



## Checklist and Common Application Mistakes 2019 MID-YEAR LRAP APPLICATION

### CHECKLIST

*Use this checklist to ensure that you submit a complete application.*

The online application has seven sections:

- 1. Personal Information
- 2. Income and Employment Information
  - The income and employment information matches the information provided by your employer on Attachment A: Employer Certification Form and Attachment E: 2018 Federal Income Tax Return
- 3. Other LRAPs and Service Obligations
- 4. Loan Information
  - Section B, questions 1-3, match the amounts provided on Attachment B School Loan Cover Sheet
- 5. Other Comments (*optional*)
- 6. Attachments, which include:
  - A. Employer Certification Form
    - The applicant completes, signs, and dates the top portion
    - The employer completes, signs, and dates the bottom portion
  - B. School Loan Cover Sheet
    - The current balance of all loans include principal and interest
    - The minimum amount due for each loan is the most current and/or accurate representation of what you will pay on the loans in 2019
  - C. School Loan Verification Documents
    - All loan documents are numbered to match the number of the loan listed on the School Loan Cover Sheet
    - A payment history (January through March 2019) for all loans listed on the School Loan Cover Sheet is provided
    - Online statements or any other documents necessary to verify information of all loans provided on the School Loan Cover Sheet
  - D. Current Resume
    - The resume includes the applicant's current place of employment
  - E. 2018 Federal Income Tax Return
    - Line 37 of Form 1040 (or line 4 of Form 1040EZ) of the applicant's income tax return matches the amount provided in the Income and Employment Information section of the online application
  - F. Other Documents (*optional*)
- 7. Applicant Certification

## COMMON APPLICATION MISTAKES

*The sections below follow the tabs' titles in the online application.*

### 1. Personal Information

- We ask if you are moving in order to help us place you in a program. Only DC residents are eligible for Public LRAP; there is no residency restriction for Private LRAP. Please provide us as much information as possible so that we can place you in the correct program. You cannot switch programs in the middle of the year.
- Your current and potential marital status for 2019 are important so that we can gauge your joint income for the year. Even if you and your spouse file taxes separately, we count total household income (excluding dependents) for the joint income cap.
- If you are getting married in 2019, please provide your fiancé's information under "Spouse's Information" and in the "Other Comments" tab, please note when you will be getting married. The same applies to domestic partnerships or if you are getting divorced.

### 2. Income and Employment Information

- Provide your current salary from your employer that makes you eligible for LRAP (i.e. the organization for which you are a part-time or full-time attorney) for the "Current Salary (from your eligible employer)" question. Do not include income from any other sources.
- For "Other Income (from other sources)," do not include one-off sources of income such as selling a car. This question is asking the amount you receive from part-time or regular jobs, such as teaching at a local university or working part-time in the service industry. You can explain the source of this income in "Other Income Explanation."
- If you are currently seeking employment, please select "Seeking Employment" under "Current Employer." You will skip Employer Address, City, State, Zip Code and Job Title. For the question about full-time or part-time, please select if you are seeking full-time or part-time employment. If you are seeking part-time employment, enter the number of hours you expect to work per week. To be eligible for LRAP, you must be employed in a position that requires a law school degree and in which you provide direct civil legal services to low-income DC residents, so please select "Yes" for those questions.

### 3. Other LRAPs and Service Obligations

- If you typically receive LRAP from another source, make sure to include an estimated amount for the year and for what period the other award covers. This estimate will be factored into your 2019 DCBF LRAP award.
- Your loans do **not** need to be in Income-Based Repayment (IBR), Pay As You Earn (PAYE), or any other income-driven repayment plan in order to be eligible for LRAP.

### 4. Loan Information

- In order to streamline the application process, starting with the 2019 Mid-Year LRAP application, DCBF will no longer accept applicants' submission of loan estimates due to a pending recertification on the LRAP application. In other words, if an applicant's loans

are in an income-driven repayment plan and the date on which the applicant's annual recertification will be finalized falls after the due date of the DCBF LRAP application, DCBF will use the most recent confirmed payment amount to calculate the applicant's 2019 DCBF LRAP award. Therefore, it is advised that if an applicant's annual recertification date is after June 2019 (or the confirmed loan amount will not be provided by the lender until after the LRAP application due date) and would like the new loan amount to be used in the calculation of his or her 2019 LRAP award, the applicant needs to submit an annual recertification as soon as possible and provide the confirmed loan amount on the 2019 LRAP application. Otherwise, DCBF will use the most recent confirmed monthly payment amount to calculate the applicant's 2019 LRAP award.

The only exception to this is for applicants whose loans are in grace or deferment and will not come into repayment until after the LRAP application is due. These applicants will need to obtain an estimation from their lender in order for DCBF to calculate their 2019 LRAP award.

- For the questions regarding original balance, do not include any educational loans that you have already paid off. If you have consolidated loans, please include the original amount at time of disbursement, not consolidation.
- For the questions regarding current balances, include the PRINCIPAL and INTEREST for all educational loans.

## 5. Other Comments

- If you need to provide further explanation on any answers in the application, please do so here.
- Although LRAP is completely based on need, this area is for you to explain any other circumstances that you would like us to know when considering your application.

## 6. Attachments

- For the Employer Certification Form, do not forget to complete the top portion of the form, which includes typing in your name, employer's name, signature and the date. Your employer may complete the form electronically or by hand, but please just make sure the form is legible. Double check that your employer has filled out all fields and signed and dated the form.
- For the School Loan Cover Sheet, many people forget to add their name and date at the top and include principal and interest for all current balances.
- For the School Loan Verification Documents, please number each loan corresponding to its number on the School Loan Cover Sheet.
- Take a look at [the LRAP Application & Report page](#) for an example of how the School Loan Cover Sheet and School Loan Verification Documents should be completed and submitted.
- Remember, we are reviewing 70+ applications, and each applicant's loan situation is different. The more organized your School Loan Verification Documents are and the better they correspond to your School Loan Cover Sheet, the easier it will be for the reviewers to understand your loans.

- When compiling your School Loan Verification Documents, ask if each of the following items is listed for each of your loans. Feel free to circle and label each item.
  1. A number corresponding to the loan listed on your School Loan Cover Sheet;
  2. Your first and last name (handwritten is fine);
  3. Payment history for July, August and September;
  4. Loan Administrator/Servicer (e.g. SallieMae, Mohela, Great Lakes, Discover, etc.);
  5. Loan Type (e.g. subsidized, unsubsidized, Grad Plus, private, etc.);
  6. Loan Status (e.g. repayment, deferment, forbearance, etc.);
  7. Loan Purpose, if provided on documents (e.g. the name of your law school, undergraduate university, etc.);
  8. Original Balance;
  9. Current Balance (**including interest**);
  10. Minimum amount due each month; and,
  11. Monthly due date of loan payment.

## **7. Applicant Certification**

- Read each of the statements and initial below them.
- Type in your name and the date at the bottom of the page.