



NEW MEXICO HIGHER EDUCATION DEPARTMENT Public Service Law Loan Repayment Assistance Program (LRAP) 2018-2019 APPLICATION

The New Mexico Public Service Law Loan Repayment Assistance Program (LRAP) provides legal educational loan repayment awards to individuals providing public service in state or local government or the non-profit sector in New Mexico to low income or underserved residents.

This is a service-based program, which **requires** a three (3) year commitment to work in New Mexico Public Service Law.

General Eligibility Requirements:

- Annual gross salary may not exceed \$75,000;
- Licensed to practice in New Mexico as an attorney and shall declare intent to practice as an attorney in public employment in New Mexico;
- Have student loans that were obtained for legal education expenses that are not in default (past or present);
- Must have applied to all available legal educational loan repayment programs offered by the applicant's law school for which the applicant qualifies;
- Must be employed as an attorney at an eligible employment site (Individuals with a job offer may apply);
- This is a service-based program, which requires a three (3) year commitment to work in Public Service Law. Past program participants may be eligible for renewal.

Eligible Professional Employment:

- An organization that is exempt from taxation pursuant to Section 501(c) (3) of Title 26 of the United States Code and that provides for the care and maintenance of indigent persons in New Mexico through civil legal services;
- The New Mexico Public Defender Department;
- A New Mexico District Attorney's Office.

Application Process-

- Complete, Signed and Dated Application Packet
- Copy of Driver's License
- Proof of BAR
- Proof of Degree
- Proof of Employment
- Copies of 2017 Federal & State Income Tax returns
- Essay
- Letters of Recommendation

The application and all supporting documents must be **received by 4:00PM on Monday, December 3, 2018**. Late applications or applications postmarked with the December 3rd date but received after December 3rd deadline date will not be accepted.

Please mail your completed application packet to:

**New Mexico Higher Education Department
Financial Aid Division
2044 Galisteo Street, Suite 4
Santa Fe, NM 87505**

For further information, please contact the NMHED Financial Aid Division at **1-800-279-9777** or email fin.aid@state.nm.us.

Selection Process: The LRAP Advisory Committee will screen applications and rank individuals based on the applicant's ability to describe their need for the program and their intent to work in a shortage area as defined by an eligible employer. Preference in making awards shall be to applicants who:

- (a) have graduated from the University of New Mexico School of Law;
- (b) have the greatest financial need based on legal education indebtedness and salary;
- (c) work in public service employment that has the lowest salaries;
- (d) work in public service employment in underserved areas of New Mexico that are in greatest need of attorneys practicing in public service employment.

Award Amounts: A participating attorney shall serve a complete year in order to receive credit for that year. The credit for a year shall be established by the New Mexico Higher Education Department but shall not exceed seven thousand two hundred dollars (\$7,200).

Awards will be determined by an applicant's overall reported legal educational debt at the time of application. Recipients will be required to sign a contract committing to serve at an eligible employment site for a period of three (3) years. Eligibility for funding will be reviewed on an annual basis and may be adjusted due to changes in annual income or changes in legislative funding.

Part-time attorneys may be eligible for a pro-rated award. Awards will be in proportion to hours worked compared to full-time employment.

*Other considerations such as award criteria noted in the enabling legislation, the number of eligible applicants and the amount of funds in the program may influence the amount of the award.

*Loan amount shall not exceed the total legal education debt amount.

Award Payments: Once an applicant has been selected, payments are made directly to the lender/servicer indicated in this application. Payments to the lender are made on a quarterly basis upon submission of an Employment Verification Form (EVF). Upon funding, a schedule for submission of EVF's will be provided to you.

I understand that an application packet will not be considered complete unless all of the following documents are submitted:

1. **Application:** Complete and sign the 2018-2019 Public Service Law Loan Repayment Assistance Program Application form (sections A-G).
2. **Copy of Driver's License:** Attach a photocopy of your driver's license.
3. **Proof of BAR:** Attach proof that you have passed the BAR.
4. **Proof of Law Degree:** Submit an unofficial transcript from the institution in which you received your degree.
5. **Proof of Employment:** Complete the top portion of the Employment Verification Form (section F) and have your employer completely fill out the lower portion of the form (section G).
6. **Proof of Loans:** Complete section D and attach all loan account statements that contain the pertinent loan information. If you have consolidated your student loans, also submit proof of your original law school loan amount.
7. **Tax Return:** Photocopy of your signed 2017 federal and state income tax returns. If you do not have a copy of your federal income tax return, you may request a duplicate by calling the IRS at 1-800-829-1040.
8. **Essay:** Essay shall explain why you have chosen to practice public service law (section C)
9. **Letters of Recommendation:** Enclose two letters of recommendation (section E)

The application and all supporting documents must be **received by 4:00PM on Monday, December 3, 2018**. Late applications or applications postmarked with the December 3rd date but received after December 3rd deadline date will not be accepted. Faxed and emailed applications will not be accepted.

Please mail your application to:

The New Mexico Higher Education Department
Financial Aid Division
2044 Galisteo, Suite 4
Santa Fe, NM 87505-2100

Section A – Certification & References

By signing below, I understand that all awards are subject to the availability of funds.

I understand that all awards paid to my student loan provider are considered non-taxable income according to the Internal Revenue Service.

I understand that if I am selected as a participant of the New Mexico LRAP, it is solely my responsibility to make timely monthly payments to my lender/servicer. NMHED is under no obligation to make monthly payments or payment arrangements with my education lender/servicer.

I understand that if I am selected for the program, it is my responsibility to notify NMHED, Financial Aid Division of any changes or payoffs with my lender/servicer within 60 days prior to the deadline of the following quarterly period.

I understand all information can and will be used in a legal capacity if necessary.

I understand the Financial Aid Division will not release any information regarding the completion of my application packet.

I understand once my application is received, no additional documents may be added to my packet.

I hereby certify that all the attachments and information in this application packet are true and complete to the best of my knowledge. If asked by the New Mexico Higher Education Department, I will provide proof of the information I have reported on this application.

Signature

Date

Please list two individuals with separate addresses who may be reached for your most current contact information. References will only be contacted in the event that you default on this loan and NMHED is unable to contact you via the information you provided.

1. _____
Name Relationship

Address

City State Contact number

2. _____
Name Relationship

Address

City State Contact number

Section B - Applicant Information (please write clearly and legibly)

Last Four Digits of Social Security Number: _____ Date of Birth: ____/____/____

Last Name: _____ First Name: _____ MI: _____

Previous name under which records may be kept: _____

Permanent Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Primary Email: _____

**The majority of communication will be via email*

Secondary Email: _____

Gender: ___Female ___Male Are you a New Mexico resident? ___Yes ___No

If yes, what is the date your residency in New Mexico began: ____/____/____

If no, what is your state of residence? _____

Are you currently or have you recently applied for a Federal Income-Based Repayment (IBR) or Income Contingent Repayment (ICR) plan for your student loans?

_____ Yes I am currently on a IBR/ICR Plan _____ No I am not on an IBR/ICR plan _____ Recently applied for IBR/ICR

What is your current monthly payment? _____

Have you applied for all state and federal Loan Repayment Assistance Programs for which you are eligible?

_____ Yes _____ No

If no, explain the reason why you did not apply? _____

Have you received or do you expect to receive assistance from another repayment program? _____ Yes _____ No

If yes, how much assistance will you receive? _____

Date of Law School Graduation: ____/____/____ Name of Law School: _____

Have you passed the New Mexico State Bar examination? _____ Yes _____ No

If yes, please provide your New Mexico State Bar Number: _____ Date of passed BAR: ____/____/____

If no, please explain: _____

Section C - Essay (To be completed by the Applicant)

The essay shall explain why you have chosen to practice public service law. Please **Type** on a separate page(s) (Minimum of 400 words, 500 Maximum). Please include your first and last name on the attachment.

Section D - Educational Debt

Have you ever defaulted upon an educational loan, loan repayment obligation or scholarship program? Yes _____ No _____

If yes, please explain on a separate page attached to the application packet.

Loans eligible for repayment assistance are any loans for legal education obtained for tuition, educational expenses, or living expenses from a college, university, government, or commercial source. Educational Loans may not be in default status. The loan repayment program offers assistance in repayment of educational loan debt in exchange for service. However, it is the participant’s responsibility to make timely payments to lenders. **Please list all of your eligible loans by priority**, meaning the education loan you prefer to be paid first will be listed as #1.

Payments cannot be split between lenders. NMHED must be given 60 day notification if there is a change of lender. NMHED can only change lenders in cases of payoff or consolidation. It is the participant’s responsibility to notify NMHED of a change in lender due to payoff or consolidation. Failure to notify NMHED will result in a delay of payment. **If your educational loan is administered by a private lending company, the loan may not be eligible for loan repayment assistance.** If there is insufficient space to list all loans, attach additional loan information on a separate sheet.

All balances MUST match current student loan statements to be eligible.

Lender/Service:	Outstanding balance:
Payment Mailing Address:	
Lender/Service:	Outstanding balance:
Payment Mailing Address:	
Lender/Service:	Outstanding balance:
Payment Mailing Address:	
Lender/Service:	Outstanding balance:
Payment Mailing Address:	
Lender/Service:	Outstanding balance:
Payment Mailing Address:	
Lender/Service:	Outstanding balance:
Payment Mailing Address:	
Total Outstanding Balance \$	

Please submit a current loan statement for every loan listed.

Balances on sheet MUST match current loan statement.

Loan statement dates MUST be between September 2018 - November 2018.

***Any and all loans consolidated with a spouse will not be considered.**

Section E – Letters of Recommendation

Enclose two letters of recommendation from an employer, an educator, a mentor, a colleague, or other professional reference. The letters should explain why the applicant would be a good candidate to receive the LRAP. The letter should also explain the individual’s level of commitment to practice public service law.

Employment Verification

Section F - Release (to be completed by the applicant)

Last Four Digits of Your Social Security Number: _____

Last Name: _____ First Name: _____ MI: _____

Permanent Mailing Address: _____

City: _____ State: _____ Zip Code: _____

I authorize my employer to provide the employment information requested by the New Mexico Higher Education Department.

Applicant Signature

Date

Section G - Employment (To be completed by Employer)

The above named employee has applied for the New Mexico Public Service Law Repayment Assistance Program with the New Mexico Higher Education Department. Please complete the following section and return it to the employee.

Job Title of Employee: _____

Dates of Employment: _____

Employment Status: _____ Full-time _____ Part-time _____ Number of hours worked per week: _____

Salary: Yearly Gross: \$ _____ Monthly Gross: \$ _____ Hourly: \$ _____

Name of Organization: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Employer federal tax-exempt number: _____

Geographical area that employee serves: _____

By signing below, I certify that the information provided above is true and complete to the best of my knowledge.

Signature of Employer

Date

Printed Name: _____ Title: _____

Telephone Number: _____ Email: _____