

University of New Hampshire Franklin Pierce School of Law
Loan Repayment Assistance Program for 2026-2027

In the fall of 2006, the Board of Trustees endorsed an effort to build the endowment by raising gifts for student scholarships and the Loan Repayment Assistance Program (LRAP). In response to these efforts, several funds have been established to assist graduates who enter public service careers with loan repayment obligations. The assistance takes the form of a forgivable loan. The University of New Hampshire Franklin Pierce School of Law (UNHFPSL) currently offers three LRAP programs:

- Greene LRAP Program (for public defender careers with a preference for the New Hampshire Public Defender)
- Curelop LRAP Program (for Health Law-related public service careers)
- Phinney/Fleisher LRAP Program (for all public service careers)

UNHFPSL is committed to ensuring that LRAP remains a reliable resource for graduates who choose careers serving the public interest. UNHFPSL contributes to the fund annually and actively seeks donations for the program.

General LRAP Requirements for all Programs

Final awards will be made by the LRAP Fund Committee based on a variety of factors, including number of applicants, available funds and the relative financial need of the applicant pool.

Below is a list of the general criteria that will be used by the Committee in assessing applications.

Eligibility

LRAP is available for: **J.D. graduates** who have graduated within five years and are employed full-time¹ in **a qualified public service jobs** and are making equal to or **less than \$70,000 per year**. Graduates must also generally be in jobs **requiring bar passage** but graduates who are in other types of positions may be eligible if their employment is related to the practice of law and substantially advances the public interest.

¹ Part time jobs may be considered on a pro rata basis.

Qualified Public Service Jobs

Qualified public service jobs are generally defined as jobs with:

- Federal, state or local governments
- Permanent judicial law clerks²
- 501(c)(3) non-profit organizations

Jobs with private law firms generally do not qualify. If you believe your private sector job serves the public interest, please submit a supplementary statement explaining why this is so. Examples of jobs may be those offering “low-bono” representation or legal representation in historically underserved areas. Please note that even if found acceptable, recipients in private sector positions may be required to report loan forgiveness as taxable income.

Upon accepting the award, you must certify that you intend to remain in the qualifying appointment for the coming year. If you move to employment that does not qualify or exceed the maximum salary, you will be required to pay back the loan on a pro rata basis.

Work undertaken outside the United States may qualify as a public interest job under the terms of the Fund and will be considered on a case-by-case basis by the Fund Committee.

Income Requirement

For purposes of the \$70,000 cap, income for married graduates will be the greater of: (1) the two incomes or (2) one-half of the joint income. The Committee may award funding beyond the income cap if a graduate has substantial, demonstrable non-customary expenses, such as elder/childcare or extraordinary medical expenses. The Committee may reduce funding if the applicant has substantial assets. All assets over \$10,000 must be disclosed.

Any loan assistance from a participant’s employer will be subtracted from the award.

Loan Eligibility

All federal loans (law school, undergraduate and other graduate) may be eligible for LRAP. Loans must be enrolled in a qualifying income driven repayment plan (IDRP) such as Income Based Repayment (IBR), Pay As You Earn (PAYE), or Revised Pay As You Earn (REPAYE). The Committee will strive to provide qualifying applicants with a forgivable loan up to 100% of their annualized loan payments under such a plan, based on available funds. Any loan assistance provided by an employer will be deducted from this amount.

Here are some suggested next steps:

1. Use the student loan calculator tool on [AccessLex](#) or click the tab to speak to a counselor to evaluate your debt load and obtain suggestions on which payment plan would be best for you based on your unique financial circumstance and starting salary.

² Term judicial law clerks can toll the five-year eligibility period for up to two years if the graduate moves to an eligible public service role upon completion of the clerkship.

2. Update your contact information in your profile on your [loan servicer](#)'s website and in your [StudentAid.gov profile](#).
3. Review your auto-debit enrollment or sign up for the first time. To do so, log in to your loan servicer's website or contact your loan servicer directly.
4. To be eligible to apply for LRAP funding, you must be enrolled in an [income-driven repayment \(IDR\) plan](#). An IDR plan will make your payments more affordable, depending on your income and family size.

If the Committee finds that there are extenuating circumstances which forbid a participant from enrolling in an IDR plan, graduates may receive repayment loans equal to what their payment would have been under the plan with the lowest repayment option.

Length of Eligibility

Eligibility is generally limited to five years, though it may be extended based on available funds.

Disbursement Details

Disbursements will be made in the form of a one-year forgivable loan, carrying an 8% interest rate, usually disbursed in early fall. If the participant has remained in qualifying employment, the award is granted 100% forgiveness upon the next annual disbursement. The loan will be forgiven pro rata if the participant works less than six months in a qualifying position. Upon leaving a qualifying position, any remaining balance due on the loan will be payable in full within six months.

Application Requirements

Participants must fill out an Application Form and provide the following documents:

- Your 2025 complete federal income tax return
- The 2025 federal income tax return of your spouse/domestic partner (if applicable)
- Student loan payment schedules and proof of your current balance from each loan (copies from loan website are acceptable)
- Most recent monthly loan payment statements from all lenders (copies from loan website are acceptable)
- Confirmation of Employment and Salary Form completed by your employer

Deadlines

- The deadline is **August 15, 2026**.
- Participants must reapply each year.
- Acceptance into the program in one year does not guarantee acceptance in any other year.

If you have any questions regarding the program or application requirements, please contact the Office of Career & Academic Advising via [email](#) as soon as possible.