

# **Maine Bar Foundation Law School Loan Repayment Assistance Program**

## **Eligibility Criteria**

- 1) Eligibility.** All attorneys employed by the Participating Providers, whether full-time or part-time, who have outstanding law school loans, are eligible to participate for a 10-year period. The Participating Providers are those non-profit organizations in Maine whose primary purpose is to provide legal aid to the poor and/or disadvantaged which have elected to participate in the program for the year. The Bar Foundation may allow an attorney to receive awards for more than 10 years only if special circumstances apply. Assistance to eligible part-time attorneys shall be pro-rated. For example, attorneys who work four days per week would receive 80% of the assistance for which they would be eligible if they were full-time. Assistance will also be pro-rated for attorneys who are employed for less than the entire year at the Participating Provider's program. For example, an attorney who is employed fulltime for six months of a program year would receive 50% of the assistance for which they would have been eligible if they had been employed at the organization for the entire year. The program year runs from October 1 through September 30. Attorneys who are employed for some or all of the period from October 1 through September 30 are eligible.
  
- 2) Extent of assistance.** The program will make forgivable loans equivalent to a percentage of the total outstanding principal of all of a staff attorney's law school loans. The formula will also take into account any law school loan assistance that applicants received from other sources. The maximum amount of loans to any recipient during a program year shall be Five Thousand Dollars (\$5,000.) The formula and extent of assistance are subject to change annually, depending on the availability of funds and the aggregate extent of need shown on the annual applications. In order to avoid undue complexity and intrusiveness, neither the income of other members of an applicant's household, nor other debts of the applicant or other household members will be taken into account in determining eligibility. For each year, attorneys who are employed by a Participating Provider on the application date are eligible.

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