

DUQUESNE UNIVERSITY SCHOOL OF LAW
WILLIAM B. BILLOCK LOAN REPAYMENT ASSISTANCE PROGRAM
(LRAP)
APPLICATION

Name: _____
Address: _____
Phone number: (Home) _____ (Work) _____ Email _____
Social Security Number _____ Date of Application _____

The William B. Billock LRAP Program operates on a fiscal year basis (July 1 – June 30), and loans are made prospectively. **Applications will be accepted between May 1 and September 1, 2017.** Applicants must have graduated no more than ten years prior to the year of their first application; therefore, only graduates from Duquesne University School of Law who are members of the class of 2008 or later may apply (including members of the class of 2008 who graduated in December 2007). Students who anticipate graduating in December 2017 and who know they will have a qualifying job after graduation are also eligible to apply. Graduates of the class of 2017 should project their total income for the year 2017.

Participants who file a complete application in a timely manner and who are approved by the Committee may anticipate receiving their LRAP loan disbursements sometime in the fall. Applicants must reapply every year.

Please circle your answer and attach documentation, where applicable.

- 1. To be eligible for LRAP program benefits, you must be employed in one of the following categories and earn less than \$50,000/yr (gross) per year (volunteer/*pro bono* work does not qualify). See section E.1 of the LRAP Program Policies and Practices for eligibility criteria. Which field most closely resembles your line of work? Indicate your job title in the space below and provide the information requested.**

- a. Public interest law attorney _____
- b. Government attorney _____
- c. Tax exempt organization _____

Name and address of employer: _____

Phone: _____

Contact person and phone number: _____

Your start Date: _____

Brief description of duties: _____

* Please attach a copy of last year's federal income tax return, the W-2 Form currently in force if the applicant is currently working at the job that forms the basis for the LRAP application, a recent paystub, or, if you have not yet started working, a letter from your employer verifying your start date and expected salary.

2. To be eligible for program benefits, you must have pursued or be in the process of pursuing other forms of loan repayment assistance, forgiveness, and cancellation for which you are eligible. Are you currently enrolled or seeking enrollment in such a program(s)? Please circle the appropriate response and identify the program(s).

- a. Currently/seeking enrollment _____(program)
- b. Not eligible

If currently enrolled, how much was forgiven from January 1, 2016 – December 31, 2016?
(estimate) _____

How much do you anticipate being forgiven this year? _____

* Please attach applicable documentation, such as receipts or applications, for any programs you mention above.

3. To be eligible for the LRAP Program, you must have received a J.D. from the Duquesne University School of Law no earlier than December 2008. When did you graduate? _____

4. Participants in the LRAP Program must not be in default under any student loans. Are you in default under any of your student loans? _____

5. Please refer to the United States Internal Revenue Code, Title 26, should you have any questions concerning the definitions of the categories below. Please circle one of the following options. Are you

- a. Single and living alone? Please go to page 4, titled *Single and Living Alone*.
- b. Single and living with roommates? Please go to page 6, titled *Single and Living with Roommates*.
- c. Head of Household? Please go to page 8, titled *Head of Household*.
- d. Married? Please go to page 10, titled *Married/Partner*.

Single and Living Alone

(To be filled out only by those who checked (a) under question 4 on page 2)

Note: if you have dependents, you should use the Head of Household application.

1. **How much gross income will you earn from your qualified job(s) during the current calendar year? In addition, please indicate the large city that is nearest to your work place.**

*Please attach last year's federal income tax return to your application.

* If you have income derived from any other non-public interest/service job, do not include it in your total gross income above. Instead, indicate alongside your answer how much additional income you will earn, and at what job(s). Your qualifying job, however, must be your primary source of income.

* If you will not work the entire period, please provide an explanation in the space provided below.

* If you have worked, or plan to work less/more than 40 hours per week, please indicate the approximate number of work hours per week. If you will not work full-time, provide a brief explanation below. Calculate your income based on the total hours you expect to work per week.

2. **Please list the dollar amount of your outstanding student loan debt attributable to your law school studies.**

*Please provide applicable documentation.

3. **How much of your outstanding student loan debt is attributable to other graduate and/or undergraduate studies?**

* Please provide applicable documentation.

4. Please estimate your total assets. For the purposes of this question, assets include financial accounts, stocks, bonds, and annuities. Non-income producing personal property (furniture, TV, car), retirement funds, college investment plans, and your primary residence are not included. Please see the complete definition of “Assets” in section E.2. of the Program Policies and Practices.

Financial accounts (e.g., bank accounts, credit union accounts, money market accounts, CDs)	_____
Stocks and bonds	_____
Annuities	_____
Total assets	_____

Do you own an automobile or your home? If so, what is its approximate value? If these assets are encumbered by loans, what is your approximate equity?

Automobile(s)/make and model(s) _____
Home _____

5. Please estimate your out of pocket medical expenses for the current calendar year. This includes money spent on insurance not covered by your employer.

* Please describe these expenses, note the costs, and explain your condition in the space provided below. Provide applicable documentation.

6. Is this your first year in the program?

- a. Yes
- b. No

If not, how many years, excluding this year, have you been in the program? _____

Single and Living with Roommates

(To be filled out only by those who checked (b) under question 4 on page 2)

Note: if you have dependents, you should use the Head of Household application.

1. How much gross income will you earn from your qualified job(s) during the current calendar year? In addition, please indicate the large city that is nearest to your work place.

*Please attach last year's tax return to your application.

* If you have income derived from any other non-public interest/service job, do not include it in your gross income above. Instead, indicate alongside your answer how much additional income you will earn, and at what job(s). Your qualifying job, however, must be your primary source of income.

* If you will not work the entire period, please provide an explanation in the space provided below.

* If you plan to work less/more than 40 hours per week, please indicate the approximate number of hours worked per week. If you will not work full-time, provide a brief explanation below. Calculate your income based on the total hours you expect to work per week.

2. Please list the dollar amount of your outstanding student loan debt attributable to your law school studies.

* Please provide applicable documentation.

3. How much of your outstanding student loan debt is attributable to other graduate and/or undergraduate studies?

* Please provide applicable documentation.

4. Please estimate your total assets. For the purposes of this question, assets include financial accounts, stocks, bonds, and annuities. Non-income producing personal property (furniture, TV, car), retirement funds, college investment plans, and your primary residence are not included. Please see the complete definition of “Assets” under section E.2. of the Program Policies and Practices.

Financial accounts (e.g. bank accounts, credit union accounts, money market accounts, CDs)	_____
Stocks and bonds	_____
Annuities	_____
Total assets	_____

Do you own an automobile or your home? If so, what is its approximate value? If these assets are encumbered by loans, what is your approximate equity?

Automobile(s)/make and model(s) _____
Home _____

5. Please estimate your out of pocket medical expenses for the current calendar year. This includes money spent on insurance not covered by your employer.

* Please describe these expenses, note the costs, and explain your condition in the space provided below. Provide applicable documentation.

6. Is this your first year in the program?

- a. Yes
- b. No

If not, how many years, excluding this year, have you been in the program? _____

Head of Household

(To be filled out only by those who checked (c) on question 4 on page 2)

1. How much gross income will you earn from your qualified job(s) during the current calendar year? In addition, please indicate the large city that is nearest your work place.

*Please attach last year's tax return to your application.

* If you have income derived from any other non-public interest/service job, do not include it in your gross income above. Instead, indicate alongside your answer how much you will be earning and at what job(s). Your qualifying job, however, must be your primary source of income.

* If you will not work the entire period, please provide an explanation in the space provided below.

* If you plan to work less/more than 40 hours per week, please indicate the approximate number of hours worked per week. If you will not work full-time, provide a brief explanation below. Calculate your income based on the total hours you expect to work per week.

2. Please list the dollar amount of your outstanding student loan debt attributable to your law school studies.

* Please provide applicable documentation.

3. How much of your outstanding student loan debt is attributable to other graduate work and/or undergraduate studies?

* Please provide applicable documentation.

4. Please estimate your total assets. For the purposes of this question, assets include financial accounts, stocks, bonds, and annuities. Non-income producing personal property (furniture, TV, car), retirement funds, college investment plans, and your primary residence are not included. Please see the complete definition of “Assets” under section E.2. of the Program Policies and Practices.

Financial accounts (e.g., bank accounts, credit union accounts, money market accounts, CDs)	_____
Stocks and bonds	_____
Annuities	_____
Total assets	_____

Do you own an automobile or your home? If so, what is its approximate value? If these assets are encumbered by loans, what is your approximate equity?

Automobile(s)/make and model(s) _____
Home _____

5. How many children do you have? _____

Please estimate your, and your children’s total out of pocket medical expenses for the current calendar year. This includes money spent on insurance not covered by your employer.

* Please describe these expenses, note the costs, and explain your, and/or your children’s special condition in the space provided below. Provide applicable documentation.

6. Is this your first year in the program?

- a. Yes
- b. No

If not, how many years, excluding this year, have you been in the program? _____

Married/Partner

(To be filled out only by those who checked (d) on question 4 on page 2)

1. How much gross income will you earn from your qualified job(s) listed above during the current calendar year? In addition, please indicate the large city that is nearest to your work place.

*Please attach last year's federal income tax return to your application.

* If you have income derived from any other non-public interest/service job, do not include it in your gross income above. Instead, indicate alongside your answer how much additional income you will earn, and at what job(s). Your qualifying job, however, must be your primary source of income.

* If you will not work the entire period, please provide an explanation in the space provided below.

* If you plan to work less/more than 40 hours per week, please indicate the approximate number of hours worked per week. If you will not work full-time, provide a brief explanation below. Calculate your income based on the total hours you expect to work per week.

2. Adhering to the same guidelines as above, how much has/will your spouse/partner earn during the current calendar year?

* As with question 1 above, please provide a brief explanation if necessary, and provide applicable documentation.

3. Do you have any dependents for whom you are responsible (e.g., individuals who live with you or, if divorced/separated, for whom you are paying child support)? Please see the definition of "Dependent" in section E.3. of the Program Policies and Practices and/or reference the United States Internal Revenue Code, Title 26.

Yes _____ How many? _____

No _____

If you are paying child support, how much is your annual payment? Please break down the annual amount.

*Please attach applicable documentation.

4. Please list the dollar amount of your outstanding student loan debt attributable to your law school studies.

*Please provide applicable documentation.

5. How much of your outstanding student loan debt is attributable to other graduate and/or undergraduate studies?

* Please provide applicable documentation.

6. What is the current amount of outstanding student loan debt (graduate and undergraduate) owed by your spouse or partner?

* Please provide applicable documentation.

7. Please estimate your, and your spouse's/partner's total assets. For the purposes of this question, assets include financial accounts, stocks, bonds, and annuities. Non-income producing personal property (furniture, TV, car), retirement funds, college investment plans, and your primary residence are not included. Please see the complete definition of "assets" in section E.2. of the Program Policies and Practices.

Financial accounts (e.g., bank accounts, credit union accounts,
money market accounts, CDs) _____
Stocks and bonds _____
Annuities _____

Do you own an automobile or your home? If so, what is its approximate value? If these assets are encumbered by loans, what is your approximate equity?

Automobile(s)/make and model(s) _____
Home _____

8. Please estimate your, your spouse's or partner's, and your children's out of pocket medical expenses for the current calendar year. This includes money spent on insurance not covered by your employer.

* Please describe these expenses, note the costs, and explain your, your spouse's or partner's, and your children's special condition(s) in the space provided below. Provide applicable documentation.

9. Is this your first year in the program?

- a. Yes
- b. No

If not, how many years, excluding this year, have you been in the program? _____