

**ST. THOMAS UNIVERSITY SCHOOL OF LAW**

***EQUAL ACCESS TO JUSTICE***  
**LOAN REPAYMENT ASSISTANCE PROGRAM**

**Program & Application Information**

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In recognition of the mission of St. Thomas University that “graduates leave with...a readiness to contribute to society with compassion, faith, and sensitivity to the poor and disadvantaged,” St. Thomas University School of Law has established the *Equal Access to Justice* Loan Repayment Assistance Program (LRAP). The purpose of the *Equal Access to Justice* LRAP is to encourage graduates of St. Thomas University School of Law to seek law-related employment that serves the poor and disadvantaged by providing educational loan repayment assistance to those graduates working in such law-related positions. Examples of law-related positions that fulfill this mission include, but are not limited to, legal positions with public defenders’ offices, legal aid or legal services offices, or *pro bono* programs or practitioners serving the poor and disadvantaged.

The program is funded through two endowments: The Mr. and Mrs. Stanley G. Tate Loan Forgiveness Fund and the John and June Mary Makdisi Loan Forgiveness Fund. The amount available for awards each year varies.

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**Application Process:** An application may be obtained from the Office for Career Development at St. Thomas University School of Law. The application and all supporting material must be received in the Office for Career Development by May 31st of each year. The award year is the 12-month period following July 1st of each year. Awards will be announced in June of each year and will be disbursed in two payments, in July and in January of the award year based on confirmation of employment in an eligible field. Employment for each award year is the 12-month period from July 1<sup>st</sup> to June 30<sup>th</sup> (e.g., July 1, 2018 to June 30, 2019). Individual award amounts will vary but may not exceed \$5,000 per year. Remaining eligible applicants will be placed on a waiting list that expires at the end of each award year.

The Office for Career Development must be notified in writing of any changes in the application that occur during the award year. Award recipients must remain fully eligible throughout each 6-month funding period or they will forfeit the balance of the award, and they agree to return the monthly pro-rated balance from the time of ineligibility. Applications must be received by May 31<sup>st</sup> at the following address:

Office for Career Development  
Attn.: Loan Repayment Assistance Program  
St. Thomas University School of Law  
16401 N.W. 37<sup>th</sup> Avenue  
Miami Gardens, FL 33054

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**Qualification Criteria:** Applicants must meet the following criteria:

- 1) Graduate of St. Thomas University School of Law;
  - 2) Annual gross income of \$50,000 or less (single household with no dependents), or \$55,000 or less (single household with dependent/s), or a combined annual household income of \$65,000 or less (combined household with no dependents), or \$70,000 or less (combined household with dependent/s);
  - 3) Employer letter verifying applicant's full-time employment (35 hours or more/week) salary for period of LRAP award (July 1 - June 30), and work in a qualified law-related position that exclusively serves the poor and disadvantaged; and
  - 4) Educational loans not in default.
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**Priority Consideration:** Priority consideration will be determined based on the following:

1. **Nature of Work** serving the poor and disadvantaged.
  2. **Debt-to-Income Ratio**
    - a. Total Educational Loan Debt Balance = Total of all educational loan balances (excluding any credit card debt or loans from family members or friends), including law, graduate, and undergraduate educational loans for tuition, fees, books, equipment, or living expenses.
    - b. Annual Gross Household Income = Annual gross household income minus dependent allowance (Dependent allowance = \$5,000 for dependent child/ren 18 years or younger living with the applicant and/or \$15,000 for partner living with the applicant).
    - c. Debt-to-Income Ratio = Total Educational Loan Debt Balance to Annual Gross Household Income ratio
  3. **Graduation Year** (priority given to more recent graduates)
  4. **Current recipient of *Equal Access to Justice* LRAP Award**
  5. **Additional Sources of Gross Household Income**
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**Application and required documentation must be received in the Office for Career Development at St. Thomas University School of Law on or before May 31<sup>st</sup>.** Send completed application to:

Office for Career Development  
Attn.: Loan Repayment Assistance Program  
St. Thomas University School of Law  
16401 N.W. 37th Avenue  
Miami Gardens, FL 33054

If you have questions, please contact Sherea L. Randle, Esq, Public Sector Career Counselor in the Office for Career Development at 305-623-2323 or at [srandle@stu.edu](mailto:srandle@stu.edu).