

ST. THOMAS UNIVERSITY BENJAMIN L. CRUMP COLLEGE OF LAW
LOAN REPAYMENT ASSISTANCE PROGRAM (LRAP)

Program & Application Information

In recognition of the mission of St. Thomas University Benjamin L. Crump College of Law that our “graduates leave with...a readiness to contribute to society with compassion, faith, and sensitivity to the poor and disadvantaged,” and through the generosity of our donors, we have established the St. Thomas University Benjamin L. Crump College of Law Loan Repayment Assistance Program (LRAP). The purpose of the LRAP is to encourage graduates of St. Thomas University College 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.

Application Process: An application may be obtained from the Office for Career Development at St. Thomas University Benjamin L. Crump College of Law. The application and all supporting material must be received in the Office for Career Development by **May 31, 2024**. Awards will be announced **June 30, 2024 and will be disbursed in two payments, in September 2024 and in March 2025**, based on confirmation of employment in an eligible field. For the **academic year 2024-25**, employment for the 12-month period is from **September 1, 2024 to August 31, 2025**. **Individual award amounts will vary but may not exceed \$6,000 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 or employment that occur during the award year within 30 days of the change/event. 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, 2024**, at the following address:

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

Qualification Criteria: Applicants must meet the following criteria:

- 1) Graduate of St. Thomas University College of Law;
 - 2) Annual gross income of \$65,000 or less filing single or a combined annual household income of \$80,000 or less.
 - 3) Employer letter verifying applicant's full-time employment (35 hours or more/week) salary for period of LRAP award (**March 31, 2024 – May 31, 2024**), and work in a qualified law-related position that exclusively serves the poor and disadvantaged; and
 - 4) Educational loans not in default.
-

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 (**2023 Dependent allowance = \$2,000.00 for dependent child/ren 17 years or younger living with the applicant and/or \$500.00 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 LRAP Award** (renewable annually)
 5. **Additional Sources of Gross Household Income**
-

Application and required documentation must be received in the Office for Career Development at St. Thomas University Benjamin L. Crump College of Law on or before May 31, 2024. Send completed application to:

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

If you have questions, please contact the Office for Career Development at 305-623-2433 or at SSalomon2@stu.edu.