Duke University School of Law
Loan Repayment Assistance Program (LRAP) Application

Program Overview

Under LRAP, the Law School will make a loan to qualifying graduates to assist them with their law school loan repayments. If the graduates remain eligible throughout the year, the loans are fully forgivable at the end of the year in which they are made. Program participants must apply annually for loan repayment assistance and for forgiveness of the prior year's loan.

LRAP disbursements are made twice a year, in January and July. Initial eligibility requires timely submission of an application and all necessary supporting materials **no later than June 1st** for the July disbursement and **no later than December 1st** for the January disbursement. Applications received after the deadline will be considered as having been submitted for the following six-month repayment period. For example, if an application is submitted on June 15, it will be considered as timely under the following December 1 deadline, and if approved, allocated funds will be disbursed in January. No matter when a graduate enters the Program, the re-application is due by June 1st of each year. By the following December 1st, the graduate must either re-apply or certify that his/her data has not changed since the June application.

If you have any loans in grace, deferment, or forbearance, **you must enter repayment on these loans for them to be included in your LRAP calculation**. This means you must have a loan payment due in the first month of the payment period (January for the December application, July for the June application).

Application Instructions

- It is the applicant's responsibility to ensure that his or her application is complete. Please ensure you have completed the checklist, application, and provided all of the required documentation. An application is not complete and thus does not meet the relevant deadline until ***all* documentation is submitted in the specified format**.

- Because of the sensitive nature of the required information, applications are accepted by ***mail only.*** Applications must be *received* by the deadline, so please ensure that your materials are complete and that your delivery method guarantees delivery by that date.

  Applications should be mailed to:

  Duke University School of Law
  210 Science Drive
  Duke Box 90363
  Durham NC 27708-0363

Application Checklist

- Please complete the checklist and submit the documentation **in the order listed below**.
- The first page of your application should be a completed copy of this checklist. Each box must be checked or marked with an “NA” if the item is not applicable to you.
- Sections with attached documentation **must have the documentation stapled to that section**
- Detailed information about required documentation is listed below the checklist.

☐ **Section 1: Biographical Information**

☐ **Section 2: Employment Information**

- ☐ Official Job Description, Requirements, and Salary Information (if not on file or not current)
- ☐ Resume (if not on file or not current)

☐ **Section 3: Income Information**

- ☐ Copy of Most Recent Paycheck Stub (for Self and Spouse)
- ☐ Copy of Most Recent Tax Return (for Self and, if Filing Separately, for Spouse)
- ☐ W-2 (for Self and Spouse)

☐ **Section 4: Asset Information**

☐ **Section 5: Loan Information**

- ☐ Repayment Schedule
- ☐ Payment history for student loans

Official Job Description, Requirements, and Salary Information

- These can be obtained from your supervisor or Human Resources department.
- Applicants who have previously submitted this documentation are not required to submit it again for subsequent applications unless the information is no longer up to date.

Copy of Most Recent Paycheck Stub (for Self and Spouse)

- It is acceptable to submit either a physical paystub or a copy of electronic pay information, such as a notification of direct deposit.
- Any documentation must include the period of payment and the rate of pay.

Copy of Most Recent Tax Return (for Self and, if Filing Separately, for Spouse)

- Copies of tax return transcripts can be requested directly from the IRS. Note that you can request a copy of your tax return, or a transcript of your tax return. Please request **a transcript, not a copy,** of your return. The transcript is far less expensive, is delivered faster, and meets our LRAP requirements. More information can be found at http://www.irs.gov/taxtopics/tc156.html.

W-2 (for Self and Spouse)

- If you do not have a copy of your W-2, you can request a duplicate W-2 from your employer.
- Military personnel should provide a copy of the LES.
- First time applicants for the December deadline who have not yet received a W-2 are required to submit the W-2 once they receive it in January.

Repayment Schedule

- A copy of your repayment schedule can be obtained from your loan servicer and is often available online. It must outline the monthly payment, included loans, and repayment plan.

Payment History for Student Loans

- Payment history can be obtained from your loan servicer and should show all payments from one year prior to your application through the most current month. The payment history must document the loans to which the payments were applied. If your payment history lists only total monthly payments (or any other notation that does not denote the allocation amongst loans), please indicate which loans are included in each payment.
- Recent graduates that have not yet made any student loan payments should include a statement to this effect.

Section 1: Biographical Information

Please complete the information requested below.

Name		**Last four digits of SSN**	**XXX-XX-_________**
Address			
Email Address			
Cell Phone		**Home Phone**	
Are you already participating in Duke's LRAP program?	☐ **Yes** ☐ **No**	**If so, when did you begin receiving LRAP assistance (month & year)?**	
Marital Status	☐**Single** ☐**Married** ☐**Divorced** ☐**Separated** ☐**Widowed**		
Month and Year of Law School Graduation			

Dependents

Please list any dependents you are claiming below. Use the number of people you will claim as dependents on your tax return.

Name	Date of Birth	Relationship to You

Section 2: Employment Information

Please complete the information requested below and attach the required documentation.

Required Documentation:

- Official Job Description, Requirements, and Salary Information (if not on file or not current)

Applicant

Name of Employer			
Employer Address			
Employer Telephone		**Position/Job Title**	
Starting Date of Employment		**Is this a full time position?**	☐ **Yes** ☐ **No**

Spouse
(If applicable)

Name of Employer			
Employer Address			
Employer Telephone		**Position/Job Title**	
Starting Date of Employment		**Is this a full time position?**	☐ **Yes** ☐ **No**

Section 3: Income Information

Please list **all** sources of income for the current calendar year and attach the required documentation. This includes salary as well as other sources such as bonuses, additional employment, freelance work, rental income, relocation stipends, etc. Please note that investment income is reported jointly for married participants.

Required Documentation:

- Copy of Most Recent Paycheck Stub (for Self and Spouse)
- Copy of Most Recent Tax Return (for Self and, if Filing Separately, for Spouse)
- W-2 (for Self and Spouse)

Salary Information				
Position	**Employer**	**Current Salary**	**New Expected Salary**	**Date of Increase**
Applicant				
Spouse				

Additional Income		
Source of Income	**Amount of Income**	**Dates of Income**
Applicant		
Spouse		
Joint		

Investment Income to Date for Calendar Year	
Income below should be reported jointly for married applicants, whether or not joint income tax returns are filed	
Interest and dividends from stocks, bonds, CDs (as reported on lines 8a, 8b, 9a, & 9b of tax return)	
Other investment income not listed above (please specify)	

Section 4: Asset Information

Please list assets that you own and their current value below. Assets that are owned individually should be listed under the owner of the asset. Joint assets should be reported under “Joint Accounts.” Anything that is in your or your spouse’s name legally and that has monetary value is either income or an asset. Full disclosure on this form requires applicants to err on the side of overinclusion.

Retirement plans should not be included. Retirement plans are defined as 401(k), 403(b), 457(b) plans, IRAs, and Roth IRAs.

	Applicant	Spouse	Joint
Asset	**Current Value of Asset**	**Current Value of Asset**	**Current Value of Asset**
Cash and Bank Accounts	$	$	$
Investments (Stocks, bonds, CDs, etc.)	$	$	$
Home Equity	$	$	$
Other Real Estate Equity	$	$	$
Trust Funds	$	$	$
	$	$	$
	$	$	$

Section 5: Loan Information

Please list your total monthly payment and loan details below, then attach the required documentation. Undergraduate loans should not be included, however consolidation loans that include both law & undergrad loans can be included.

Required Documentation:

- Repayment Schedule (must confirm information & figures below)
- Payment history for student loans (prior 12 months)

Total Monthly Loan Payment: $________

Loan Type*	Current Monthly Payment	Repayment Plan	Loan Servicer	Loan Number or ID**
	$			
	$			
	$			
	$			
	$			
	$			
	$			
	$			
	$			
	$			

**Loan types include Stafford, Perkins, Grad PLUS, and Consolidation Loans.*

*** Each loan servicer denotes loans differently. Please enter the loan number* ***as it is listed by your servicer on your submitted documentation*** *(i.e. 1-01, etc).*

Section 6: Additional explanation of circumstances

If necessary, please use this space to provide any additional explanation of circumstances that are not addressed by this application.

Section 7: Certification of Information and Terms

1. I hereby certify that all the information contained in this application is true and complete to the best of my knowledge.

2. I certify that all LRAP funds received will be used for the express purpose of repaying student loans borrowed for attendance at Duke University School of Law.

3. I certify that the loans I receive LRAP assistance for are in repayment status, and agree to provide proof of repayment status upon request.

4. I agree to provide proof of the information presented in this application upon request.

5. I agree to notify the Office of Financial Aid in writing within 30 days if there is a change in income, employment, loan repayment plan, address, or marital status.

6. I understand that to continue in the LRAP program, I must submit a completed application and all requested materials by both the June 1st and December 1st deadlines. I understand that it is my responsibility to contact the Office of Financial Aid for any necessary information or materials. I understand that an incomplete application will not be reviewed and may result in the forfeiture of LRAP eligibility for the relevant award period.

7. I certify that I am not delinquent or in default on any student loans and understand that my eligibility for LRAP depends upon the continuous satisfactory repayment status of my student loans.

________________________________ ____________________

Applicants Signature Date