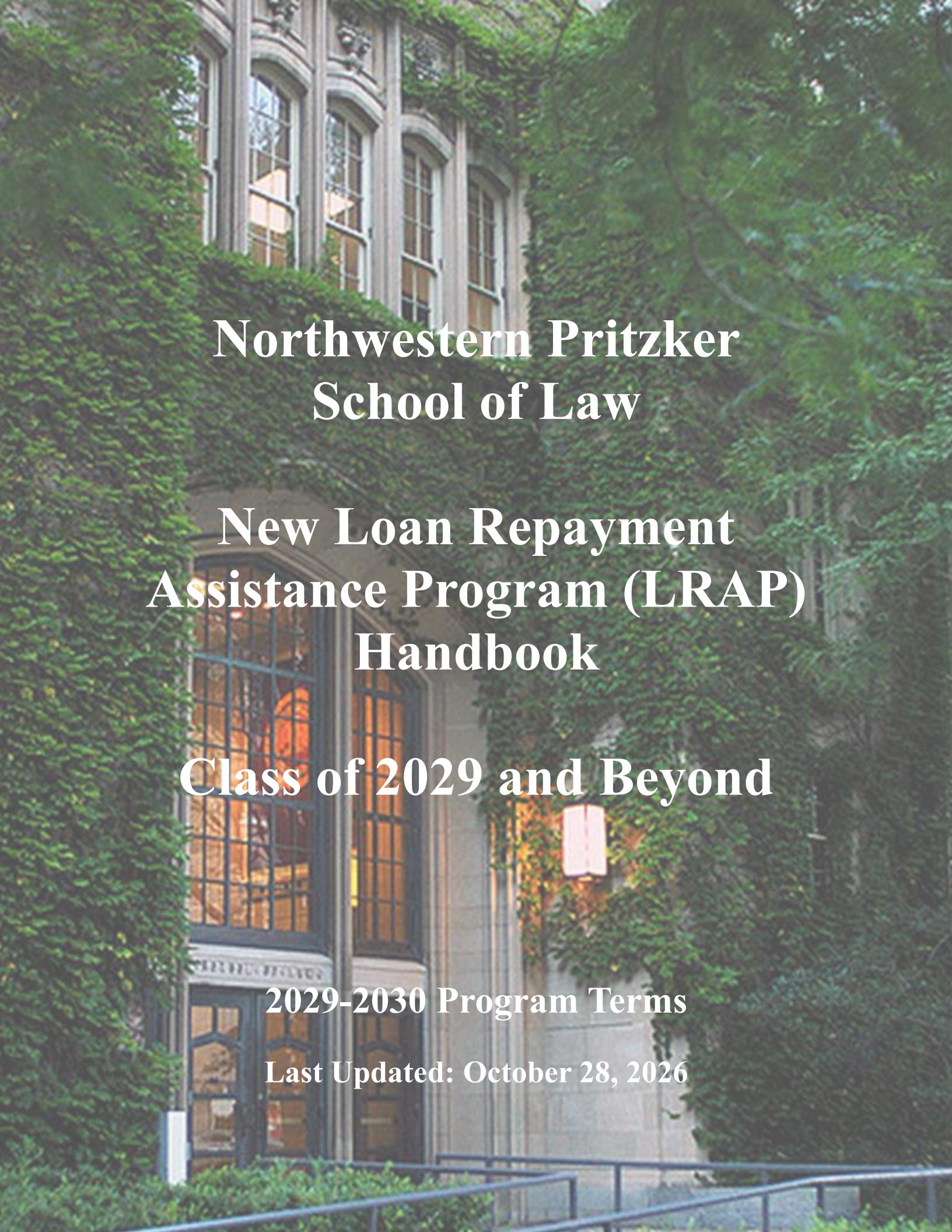


Northwestern Pritzker School of Law

New Loan Repayment Assistance Program (LRAP) Handbook

Class of 2029 and Beyond

2029-2030 Program Terms

Last Updated: October 28, 2026

Table of Contents

I. Mission & Purpose....3
II. Eligibility....3
  a. Eligible Graduates....3
  b. Qualifying Employment....4
  c. Qualifying Loans....5
  d. Income....6
III. Calculation of Award....7
IV. Application Procedures....8
V. Disbursement....8
VI. Taxability....9
VII. Cancellation of Promissory Note....9
VIII. Repayment....9
IX. Public Service Loan Forgiveness (PSLF)....10
X. Limited Funds & Right to Modify....10
XI. Notice....10
XII. Program Administration....10
XIII. Questions....10

NORTHWESTERN PRITZKER SCHOOL OF LAW
NEW LOAN REPAYMENT ASSISTANCE PROGRAM

Last Updated: October 28, 2026

I. MISSION & PURPOSE

Northwestern Pritzker School of Law encourages its graduates to pursue a wide range of career opportunities, including public service. Government and public interest jobs offer excellent opportunities for law graduates, but the cost of law school loans and the lower pay level of these jobs often deter graduates from considering these options. Northwestern Pritzker Law was one of the first law schools in the country to help preserve a complete range of career choices by providing graduates who enter public interest and government jobs with assistance repaying their law school loans, starting with its first Loan Repayment Assistance Program (LRAP) in 1984. The Law School has revised LRAP over the years to reflect changes in public service salaries and student debt. The Law School most recently revised LRAP in 2026 to align with changes to federal student loans. The most recent version of the program outlined in this Handbook is available to those who will graduate in the class of 2029 and beyond, as well as transfer students in the Class of 2028.

LRAP works in tandem with the federal Public Service Loan Forgiveness Program (PSLF). Many of our graduates working in public interest participate in both programs. LRAP provides graduates in qualifying public interest positions with financial assistance to make income-driven payments on their student loans each month. After 120 payments, graduates can apply for PSLF with the federal government to have the remaining balance on their federal loans forgiven, tax-free.

II. ELIGIBILITY

A. Eligible Graduates

This "New LRAP" Handbook applies to the class of 2029 and beyond, as well as transfer students in the class of 2028. Please see our "Legacy LRAP" Handbook for the classes of 2017 - 2028 for information that applies to those classes.

LRAP is available to graduates who earned their Juris Doctor (J.D.) from Northwestern Pritzker School of Law within the last ten years and borrowed direct federal loans to attend law school. Students who transfer into Northwestern Law are eligible for full LRAP assistance. Graduates who were ineligible to borrow federal loans (e.g. non-citizens) may inquire about LRAP eligibility. Graduates must have paid in full all non-loan educational obligations to the University to participate.

Graduates must immediately enter a qualifying public interest position after they graduate to participate in the program (see more below). Graduates who leave a qualifying position will exit the program and may need to return a portion of their LRAP award, and they will no longer be eligible to participate in LRAP during future cycles.

B. Qualifying Employment

i. Definition

For LRAP purposes, qualifying employment is defined as a position in government or a nonprofit organization that is tax-exempt under section 501(c)(3) of the Internal Revenue Code, including nonprofit educational institutions and universities. LRAP will also support employment with a union (note that working for a union does not qualify for the federal PSLF Program). LRAP does not cover positions with overseas non-governmental organizations (NGOs) or foreign governments, and these positions typically do not qualify for PSLF.

For LRAP, the position must also be "law-related," requiring passage of the bar exam or falling within the American Bar Association's definition of a "J.D. Advantage" job whereby the J.D. provides a demonstrable advantage in obtaining or performing the job. If you have questions about whether a job is considered J.D. Advantage, please reach out to LRAP Administrators at lrap@law.northwestern.edu.

ii. Judicial Clerkships

Judicial clerkships qualify for an LRAP award if the participant did not earn more than $15,000 during either summer in law school and immediately enters a qualifying public interest position after their clerkship. If the participant does not directly enter a qualifying position after their clerkship, they must repay their LRAP award, plus interest (see below). If the graduate earned more than $15,000 during either summer in law school, they would not receive an LRAP award during their clerkship but remain eligible for LRAP if they enter a qualifying public interest position after their clerkship.

For example, if a student earns more than $15,000 during 1L or 2L summer, then clerks at any point after graduation, then immediately works as an attorney at a nonprofit after their clerkship, they will not receive an LRAP award during their clerkship, but would be eligible to receive LRAP while working in a qualifying position at a nonprofit.

iii. Part-Time Employment

Part-time employment qualifies for LRAP if the graduate is not also employed with a non-qualifying employer. Part-time applicants will receive a pro-rated award depending on the percentage of time they are working. For example, an applicant who works 60% of the time is eligible for an award equal to 60% of the award they would receive if they were working full-time. Note that the federal Public Service Loan Forgiveness (PSLF) program only counts payments towards loan forgiveness if the applicant is working full-time (i.e., the applicant must meet the employer's definition of full-time or work at least 30 hours per week, whichever is

greater). Eligibility for LRAP is not a finding of eligibility for PSLF, so you should make sure you are familiar with the requirements for both programs if you are pursuing loan forgiveness.

iv. Medical and Family Leave

Graduates may receive LRAP during periods of paid and unpaid medical and family leave while employed in qualifying employment. This includes medical, parental, and family medical care leave. Parental leave includes birth, adoption, and foster care placement of a child. For the purposes of medical care leave, family members include spouse, children, parents, siblings, and grandparents.

v. Unemployment and Extended Periods of Unpaid Leave

Unemployment and extended periods of unpaid leave do not qualify for LRAP. We encourage graduates who are unemployed or taking an extended period of unpaid leave to discuss loan repayment options with your loan provider (e.g., you can apply for forbearance or deferment or apply to have your income-driven monthly payment amount recalculated which may result in a $0 payment.) If you are facing voluntary or involuntary unemployment or extenuating circumstances, please email lrap@law.northwestern.edu to discuss your status in the program.

C. Qualifying Loans

i. Federal Loans

Students who plan to participate in LRAP must first maximize their federal loan eligibility before their private loans can become eligible for coverage. Eligible federal loans include federal Direct Unsubsidized Loans in active repayment and good standing.

Graduates who were ineligible to borrow federal loans (e.g., non-citizens) may contact LRAP Administrators at lrap@law.northwestern.edu.

ii. Private Loans

For those who matriculate at Northwestern Law after July 1, 2026 including transfer students from the class of 2028, eligible loans may also include private loans issued by Northwestern University or by a commercial lender (e.g., Sallie Mae, SoFi, etc.) Private loans taken out for the bar exam are excluded from LRAP. Personal loans, loans taken out from a friend or family member, credit card debt, medical debt, and consumer debt do not qualify.

Private loans are not eligible for PSLF or federal Income-Driven Repayment (IDR) plans. Graduates will be subject to the repayment terms established by the lender.

iii. Student Loan Debt Cap

LRAP assistance is limited to the three-year standard student budget as determined by the Northwestern Financial Aid Office, plus interest that accrues over the period of LRAP eligibility.

i. Qualifying Repayment Plans

Applicants must submit proof their federal loans are enrolled in an income-driven repayment (IDR) plan. Students that matriculate after July 1, 2026, will only have one option for an IDR plan, which is the Repayment Assistance Plan (RAP). Graduates cannot participate in LRAP if their loans are in a grace period, deferment, or forbearance. LRAP support can begin once any grace period, deferment, or forbearance ends. Graduates must also resolve any delinquencies and/or defaults before loans can become eligible for LRAP support.

D. Income

i. Adjusted Gross Income (AGI)

To be eligible to participate in LRAP, an applicant must have an adjusted gross income (AGI) of $120,000 or less, as determined by their most recent tax return (for AGI, see IRS Form 1040, Line 11.)

ii. Spousal Income

Spousal income will not be considered if the applicant files taxes separately from their spouse. Spousal income will be considered if the applicant files taxes jointly with their spouse. Applicants who are married filing jointly will be required to submit a copy of their joint tax return. We will consider the total amount of line 11 for all applicants to determine eligibility and award amount. Thus, we recommend graduates consult with a tax expert to determine whether filing separately or jointly makes the most sense for you and your family.

If you are separated from your spouse or are unable to reasonably access your spouse's income, please reach out to LRAP administrators at lrap@law.northwestern.edu to discuss your personal circumstances. In this case, we may consider a pay stub or alternative documentation of your adjusted gross income.

iii. Dependent Deduction

For LRAP purposes, those with dependents (as defined using federal income tax guidelines) will receive a deduction of $7,500 per minor child. For example, if an applicant's AGI on their IRS Form 1040, line 11 is $103,000 and they claim two minor children, their AGI will be reduced by $15,000 for an adjusted AGI of $88,000.

III. CALCULATION OF AWARD

Northwestern will cover a percentage of the graduate's monthly student loan payments based on the applicant's total amount of debt incurred for a J.D. (including federal direct loans and private loans) and AGI as follows:

AGI / Total Law School Loan Debt	Less than $150,000	$150,001 - $200,000	$200,001 - $250,000	$250,001 - $300,000	$300,001 - $350,000	$350,000+ (up to the maximum of the three-year standard student budget)
$70,000 or less	NLaw covers 100%	100%	100%	75%	75%	75%
$70,001 - $80,000	100%	100%	100%	66%	66%	66%
$80,001 - $90,000	100%	100%	66%	66%	66%	66%
$90,001 - $100,000	66%	66%	50%	50%	50%	50%
$100,001 - $110,000	35%	35%	50%	50%	50%	50%
$110,001 - $120,000	Ineligible	Ineligible	35%	35%	35%	35%

A few important notes:

- Private loans will be covered based on a 10-year repayment schedule (however, participants are not required to be on a 10-year repayment schedule).
- Awards will be based on the applicant's individualized interest rate on their private loans, with a maximum APR of 10% used to calculate awards (e.g., if an applicant has an APR of 13%, their award will be calculated based on 10% APR).
- LRAP awards will be capped at $20,000 per applicant per year.

Students and alumni can estimate the amount they would owe on a federal Income-Driven Repayment plan by using the Federal Student Aid Loan Simulator, and can determine the amount they would owe on private loans by contacting their private lender. Students and alumni can also reach out to the Northwestern Chicago Office of Financial Aid for questions about loan repayment.

IV. APPLICATION PROCEDURES

Applicants are required to submit a completed application via the Public Interest Center website with requested documentation by the fall deadline each year. The LRAP cycle generally runs from November 1st to October 31st. Applicants must complete the entire application and submit all requested documentation and information before the application can be processed.

Application documents include:

- Applicant's most recent tax return (IRS Form 1040)
- Loan account details for your federal loans, which show loan type, total loan balance, active payment status, enrollment in an IDR plan, payment start date, payment due date, monthly payment amount, and total current loan balance (you can submit screenshots from your loan servicer's website)
- Loan account details for your private loans (if applicable) which show your total loan amount, interest rate, repayment schedule, and monthly amount owed
- Employer Verification Form documenting your employment status and salary
- Documentation of Use Form demonstrating you spent the entire LRAP award on student loans (collected at the end of each LRAP cycle)

i. New Applicants

LRAP coverage can begin once the grace period for federal student loans ends, which is typically six months after graduation. Recent graduates must enroll in an IDR plan on the Federal Student Aid website. Recent graduates may email lrap@law.northwestern.edu if you plan to enroll in LRAP but your enrollment in an IDR plan is taking longer than expected.

ii. Changes to Income or Employment Status

LRAP participants are required to immediately report to LRAP Administrators if they have any significant changes in income that were not listed on the initial application, or if they leave a qualifying public interest position during the LRAP cycle. If the recipient leaves a qualifying position during the LRAP cycle, they will be required to pay back the portion of the LRAP award for the months they are not in a qualifying position.

For example, if you work for a 501(c)(3) non-profit for the first six months of the LRAP cycle then transition to a public interest law firm, you will be required to pay back half of your award.

V. DISBURSEMENT

Each year of participation in the program, the participant will receive an LRAP award in the form of an interest-free, one-year loan, called a "promissory note." Participants must sign a promissory note for the loan prior to disbursement of their LRAP award. Northwestern University's Office of Student Finance in Evanston will administer the promissory notes and process payment disbursement.

VI. TAXABILITY

The LRAP loan may be exempt from taxation under Section 108(f) of the Internal Revenue Code, which provides that certain forgivable loans made to persons working for a governmental unit or a nonprofit 501(c)(3) organization are exempt from taxation. Northwestern University will not withhold any part of the disbursement for taxes; any taxes owed are the participant's responsibility. Please check with a tax advisor regarding the taxability of the one-year forgivable loans.

VII. CANCELLATION OF PROMISSORY NOTE

If the participant remains in a qualifying position for the entire year and demonstrates they spent their entire LRAP award on student loans by completing a Documentation of Use Form, their promissory note will be canceled at the end of the one-year loan period.

LRAP participants must submit all requested documentation in a timely manner. Failure to comply with the requirements of the program may result in immediate termination of eligibility for the program.

VIII. REPAYMENT

If the recipient becomes ineligible for the award after the funds have been dispersed, they must repay the portion of the award for which they have become ineligible. A recipient will become ineligible, and thus required to repay a portion of his or her loan, if the recipient (1) did not use the entirety of their LRAP award on student loan payments; (2) is no longer in a qualifying position; or (3) fails to comply with program requirements, including administrative procedures.

Recipients must repay their entire LRAP award if they had a clerkship and did not directly enter qualifying employment after the clerkship.

Recipients who become ineligible for the program and responsible for repayment of a loan made under the program will begin repayment in the following calendar year. The repayment schedule is:

Amount Subject to Repayment	**Repayment Period**
$1 to $5,000	Up to three years
$5,001 to $10,000	Up to six years
$10,001 and above	Up to ten years

The rate of interest will be the prime rate as determined by the *Wall Street Journal* on September 1st each year of repayment. Northwestern University's Office of Student Finance will administer repayment.

IX. PUBLIC SERVICE LOAN FORGIVENESS (PSLF)

LRAP works in tandem with the federal PSLF program, but it is a separate program with separate requirements. Eligibility for LRAP does not ensure eligibility for PSLF. PSLF is administered by the U.S. Department of Education. Graduates are responsible for knowing and meeting the requirements of PSLF and submitting any and all information to the Department of Education and their loan servicer required to qualify for PSLF. Ultimately, graduates bear responsibility for their student loans.

X. LIMITED FUNDS AND RIGHT TO MODIFY

Northwestern Pritzker School of Law is committed to supporting its public interest graduates through LRAP. However, the Law School's budget as a whole is not unlimited, and the Law School reserves the right to change the terms of LRAP at any time in response to changes in federal law or availability of resources.

In the event funding is not sufficient to fully fund all qualified applicants in the manner described above, the law school reserves the right to limit the number of program participants. Any changes to LRAP will be announced to current students and alumni by LRAP administrators.

XI. NOTICE

The terms described in this Handbook may change at any time without prior notice.

XII. PROGRAM ADMINISTRATION

LRAP is administered by the Public Interest Center in accordance with the policies in this handbook. Decisions can be appealed to the Associate Dean of Admissions & Career Services.

XIII. QUESTIONS

If you have any questions about LRAP, including questions about qualifying loans or employment or how to complete your application, please email lrap@law.northwestern.edu.

If you have general questions about student loan repayment or the Public Service Loan Forgiveness (PSLF) program, including estimating your monthly payments or enrolling in an Income-Driven Repayment plan, please reach out to the Chicago Financial Aid Office.