

**IOWA LAW SCHOOL FOUNDATION
IOWA LAWYER LOAN FORGIVENESS PROGRAM
FACT SHEET**

Purpose of the Program

The Iowa Law School Foundation (ILSF) has established an Iowa Lawyer Iowa Law School Foundation Loan Forgiveness Program to encourage graduates of the Juris Doctor (JD) program of The University of Iowa College of Law to pursue their law careers in the State of Iowa and to contribute to the betterment of the State through the provision of pro bono legal services. The Forgiveness Program is designed to assist in the repayment of law school student loans obtained from ILSF.

Eligibility

All University of Iowa College of Law 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013 JD graduates who have unpaid Iowa Law School Foundation Loans and whose loans have not been placed for collection may apply for the Forgiveness Program. The Forgiveness Program Committee will select **three or more** recipients each year to receive loan forgiveness. **To qualify for the Forgiveness Program, the applicant must be employed in qualifying employment and must perform qualifying pro bono legal services.**

Qualifying employment shall meet the following criteria:

1. The employment shall be performed primarily within the State of **Iowa**.
2. The employment shall require a law degree and admission to the **Iowa Bar**.
3. The applicant need not work for the same employer to qualify for loan forgiveness under the Pilot Program, but the applicant must work in **qualifying employment** for the entire period(s) for which loan forgiveness is sought.

Qualifying Pro Bono Legal Service

Qualifying pro bono legal service shall mean a minimum of **forty (40) hours per year** performed by the applicant in the provision of pro bono legal services in the State of Iowa, which may include legal services provided through the Iowa Volunteer Lawyers Project of Iowa Legal Aid, HELP of Scott County, Muscatine Legal Services, Story County Legal Aid, or other similar community legal services providers; legal services provided without charge to nonprofit organizations exempt from federal income taxation under Section 501 (c)(3) of the Internal Revenue Code; and legal services provided without charge for indigent clients. Certification of qualifying pro bono legal service is required.

Factors to be considered in evaluating applications for the Forgiveness Program shall include, but not be limited to, the following:

1. The applicant's record of achievement at the UICL, including, but not limited to, academic performance and participation in extracurricular activities related to the applicant's legal education.

2. The applicant's financial need, including the total of the applicant's student loans from all sources, the salary to be paid to the applicant in the qualifying employment, and the salary to be paid to the applicant in an out-of-state position for which the applicant has a confirmed offer, if any, and which the applicant intends to reject in favor of employment in the State of Iowa.
3. The applicant's record of community service.
4. Whether the applicant intends to engage in qualifying employment in a geographical area of Iowa that has a demonstrable and unmet need for lawyers as determined by the ILSF.
5. Whether the applicant intends to engage in qualifying employment in a substantive area of the law for which there is a demonstrable and unmet need as determined by the ILSF.

Terms of Forgiveness

The forgiveness period is three (3) years. For each year the graduate remains in qualifying employment and qualifying pro bono legal service and are selected as one of the three recipients each year of the forgiveness program, their forgiveness calculation will be as follows:

25% the 1st year

25% the 2nd year (i.e., 33 1/3% of the remaining balance)

50% the 3rd year (i.e., the entire remaining balance)

Forms

[The Request for Deferment](#) in Anticipation of Forgiveness for Pro Bono Legal Service

[Application for Forgiveness](#) Eligibility Certification and Pro Bono Request

Contact

Questions regarding the Iowa Law School Foundation Iowa Lawyer Loan Forgiveness Program should be directed to:

Director of Financial Aid

276 Boyd Law Building

Iowa City, Iowa 52242

Phone: 319.335.9142

Fax: 319.335.9019

law-financialaid@uiowa.edu