

## Laurie M. Tisch Loan Repayment Assistance Program 2019



The Laurie M. Tisch Loan Repayment Assistance Program at Cardozo benefits Cardozo graduates who have chosen to pursue careers in public service by providing “forgivable loans” to assist them in overcoming their educational debt.

In 2018 a total of \$283,250 was awarded to 116 alumni who graduated in the prior 6 years. They were provided awards ranging from \$500 - \$5,000.

### **ELIGIBILITY**

#### **Who is eligible?**

Graduates who qualify may apply to the Program within six years of graduation. Thus, graduates who received a J.D. from Cardozo in 2013, 2014, 2015, 2016, 2017, & 2018 are eligible. Graduates must reapply annually and can continue to receive funding pending continuing eligibility.

#### **Are there any exceptions to the eligibility requirements?**

Graduates from the class of 2012 who clerked for a judge following graduation and then entered public service are also eligible to apply. Additionally, graduates may apply for a “leave of absence” for up to 1 year under certain circumstances (i.e. medical leave or parental leave). Thus, holding the “leave” year in abeyance and allowing for an additional year to apply for the program. The Graduate must inform the LRAP Committee prior to taking the “leave”, and it is in the discretion of the LRAP Committee whether to grant a “leave”.

#### **What kinds of jobs are eligible?**

A paid full-time law-related job that, in the sole determination of Cardozo, is of a public service nature, qualifies. A “law-related” job is one that, as determined by Cardozo, uses the applicant's legal training to a significant extent. “Public Service” jobs may include legal aid societies, public defenders' offices, district attorneys'

offices, legal services offices, governmental agencies, private non-profit organizations dedicated to public interest law, international human rights organizations, and clinical law teaching jobs. Graduates serving as term judicial clerks are only eligible to apply after they have completed their clerkship and are employed in a qualified public service job. Their eligibility to apply will be held in abeyance during their judicial clerkship. For example, 2018 graduates who are currently clerking do not qualify; however, they can apply for the six years following their clerkship if all other eligibility requirements are met. Please note: A volunteer position does not qualify for LRAP.

**What are the income requirements?**

Please see the table below. If your salary exceeds these parameters and/or you possess exigent circumstances, please include a detailed explanation and supporting documentation with your LRAP application, and the committee will take it under consideration.

<b>GRADUATION YEAR</b>	<b>SALARY CAP</b>
2018	\$68,000
2017	\$70,000
2016	\$72,000
2015	\$74,000
2014	\$76,000
2013	\$78,000

**What are the debt burden guidelines?**

Graduates who meet the income requirements must have an individual accumulated educational debt burden of \$60,000 or more.

**What kinds of loans may be included in the computation of indebtedness?**

All documented undergraduate and graduate educational student loans (except personal loans from family or friends) in active repayment status are included. These student loan types include Stafford, Graduate PLUS, Consolidated, Perkins, Private (Alternative), Refinanced, and Institutional. Eligible loan types must be officially considered a "student loan". Loans that have been refinanced by home equity loans, non-student loan bank loans, or family/parent loans, are not eligible for LRAP assistance!

**Do I need to reapply for LRAP funding each year?**

Yes. The Laurie M. Tisch LRAP program is administered annually. Eligible applicants MUST apply every year for LRAP funding. Prior recipients are eligible to apply every year provided they continue to meet all eligibility requirements.

---

## ASSISTANCE

### How much assistance is a participant eligible to receive?

Loan repayment assistance will be awarded in varying amounts. The committee assesses the individual need of eligible applicants by reviewing the applicant's income, resources, monthly student loan obligation, and monthly expenses. In addition, the committee reviews all additional materials submitted by the applicant that are relevant to the individual's financial circumstances. Funding amounts also depend upon the number of eligible applicants during each funding cycle. In 2018, awards ranged from \$500 - \$5,000.

### How many awards will be made?

Please note, no representation is or can be made as to the number of grants or the amounts thereof that will be made in any year or during the continuation of this program, which may be discontinued at any time without notice.

### How will awards be made?

LRAP awards are made in the form of a forgivable loan. The recipients will sign a promissory note for this loan and MUST retain eligibility for 1 year in order to have the loan forgiven. Recipients maintain eligibility during the LRAP cycle by remaining in qualified employment, with an eligible salary, and showing that their student loan payments continue to be in active repayment consistent with the amount indicated upon their initial application. Recipients will be notified to submit required documentation regarding eligibility for forgiveness 1 calendar year following disbursement of the award.

---

## PROGRAM ADMINISTRATION

### Who will decide who receives a grant?

A committee made up of Cardozo School of Law administrators has been designated by the Dean of the Law School to review applications and determine eligibility. All applications will be kept in strict confidence.

---

## APPLICATION PROCEDURE

- **April 1, 2019:** Application available [HERE](#).
- **June 3, 2019:** Application DEADLINE. Applications with all supporting documentation MUST be submitted via email to [cardozolrap@yu.edu](mailto:cardozolrap@yu.edu) by June 3, 2019.
- On or about **September 3, 2019:** Award notification letters mailed to eligible recipients.
- On or about **November 4, 2019:** Award checks are mailed.

If you have any questions, please contact Jon Goldberg, Director of Student Finance, at [cardozolrap@yu.edu](mailto:cardozolrap@yu.edu).

---



"Coming to

Cardozo meant having the opportunity to learn from world-class human rights professors such as Sheri Rosenberg and Vijay Padmanabhan. The Human Rights and Genocide Clinic gave me the chance to have the first-hand experience of what it means to be a human rights practitioner. Studying in New York allowed me to take advantage of internships at two of the world's most elite human rights organizations, Human Rights Watch and Amnesty International. All of these experiences gave me the skills and confidence to aim high in my career aspirations and ultimately find myself doing human rights work with the U.S. Department of State. For the past year I've been able to dedicate myself to ensuring the promotion of human rights is part of U.S. foreign policy. Serving in the Office of International Religious Freedom, I work with our diplomats in the field, foreign government officials, and civil society leaders to improve human rights protections in North Africa and better protect the freedom of conscience in a dynamic part of the world. I'm happy to say that my Cardozo education was essential to reaching my goals. Your support of the LRAP program is a tangible helping hand as I begin my career as a human rights advocate, for which I'm deeply appreciative."

**-Rustum Nyquist '12**, who spent a summer while at Cardozo interning with the Alliance for Arab Women, an Egyptian women's rights organization based in Cairo.