

## **Law School Debt Crisis**

With an economy stuck in neutral, student loan debt continues to weigh down recent law school graduates. Some are working, but can't afford to pay rent, buy groceries, *and* make student loan payments. Others are struggling to get a solo practice off the ground. Meanwhile, student loan collectors call relentlessly – in some cases daily. Where is the relief?

Here are six ideas from blogger Brian O'Connell. One option is state loan repayment assistance – offered by Arizona, the District of Columbia, Florida, Illinois, Iowa, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Montana, New Hampshire, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Texas, and Vermont. Read more about repayment assistance on the ABA Web site. The Oregon program is described here.

## **Free Debt Relief Webinars**

More student loan debt relief resources can be found at <u>Equal Justice Works</u>. <u>Free Webinars</u> can help recent grads navigate through the various options. Upcoming programs include:

- <u>Drowning in Debt? Learn How Government and Nonprofit Workers Can Earn Public</u>
   Service Loan Forgiveness September 8
- How to Pay Your Bills AND Your Student Loans: Utilizing Income-Based Repayment –
   September 14
- Get Your Educational Loans Forgiven: Public Service Loan Forgiveness September 21

Repayment Assistance for Public Defenders, Prosecutors, and Legal Aid Attorneys
If you are a public defender or prosecutor, check out the John R. Justice Student Loan
Repayment Program (JRJ). The JRJ Loan Repayment Program provides loan repayment
assistance for state and federal public defenders and state prosecutors who agree to remain
employed as public defenders and prosecutors for at least three years. Legal aid attorneys can
receive loan repayment assistance through the Civil Legal Assistance Attorney Student Loan
Repayment Program (CLAARP).

## **Check With Your Law School**

<u>Some law schools also provide help</u>. A complete list is available <u>here</u>. All three Oregon law schools offer loan repayment assistance programs: <u>Northwestern School of Law at Lewis and Clark</u>, <u>University of Oregon School of Law</u>, and <u>Willamette College of Law</u>.

## **Not Sure Where to Start?**

Visit <u>What Resources are Useful for Me?</u> on the <u>Equal Justice Works</u> Web site, consider joining the <u>Equal Justice Works Student Debt Forum</u>, and check out <u>7 Tips to Help You Confront Your Law School Debt from Law.com</u>. Also know that more help may be on the way, thanks to the <u>ABA</u>. Last week, the <u>ABA House of Delegates adopted a resolution</u> to urge Congress to enact legislation to help law graduates with debt not covered by existing student-loan repayment exceptions.

Copyright 2011 Beverly Michaelis

Originally published at <a href="http://oregonlawpracticemanagement.com/2011/08/15/law-school-debt-crisis/">http://oregonlawpracticemanagement.com/2011/08/15/law-school-debt-crisis/</a> on August 15, 2011.