

# Pennsylvania Bar Foundation – PA IOLTA Board Loan LRAP FAQs

## **I don't see my organization listed. May I apply anyway?**

No. The Pennsylvania Bar Foundation – PA IOLTA Board LRAP is only open to attorneys employed by IOLTA-funded organizations. If you are not presently employed by one of the 40 organizations listed, you are not eligible.

## **I am receiving loan repayment assistance from another program(s) that presently meets/exceeds my annual net student debt. May I still apply to the PA Bar Foundation – PA IOLTA LRAP?**

Yes, you are welcome to apply; however, given the limited financial resources and the large pool of potential applicants, we do not anticipate being able to provide assistance to those who are already having their annual net debt service met. The Pennsylvania Bar Foundation – PA IOLTA Board LRAP is positioned as a program of last resort.

## **My loans are being deferred. Am I still eligible for assistance?**

Yes. The Pennsylvania Bar Foundation – PA-IOLTA Board LRAP program requires that your eligible loans be in satisfactory repayment status. That includes loans in forbearance or deferment status or rehabilitated loans.

## **What are eligible loans?**

Examples of eligible loans include Federal student loans like Perkins, Stafford and PLUS loans. Examples of eligible private student loans include those available through private lenders and institutions such as Sally Mae or Citibank.

## **I'm a public defender/district attorney/work for the court. Am I eligible?**

No. The Pennsylvania Bar Foundation – PA IOLTA Board LRAP is only open to attorneys employed by IOLTA-funded organizations. If you are not presently employed by one of the 41 organizations listed on the application, you are not eligible.

## **I just extended the repayment period for my student loans so I could reduce my monthly payments. Should I return to a shorter repayment timeframe so I can maximize the amount of assistance I received from the LRAP?**

That is a personal decision.

## **How long can I receive loan assistance?**

Assuming you remain eligible under the program requirements and in qualifying employment, you may receive a maximum of ten (10) years of repayment assistance, assuming funding is available.

## **Where can I find a copy of the loan application?**

One application cycle is offered each year. The loan application is available online at: [www.paioltagrants.org](http://www.paioltagrants.org). during the six week application period that runs from the beginning of September until mid-October. To gain access, new users must register to receive a user name and pass word.

## **I have forgotten my user name and/or pass word. What should I do?**

Send an e-mail to [info@pabarfoundation.org](mailto:info@pabarfoundation.org) requesting your user name and/or pass word. You may also call **888-238-3036**.

**What should I do if I have questions about the loan application?**

Consult the PowerPoint online help screens

**How do I know my online loan application has been successfully submitted?**

The WebGrants loan application system will send an e-mail alert when the loan application has been successfully received. **If you do not receive a confirming e-mail, your application has not been successfully submitted.**

**How does my program director submit the Program Director Certification Form?**

The Program Director Certification Form may be returned via the link provided in the e-mail notice or sent to the Foundation office via fax (717-213-2548); or as an attachment to an e-mail sent to [info@pabarfoundation.org](mailto:info@pabarfoundation.org); or via US mail to: P O Box 186, Harrisburg, PA 17108-0186. Loan applications will only be considered if the Program Director Certification Form is received in a timely manner.