

Loan Forgiveness and Other Loan Repayment Assistance Programs

New York Programs

NYS District Attorney & Indigent Legal Services Attorney Loan Forgiveness Program (Educ L 679-e)

This program, administered by the New York State Higher Education Services Corporation (HESC), offers loan forgiveness payments of up to \$3,400/year for a maximum of 6 years to district attorneys and “indigent legal services attorneys” (as of 2009). Eligibility criteria and applications for first-time applicants are available on the [HESC website](#). Eligible attorneys may apply after the completion of the 4th year of qualified service and annually thereafter after the completion of the 5th through 9th years of qualified service. Applications are posted on the HESC website in March and the **deadline is May 1**.

New York State Bar Association Steven C. Krane Student Loan Assistance for the Public Interest

This program was established “[t]o encourage new lawyers to pursue and remain in public interest careers.” The program has a number of eligibility criteria, including qualifying employment and salary limitations.

Federal Programs

John R. Justice Prosecutors and Defenders Incentive Act [Public Law 110-315, § 951]

The U.S. Department of Justice funds this loan forgiveness program, and, in New York, the Division of Criminal Justice Services and HESC administer the program. The program has received minimal funding in recent years. Information about available funding will be provided as it becomes available. The Bureau of Justice Assistance [website](#) and the HESC [website](#) offer general information about the program.

Public Service Loan Forgiveness (U.S. Department of Education)

“The PSLF Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your William D. Ford Federal Direct Loan (Direct Loan) Program loans after you have made 120 qualifying payments on those loans while employed full-time by certain public service employers. Since you must make 120 qualifying payments on your eligible federal student loans after Oct. 1, 2007, before you can qualify for the loan forgiveness, the first forgiveness of loan balances will not be granted until October 2017.”

Fact Sheet

Questions and Answers

Income-Driven Repayment Plans (U.S. Department of Education)

“An income-driven repayment plan is a repayment plan that sets your monthly student loan payment at an amount that is intended to be affordable based on your income and family size. The U.S. Department of Education offers four income-driven repayment plans: Revised Pay As You Earn Repayment Plan (REPAYE Plan), Pay As You Earn Repayment Plan (PAYE Plan), Income-Based Repayment Plan (IBR Plan), and Income-Contingent Repayment Plan (ICR Plan). Most federal student loans are eligible for at least one income-driven repayment plan.”

Questions and Answers

Other Loan Forgiveness and Repayment Assistance Resources

[Loan Repayment Assistance Programs](#) (ABA)
[Heather Jarvis, Student Loan Expert](#)

[Student Debt Relief](#) (Equal Justice Works)
[IBRinfo.org](#)

For more information about loan forgiveness programs, you may contact Susan Bryant, NYSDA Special Counsel, at (518) 465-3524 or sbryant@nysda.org.