

## **Loan Forgiveness and Loan Repayment Assistance Programs**

### **New York Program**

#### **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 (expected posting date for 2019 is March 25) and the deadline is usually May 1.

### **Federal Programs**

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

##### PSLF Help Tool

To qualify for PSLF, you must

- [work for a government agency or for certain types of nonprofit organizations](#);
- [work full-time](#) for that agency or organization;
- [have Direct Loans \(or consolidate other federal students loans to qualify\)](#);
- [repay your loans on an income-driven repayment plan](#); and
- [make 120 qualifying payments](#).

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

“An income-driven repayment plan 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] offer[s] 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)
- Income-Contingent Repayment Plan (ICR Plan).”

#### **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. However, the program has received minimal funding in recent years and new applications have not been accepted since 2013. Information about available funding will be provided as it becomes available. The HESC [website](#) offers general information about the program.

### **Other Loan Forgiveness and Repayment Assistance Resources**

[Loan Repayment Assistance Programs](#) (ABA)

[Student Debt Relief](#) (Equal Justice Works)

**For more information about loan forgiveness programs, you may contact NYSDA’s Public Defense Backup Center at (518) 465-3524.**