PA IOLTA Loan Repayment Assistance Program Information

The Loan Repayment Assistance Program (LRAP) is a collaborative initiative of the Pennsylvania Bar Foundation, the Pennsylvania Bar Association, the PA IOLTA Board, and the Supreme Court of Pennsylvania.

The program was established in response to the 2006 Report and Recommendation of the PBA Task Force on Student Loan Forgiveness and Repayment Assistance, which advocated for a statewide LRAP to help retain attorneys in public interest law. Following the recommendation of the IOLTA Board, the pro hac vice admission fee—charged to out-of-state attorneys seeking to appear in Pennsylvania cases—was proposed to the Supreme Court as the program's funding source.

In 2007, the Supreme Court of Pennsylvania ordered the establishment of the pro hac vice fee, dedicating its revenue to the support of the LRAP. In 2010, the Court doubled its commitment by raising the fee from $100 to $200. Most recently, under the leadership of Chief Justice Thomas G. Saylor, the Court reaffirmed its dedication to strengthening access to civil legal services by increasing the fee to $375—an amount still lower than that charged in many other states.

- Be licensed to practice law in Pennsylvania with a valid Pennsylvania Supreme Court identification number, or be permitted to practice under *Bar Admission Rule 311*.
- Be employed by an organization that receives funding from the Pennsylvania IOLTA Board.
- Have a total gross salary of $90,000 or less. *Note:* Applicants may still qualify if their annual net educational debt service equals or exceeds 10% of their gross salary, even if they surpass the salary threshold.

Additionally:

- Educational debt must exceed or match the LRAP award amount at the time of application
- Debt must be in satisfactory repayment and stem from accredited undergraduate, law school, or bar-related loans

The program offers one-year loans, disbursed quarterly, with a requirement that recipients remain employed for at least 12 months at a qualifying organization. Approved attorneys working exclusively at eligible legal aid organizations located in one of Pennsylvania's 48 rural counties may qualify for additional support*.

Eligible attorneys may receive up to ten one-year LRAP loans, provided they continue to meet all requirements. These loans are intended exclusively for repayment of educational debt and are forgiven ***at the end of each year if eligibility is maintained***.

**The designation of rural counties is determined by the Center for Rural Pennsylvania. This list is reviewed and updated annually based on population density and other criteria.*