

**Loan Forgiveness and Repayment Assistance Programs
Approved under The Higher Education Reauthorization and College
Opportunity Act of 2008**

	<i>Provides</i>	<i>To Whom</i>	<i>For</i>	<i>Funding; Other</i>
The John R. Justice Prosecutors and Defenders Incentive Act (Section 951)	Up to \$10,000 per year to a maximum of \$60,000.	Full-time state and local prosecutors and public defenders; federal defenders, their juvenile delinquency and tribal counterparts, and those who educate and train other prosecutors or defenders.	A one-time renewable three-year commitment; priority to those with fewer than three years service.	\$25 Million for six years, IG report on progress in three years. Administered by Dept of Justice. Regulations pending. Currently Unfunded.
The Legal Assistance Loan Repayment Program (Section 431)	Up to \$6,000 per year to a maximum of \$40,000.	Full-time Civil Legal Assistance lawyers and those who work with certain disability cases.	A renewable three-year commitment; priority for those with less than five years full time experience, and fewer than three years in the office.	\$10 Million. Cannot benefit under this program and either 428K or College Cost Reduction Act program for public service. Administered by Dept of Education. Regulations pending. Currently unfunded.
428K Loan Forgiveness for Service in Service of National Need (Section 430)	Up to \$2,000 per year, to a maximum of 5 years.	Public interest legal services (including prosecution, public defense, or legal advocacy in low-income communities at a nonprofit organization	Full-time service in a qualifying position of national need.	\$20 Million for more than a dozen job sectors. Cannot benefit under this program and either 428K or College Cost Reduction Act program for public service. Administered by Dept of Education. Currently Unfunded.
Perkins Loan Cancellation for Public Service (Section 465)	Up to 100% cancellation of Perkins loan in 5 years	Federal public and community defenders	Full-time service	No appropriation necessary. Law increases Perkins limits for grad students to \$8,000 per year, \$60,000 max. Administered by Dept of Education.

- The John R. Justice Prosecutors and Defenders Incentive Act does *not* include the "ineligibility for double benefits" provision.
- Appropriations are not expected before October 2009