



TULANE LAW SCHOOL

Office of Financial Aid
John Giffen Weinman Hall
6329 Freret Street
New Orleans, Louisiana 70118-6231
(504) 865-5931 Fax: (504) 865-6710
finaid@law.tulane.edu
www.law.tulane.edu

TULANE LAW SCHOOL
Loan Repayment Assistance Program Application
for periods between and including 3/1/2017 and 2/29/2018

- 1. Name:
2. Home Address:
3. Home Phone and E-mail Addresses:
4. Year of Tulane J.D. Graduation:
5. When and in which states did you take the bar examination?
6. When and in which states have you been admitted to the bar?
7. You are employed as a public-interest attorney providing services for or under the direction of a (please check all that apply):
public defender's office
non-profit 501(c)(3) entity
governmental unit
legal aid/legal services entity
other (please describe)

Questions #8 and #9 regard your 3/1/2017-2/29/2018 employment.

- 8. Please list the taxable and untaxable income, job title, and direct supervisor's name and phone number of employment:
a. in your own private law practice
b. in someone else's private law practice
c. other employment
9. Of your total work hours, approximately what percentage do you work (a. b. and c. should add up to 100%):
a. in your own private law practice
b. in someone else's private law practice
c. other employment

10. Attach a copy of the most recent bill for each educational loan for which you are applying to receive Loan Repayment Assistance benefits. Benefits will not be considered or renewed for any loan for which documentation current within the last three months is not attached.

11. Provide any information about your educational loans or other relevant topics (amount owed, date initial payment due, lender and billing agency name and phone, monthly payment amount, loan type, etc.) below (and also attach the required documentation requested in #10 above):

11. a. Direct Loan Servicer or Federal Consolidation Loan holder (FFEL Consolidation Loan's lender name or "Direct")

b. Have you researched the Federal Loan Public Service Loan Forgiveness Program? _____
(See <http://www.finaid.org/loans/publicservice.phtml> for more information.)

12. Date first payment made on Federal Direct Consolidation/Loan(s) (or status of loan application): _____

13. Repayment option of Federal Direct Loan(s) and/or Consolidation/Loan(s) (check one):

- | | |
|---|--|
| <input type="checkbox"/> 10 year standard | <input type="checkbox"/> 15 year extended |
| <input type="checkbox"/> 20 year extended | <input type="checkbox"/> 25 year extended |
| <input type="checkbox"/> Income Contingent Repayment Plan | <input type="checkbox"/> Income Based Repayment Plan |
| <input type="checkbox"/> REPAY Repayment Plan | <input type="checkbox"/> PAYE Repayment Plan |
| <input type="checkbox"/> Other as described here: _____ | |

14. Please indicate any amount paid, within one year prior to your signing this application, which exceeded the amount billed on any of your educational loans: \$ _____, paid by whom: _____.

15. Attach a copy of your (and your spouse's, if married) 2016 federal income tax return.

16. Applicant's total taxed and untaxed income for the period 01/01/2016-12/31/2016 \$ _____

- | | |
|--|----------|
| a. subtotal from taxed salary: | \$ _____ |
| b. subtotal from untaxed salary: | \$ _____ |
| c. subtotal from taxed other earnings: | \$ _____ |
| d. subtotal from untaxed other earnings: | \$ _____ |
| e. subtotal from other taxed income: | \$ _____ |
| f. subtotal from other untaxed income: | \$ _____ |

17. Applicant's total taxed and untaxed income projected for the period 01/01/2017-12/31/2018: \$ _____

- | | |
|--|----------|
| a. subtotal from taxed salary: | \$ _____ |
| b. subtotal from untaxed salary: | \$ _____ |
| c. subtotal from taxed other earnings: | \$ _____ |
| d. subtotal from untaxed other earnings: | \$ _____ |
| e. subtotal from other taxed income: | \$ _____ |
| f. subtotal from other untaxed income: | \$ _____ |

APPLICANT
NAME: _____

(please continue to next page)

17. Names & ages of dependent children:

18. Check one: ___single ___married (If married, answer questions #19-21, and, if spouse is employed, attach a completed Spouse's Employer Certification Form.)

19. Spouse's name: _____

20. Spouse's total taxed and untaxed income for the period 01/01/2016-12/31/2016: \$_____

- a. subtotal from taxed salary: \$_____
- b. subtotal from untaxed salary: \$_____
- c. subtotal from taxed other earnings: \$_____
- d. subtotal from untaxed other earnings: \$_____
- e. subtotal from other taxed income: \$_____
- f. subtotal from other untaxed income: \$_____

21. Spouse's total taxed and untaxed income projected for the period 01/01/2017-12/31/2017: \$_____

- a. subtotal from taxed salary: \$_____
- b. subtotal from untaxed salary: \$_____
- c. subtotal from taxed other earnings: \$_____
- d. subtotal from untaxed other earnings: \$_____
- e. subtotal from other taxed income: \$_____
- f. subtotal from other untaxed income: \$_____

22. Certification: I(we) certify that all of the information in this application is true and complete to the best of my(our) knowledge. If asked, I(we) agree to provide upon request documentary proof of any item listed on this application and to provide federal income tax returns to verify my(our) income. I(we) understand that the applicant and spouse must file an Employer Certification, Tulane Law School Loan Repayment Assistance Program Loan Master Promissory Note (with the initial application), and all other information requested from Tulane Law School in order to complete this application. I(we) understand that I(we) am(are) obliged to notify Tulane Law School if any material changes occur with respect to the information provided on this application. I(we) understand that I(we) am(are) obligated to repay Tulane all or part of its Loan Repayment Assistance Program loan made to me(us) with interest if any documentation indicates an excessive Loan Repayment Assistance Program loan to the graduate from Tulane. I(we) understand that the question of whether or not a Loan Repayment Assistance Program forgiven loan from Tulane is taxable to me(us) is a question relating to my(our) personal income taxation for which I(we) may seek my(our) own tax advice. I(we) understand that Tulane does not provide such advice to individuals and cannot take a stand as a University on the status of this payment in my(our) hands.

Applicant's signature: _____ Date: _____

Spouse's signature: _____ Date: _____

Applicant's name printed: _____



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TULANE LOAN REPAYMENT ASSISTANCE PROGRAM: EMPLOYER CERTIFICATION FORM

Part A: To be completed by the applicant

Name: _____

Social Security Number: _____

I authorize my employer, _____, to provide the information requested in Part B of this form to Tulane Law School for processing of my Tulane Loan Repayment Assistance Program application.

Applicant's signature: _____ Date: _____

Part B: To be completed by the applicant's employer

The above-named individual has applied to Tulane Law School's Loan Repayment Assistance Program. The application process requires periodic certification from the applicant's employer on their employment status, compensation and tax withholding. Please complete and return this form to: Tulane Law School Financial Aid Office, 6329 Freret Street, New Orleans, LA 70118, as soon as possible. If you have any questions, please contact us at 504/865-5931. Thank you.

Date full-time employment began: _____

Nature of job: _____

Applicant works in the capacity of (check one): ___a law clerk ___an attorney ___neither an attorney nor a clerk

Applicant serves the public interest in an area with unmet needs (check one): ___yes ___no

Employer is (check all that apply):

___public defender ___non-profit 501(c)(3) entity exempt from taxes ___legal aid/services entity ___governmental unit

Employer's Mission: _____

MONTHLY GROSS salary: \$_____ YEARLY GROSS salary: \$_____

Begin date above salary effective: _____

MONTHLY state and federal taxes withheld: \$_____ YEARLY state and federal taxes withheld: \$_____

ALL OTHER COMPENSATION NOT INCLUDED in salary figures (except health care benefits):
MONTHLY other compensation: \$_____ Description of other compensation: _____

Authorized signature & date : _____

Printed name & title: _____

Name, address & phone of employer: _____

Thank you.



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TULANE LOAN REPAYMENT ASSISTANCE PROGRAM: SPOUSE'S EMPLOYER CERTIFICATION FORM

Part A: To be completed by the applicant's spouse

Name: _____

Social Security Number: _____

I authorize my employer, _____, to provide the information requested in Part B of this form to Tulane Law School Financial Aid Office for processing of my spouse's Tulane Loan Repayment Assistance Program application.

Applicant's spouse's signature: _____

Date: _____

Part B: To be completed by the applicant's spouse's employer

The above-named individual has a spouse who has applied to Tulane Law School's Loan Repayment Assistance Program. The application process requires periodic certification from the applicant's spouse's employer on their employment status, compensation and tax withholding. Please complete and return this form to: Tulane Law School Financial Aid Office, 6329 Freret Street, New Orleans, LA 70118, as soon as possible. If you have any questions, please contact us at 504/865-5931. Thank you.

Date full-time employment began: _____

Nature of job: _____

MONTHLY GROSS salary: \$ _____ YEARLY GROSS salary: \$ _____

Begin date above salary effective: _____

MONTHLY state and federal taxes withheld: \$ _____ YEARLY state and federal taxes withheld: \$ _____

ALL OTHER COMPENSATION NOT INCLUDED in salary figures (except health care benefits):
MONTHLY other compensation: \$ _____ Description of other compensation: _____

Authorized signature & date : _____

Printed name & title: _____

Name, address & phone of employer:

Thank you.



TULANE LAW SCHOOL
Office of Financial Aid

**Tulane Law School Loan Repayment Assistance Program Loan
Master Promissory Note**

Borrower Information

Last Name _____ First Name _____ MI _____

Permanent Street Address _____

Permanent City, State and Zip Code _____

Home Telephone Number _____ Social Security Number _____

Driver's License State and Number _____ Date of Birth _____

E-mail Address (optional) _____

Reference Name _____ Reference Relationship _____

Reference Address and Phone _____

Requested Loan Amount

I request one or more loans, the proceeds of which I will apply toward payment of a portion of my outstanding student loans applicable to Tulane Law School expenses. The total amount of loans advanced under this Master Promissory Note shall not exceed the allowable maximums published in the Tulane Law School Loan Repayment Assistance Program Rules (the "Rules") provided at the Tulane Law School Financial Aid Office, which I have received and reviewed. Tulane Law School will notify me of the amount(s) of the loan(s) that I am eligible to receive. **Disclosure Statements** will be provided to me.

Promise to Pay

On the earlier of the first day of each March immediately following a disbursement or the day I am no longer eligible and qualified to participate in the Tulane Law School Loan Repayment Assistance Program (the "Program") according to its Rules, I promise to pay to the order of THE ADMINISTRATORS OF THE TULANE EDUCATIONAL FUND ("Tulane") all sums disbursed (each disbursement a "loan" and collectively the "loans") under the terms of this Master Promissory Note (hereafter "Note"), plus interest accruing on the unpaid principal balance at the lesser of ten (10%) percent per annum or the maximum legal rate from date of disbursement until paid in full, and other charges and fees that may become due as provided on this Note. The loans are payable at Tulane Law School Financial Aid Office, 6329 Freret Street, Room 203, New Orleans, LA 70118. I understand that multiple loans may be made to me under this Note. I understand that by accepting any disbursement issued at any time under this Note, I accept the obligation to repay the loans. I understand I may cancel or reduce the amount of any loan by refusing to accept or by returning all or a portion of any disbursement that is issued within thirty (30) days of disbursement. In the event this Note is placed in the hands of an attorney or collection agency for collection of any amount due and unpaid, I promise to pay all costs of collection and fees of said attorney or collection agency employed for that purpose, which said fees are hereby fixed at 33 – 1/3% of the amount then due and owing, whether the suit be brought or not. I will not sign this Note before reading the entire Note, even if otherwise advised. I am entitled to an exact copy of this Note. My signature certifies that I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Certifications and Authorizations and the Notice Applicable to Subsequent Loans Made Under This Note printed below.

I severally waive presentment for payment, demand, notice of non-payment, protest, and all pleas of division and discussion, and agree that the payment hereof may be extended from time to time, one or more times, without notice, hereby binding myself unconditionally for the payment hereof, in principal, interest, costs and attorneys' fees.

Borrower Certifications and Authorizations

I declare under penalty of perjury that the following is true and correct: I certify that the information I have provided in the Tulane Law School Loan Repayment Assistance Program Application and on this Note and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith; I understand that I must inform the Tulane Law School Financial Aid Office of any change in my address; I certify that all loan disbursements from Tulane shall be applied in full toward reduction of my outstanding student loans; and I certify that I will immediately repay any loans, plus interest, associated with any time period during which I do not qualify for the Program, or that exceeded the amount for which I was qualified to receive, or that were not applied toward educational loan payments qualified for consideration under the Program. For all loans, I authorize Tulane Law School or its agents to certify eligibility for loans under this Note, to investigate my credit record and report information concerning my loan status to persons and organizations permitted by law to receive such information, and to release information pertinent to my loans to the references on the applicable loans and to my spouse, parents and legal guardian unless I submit written directions otherwise.

PLEASE SIGN AND DATE THE REVERSE OF THIS PAGE

Notice Applicable to Subsequent Loans Made Under This Note

This Note authorizes Tulane to disburse multiple loans during the term of this Note upon my request and upon the Tulane Law School's certification of my loan eligibility. I agree that no subsequent loans will be made under this Note after the earliest of the following dates: (i) the date Tulane receives my written notice that no further loans may be disbursed under the Note or (ii) one year after the date of my signature on this Note if no disbursement is made during such twelve month period; or (iii) six years after the date of my signature on this Note.

Loan Cancellation

Each loan is associated with a specific time period during which the Borrower agrees to comply with the terms and Rules of the Program in effect during the same period. If Borrower satisfactorily documents to Tulane Law School compliance with the Program and its Rules and continuous qualification for the full amount of all loans at all times throughout the twelve (12) months immediately preceding the March 1 due date through either a renewal application or a letter delivered to the Tulane Law School Financial Aid Office by March 15th of each year, the loans associated with the twelve (12) months immediately preceding each March 1 will be forgiven entirely, including all accrued interest, effective March 1 of each year.

Acceleration and Default

Borrower must notify the Tulane Law School Financial Aid Office in writing within 30 days of the date Borrower, under the Rules, ceases to be qualified for the Program or qualified for the full amount of the loans due to (i) a change of job, duties or clients resulting in Borrower no longer being in a qualifying position, (ii) income adjustments of Borrower or Borrower's spouse resulting in ineligible income level(s), (iii) reduced loan repayment obligations, or (iv) a decrease in the number of dependent children. At that time, eligibility will be recalculated, the pro-rata portion of all loans plus interest for the period following the date Borrower ceased to be qualified for the Program or all loans plus interest in excess of the qualified loan amounts for the period following the date Borrower ceased to be qualified for the full amount of all loans under the Rules, with proration to be based upon the number of days from disbursement to March 1, will be due and payable as of that date plus 31 days, and an invoice for due and payable loans, plus interest until paid, will be issued with full and final payment required within 30 days of the date of that invoice. Failure to comply with this notification requirement will be considered a default on the loans and this Note. Notwithstanding any acceleration and default on loans provided above, if, with such notice, Borrower satisfactorily documents full compliance for the period preceding the date the Borrower ceased to be qualified or qualified under the Rules for the full amount of the loans, the prorata portion of all loans plus interest for that period of full compliance will be forgiven in its entirety on that due date.

At the option of Tulane, the entire unpaid balance of the applicable loans shall become immediately due and payable upon the occurrence of any one of the following events: (i) I fail to qualify as a participant in the Program, (ii) I make a false representation that results in my receiving any loan for which I am not eligible, or (iii) I default on the loans. The following events shall constitute a default on my loans: (i) I fail to pay the entire unpaid balance of the applicable loans, plus interest, when due; or (ii) Tulane reasonably concludes I no longer intend to honor my repayment obligation. If I default, Tulane may notify all national credit bureau organizations, which could adversely affect my credit history.

Governing Law and Notices

This Note shall be governed by and construed in accordance with the laws of the State of Louisiana. Any notice required to be given to me will be effective if mailed by first class mail to the latest address provided to Tulane at the address above for loan payments. I will immediately notify Tulane of change of address. Failure by the lender to enforce or insist on compliance with any term on this Note shall not be a waiver of any right of the lender. No provision of this Note may be modified or waived except in writing. If any provision of this Note is determined to be unenforceable, the remaining provisions shall remain in force.

Disclosure of Loan Terms

I agree that each loan is separately enforceable. Under this Note, the principal amount of all loans that I owe and am required to repay will be the sum of all disbursements issued and not timely and properly rejected or cancelled by Borrower. Tulane Law School will determine whether to make any loan under this Note after my loan eligibility is determined. At or before the time of the each disbursement of each loan, a **disclosure statement** will be issued to me identifying the amount of the loan and additional terms of the loan. Any **disclosure statement** I receive in connection with any loan under this Note is hereby incorporated into this Note. I may request additional loan funds. If Tulane Law School determines that I am eligible for any additional or adjusted loan amount, Tulane Law School may certify such amount. My eligibility for loans may change based on changes in my employment and financial circumstances. **I am obligated to report changes in my employment and financial circumstances.** Tulane Law School will notify me of any changes in my eligibility. I will be notified of any changes or additions to my loans in a separate **disclosure statement**.

Repayment

I am obligated to repay the full amount of the loans made under this Note that have not been forgiven under the terms of this Note. Borrower may, at his/her option, and without penalty, prepay all or part of the principal at any time. Payments submitted by me or on my behalf may be applied first to charges and collection fees and costs, then to accrued interest, and lastly to principal. With each new loan disbursement, Tulane will provide me with a disclosure statement identifying my payment amounts and due dates for the consolidated student loan payments being paid with these loan proceeds.

Tax Implications

Tulane has not provided any advice to me regarding potential tax implications of forgiveness of loans or debt under this Note, but rather has advised me to seek independent professional tax advice, and I am not relying on any representations or statements by or from Tulane regarding tax implications.

Borrower's Signature _____ **Today's Date** _____