

Loan Forgiveness and Other Loan Repayment Assistance Programs

New York Programs

New York State District Attorney and Indigent Legal Services Attorney Loan Forgiveness Program

(Education Law § 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 should be posted on the HESC website in March and the deadline is usually in mid-May.

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 salary limitations, and “until funding is expanded, priority will be given to civil legal services attorneys.” The application deadline is usually towards the end of the year.

Federal Programs

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

This loan forgiveness program has been funded by the U.S. Department of Justice, and in New York it is administered by the Division of Criminal Justice Services and HESC. The program received minimal funding for a few years, but it is unclear if there will be any funding this year or future years. Information about this program is available on the Bureau of Justice Assistance [website](#) and the HESC [website](#).

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, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying payments on those loans while employed full time by certain public service employers.”

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

“Income-driven repayment plans are designed to make your student loan debt more manageable by reducing your monthly payment amount. If you need to make lower monthly payments, one of the three following income-driven plans may be right for you: Income-Based Repayment Plan (IBR Plan); Pay As You Earn Repayment Plan (Pay As You Earn Plan); Income-Contingent Repayment Plan (ICR Plan).”

“If you are seeking [Public Service Loan Forgiveness](#), you should repay your federal student loans under an income-driven repayment plan.”

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 Staff Attorney, at (518) 465-3524 or sbryant@nysda.org.