Harvard Law Students Want Improvements to Loan Repayment Plan

***Summary**: The Coalition to Improve LIPP is urging Harvard Law School Dean John F. Manning to make improvements to the loan repayment program.*

Harvard Law students and alumni are calling on Law School Dean John F. Manning to improve the law school's loan repayment program that aims to help those in public service and low-paying legal jobs to afford their loans, according to *The Harvard Crimson*.

The group, the Coalition to Improve LIPP (Low Income Protection Plan), released an open letter in the Harvard Law Record addressed to Manning. In the letter they outline five changes that need to be made to the program, which will "empower HLS graduates of all backgrounds to pursue the careers of their choosing."

The group sees five specific policies as areas in need of improvements, including "improving the participant contribution scale," increasing the time gap when students are moving between jobs, eliminating the cap on undergraduate borrowing, removing the cap on retirement asset protections, and improving family leave and dependent care policies.

The Coalition has been focused on this issue since the fall semester when they identified the top issues those using the program were facing. They then examined the loan repayment programs other schools have in place and reached out to Harvard Law alumni and current students to receive more feedback. A letter was first sent to Manning in October.

The LIPP helps eligible students repay their loans by requiring them to only pay a portion of their total loans based on their income; the law school pays the remainder. The program currently has around 700 graduates enrolled, according to Assistant Dean for Student Financial Services Kenneth Lafler.

In the October letter, 175 Harvard Law students and alumni signed it raising concern over many of these same issues. They argue that Harvard Law's loan repayment program is not at the same level as other tops schools like Yale and Stanford.

Lafler explained that their LIPP has other benefits and flexibility that programs at other schools don't offer. He wrote in a statement, "Compared to similar programs at many schools, LIPP covers a broader range of jobs and provides benefits that are not contingent on a long-term commitment to a specific type of work."

The coalition outlined their proposals in an attached document in Monday's letter. President of the coalition, Rachel J. Sandalow-Ash '15, stated, "We are committed to making Harvard Law School more financially accessible and committed to making both front-end and back-end aid here, making it possible for students to pursue the careers that they want to pursue."

Policy director for the coalition, first-year student Sara R. Fitzpatrick added, "What we see as a problem is where people aren't able to go back into the communities that they come from and the only people that are able to do public interest are often people who came from privileged background and may not understand as well the issues that those communities face."

A number of groups have joined with the coalition, recommending their proposals, including the Women's Law Association and Black Law Students Association. President Paavani Garg of the Women's Law Association at Harvard noted, "Women tend to go into public interest jobs more so than private sector and therefore are largely influenced by LIPP. The current program implicates matters such as maternity leave, transition time, career choices, [and] retirement savings – all topics that are implicated in conversations about gender equity."

Do you think programs like LIPP should have such strict requirements? Share your thoughts with us in the comments below.

To learn more about loan repayment programs, read these articles:

- Two Law Schools Increase Loan Repayment Programs for Students
- University of Colorado Expands Law School Student Loan Repayment
- Loan Forgiveness Programs for Public Interest Law

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