

# **Columbia Law School Enhanced LRAP Fellowships 2020 Notice and Application**

Columbia Law School is proud to offer one of the most supportive loan repayment assistance programs (LRAPs) of any law school. In addition, the Law School offers Enhanced LRAP Fellowships, which provide enhanced loan repayment support for selected Law School graduates who show exceptional dedication and potential for contribution to public interest law. The Law School is offering two Enhanced LRAP Fellowship Programs in 2020: the Lowenstein Fellowship and the Berger Fellowship. Please read on for a description of the terms and application process for each fellowship, followed by application instructions and an application cover sheet. The application deadline for both fellowships is 11:59 p.m. EST on June 23, 2020.

## Lowenstein Fellowship 2020

The Lowenstein Fellowship provides enhanced loan repayment support for selected Columbia Law School graduates who show exceptional dedication and potential for contribution to public interest law, including government service. In addition to the benefits of Columbia's standard Loan Repayment Assistance Program, the Lowenstein Fellowships provide enhanced loan repayment support for Columbia Law School students. The Law School will cover 100% of eligible debt service for loans borrowed up to the cost of Columbia Law School tuition<sup>1</sup> for Lowenstein Fellows whose annual income does not exceed \$100,000, as long as the fellow remains in public interest law work.<sup>2</sup> All LRAP loans Lowenstein Fellows receive are forgiven on an accelerated scale; upon completion of three years in qualifying employment, all LRAP loans received up to that point will be forgiven, and all new LRAP loans made after that time will be forgiven at the end of each six-month period. If the Lowenstein Fellow leaves qualifying employment before all LRAP loans have been forgiven, the fellow will be required to reimburse Columbia Law School for the amount of unforgiven LRAP loans. In the case of married graduates, spousal income will not be considered in the benefits calculation for Lowenstein Fellows, but one half of income generated from joint assets will be considered.

### Eligibility

The Lowenstein Fellowship is available to 1) members of the Columbia Law School Class of 2020 (October 2019, February 2020, and May 2020) and 2) members of the Columbia Law School Classes of 2019, 2018, and 2017 who are currently clerking for a federal or state judge as their first postgraduate employment. To receive the fellowship, applicants must:

- Have demonstrated a serious commitment to work in public interest law;
- Plan to work as a lawyer full-time in the public interest sector immediately following graduation or clerkship;
- Have taken out educational loans to finance part of his or her Columbia Law School education; and

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<sup>1</sup> Indebtedness covered by the Lowenstein Fellowship is formal debt incurred by the fellow for payment of Columbia Law School tuition. This means, among other things, that: for joint-degree programs, only the Columbia Law School tuition portion of the joint-degree debt is covered; and educational debt from any other graduate education, including loans borrowed at another law school is not covered. Amounts borrowed above the cost of Law School tuition, but within the standard student budget are the responsibility of the fellow but may be covered by Columbia's standard LRAP. Please see the Loan Repayment Assistance Program policy for details.

<sup>2</sup> Lowenstein Fellows will be expected to contribute 34.5% of income above \$100,000 toward their annual debt service for loans borrowed to finance Law School tuition. The difference between the Law School tuition debt repayment obligation and the expected contribution provides the amount of the fellowship loan made to Lowenstein Fellows participating in the program.

The Lowenstein Fellowship is subject to rules and guidelines governing Columbia's Loan Repayment Assistance Program as set forth in the LRAP policy description in effect as of July 2008, as amended by the addition of a new program that combines traditional LRAP with the Federal Public Service Loan Forgiveness Program and by additional changes in effect as of February 2019. This means, among other things, that the Law School will make LRAP loans to the Lowenstein Fellow to cover all payments on qualifying law school educational loans as long as the Lowenstein Fellow remains in qualifying public interest or public service law work. (If the Lowenstein Fellow leaves qualifying employment before all fellowship loans have been forgiven, the fellow will be required to reimburse Columbia Law School for the amounts of the outstanding debt.) The loans must be borrowed through institutionally approved and certified loan programs. Personal loans from banks or from family members and credit card and consumer debt are not covered by the fellowship, even when they are used to finance tuition costs. Other loans not covered are commercially available educational loans not certified by the Financial Aid Office, bar exam loans, and loans taken out by parents or others to finance a student's education. Again, please see the Loan Repayment Assistance Program policy for details.

- Be eligible for standard LRAP.

Applicants are not required to have secured permanent postgraduate employment. Do not apply if you are 1) a member of the Class of 2020 who will be serving a clerkship in 2020-2021 or 2) a current clerk who has committed to serve another clerkship at the end of your present position. Rather, graduates who meet either criterion may apply in the spring before the end of their clerkships.

### **Application and Selection**

Lowenstein Fellows are selected by a committee comprised of faculty, administrators, and graduates who are committed to assisting Columbia Law students build careers as public interest lawyers. Applications must include the official cover sheet (see the last page of this document). Applications must be received by Rebecca Hinde no later than Sunday, June 23, 2020 at 11:59 p.m. EST. Applications should be sent to [rebecca.hinde@law.columbia.edu](mailto:rebecca.hinde@law.columbia.edu). You will receive a reply confirming receipt of your application within one business day. Candidates will be informed of the selection committee's decision on or before Thursday, July 23, 2020.

### **Fellowship Contacts**

Rebecca Hinde\*

Coordinator for Postgraduate Fellowships

[rebecca.hinde@law.columbia.edu](mailto:rebecca.hinde@law.columbia.edu)

Maddie Kurtz

Director of Public Interest Professional Development

[mkurtz@law.columbia.edu](mailto:mkurtz@law.columbia.edu)

\* Rebecca Hinde is the contact for administrative or logistical questions about the application submission process. Substantive questions about fellowship requirements or about your application should be directed to Maddie Kurtz.

## Berger Fellowship 2020

Columbia is proud to offer one of the most supportive loan repayment assistance programs (LRAPs) of any law school. The Berger Fellowship provides enhanced loan repayment support for a Columbia Law School graduate who shows exceptional dedication and potential for making a substantial contribution to public interest law and whose career and first postgraduate job (other than a judicial clerkship) will be substantially devoted to using the law to fight racial, gender, and/or other discrimination. The fellowship is awarded to one graduate per year. In addition to the benefits of Columbia's standard Loan Repayment Assistance Program, the Berger Fellowships provide enhanced loan repayment support for Columbia Law School students. The Berger Fellowship is awarded for a five-year period. During that time, the Law School will cover 100% of eligible debt service for loans borrowed up to the cost of Columbia Law School tuition<sup>1</sup> for Berger Fellows whose annual income does not exceed \$100,000<sup>2</sup>, as long as the Berger Fellow remains in public interest law work covered by the Berger Fellowship. All Berger Fellowship loans the fellows receive are forgiven on an accelerated scale; upon completion of three years in qualifying employment covered by the Berger Fellowship, all Berger Fellowship loans received up to that point will be forgiven, and all new Berger Fellowship loans made after that time will be forgiven at the end of each six-month period. At the end of the five-year Berger Fellowship period, the graduate may apply for the standard LRAP program, if eligible to do so. If the Berger Fellow leaves qualifying employment before all Berger Fellowship loans have been forgiven, the fellow may apply to the standard LRAP if eligible to do so, and otherwise will be required to reimburse Columbia Law School for the amount of unforgiven Berger loans. In the case of married graduates, spousal income will not be considered in the benefits calculation for Berger Fellows, but one half of income generated from joint assets will be considered.

### Eligibility

The Berger Fellowship is available to 1) members of the Columbia Law School Class of 2020 (October 2019, February 2020, and May 2020) and 2) members of the Columbia Law School Classes of 2019, 2018, and 2017 who are currently clerking for a federal or state judge as their first postgraduate employment. To receive the fellowship, applicants must:

- Have demonstrated a serious commitment to work in public interest law;

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<sup>1</sup> Indebtedness covered by the Berger Fellowship is formal debt incurred by the fellow for payment of Columbia Law School tuition. This means, among other things, that: for joint-degree programs, only the Columbia Law School tuition portion of the joint-degree debt is covered; and educational debt from any other graduate education, including loans borrowed at another law school is not covered. Amounts borrowed above the cost of Law School tuition, but within the standard student budget are the responsibility of the Berger Fellow but may be covered by Columbia's standard LRAP. Please see the Loan Repayment Assistance Program policy for details.

<sup>2</sup> Berger Fellows will be expected to contribute 34.5% of income above \$100,000 toward their annual debt service for loans borrowed to finance Law School tuition. The difference between the Law School tuition debt repayment obligation and the expected contribution provides the amount of the fellowship loan made to Berger Fellows participating in the Program. The fellowship is subject to rules and guidelines governing Columbia's Loan Repayment Assistance Program as set forth in the LRAP policy description. This means, among other things: The Law School will make LRAP loans to the fellow to cover all payments on qualifying law school educational loans as long as the fellow remains in qualifying public interest or public service law work. (If the fellow leaves qualifying employment before all fellowship loans have been forgiven, the fellow will be required to reimburse Columbia Law School for the amounts of the outstanding debt.) The loans must be borrowed through institutionally approved and certified loan programs. Personal loans from banks or from family members, and credit card and consumer debt are not covered by the fellowship, even when they are used to finance tuition costs. Other loans not covered are commercially available educational loans not certified by the Financial Aid Office, bar exam loans, and loans taken out by parents or others to finance a student's education. Again, please see the Loan Repayment Assistance Program policy for details.

- Plan to work as a lawyer full-time in the public interest sector immediately following graduation or clerkship;
- Have taken out educational loans to finance part of his or her Columbia Law School education; and
- Will devote a substantial amount of her or his time to using the law to fight racial, gender, and/or other discrimination.

Applicants are not required to have secured permanent postgraduate employment. Do not apply if you are 1) a member of the Class of 2020 who will be serving a clerkship in 2020-2021 or 2) a current clerk who has committed to serve another clerkship at the end of your present position. Rather, graduates who meet either criterion may apply in the spring before the end of their clerkships.

### **Application and Selection**

Berger Fellows are selected by a committee composed of faculty, administrators, and graduates who are committed to assisting Columbia Law students build careers as public interest lawyers working to fight racial, gender, and/or other discrimination. Applications must include the official cover sheet (see the following page). Applications must be received by Rebecca Hinde no later than Sunday, June 23, 2020 at 11:59 p.m. EST. Applications should be sent to [rebecca.hinde@law.columbia.edu](mailto:rebecca.hinde@law.columbia.edu). You will receive a reply confirming receipt of your application within one business day. Candidates will be informed of the selection committee's decision on or before Thursday, July 23, 2020.

### **Fellowship Contacts**

Rebecca Hinde\*  
Coordinator for Postgraduate Fellowships  
[rebecca.hinde@law.columbia.edu](mailto:rebecca.hinde@law.columbia.edu)

Maddie Kurtz  
Director of Public Interest Professional Development  
[mkurtz@law.columbia.edu](mailto:mkurtz@law.columbia.edu)

\* Rebecca Hinde is the contact for administrative or logistical questions about the application submission process. Substantive questions about fellowship requirements or about your application should be directed to Maddie Kurtz.

**Columbia Law School Enhanced LRAP Fellowships  
2020 Application Cover Sheet**

**Name:** \_\_\_\_\_

**Class Year:** \_\_\_\_\_ **UNI:** \_\_\_\_\_

**Applying for:**  Berger  Lowenstein

Please email the following documents **as one PDF** to [rebecca.hinde@law.columbia.edu](mailto:rebecca.hinde@law.columbia.edu), using the subject line "Enhanced LRAP Application" followed by your last and first names. Organize the documents in the order they are listed below. \* **Must be received no later than 11:59 p.m. EST on June 23, 2020.**

1. This cover sheet.
2. A personal statement in which you respond to the requests below. Indicate the request to which you are responding by repeating its title and number. If you are applying for both fellowships, include two separate statements, even if some text repeats.
3. A copy of your resume.
4. A letter of recommendation from a Columbia Law School faculty member and from a current or past public interest employer who is not a Columbia Law School professor. If the recommenders would prefer, they may email their letters to [rebecca.hinde@law.columbia.edu](mailto:rebecca.hinde@law.columbia.edu). If you are applying to both fellowships, each recommender may write a single letter that applies to both.

\*The selection committee will also review each applicant's Columbia Law School transcript. **Do not email your transcript with your application.** SJI will add it to your materials upon receipt.

**Lowenstein Fellowship Application**

1. Demonstration of serious interest in public interest law work: Describe your interest in the practice of public interest law, what you have done that demonstrates your commitment, and the relationship of the postgraduate/post-clerkship employment you seek or have obtained to this interest. Be as specific as possible. Indicia of interest include, but are not limited to: past summer or other employment (law or non-law related), volunteer positions, courses taken, papers written, student activities in college or at the Law School. (1-2 pgs.)
2. Long-term goals: What are your long-range career goals? How does the postgraduate/post-clerkship work you seek or have obtained further these goals? How long do you expect to remain in this position? (1 pg. max.)
3. Additional information (optional): Briefly provide any additional information you would like to be considered in the selection process. We encourage applicants to include relevant information about their background and/or time spent on unrelated responsibilities if relevant. (Half-pg. max.)

**Berger Fellowship Application**

1. Demonstration of serious interest in public interest law work devoted to fighting racial, gender, and other discrimination: Discuss your interest in the practice of law to advance racial, gender, or other equality and the relationship of the postgraduate/post-clerkship employment you seek or have obtained to this interest, specifically including a statement regarding the proportion of your work time that will be allocated to antidiscrimination work. Be as specific as possible. Indicia of interest include, but are not limited to: past summer or other employment (law or non-law related), volunteer positions, courses taken, papers written, student activities in college or at the Law School. (1-2 pgs.)
2. Long-term goals: What are your long-range career goals? How does the postgraduate/post-clerkship work you seek or have obtained further these goals? (1 pg. max.)
3. Additional information (optional): Briefly provide any additional information you would like to be considered in the selection process. We encourage applicants to include relevant information about their background and/or time spent on unrelated responsibilities if relevant. (Half-pg. max.)