

The North Carolina Legal Education Assistance Foundation (NC LEAF)

Mission of NC LEAF: to assist in the recruitment and retention of prosecutors and public defenders by providing loan repayment assistance for law school debt.

The problem: One pressing challenge facing our criminal justice system today is the retention of qualified prosecutors and public defenders, who serve everyday to ensure that our communities are protected, the rule of law is upheld, and the rights of the citizenry are safeguarded. Both prosecutor and public defender offices consistently find it difficult to attract and retain talented attorneys. Driven by educational debt, attorneys interested in public interest law often forego opportunities to work in these offices in order to seek more lucrative private sector positions.

Background: Student loan is consistently cited as the overwhelming reason why attorneys decline or leave positions as prosecutors and public defenders. The vast majority of law students borrow to finance their legal education and the rising costs have imposed staggering debt. Furthermore, prosecutors and public defenders salaries have failed to keep pace with the escalating cost of a legal education.

Summary: Starting salary for a prosecutor or public defender is \$37,182. New graduates can easily be buried under educational loans of \$100,000 or more.

Program Overview: NC LEAF provides loan repayment assistance for eligible attorneys employed as prosecutors, public defenders and legal services providers. Applicants apply annually for assistance and are required to provide extensive documentation on their financial situation and need. A copy of the worksheet prepared for each applicant is included as attachment A.

NC LEAF financial assistance is available as a repayable loan. Participants are required to make monthly payments on their loans. Attorneys who remain in their jobs for more than 5 years have their loans forgiven.

NC LEAF administers the loan repayment program for Legal Aid of North Carolina. The funding is provided by LANC.

Evaluation:

NC LEAF verifies and prints payment histories for all participants prior to issuing quarterly assistance checks. Our systems are in place for verifying that money disbursed to the participant is getting sent to the lenders in a timely manner. This applies to funds we disburse for LANC through NC LEAF as well. Any participant who has left the program and is not repaying their loan in a timely manner is sent to collections.

Waiting List: funding is not sufficient for all those needing financial assistance. **Currently there are 16 Assistant District Attorneys and 11 Assistant Public Defenders waiting for funding.**

