

Harvard Law School Public Service Initiative

September, 2011

Agenda

- Overview of the Program
- Eligibility for the PSI
- Enrollment and Withdrawal Process
- Employment Guidelines
- Reporting Requirements
- PSI and LIPP

Overview of the PSI

Students who enroll in the PSI are eligible to receive a grant toward their tuition during their 3L year in exchange for a commitment to work in an eligible public service position immediately after graduation or a clerkship

Funds are awarded as a grant during a student's 3L year, or in the case of joint degree students their last year at HLS

PSI Process

1. Accumulate points / establish eligibility
2. Confirm intention to participate in 3L year
3. Sign Agreement to repay if employment commitment not met
4. Receive PSI Award
5. Obtain PSI eligible employment
6. Confirm continued eligibility semi-annually
7. Receive confirmation of completion of job commitment

Eligibility based on...

1. Date of enrollment at HLS
2. Points accumulated prior to graduation
3. Completing work commitment after graduation

Date of first Enrollment at HLS*	PSI Award	Points Required	Work Commitment
Fall 2007	\$10,000	65	3 years
Fall 2008, Fall 2009	Full Tuition	100	5 years

* Transfer students are awarded in the same manner as the class with which they would have entered had they started at HLS. Students admitted after September 1, 2009 are not eligible for the PSI.

Earning PSI Points

Points are accumulated via participation in various public interest events and programs.

Summer Employment	Public Service Clinical Programs	Student Practice Organizations	Pro Bono Work	Faculty Sponsored Public Service Projects	PSI Community Events Sponsored by OPIA
•4 points / week of full-time employment	•10 points per clinical credit, contingent on completion of the clinic	•10 points per academic semester with at least 40 hours of work	•10 points for each 40 hour block worked	•5 points per unpaid project	•1 point per event •5 points for early enrollment
•Maximum of 80 points	•No maximum	•No maximum	•No maximum	•Maximum of 10 points	•Maximum of 10 points (15 with early enrollment)

**** One summer (40 points) of public service employment is mandatory for the PSI.***

Viewing Points

- Points are tracked by Student Financial Services and we email updated points information to students early in each semester.
- Points are updated once a semester and you can see your total points via the “My HLS Financial Aid” website.

The screenshot shows the Harvard Law School website. The main navigation bar includes links for Prospective Students, Current Students, Faculty, Alumni, Courses & Academic Programs, Library, and Research Programs. The page is titled "STUDENT FINANCIAL SERVICES" and "Public Service Initiative". A sidebar on the left lists "JD, Student Financial Services" with sub-links like "Financial Aid Policy", "Managing Your Financial Aid", "Student Billing & Cash Disbursements", "Low Income Protection Plan (LIPP)", "Summer Public Interest Funding (SPIF)", "Public Service Initiative (PSI)", "Requirements to Qualify", "Public Service Job Requirements", "Benefits", "Joint Degree and Transfer Students", "Frequently Asked Questions", "Hospital Life Skills Series", and "Contact Us". The main content area describes "The Program" and "The Community". A "Chat with a live representative" button and a "Login to MyHLS Financial Aid" button are visible. A blue arrow points to the "Login to MyHLS Financial Aid" button.

The screenshot shows the "HLS Student Financial Services" website. The main navigation bar includes links for Home, Apply Online, Accept Awards, Documents, and Messages. The page is titled "Messages" and contains a personalized message. The message text is as follows:

Message

Based on our current analysis of your financial need, up to \$15,610 of your borrowing for the 2008-09 academic year will be eligible for repayment assistance through LIPP, if you take a qualifying job after graduation. To view some scenarios demonstrating the potential value of LIPP to you, copy this address into your web browser: <http://www.law.harvard.edu/students/sfs/lipp/scenarios.php>

Based on the asset data you provided as part of the financial aid application process, we have determined your 2008-2009 contribution from assets to be \$33,571. Detailed information about how we determine contributions from assets can be found on the web at <http://www.law.harvard.edu/students/sfs/finaid/policy/resources/scassets.php>.

Based on the estimated summer 2008 income data you provided as part of the financial aid application process, we have determined your 2008-2009 contribution from summer 2008 income to be \$18,662. Detailed information about how we determine contributions from summer income can be found on the web at <http://www.law.harvard.edu/students/sfs/finaid/policy/resources/scincome.php>.

Under the Law School's Public Service Initiative, you are eligible for a grant of up to \$5,000 for your 3L year if you meet qualification requirements and sign a commitment to work in public service after graduation. For more information on the Public Service Initiative, copy this address into your web browser: <http://www.law.harvard.edu/students/sfs/psi/>

Your student budget for 2008-2009 is \$65,200. This number represents the maximum total of financial aid you can receive from all aid sources, including any outside funding sources such as private scholarships. The standard single student budget for 08-09 is \$65,200. If your budget amount differs, it may include one or more of the following: additional loan fees; an approved appeal for medical or other unexpected circumstances; an approved increase for the one-time purchase of a computer, or the addition of a dependent care allowances (or DCA) if you have one or more children. Detailed information about the standard student budget and budgets for students with dependents

A blue arrow points to the message content.

PSI Grant Funding

- Disbursed to your eBill in early December
- The PSI Grant supplements any HLS need based grant aid for which you may be eligible
- The combination of PSI funds and HLS need based grant aid is capped at the total of tuition (\$47,600 for 2011-12)
- It may be necessary to reduce existing loans in order to award your PSI Grant

PSI Grant Funding

Example 1: Currently only borrowing Stafford Loans, room in financial aid budget for full PSI Grant

Budget: \$72,600		
	<u>Before</u>	<u>After</u>
Sub. Staf.:	\$8,500	\$8,500
UnSub Staf.:	\$12,000	\$12,000
PSI Grant:	\$0	\$47,100
Total:	\$20,500	\$68,100

Example 2: Currently borrowing up to the financial aid budget but not a grant recipient

Budget: \$72,600		
	<u>Before</u>	<u>After</u>
Sub. Staf.:	\$8,500	\$8,500
UnSub Staf.:	\$12,000	\$12,000
Other Loans:	\$52,100	\$4,500
PSI Grant:	\$0	\$47,600
Total:	\$72,600	\$72,600

Example 3: Currently a need-based grant recipient

Budget: \$72,600		
	<u>Before</u>	<u>After</u>
Sub. Staf.:	\$8,500	\$8,500
UnSub Staf.:	\$12,000	\$12,000
Perkins:	\$2,500	\$2,500
HLS Loans:	\$3,000	\$2,000
Other Loans:	\$14,300	\$0
HLS Grant:	\$25,000	\$25,000
PSI Grant:	\$0	\$22,600
Total:	\$65,300	\$72,600

Enrollment

- Online form via which students express their intent to participate in the PSI
 - Online form is a non-binding statement of intent; opens today, complete by October 7
- SFS will prepare PSI Agreement for students completing the online form
 - Printed Agreements available October 17, must be returned to SFS by **November 14**
 - This is a legally-binding agreement

More about the Deadline

- Agreements will not be accepted after 5pm on November 14; for reasons of fairness, no deadline extensions will be granted
- Timing of the deadline permits you to cancel any unneeded education loans without paying fees or interest charges on the cancelled amount
- You may withdraw from the PSI prior to December 1 without penalty; after that date, you will be charged a PSI cancellation fee

PSI Cancellation Fee

- Intended to ensure that PSI is not used as a way to obtain an interest-free “loan”
- Equivalent to interest on the amount of your PSI grant from December 1 to date of written withdrawal from PSI, if withdrawal occurs on or before April 16, 2012
- Withdrawal after April 16, 2012 is subject to larger repayment penalty, based on months of PSI work commitment completed

Withdrawing before 4/16/12

Upon withdrawal, your PSI grant will be cancelled and the cancellation fee will be charged to your student bill. Examples*:

Date of Withdrawal	Cancellation Fee
January 1, 2012	\$314
February 1, 2012	\$630
March 1, 2012	\$948
April 1, 2012	\$1,268
April 16, 2012	\$1,430

* examples based on PSI Grant of \$47,600

Withdrawing after 4/16/12

Upon withdrawal your PSI grant will be converted to a loan according to the following schedule:

Time in Eligible Position	Amount to be Repaid
Less than 12 months	110% of PSI Grant
12-23 months	100% of PSI Grant
24-35 months	90% of PSI Grant
36-47 months	80% of PSI Grant
48-60 months	70% of PSI Grant

Withdrawing after 4/16/12

- You will receive 3 Truth in Lending Act (TILA) disclosures and a Promissory Note
- The loan will be serviced by the Harvard University Student Loan Office
- The interest rate on the loan will be 8% and the repayment term is 10 years
- In the PSI Agreement you also agree to sign the Promissory Note if/when required

Employment Guidelines

\$10,000 Tuition Benefit – 3 years of eligible employment immediately after graduation or a clerkship, 6 months of clerkship counts toward the requirement

Full Tuition Benefit - 5 years of eligible employment, 1 year of a clerkship counts toward the requirement

PSI job eligibility is more restrictive than that of LIPP

Employment Guidelines

- Any full time job for a governmental unit, which includes federal, military, state, or local government, or the overseas equivalent
- Any full time job for a nonprofit 501(c)(3), 501(c)(4), or 501(c)(5) organization or the overseas equivalent, *with the exception of jobs at higher education institutions*
- Any full time job for a political campaign
- Up to one year of a clerkship can qualify toward the five year commitment for those students receiving the full tuition benefit. Up to 6 months of a clerkship can qualify for those students receiving the \$10,000 tuition benefit. Graduates taking a second clerkship year must complete the remainder of their public service commitment immediately after the second clerkship year.

Employment Guidelines

- Employment must begin 3 months after graduation
- Your PSI commitment can be put on hold for up to 2 years of further education
- Positions at institutions of higher education are NOT eligible for the PSI
- Positions in private sector (including private public interest firms) are NOT eligible for the PSI

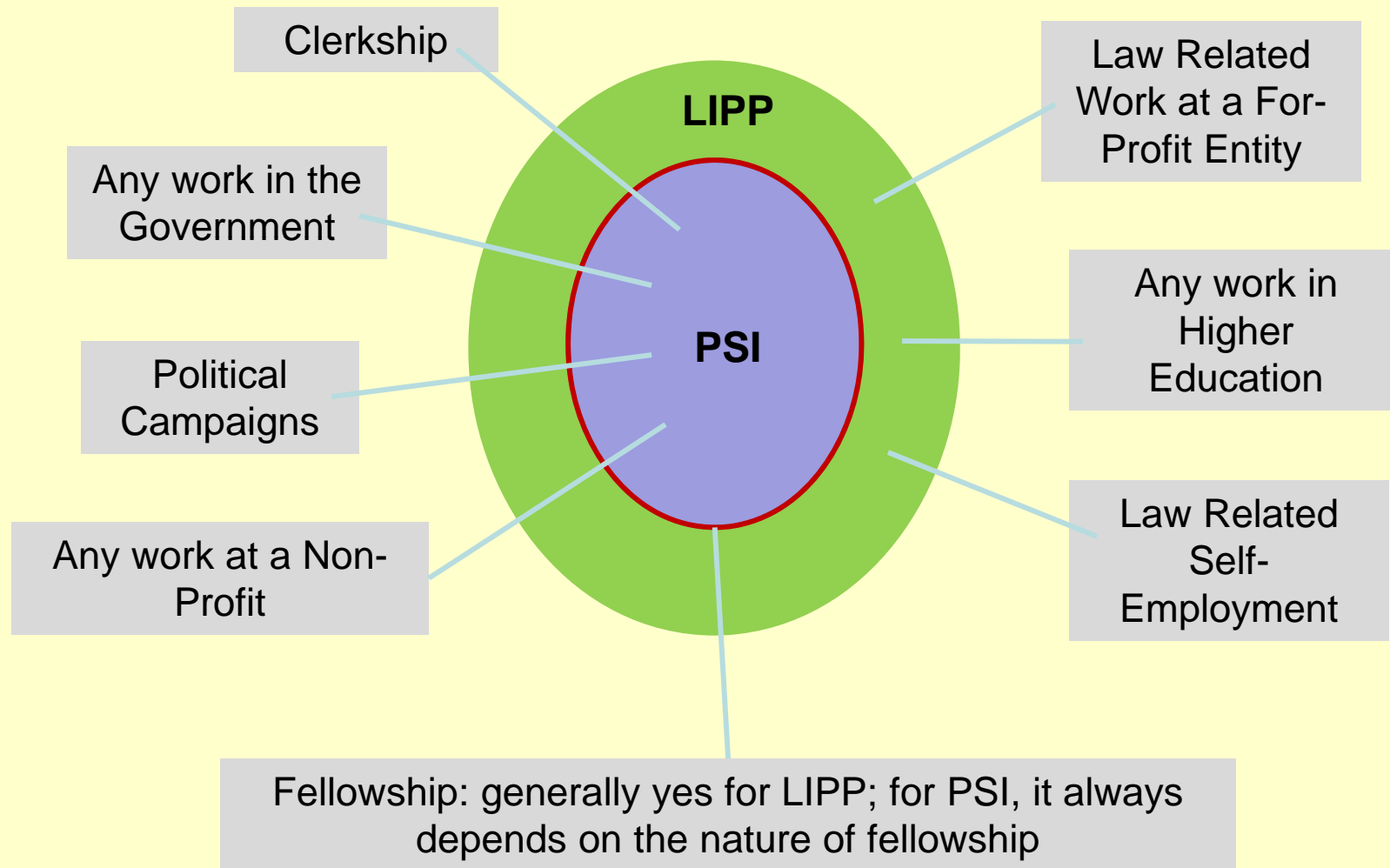
More about Higher Ed jobs

- A job in higher education that comprises “substantial public interest practice similar to that required in a legal public interest job” *might* be designated as PSI-eligible
 - The PSI Committee evaluates all such jobs on appeal and makes eligibility determinations
 - Jobs that are primarily administrative, research or academic in nature are not PSI-eligible
 - Also ineligible: general counsel for a higher education institution, special assistant to Dean
- Contact us in advance if you are considering any higher education jobs

Periods of Unemployment and Part Time Work

- Temporarily unemployed graduates can request short-term suspension of the repayment requirement while they are between jobs
- Periods of parental leave do not count towards the PSI employment requirement
- If a parent returns to work at least half-time after the birth of child, the part-time employment will count toward the PSI employment requirement; no other part-time work qualifies for the PSI

Job Eligibility by Program



Reporting Requirements

1. **May 2012** - Contact information for the Fall with job information if available
2. **August 2012 and every 6 months thereafter** - online update form and Employer Certification
 - You must provide PSI updates even if you are in LIPP
 - If we don't hear from you we will initiate the conversion of the grant to a loan
 - It is YOUR responsibility to keep your contact information current

PSI and LIPP

- The job eligibility requirements for the PSI are more restrictive than the requirements for LIPP, so while you (or your job) may not be eligible for the PSI you could still be eligible for LIPP assistance
- Recipients of the PSI are also eligible to participate in LIPP if eligible for LIPP

Contact Information

Student Financial Services
Pound Hall 324

617-495-4606

or

psi@law.harvard.edu

Full guidelines at
<http://www.law.harvard.edu/current/sfs/psi/>