A NEW INITIATIVE TO SUPPORT STUDENTS

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Consider the case of Danielle Spector, who graduated on May 10, 2002, with joint degrees in law and social work. When she came to Washington University to pursue a career in public service, she took out $110,000 in loans to finance both degrees. Since graduating, Spector has moved to Manhattan and begun working for a foster-care agency that pays her a monthly salary of $2,000. From this paycheck, she must pay her $800 share of rent, about $1,500 in graduate loan payments, and all other expenses.

Like Spector, a majority of law school students today graduate not just with a much-desired diploma, but also with outstanding law school loans approaching $100,000. With annual corporate salaries averaging $80,000 while those in public service average $34,000, it is easy to see why most graduates, faced with mortgage-size debt, opt to practice corporate law.

“The debt load for students is the most painful dynamic going on in graduate education today,” says Joel Seligman, dean and the Ethan A.H. Shepley University Professor. “Year in and year out I have seen our students struggling under ever-increasing debt loads. Public service law ends up being an option they simply can’t afford.”

To ease this burden, Seligman announced the formation of the Mel Brown Family Loan Repayment Assistance Program (LRAP). Graduates from the class of 2002 pursuing a career in public service law become the first class eligible for assistance under this program. The first disbursements will be made this November.

Graduates who work for public service, nonprofit, or government organizations and who have an adjusted gross income of $25,000 can qualify for 100 percent repayment assistance. Those with an adjusted income of $35,000 are eligible to receive 50 percent repayment assistance.

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THE MEL BROWN FAMILY MAKES A NAMING GIFT

Mel Brown, JD ‘61, comes from a modest Midwestern background. His mother ran a shoe store in Carlinville, Illinois; his father died when Brown was eight years old. Few of Brown’s high school classmates continued on to college, but Brown attended Washington University—on a scholarship that changed his life.

“We were a fit, Washington University and I. It was an exhilarating four years, a mind-expanding experience for me,” says Brown. So, after a stint in the United States Army, it was logical that Brown would return to Washington University for law school.

He has been an ardent supporter of his alma mater ever since. He has donated money to name a seminar room in Anheuser-Busch Hall; he’s been a Scholar-in-Law supporter for more than 15 years; and he is a founding member of the School of Law’s National Council. Brown also has served on the Washington University Board of Trustees. A life member of the William Greenleaf Eliot Society, he is national vice chair of regional campaigns for the School of Law’s ongoing Building for Strength capital campaign.

Brown is the retired president and chief executive officer of Deutsche Financial Services. Under his leadership, this firm grew from 60 employees and receivables of $70 million to an industry leader with 1,600 employees and $5 billion in receivables.

When Joel Seligman, dean and the Ethan A.H. Shepley University Professor, approached Brown about helping to establish the new Loan Repayment Assistance Program (LRAP), Brown supported the program. He remembered clearly how difficult it had been to repay his own law school loans more than 40 years ago even...
payment assistance, and those making $40,000 are eligible to receive 25 percent loan assistance.

Although LRAP is only for repaying law school loans, the adjusted gross income figure takes into account other outstanding debt, such as undergraduate education loans or other graduate education loans. Graduates seeking assistance must apply every year and can apply to LRAP for up to 10 years after they graduate. Limited initial funding, however, means that previous graduates working in public service are not eligible for the program.

Public service law encompasses religious to nongovernmental organizations, like the Red Cross, and any 501(c)(3) organization as classified by the Internal Revenue Service. Governmental and military positions also qualify. Judicial clerkships, however, do not because they are seen as short-term positions leading to better-paying positions. About 12 percent of any given law school class pursues careers in public service.

“I believe that every law school should be run on pluralistic terms, meaning we should be supportive of all students regardless of their career ambitions,” Seligman says.

At the beginning of last academic year, Seligman appointed a committee to investigate how to create and implement an LRAP that would help as many students as possible while being both fair and affordable. Daniel L. Keating, associate dean for academic affairs and the Tyrrell Williams Professor of Law, chaired this committee, which found that 46 law schools have LRAPs. Some of these existing programs disburse as little as $2,000 per year. The committee and the dean— all committed to making the School of Law’s program as substantive as possible— have allocated $75,000 to LRAP this academic year, with plans for gradually increasing the budgeted amount. By the fifth year of the program, the School’s allocation will total $250,000. Once fully established, Washington University’s program will be one of the top 10 programs in the country in terms of total money given to graduates pursuing public service. Other funds will come from alumni or other contributions.

“LRAP is a very hard program to afford,” says Seligman. “We are taking away five percent of scholarship money to support LRAP. But I met with more than 100 students, and the vast majority of them consistently told me they would be in favor of an LRAP program, even if it meant cutting into scholarships.

“There is no greater challenge to providing outstanding legal education to all qualified students than the rising cost of legal education,” Seligman concludes. “If I can be remembered for one thing as dean, I hope it will be for creating an effective LRAP that will help address this challenge.”

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Joel Seligman

though he had a job that paid well upon graduation.

“My debt was insignificant by today’s standards, but still I was just married and starting out, and it was an onerous burden,” Brown recalls.

As a result, Brown has pledged $750,000 in support of the newly established LRAP, which has been named the Mel Brown Family Loan Repayment Assistance Program.

“It is like Washington University is tattooed on my arm,” he says of his devotion to the institution. “I think my career would not have been what it was without the School of Law. It opened the world to me. I wouldn’t be the person I am today without that experience.”

Brown’s goal for LRAP is to help create a program that will attract bright students interested in community and government work. “A strong LRAP could serve as an inducement for these students since the financial rewards are not as great as in other fields,” says Brown.

He also hopes that his pledge will serve as a magnet for similar contributions from other alumni. “The object of alumni support is to help make the School of Law even more preeminent in the country,” says Brown. “Conceivably we can create the resources that will enable us to attract students to careers that will benefit society and that will further distinguish our School of Law.”

“We are deeply indebted to Mel Brown,” Seligman says. “The Mel Brown Family Loan Repayment Assistance Program will be a pivotal vehicle in helping the School of Law continue to focus on both the excellence of its students and the broad-mindedness of their career aspirations.”

Mel Brown, JD ’61, a loyal supporter of his alma mater, was a guest speaker at Commencement 2002.