



NEW YORK STATE SENATOR

Jessica Ramos

## Senator Ramos and Tiffany Cabán Denounce Rising Law School Student Debt, Announce Bill for Loan Forgiveness

JESSICA RAMOS February 12, 2020

| ISSUE: [LAW SCHOOL DEBT](#), [STUDENT LOANS](#), [STUDENT DEBT](#)



**Albany, NY** — New York State Senator Jessica Ramos (D-Corona, Jackson Heights) and public defender Tiffany Cabán today with other legislators, attorneys, and advocates denounced the rising cost of law school student loan debt, which in turn drives talented attorneys who want to work with underserved communities into more profitable positions in government or at private firms. To help offset these costs, Ramos announced a bill (S.6668/A.8644-Crespo) that would expand the eligibility period for indigent legal service attorneys to receive certain

loan forgiveness and increases loan reimbursement for certain attorneys who work in legal services with indigent clients.

“When working class communities don’t have access to quality legal services, we only further entrap people in the vicious cycle of poverty. Meanwhile, the few attorneys available to help our underserved communities are unfortunately overworked,” said Senator Jessica Ramos. “As a state, we have the ability to help retain talented attorneys while also sustaining their growth in legal practice and ensuring New York continues to support new professionals in the field. I look forward to championing this bill alongside my colleagues this session and bringing justice to attorneys who work for the working people.”

“I became a public defender to serve communities like the one I grew up in. But it’s without a doubt that the crippling weight of student loans has made this challenging for many people, like myself, who provide accessible legal services for communities in need. Senator Ramos’ and Assembly Member Crespo’ bill would provide a substantial relief to some of the most dedicated and talented attorneys working in the public sector. and I look forward to championing this legislation alongside them,” said Tiffany Cabán.

“I am proud to work alongside Senator Ramos on this issue that greatly impacts our communities. It is imperative that attorneys remain serving the more indigent communities as opposed to moving to practice in private sectors where they are paid more and are better-suited to pay off their student loans. To help alleviate the costs of law school student loan debt, A.8644/S.6668 would expand upon a successful existing program by increasing the loan reimbursement and extending this opportunity to attorneys in various legal services programs,” said Assembly Member Marcos A. Crespo. “As we increase investments in free legal services for many vulnerable populations and institute important criminal justice reforms, it is more important than ever that we support the best and brightest legal minds so they can continue to serve in these important public service titles.”

“New York’s total student loan debt has skyrocketed, increasing by nearly 90% between 2008 and 2018. The crushing burden of student loans can prevent graduates from pursuing careers in the public interest, where the hours are long and the pay doesn’t always compare to the private sector. As someone who just paid off his law school loans only last year, I know all too well the tremendous burden that these expenses place on pursuing a career in public service,” said Senator Brad Hoylman. “Senator Ramos’ legislation, which I am proud to co-sponsor, will address this issue by expanding student loan forgiveness for indigent legal service employees. This bill will have a profound impact in the lives of indigent New Yorkers who require legal services, and in the lives of law school graduates looking to make a difference.”

“Law schools continue to increase their tuition rates and are making it increasingly difficult for prospective students to attend. This results in people who otherwise might want to pursue careers as public defenders or indigent legal services attorneys to either drop out of law school or pursue private law firms in order to cover the immense cost of a degree,” said Senator Rachel May. “By increasing the amount of student loan forgiveness for public interest attorneys, we are opening opportunities for more people to pursue this option and serve our neighbors when they need it most.”

“I support my colleague Jessica Ramos’ bill because it’s an important change we can make upstream to help ensure that, downstream, more of our constituents have access to free legal representation when they need it. Lawyers who enter public service should be rewarded for that service,” said Senator Robert Jackson. “Sen. Ramos’ bill complements my own, which seeks to expand coverage of this program to municipal lawyers, and I’m grateful for her support. Working together in unity, we can help make it a more affordable choice for lawyers to serve the public across New York State.”

"New York strives for a legal system that is fair and equitable but such a system is impossible to achieve without skilled attorneys working for the public interest. This legislation provides an impactful incentive to bring us closer to our goal," Senator Neil Breslin.

"Attorneys who serve our communities as Public defenders, district attorneys, and indigent legal service attorneys mindfully choose to serve the underrepresented and vulnerable over more profitable career opportunities available to them. I applaud Senator Ramos for recognizing the value of their important work in our legal system and I am proud to support this legislation," said Senator Simcha Felder.

"The exorbitant cost of law school can sentence students to years, if not decades, of crippling debt," said Assemblymember Dan Quart. "We must alleviate the financial burden imposed on public defenders and other indigent service attorneys, who do the vitally important work of providing legal representation to people who otherwise could not afford it. I thank Senator Ramos and Assemblymember Crespo for their leadership on this important issue."

"Law school tuition has increased dramatically since the inception of this program," said Jared Trujillo, President of the Association of Legal Aid Attorneys. "Between 2007 and 2018, the average cost of public law school increased 43%, from \$15,455 per year to \$27,591, while the average cost of private law school has increased 34% from \$32,367 to \$49,095. As a result, nearly 38% of our members with student debt owe more than \$200,000, with a majority of our junior members owing more than \$150,000. More than one-third of our members must work second jobs as Uber drivers, tutors, baby sitters, and bartenders to make ends meet. Others can't handle the high debt with low pay, and they leave. This deprives low income New Yorkers of talented and experienced representation."

"The steep and rising cost of legal education is a serious obstacle to lawyers entering or remaining in public interest careers. The CUNY School of Law commends Sen. Ramos and

Assemblymember Crespo for proposing legislation to alleviate the heavy burden of law-school debt to support the opportunity for lawyers to represent those who would otherwise go unrepresented,” said Alizabeth Newman, director of the Community Legal Resource Network at CUNY School of Law.

“Our members serve some of the most vulnerable New Yorkers through incredibly difficult times,” said Sonja Shield, President of the Legal Service Staff Association. “Our members are often the only line of defense their clients have against deportation, unfair eviction, or loss of benefits. This program is a significant source of loan repayment assistance for many of our members. Increasing the amount of repayment assistance they can receive in order to catch up with the ballooning cost of law school will be a tremendous boost to recruitment and retention, allowing our clients to be served by skilled and experienced attorneys.”

“The Community Service Society (CSS) is proud to support student loan forgiveness bill S.6668/A.8644 which would increase loan forgiveness and the eligibility period for certain legal services attorneys who work with indigent clients,” said David R. Jones, President and CEO of CSS. “Attorneys who work in the public sector and as public defenders have made a conscious decision to forgo more lucrative legal careers to serve the neediest among us. As a consequence, they often carry among the largest student debt burdens. Making it easier for these dedicated individuals to qualify for loan forgiveness and loan reimbursement helps ensure that even more talented and dedicated people will pursue careers as civil legal services lawyers and public defenders. We applaud Senator Jessica Ramos and Assembly Member Marcos Crespo, prime sponsors of the bill, for their strong leadership on this issue.”

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## 2019-S6668

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- Signed By Governor
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Expands the eligibility period for indigent legal service attorneys to receive certain loan forgiveness and increases loan reimbursement for certain attorneys who work in legal services with indigent clients

August 23, 2019

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