

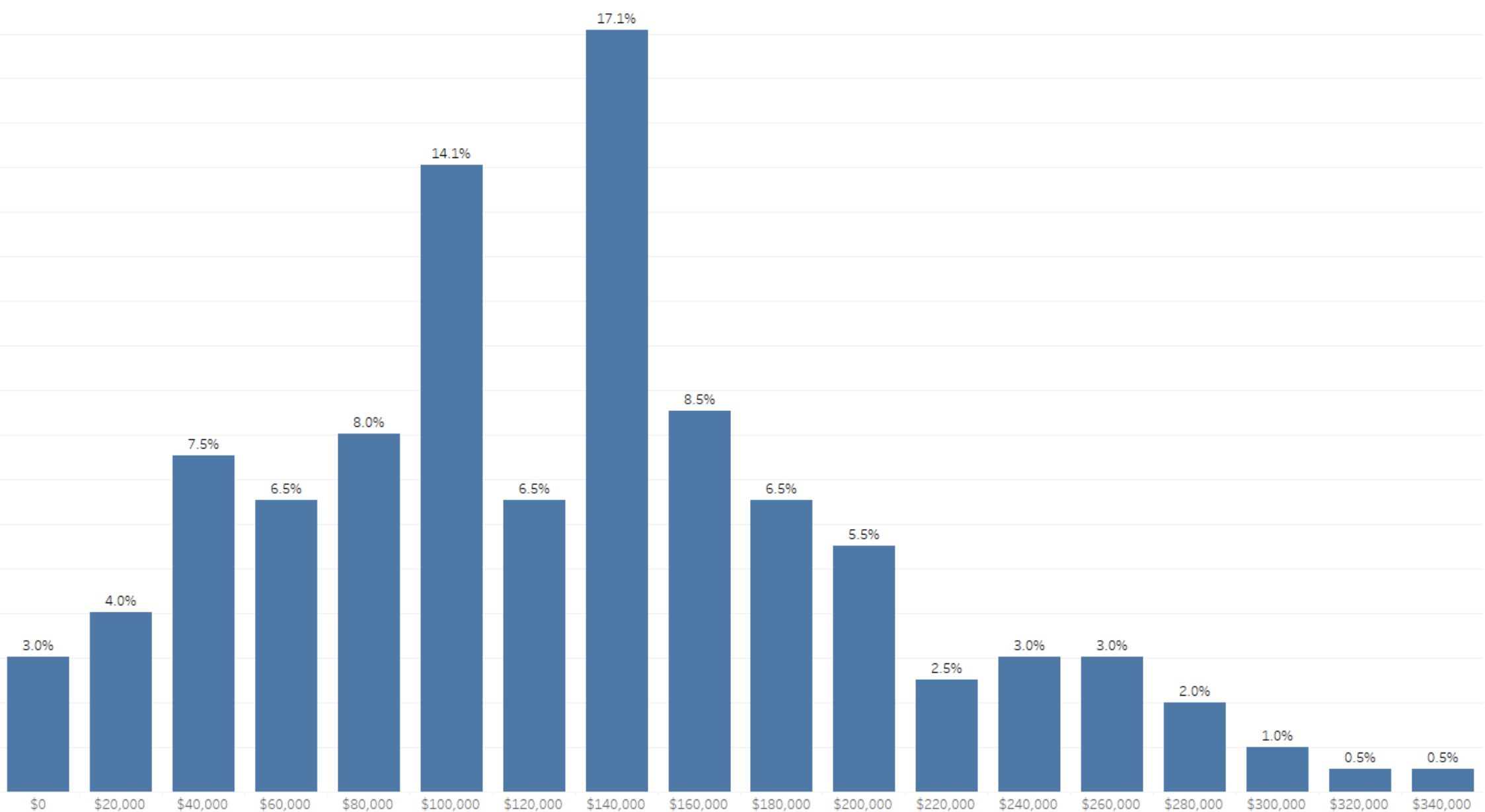
LRAP Survey Report

Summary information

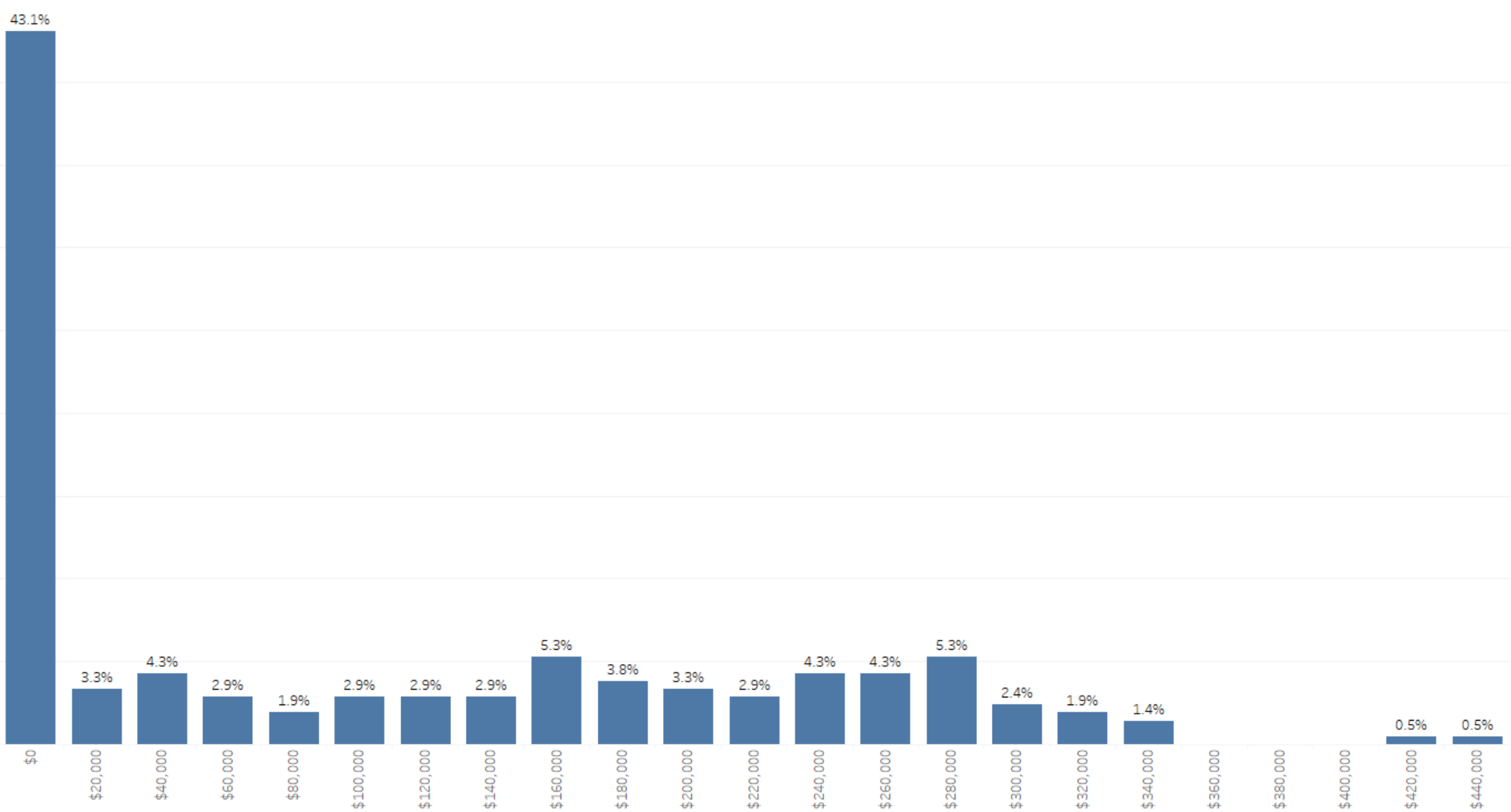
- Survey was open November 18, 2021 – December 31, 2021
- Survey sent to 989 current and former Berkeley Law LRAP participants
- 233 people responded
- Respondents spanned class years 1997 - 2021
- Not all questions required responses. Not all participants were asked every question; participants may have been asked different questions depending on previous answers.
- Comments are hidden to protect privacy
- Data reviewed and visualized in Qualtrics and Tableau

Student loans

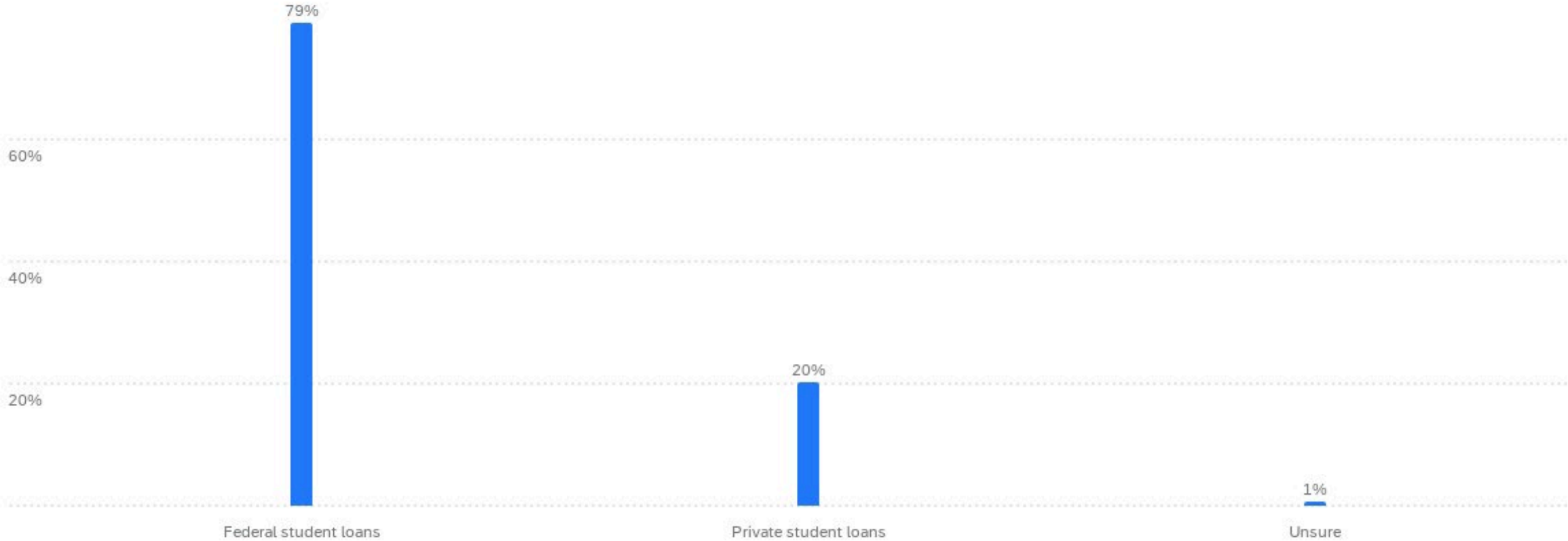
Please enter the approximate student loan debt you had when you graduated from Berkeley Law, including student loans from undergraduate or other graduate programs and interest that accrued while in school.



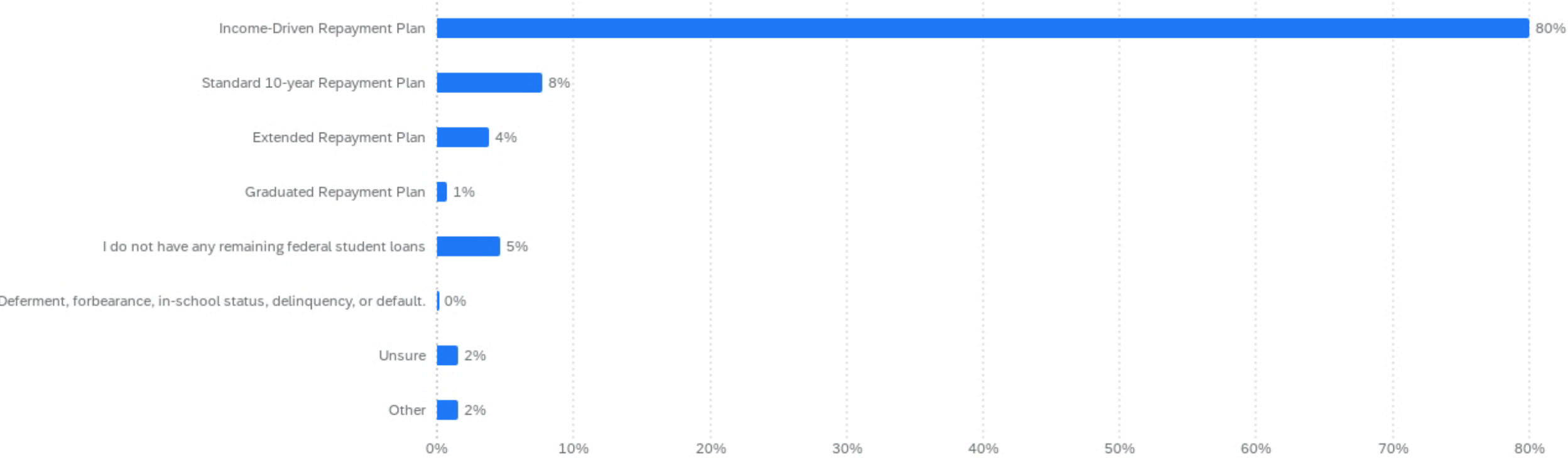
Enter your approximate total student loan balance remaining now, including unpaid and capitalized interest. Enter 0 if you do not have a remaining loan balance.



What type(s) of student loans do you, or did you once, have? Check all that apply.

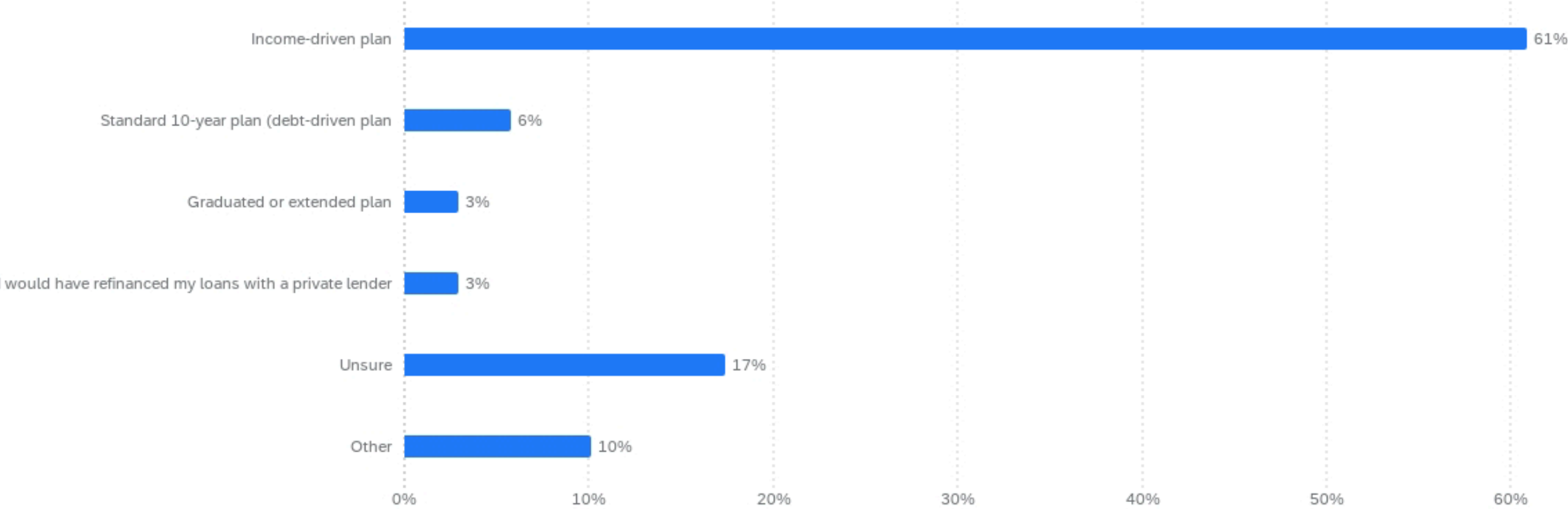


What repayment plan are using to make payments on your federal student loan debt?



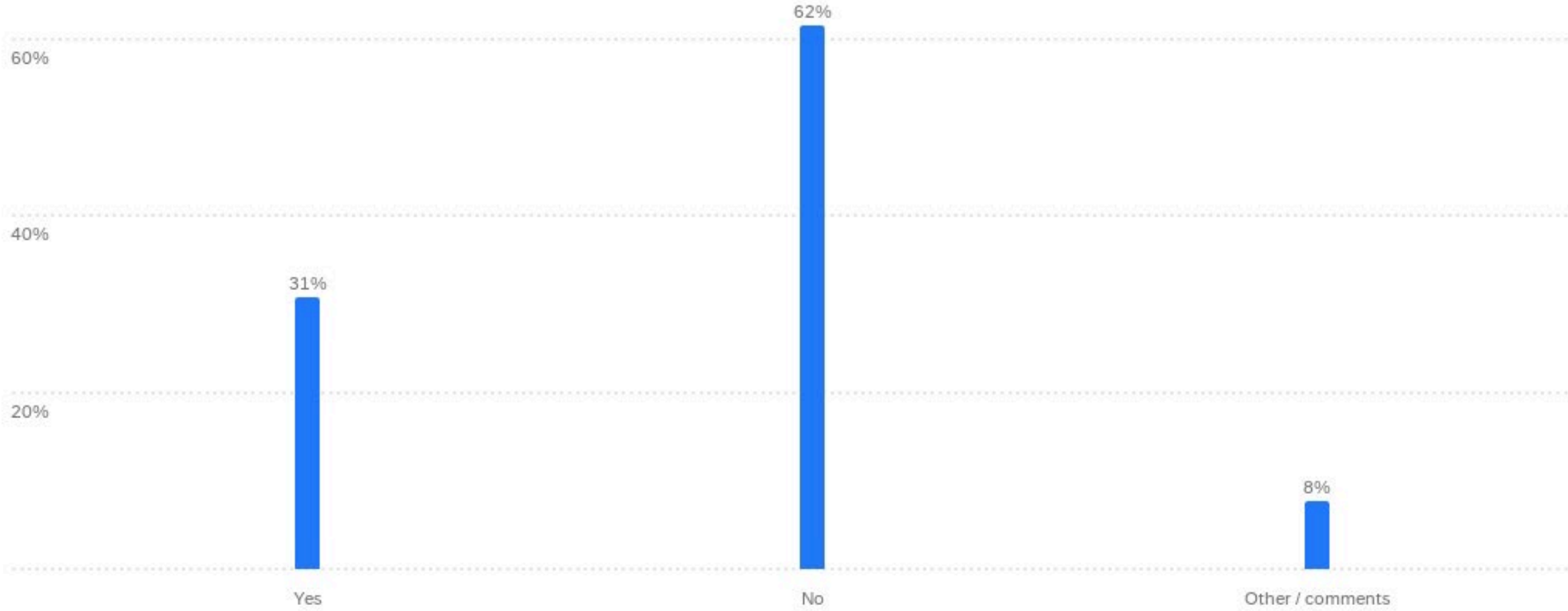
** For borrowers still in loan repayment*

If Berkeley Law's LRAP did not exist, what repayment plan would you be most likely to use to manage your student loans without the support—and constraints—of LRAP?

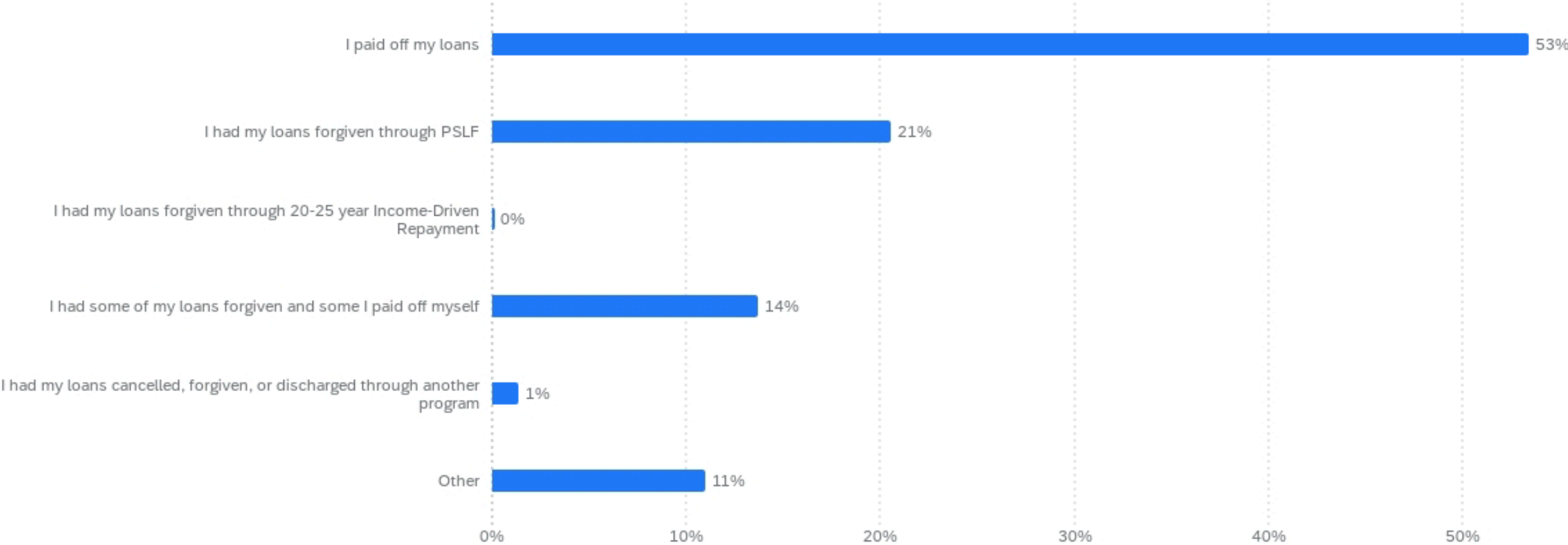


* For borrowers still in loan repayment

Did you refinance your federal student loans?

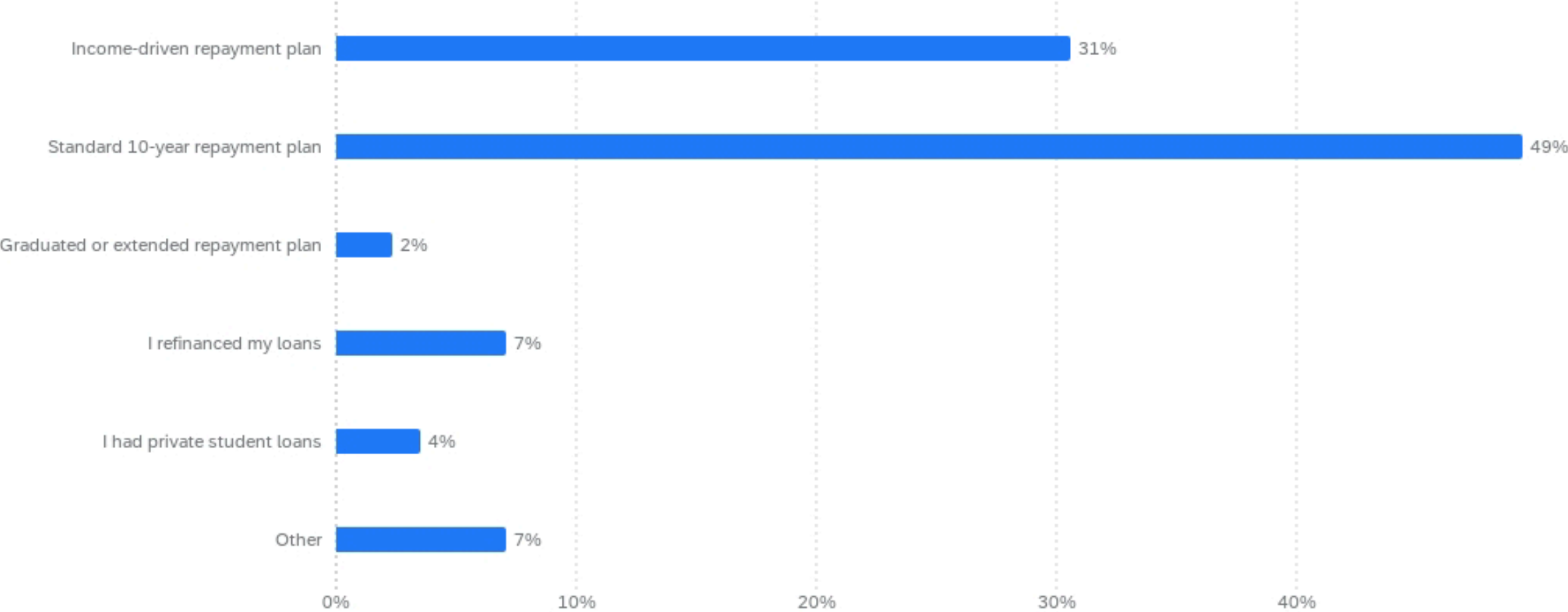


You indicated you no longer have student loan debt. How did your loan balance get down to \$0?



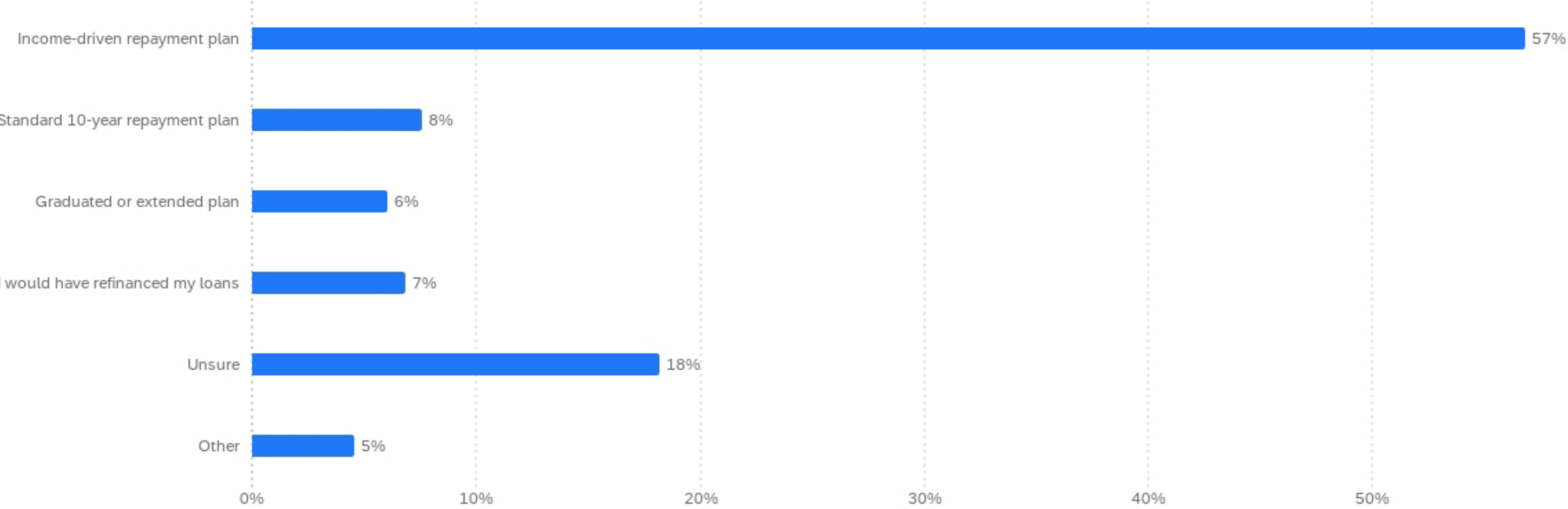
* For borrowers with no student loan balance

What repayment plan did you primarily use when your loans were in repayment? Check all that apply.



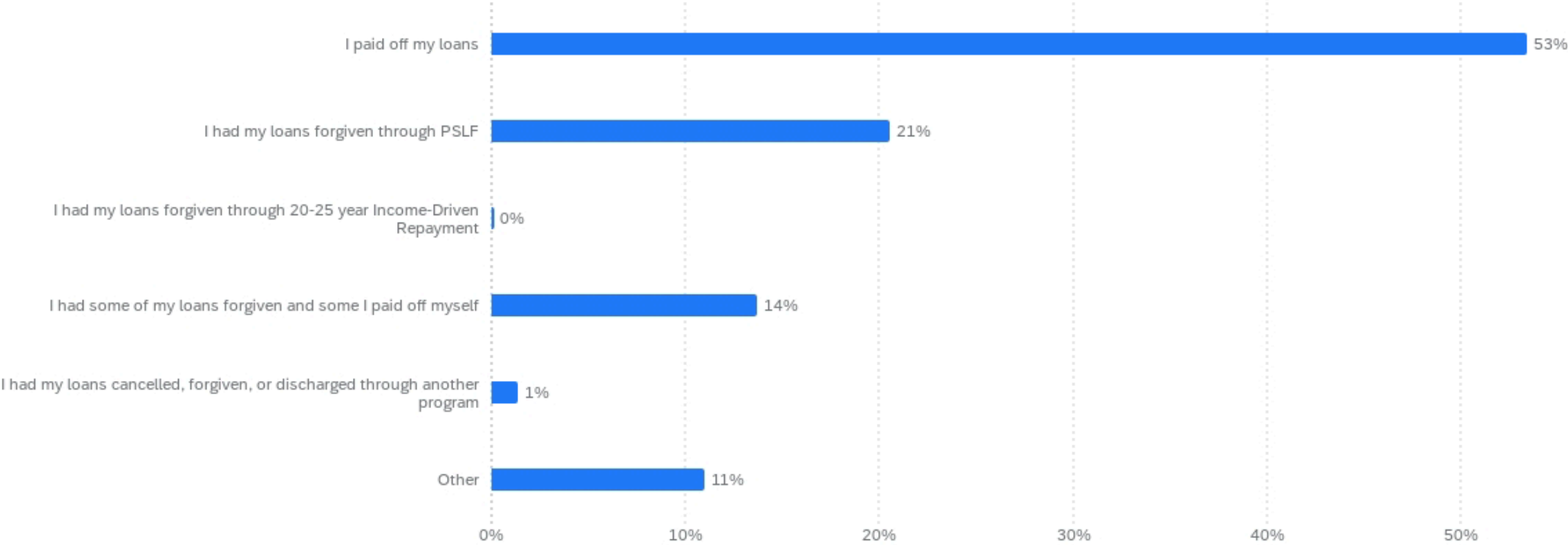
* For borrowers with no student loan balance

Going back in time, if LRAP hadn't existed when you graduated, what repayment plan would you have been most likely to use to manage your student loans without the support—and constraints—of LRAP?



* For borrowers with no student loan balance

You indicated that you paid off your student loans. Did you do so (check all that apply):



* For borrowers with no student loan balance

How many years after graduation did it take for your loan balance to reach \$0?

| Years to Loan Payoff | Participant Count | |
|----------------------|-------------------|--------|
| 2 | 3 | 4.17% |
| 3 | 2 | 2.78% |
| 4 | 4 | 5.56% |
| 5 | 7 | 9.72% |
| 6 | 3 | 4.17% |
| 7 | 4 | 5.56% |
| 8 | 3 | 4.17% |
| 9 | 3 | 4.17% |
| 10 | 17 | 23.61% |
| 11 | 12 | 16.67% |
| 12 | 6 | 8.33% |
| 13 | 5 | 6.94% |
| 14 | 3 | 4.17% |

** For borrowers with a \$0 loan balance (via loan repayment, forgiveness, or both)*

How many years after graduation do you anticipate needing to pay off your loans?

| Years to Anticipated Loan Payoff | Participant Count | |
|----------------------------------|-------------------|--------|
| 2 | 1 | 4.55% |
| 6 | 1 | 4.55% |
| 7 | 2 | 9.09% |
| 8 | 1 | 4.55% |
| 10 | 3 | 13.64% |
| 11 | 2 | 9.09% |
| 12 | 2 | 9.09% |
| 15 | 4 | 18.18% |
| 16 | 1 | 4.55% |
| 17 | 1 | 4.55% |
| 18 | 1 | 4.55% |
| 19 | 1 | 4.55% |
| 21 | 1 | 4.55% |
| 29 | 1 | 4.55% |

** For borrowers who intend to pay off their loans & not pursue PSLF*

Use the slider bar to indicate whether you agree or disagree with the following statements
(5 = totally agree; 1 = totally disagree)

I avoid checking my student loan balances or logging into my loan servicer's website

| | | |
|---|----|--------|
| 5 | 15 | 15.96% |
| 4 | 20 | 21.28% |
| 3 | 27 | 28.72% |
| 2 | 17 | 18.09% |
| 1 | 15 | 15.96% |

I don't like talking about student loan debt with my friends and family

| | | |
|---|----|--------|
| 5 | 14 | 15.91% |
| 4 | 14 | 15.91% |
| 3 | 26 | 29.55% |
| 2 | 22 | 25.00% |
| 1 | 12 | 13.64% |

I wish Berkeley Law would reach out to me more about loan repayment

| | | |
|---|----|--------|
| 5 | 9 | 9.89% |
| 4 | 12 | 13.19% |
| 3 | 28 | 30.77% |
| 2 | 25 | 27.47% |
| 1 | 17 | 18.68% |

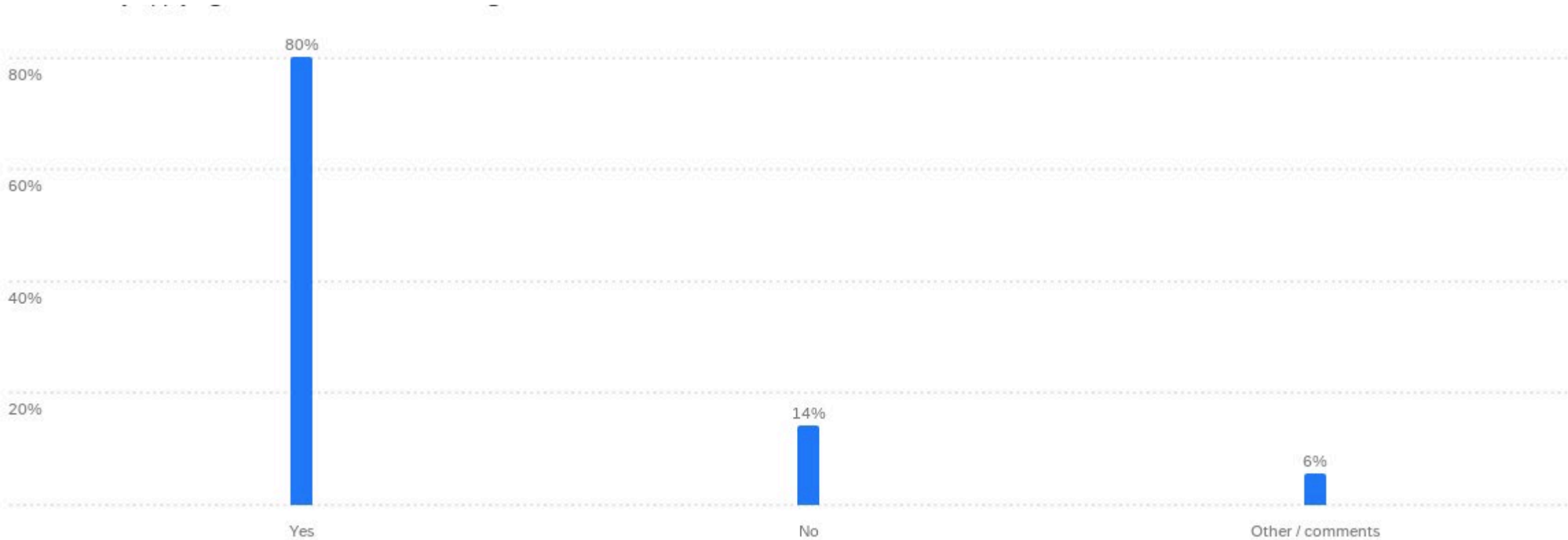
I'm confident I'll be able to pay off my loans or obtain forgiveness

| | | |
|---|----|--------|
| 5 | 27 | 22.88% |
| 4 | 48 | 40.68% |
| 3 | 19 | 16.10% |
| 2 | 19 | 16.10% |
| 1 | 5 | 4.24% |

I know my rights and responsibilities as a student loan borrower and who to turn to in case of a problem

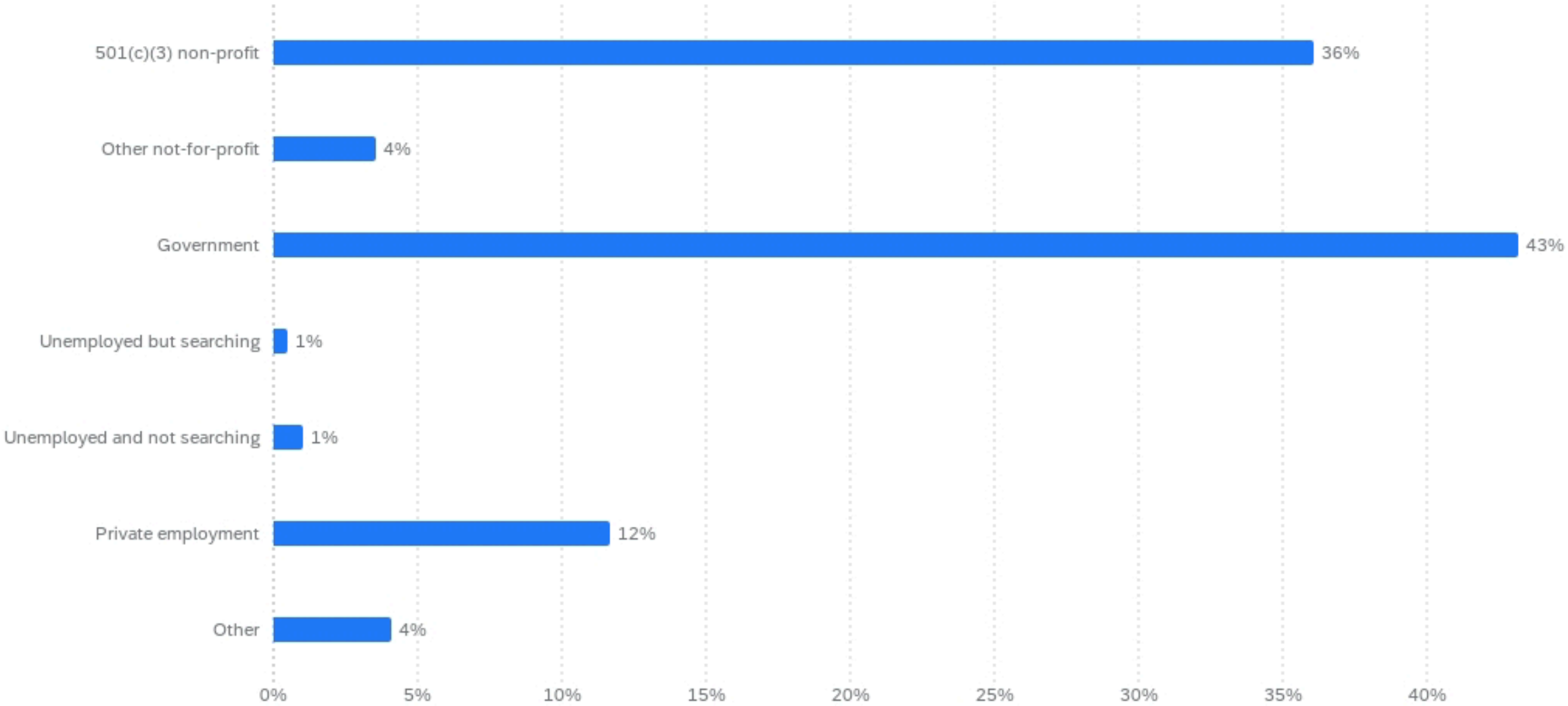
| | | |
|---|----|--------|
| 5 | 10 | 8.62% |
| 4 | 32 | 27.59% |
| 3 | 38 | 32.76% |
| 2 | 29 | 25.00% |
| 1 | 7 | 6.03% |

Are you interested in receiving information from us about loan repayment strategies based on your answers in this survey?

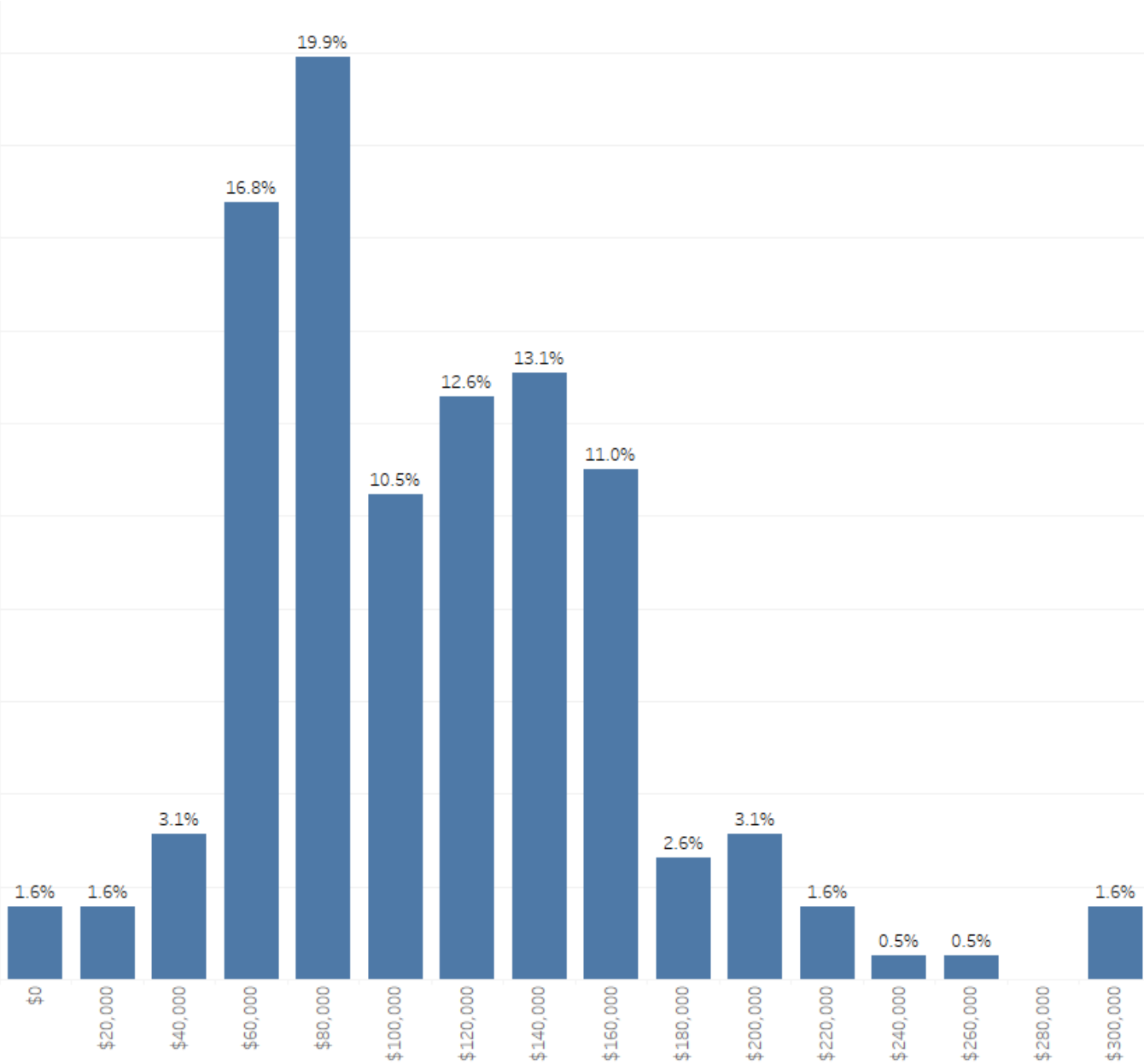


Employment & income

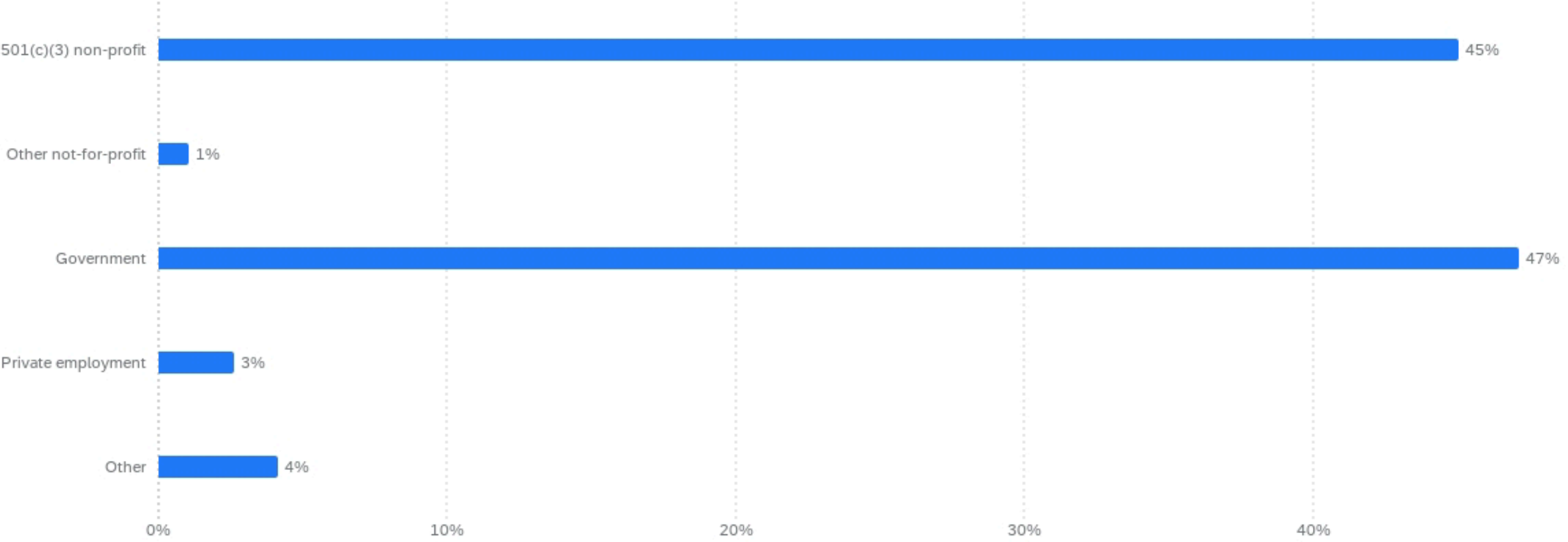
What is the nature of your current employment?



What is your approximate yearly income?



What type of employment were you in when you first entered LRAP?



Please rate the level of impact the following programs have had on your ability to enter and/or remain in public interest employment (5 = huge impact; 1 = no impact)

Berkeley Law's LRAP Impact

| | | |
|---|----|--------|
| 5 | 86 | 47.25% |
| 4 | 40 | 21.98% |
| 3 | 30 | 16.48% |
| 2 | 17 | 9.34% |
| 1 | 9 | 4.95% |

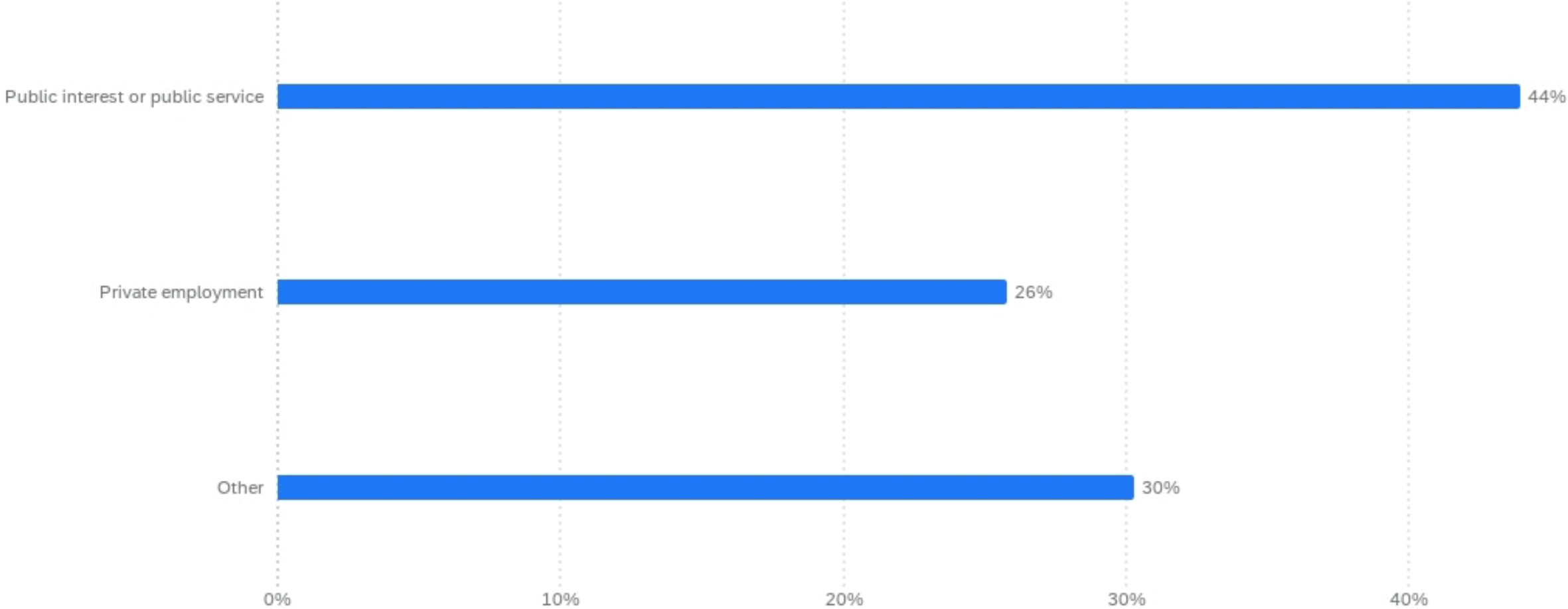
Federal income-driven repayment Impact

| | | |
|---|----|--------|
| 5 | 70 | 51.85% |
| 4 | 24 | 17.78% |
| 3 | 20 | 14.81% |
| 2 | 16 | 11.85% |
| 1 | 5 | 3.70% |

Federal Public Service Loan Forgiveness Impact

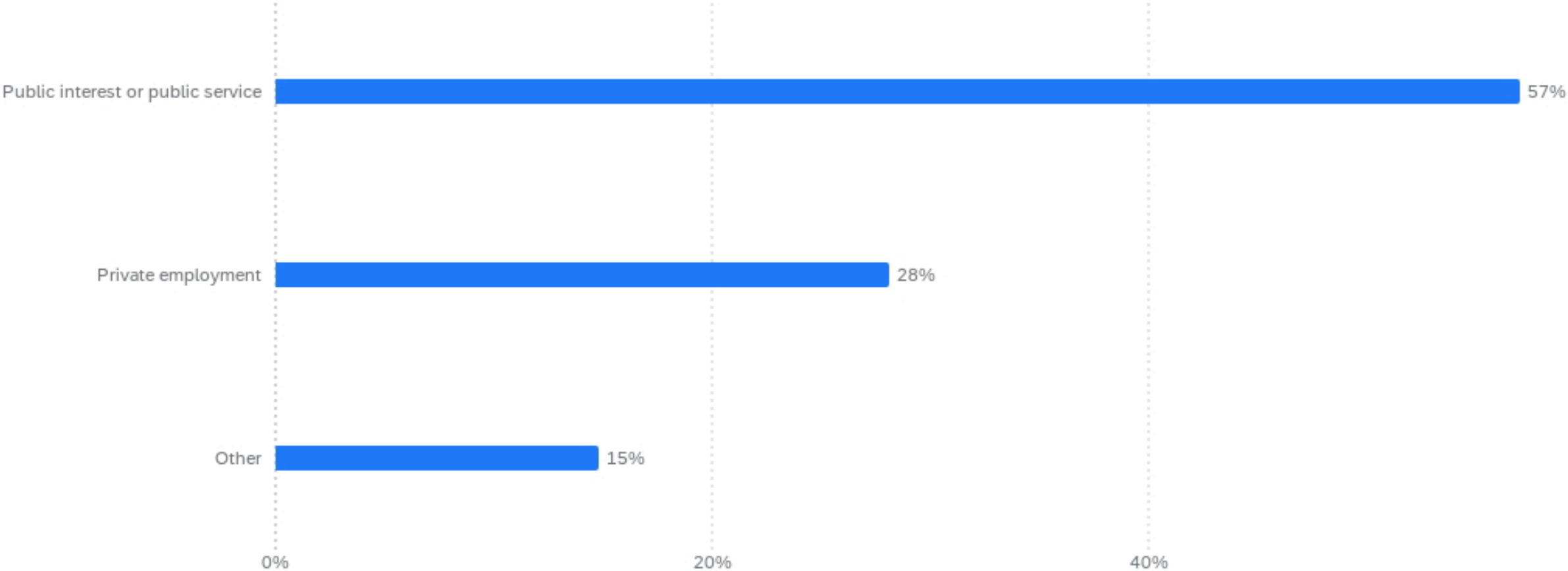
| | | |
|---|----|--------|
| 5 | 88 | 66.67% |
| 4 | 14 | 10.61% |
| 3 | 11 | 8.33% |
| 2 | 10 | 7.58% |
| 1 | 9 | 6.82% |

If Berkeley Law's LRAP did not exist, what type of employment would you pursue without the support—and constraints—of LRAP?



* For current LRAP participants

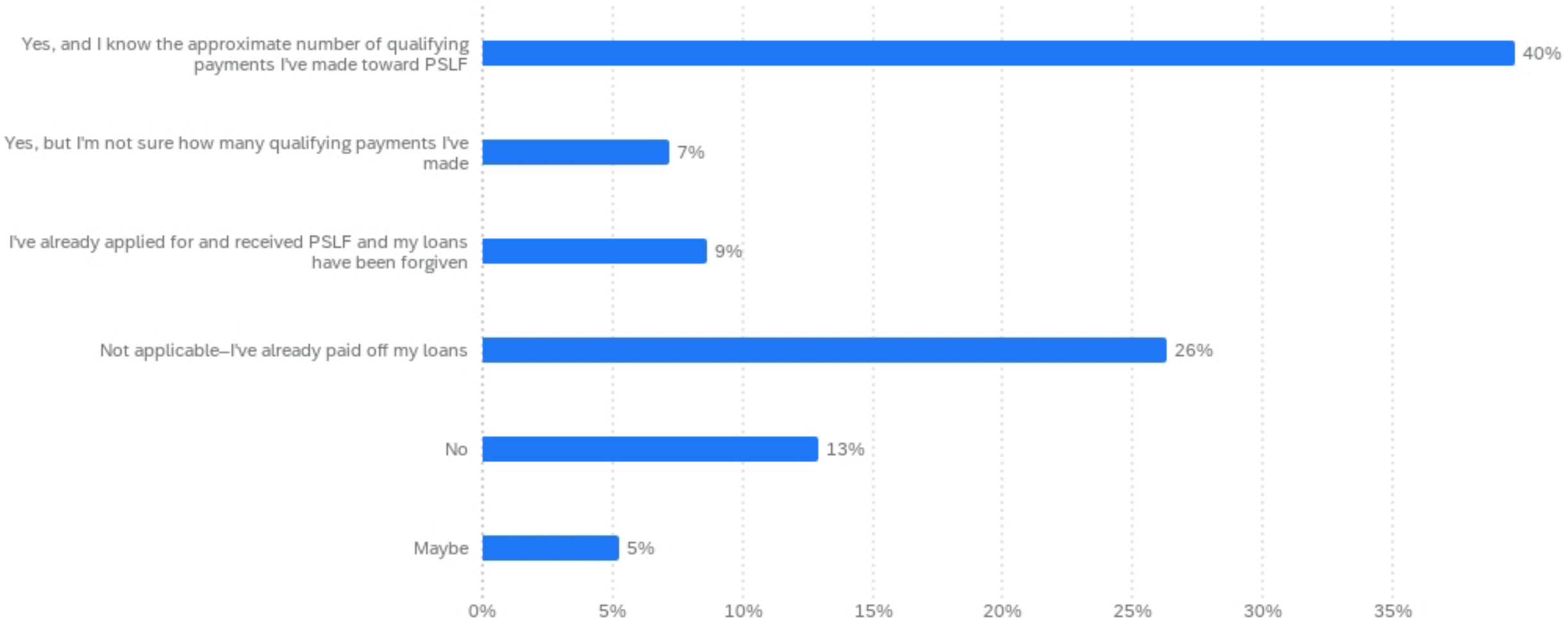
Going back in time, if LRAP hadn't existed when you graduated, what type of employment would you have pursued after law school without the support—and constraints—of LRAP?



** For former LRAP participants*

PSLF

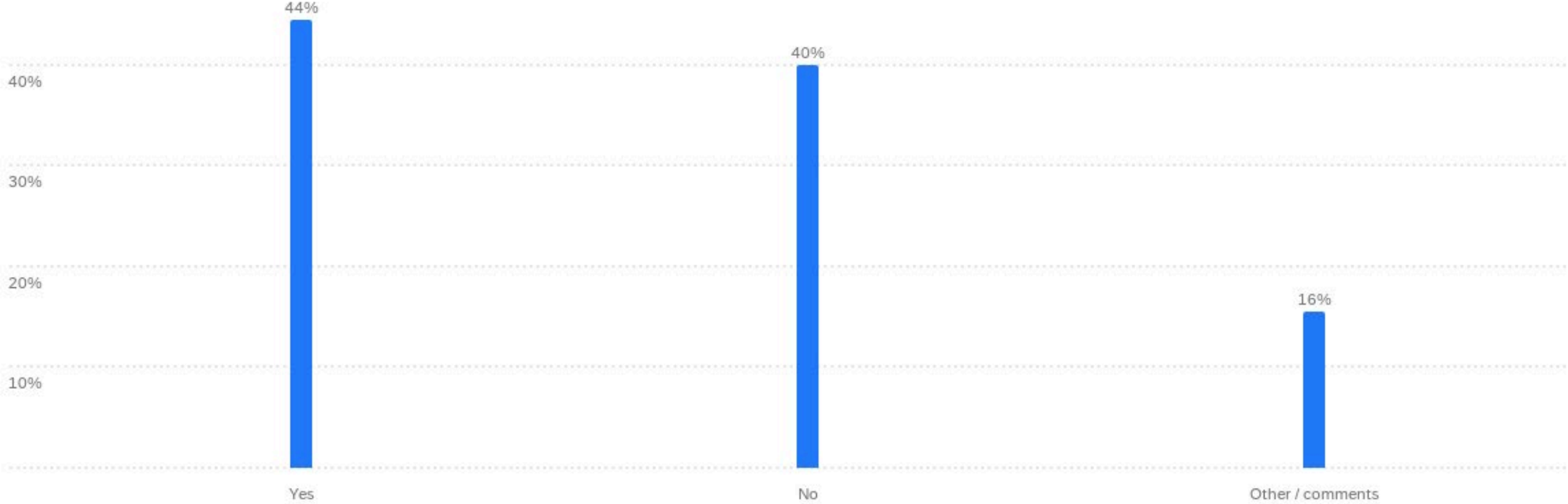
Do you intend to pursue 10-year Public Service Loan Forgiveness (PSLF)?



Have you submitted at least one [PSLF Form](#) (formerly known as the Employer Certification Form) to your loan servicer to document your employment and payments?



Have you experienced errors with your loan servicer(s) and/or the Department of Education counting up your qualifying payments? (If you're experiencing problems, we encourage you to review our [PSLF webpage](#).)



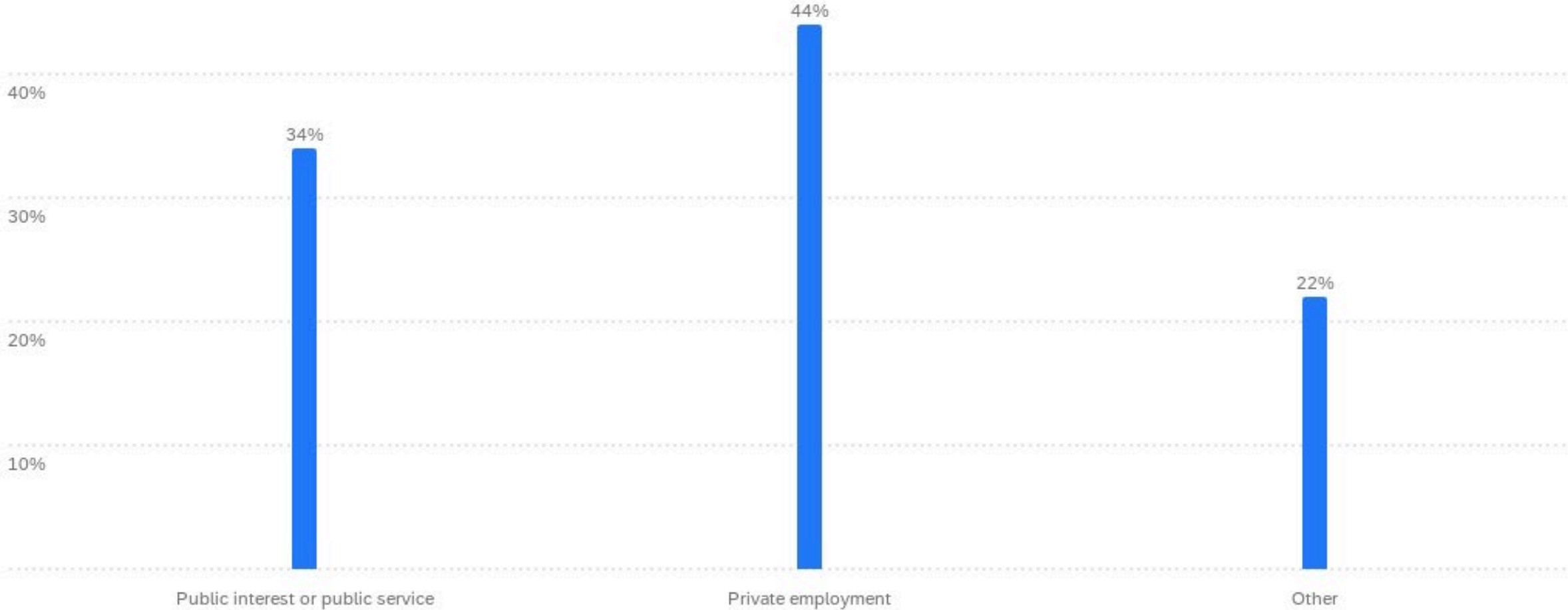
How many years after graduation do you anticipate completing 120 months of PSLF-qualifying payments? (We encourage you to use the [PSLF Help Tool](#) to help you figure out your progress.)

| Years to Antici.. | Participant Count | |
|-------------------|-------------------|--------|
| 10 | 18 | 22.22% |
| 11 | 33 | 40.74% |
| 12 | 12 | 14.81% |
| 13 | 6 | 7.41% |
| 14 | 6 | 7.41% |
| 15 | 5 | 6.17% |
| 43 | 1 | 1.23% |

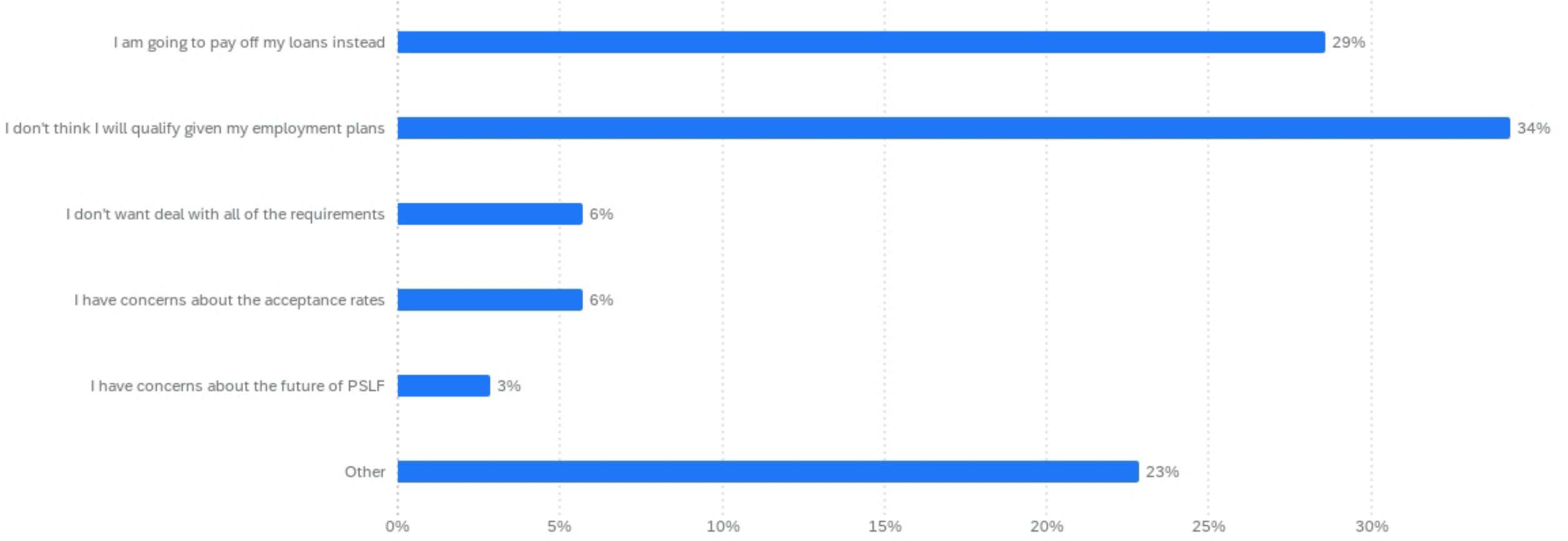
** For borrowers who intend to apply for PSLF*

** Among survey respondents who already received PSLF, it took an average of 12 years*

If PSLF did not exist, what type of employment would you pursue without the promise of loan forgiveness?

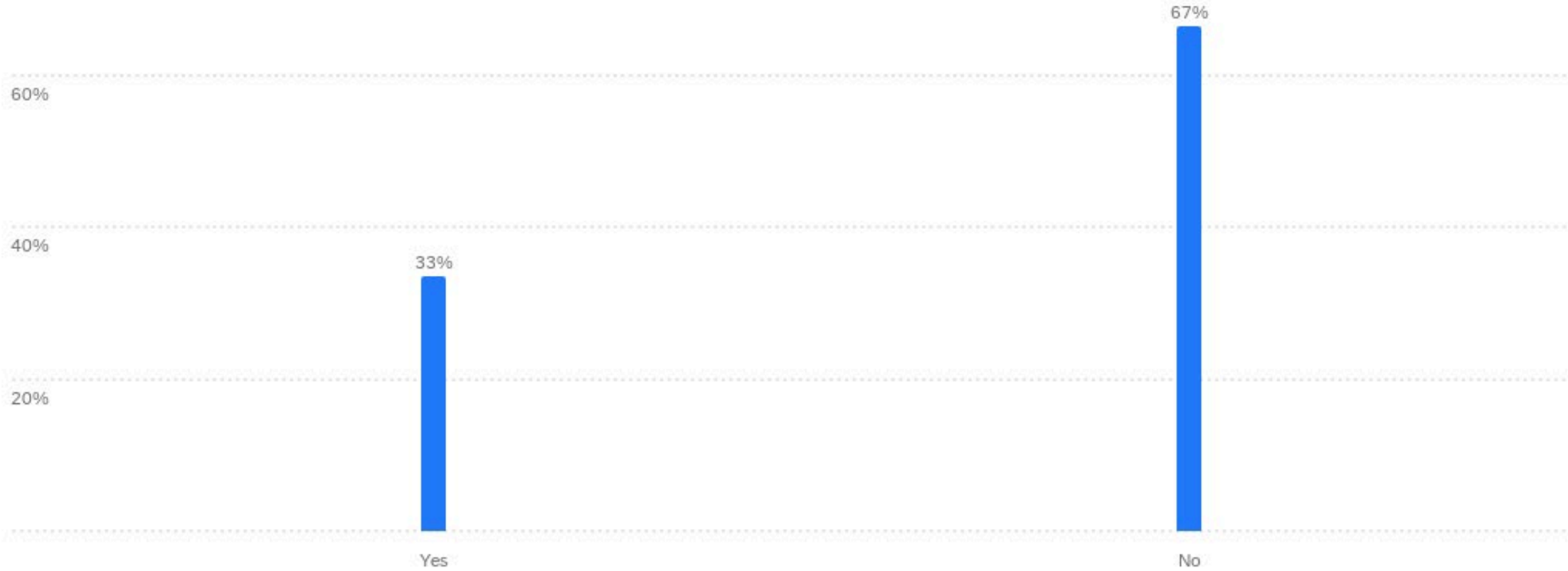


Please tell us why you are not planning to pursue PSLF. Check all that apply.

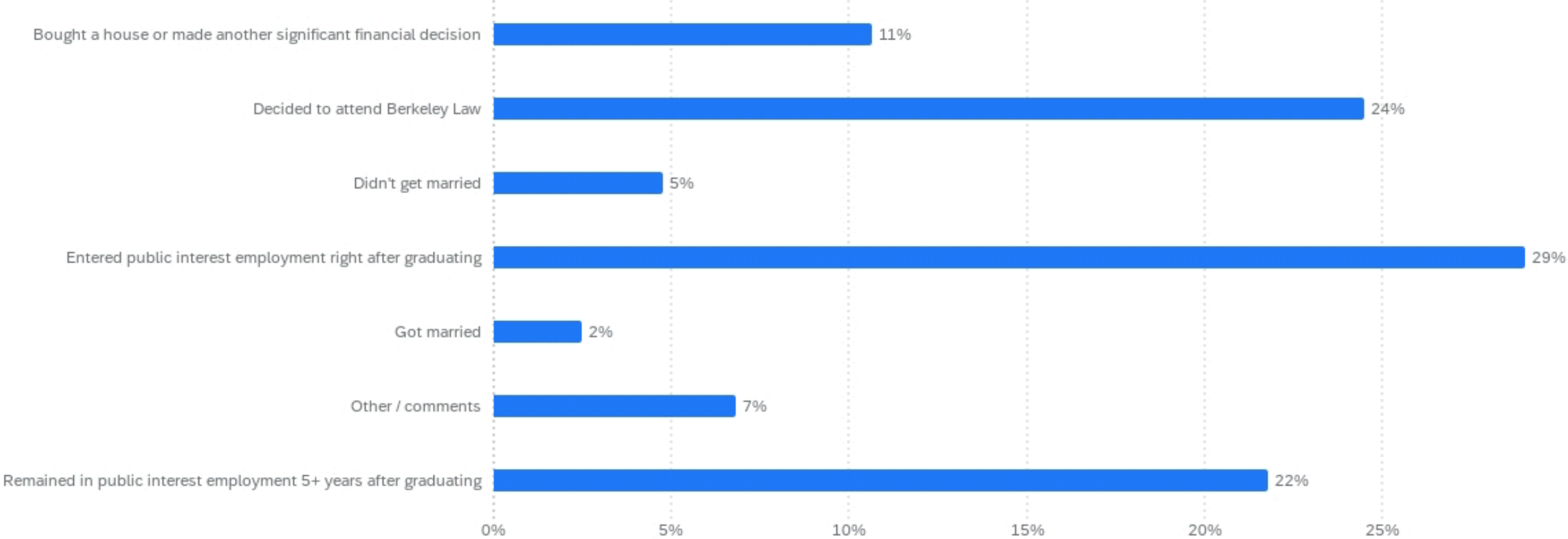


LRAP

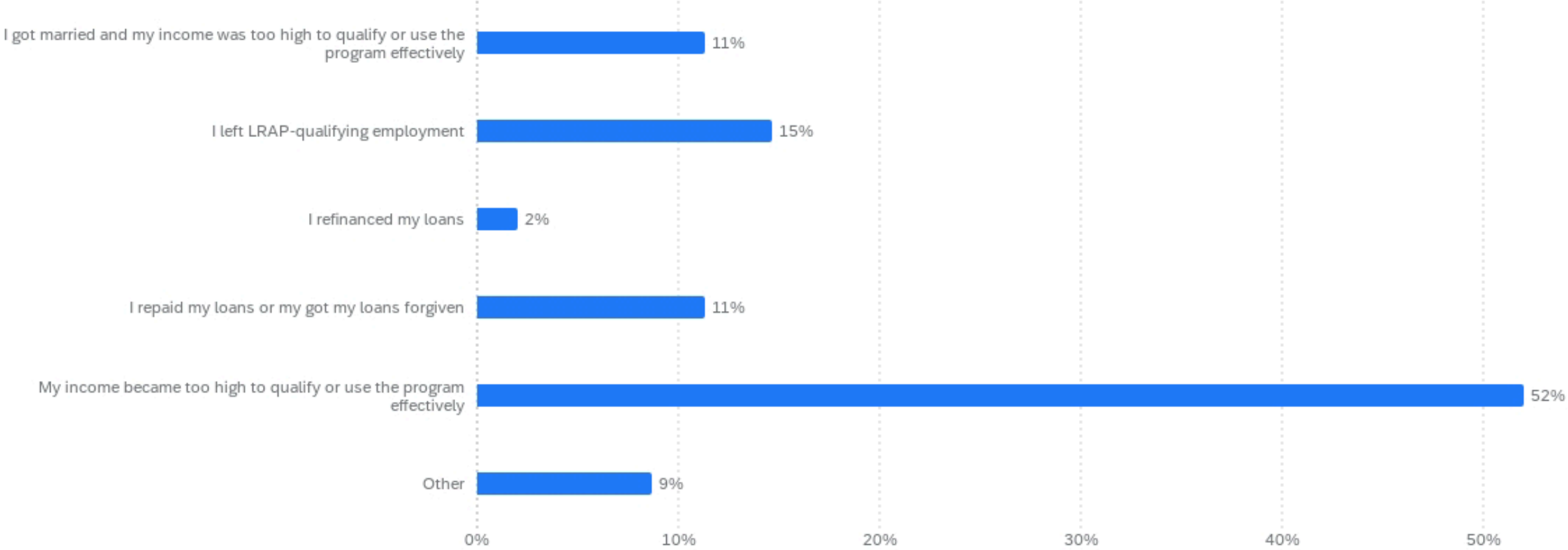
Are you currently receiving assistance from Berkeley Law's Loan Repayment Assistant Program (LRAP), have you received LRAP assistance within the past two years, or do you plan to enter LRAP within the next year?



Check all that apply. Because of LRAP, I:



Why did you stop participating in LRAP?



How would you rate your overall satisfaction with Berkeley Law's Loan Repayment Assistance Program? Additionally, please rate the extent to which you agree with the following statements (5 = totally agree; 1 = totally disagree).

Overall Satisfaction

| | | |
|---|----|--------|
| 5 | 43 | 40.95% |
| 4 | 35 | 33.33% |
| 3 | 20 | 19.05% |
| 2 | 4 | 3.81% |
| 1 | 3 | 2.86% |

I'm satisfied with the quality of advising offered by the Financial Aid Office regarding LRAP, loan repayment, and PSLF

| | | |
|---|----|--------|
| 5 | 40 | 65.57% |
| 4 | 15 | 24.59% |
| 3 | 4 | 6.56% |
| 2 | 1 | 1.64% |
| 1 | 1 | 1.64% |

I'm satisfied with the LRAP application and awarding process

| | | |
|---|----|--------|
| 5 | 31 | 52.54% |
| 4 | 10 | 16.95% |
| 3 | 13 | 22.03% |
| 2 | 5 | 8.47% |

I'm satisfied with LRAP's policies

| | | |
|---|----|--------|
| 5 | 21 | 36.21% |
| 4 | 9 | 15.52% |
| 3 | 16 | 27.59% |
| 2 | 8 | 13.79% |
| 1 | 4 | 6.90% |

I'm satisfied with the communications I receive about LRAP, loan repayment, and PSLF

| | | |
|---|----|--------|
| 5 | 41 | 69.49% |
| 4 | 12 | 20.34% |
| 3 | 6 | 10.17% |

Are you willing to share your experiences with PSLF or LRAP with current students or LRAP participants?

