

March 13, 2023

Testimony from Anna Beadle, Esq.

I am a former recipient and current board member of the Loan Repayment Assistance Program (LRAP). LRAP is an important part of the picture for how we can support legal aid attorneys working on ensuring access to justice for our neighbors across the state. LRAP helps address the debt burden associated with law school and helps legal aid programs retain their staff.

I graduated from the University of Minnesota Law School in 2010. My federal student debt was around \$100,000 at the time I graduated. I was determined to work in public interest law. I chose income-based repayment (IBR) for my student loans. My first job out of law school was as an AmeriCorps VISTA at Children's Law Center of Minnesota (CLC). CLC is a pro bono program that provides legal representation for children in foster care. I was a VISTA there for two years and then worked for a third year there as a staff attorney. As a VISTA, my stipend was very low and my IBR payment was \$0.

I then moved to the Minnesota Justice Foundation (MJF), where I have worked since 2014. MJF is a small nonprofit that works with the law schools in Minnesota to connect law students with opportunities to get involved in public interest law to help increase access to justice for all Minnesotans. I have filled almost every role in the organization at one point or another over my 9 years at MJF and for the past three years have been the executive director.

I did not make more than \$50,000/year until I had been out of law school for about 5-6 years. I have never made more income in a year than my total law school debt. I have been able to stay in this field in part because of support from LRAP. I received support from LRAP over many years until my student loans were forgiven through the federal Public Service Loan Forgiveness program (PSLF) in June 2021. LRAP is designed to work in conjunction with IBR and PSLF, which is smart and efficient. This means that LRAP is able to stretch the dollars available to help more people working in legal aid. And in turn I was able to stretch my dollars with the financial support from LRAP that covered a significant chunk of my student loan payments.

As an executive director in this sector, I understand that the costs of dealing with staff turnover are significant. In addition, we lose the knowledge, experience, and relationships our staff bring to our organizations when they leave. Some need to leave before they are able to access higher-paying supervisory or administrative positions within our organizations. This impacts the leadership pathway. I am better able to support my colleagues both within our organization and in our sector because of the experience and relationships I have worked on over the past 12 years. LRAP has helped make this possible.

Sincerely,

Anna Beadle /s/

Minnesota Justice Foundation, Executive Director

Loan Repayment Assistance Program, former recipient and current board member

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