Please see below for a message from members of the HLS community. You can add your name to this letter at https://forfms.gle/DF6WvvJRwqCoAyvi8.

Dean Manning:

We are writing to urge Harvard Law School (HLS) to reform its Low Income Protection Plan (LIPP) program to make it consistent with Harvard's claim that it prioritizes financial independence for its student and alumni communities.

As alumni committed to public interest work, LIPP was a central, if not decisive, factor in our decision to attend HLS. LIPP was billed to us as a worry-free program that would allow us to build the lives and careers we imagined, free from the stress of how to make our next student loan payment. When we applied, LIPP was arguably competitive with Harvard's peer law schools. Today, our colleagues at peer institutions are far more supported than we are.

As the Harvard Crimson and Harvard Law Record recently reported, LIPP is utterly failing to live up to its promise of supporting HLS graduates in their pursuit of public interest careers.

The program forces public-interest-minded alumni who came to HLS on the promise of financial support to make a brutal choice between abandoning their values in favor of financially stable careers advancing corporate interests, or struggling to pay their monthly bills. It incoherently treats illiquid increases in home value as increases in one's ability to make their loan payments. Alumni report living "paycheck to paycheck," unable to save for retirement. Alumni are forced to decide their marriage plans according to LIPP's asymmetric policies, which consider household-level income only when it is to Harvard's advantage. Harvard penalizes those with high healthcare costs by ignoring those costs entirely in its cost-of-living analysis, and those who worked lower-earning jobs before law school by deeming them ineligible for additional asset protection.

Perhaps most troubling, LIPP results in grotesque inequities in the racial, class, and ethnic representation of HLS alumni in public interest jobs, as those without inter-generational wealth are generally unable to afford both their loan payments and a livelihood on a low-paying public interest salary. This shortcoming was highlighted in a recent letter **signed by every affinity group at HLS.**

We have made clear through our organizing that we will no longer tolerate HLS's bait-and-switch.

And we are not alone. In December, students and affinity groups wrote to you that they were concerned that LIPP is "(1) insufficient to support students who come from low-income backgrounds and/or hope to pursue careers in lower-paying fields and (2) inferior to those offered by peer institutions like Yale Law School and Stanford Law School."

We write now to affirm that the concerns of HLS's current students—future alumni and LIPP participants—are correct, and we join them in their call for significant, meaningful reform to LIPP, to ensure Harvard fulfills the promises it touts to entice prospective students.

We call on HLS to implement the following changes to LIPP, effective in the Summer 2023 eligibility cycle:

- **Increase the Participant Contribution scale by $35,000, such that those earning $90,000 or less are 100% covered by LIPP.** This increase provides alumni the financial independence necessary to pursue the work they came to law school to do, while also having the means to support a family, save for retirement, and own a home. **HLS's Participant Contribution floor of $55,000 is $20,000 lower than Stanford Law School's, despite an endowment that is nearly 27% larger than Stanford's.**

- **Change how assets and cost-of-living are accounted for.** LIPP should no longer take primary residences or retirement savings into asset consideration. Eligible pre-law school employment should be expanded to include part-time work and work that wasn't conducted for 12 consecutive months. Alumni able to demonstrate high healthcare costs should have those costs deducted from their calculated income.

- **Make spousal considerations fair.** LIPP shall account for spousal income whether it is higher **or lower** than the LIPP participant's. Assets in only the spouse's name shall not be considered.

While we hope HLS will act immediately to support public interest alumni in making the above improvements to LIPP, we expect an express commitment to do so by March 1, 2023.