Does the Change in the Public Interest Loan Forgiveness (PILF) Program Affect You?

The proposed 2015 Federal Budget includes a provision that will change the Public Interest Loan Forgiveness (PILF) program by capping overall forgiveness to $57,500. The current program does not include such a cap. Information about this program can be found at: [http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service](http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service). There is a dispute regarding this potential change to the program, and a petition is circulating to retain the current program; if you are interested in signing the petition it can be found at: [https://petitions.whitehouse.gov/petition/retain-public-interest-loan-forgiveness-program-its-current-form-forgiving-all-qualifying-student/wkqnqBCH](https://petitions.whitehouse.gov/petition/retain-public-interest-loan-forgiveness-program-its-current-form-forgiving-all-qualifying-student/wkqnqBCH).

Nonprofit Spotlight

I Sent My Heart To Afghanistan, and Then I Went to Work: Shared Purpose and Mission Links LAW and Military Spouse JD Network

by Josie Beets

On August 12, 2013, my life briefly took on the characteristics of a Lifetime Original Movie. Not the one where I convince my teenage boyfriend to kill my parents, or the one where my gymnastics coach is so harsh I develop a debilitating eating disorder, but the one where I send my husband off to war. In the pouring rain. While crying, of course.

He joined the Army right after the 9/11 attacks, inspired to fight back. (My reaction was to stockpile beer. You know, just in case.) He got out, and went to law school. We met as law students, volunteering in New Orleans after Katrina. We married, he went back in the Army, we moved, we moved again. We now have two kids, I have a full time job and an hour-long commute, and for a time, a husband in a war zone.

I’ve grown to love being a military family. The pay stinks, but what it lacks in cash it more than makes up for in honor, integrity, and pride. Everyone is definitely not doing it — in the all-volunteer force, only one percent of Americans are currently in the military — so it plays into my underdog, outsider mentalities. But it’s not a perfect institution; like any micro-community, it has its bad apples and bad actors. Even worse, sometimes the Army fails its Soldiers, a hard truth when you think about how much a person has to give up to serve.

Also, our military lifestyle is not easily compatible with my legal career. That lack of compatibility is why I joined the Military Spouse JD Network (MSJDN), a worldwide network of similarly situated military spouse attorneys.

MSJDN was founded three years ago by Mary Reding, a military spouse attorney, who saw a need for support and collaboration in this unique community. Since then, the organization has added over 900 members and worked hard to convince state licensing authorities to grant accommodations to lawyers accompanying their spouses on military orders. The national legal community, including the Conference of Chief Justices and the ABA’s Commission on Women in the Profession, has aided these efforts by passing resolutions of support. This effort has led to the implementation of an accommodation rule in six states including two military powerhouses, North Carolina and Texas. Twelve other states currently have rule changes near completion.

More than this advocacy, what MSJDN has provided to me and other military spouse attorneys is a community of support. The first thing every member who finds MSJDN says is, "I thought I was the only one!" Ninety-five percent of MSJDN members are women, and we face the same issues that the broader legal community does: struggles with work-life balance, pay inequity, and breaking into the boys club atmospheres of some practices. But in addition to these challenges, we share with each other stories of taking bar exams while our spouses deploy, cobbling together a career in the face of inexplicable military orders, routinely transitioning a practice when our family is reassigned to a new jurisdiction, or splitting our family in two in pursuit of a meaningful career.

We also share the joys and heartaches of military life: the pain and absence of sending our loved ones off to dangerous places; explaining that absence to young children when you can't quite understand it yourself; the immeasurable joy of homecomings; and the sometimes-painful process of reintegration, learning to live as a family again.
Lawyers are natural advocates, so it’s somewhat unsurprising that MSJDN has become a leading voice in advocating for military families. Through its foundation, MSJDN has started a pro bono program to serve families of fallen service members. Last fall, MSJDN met with U.S. Senators to advocate for the confirmation of one of our own, Navy Reserve spouse and now D.C. Circuit Court of Appeals Judge Patricia Millett. In January, MSJDN partnered with other military organizations to launch Homefront Rising, an effort to encourage military spouses to become more politically engaged, all while leading the charge, state-by-state, to make it a little easier for military spouse attorneys to work.

As we struggle to reinvent ourselves with every military move, MSJDN members have found guidance and comfort in women’s bar organizations like Lawyers’ Association for Women. Supporting women as they seek to establish, maintain, and lead careers is a shared goal of MSJDN and LAW. This shared purpose, shared goal, and shared experience makes me very proud to be a member of each organization.

My husband returned from his deployment in February. Our three-year-old occasionally looks up at him, smiles big and says, “I’m so glad you came home from Afghanistan!” Me too, sweetie. Me too.

Josie Beets is Public Policy Coordinator at the Tennessee Bar Association, and volunteers with MSJDN’s leadership team as their Access to Justice Committee Chair.

May 1st is Membership Renewal Time!
Watch for the renewal email in your inbox.