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STORIES OF DEBT AND SERVICE

On Loan to the Poor

By Allen Elzerman

Back in the late 1990s, I was nearly ten years removed from earning my undergraduate degree and on what was easily my third or fourth career path. I accepted a low-paying job at a law firm only because, well, I needed some type of income. The more I worked there, the more I became interested in the legal profession and what I could possibly do in it. I knew my undergraduate grades would mean I did not need to spend effort applying to any of the Ivy League law schools or most of the public law schools in Michigan, for that matter. Although it left me with limited options – all of which would be expensive – I had to focus on what would be the best value. I spoke to friends who graduated from the University of Detroit Mercy School of Law who raved about personal attention from professors, how even top-level administrators had a true open-door policy. They spoke about how a Jesuit education gave not only a legal education but also focused on how the law applies to people.

I took a chance and submitted my application to UDM. I could have applied to other law schools in the area, but I wanted a law school experience that emphasized actual teaching and did not see me as just another student number (or worse, just accept me for my first year money and then fail me out of the school). I was horrifically shocked when I received my letter of acceptance. Once accepted, the staff at UDM was extremely helpful in navigating me through the financial aid

programs and packages. Although it appeared that each term I was piling on debt that I might never be able to repay, I was taking on the debt as an investment in myself.

With the state of the economy, I sadly found myself unemployed immediately after graduation. After some time, and quite a few deferments later, a friend persuaded me to move to Arizona and become a public defender. No part of moving to Arizona or doing criminal law was appealing to me, but it was certainly better than the option of having my loans come out of deferment and not be able to make payments. I found myself in a job in the public sector doing something I never envisioned myself doing just to make sure I could make my student loan payments.

Paying off my loans continues to be a challenge, as does the knowledge that my friends who work for private firms get annual bonuses which are nearly half of what I make in an entire year. There are assistance programs available to me, including a federal program that

encourages people to choose a career in the public sector in exchange for some portion of their loans being forgiven. I've also been fortunate enough to work with an employer who is able to pay the employees slightly better than the national average for public sector work.

I truly enjoy what I do and why I do it. Every day I am in a courtroom helping people who truly need it. These are people who may have made poor decisions in their lives; many have addiction or mental health issues, maybe both. All of my clients are of limited income and, generally, are poorly educated. Many are terrified that they may be sent to jail or prison, lose their jobs or their homes, or be separated from their families and deported. I have to explain complicated legal principles to people whose primary exposure to criminal law is watching "Law & Order," while counseling them and their families through one of the more traumatic experiences of their life. I highly doubt I would be able to do my job as well as I do had I gone to a law school that did not value the work of social, as well as criminal, justice. I may not make the most money of my attorney peers, and I certainly struggle with budget issues due to my student loan debt, but there is a certain level of fulfillment that I get that cannot be measured by a paycheck. ■

Allen Elzerman graduated from UDM Law in 2003 and is a deputy legal advocate for the Maricopa County (Arizona) Office of the Legal Advocate.