FOREWORD & ACKNOWLEDGEMENTS

The 2012-13 Federal Legal Employment Opportunities Guide is a publication of NALP and PSJD.

Both the online content and print version of the Guide are the products of hard work and creative thinking from NALP members as well as our friends at the Partnership for Public Service (http://www.ourpublicservice.org). We wish to thank:

- All members of NALP’s Government Job-seeking Resources Work Group, who will continue to provide updated content and produce new resources in response to the law school community’s needs.

We hope that you find this print version of the Guide, which is an abridged version of the online content, to be a useful resource. We encourage you to view all of PSJD’s federal career resources at http://www.psjd.org/Careers_in_Federal_Government.

If you have questions or suggestions, please contact me at sgrumm@nalp.org.

- Steve Grumm, NALP Director of Public Service Initiatives
# Table of Contents

**Part One: Introduction & How to Use the Guide** ........................................... 4

**Part Two: Why Work for the United States Government?** ........................... 5

**Part Three: Types of Practice for Lawyers in the Federal Government** .......... 6

**Part Four: Where Are the Federal Government Jobs and What are the Avenues to Apply for Them?** ................................................................. 8

**Part Five: Resources to Help You Find Federal Government Jobs** .......... 12

**Part Six: Compensation and LRAP** ............................................................ 14
PART ONE: INTRODUCTION & HOW TO USE THE GUIDE

At first glance, seeking and applying for federal jobs can seem incredibly overwhelming, and job-seekers may not know where to begin. The Guide contains:

- information about the benefits of a career in federal government;
- a look at the various kinds of work attorneys perform;
- an overview of where the most attorney jobs are (and will be) in the executive branch;
- resources to aid in finding the ideal opportunity; and
- tips on application processes.

NOTE: in addition to content offered in the Guide, NALP offers expanded content and resources on PSJD’s Federal Government Careers page: http://www.psjd.org/Careers_in_Federal_Government. We encourage readers to use the online content in tandem with the Guide. Online content offers the ability to:

- browse a clickable table of contents to immediately identify the most useful content;
- use dozens of hyperlinks in the Web content to click through to numerous useful online federal career resources; and
- benefit from continuous addition to and revision of online content instead of waiting for the annually updated print edition.

Nevertheless, there is great value in having a hard-copy resource to print, read, mark up, and share with others. In the following pages, we highlight the key elements from the online content and direct readers to visit PSJD and other websites for additional resources.

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PART TWO: WHY WORK FOR THE UNITED STATES GOVERNMENT?

Federal employment offers significant responsibility early in one’s career, intellectually challenging work, and unique opportunities to serve the public good in any number of capacities. In addition, the federal government offers the highest attorney salaries in the public sector and wonderful work/life benefits, including reasonable and flexible work hours. Aside from work on criminal matters – profiled at http://www.psjd.org/Careers_in_Criminal_Prosecution – government lawyers work on everything from constitutional issues to coal mine safety regulation. Also, they work in all three branches of government, although most are employed in the executive branch.

Reasons to consider federal employment:

• From Constitutional Law to Coal Mine Regulation – There is an enormous variety of legal work to be done in the federal government. Attorneys work in all three branches of government in numerous capacities, including litigating civil and criminal cases, counseling lawmakers, drafting statutes and regulations, issuing administrative legal opinions, and much more. Remember, also, that “attorney” is not the only job type to look for. Other legal specialties include contract specialists, administrative law judges, investigators, and more.

• Immediate Responsibility – Attorneys working for the federal government develop key leadership skills quickly as a result of managing their own caseloads and other significant immediate responsibilities.

• Where in the World? – 85% of federal jobs are located outside of the Washington, DC area, and almost 50,000 federal employees work outside the United States.

• Lighten the Debt Load – Many federal agencies have their own loan repayment assistance programs. Learn more about federal student loan repayment programs at http://www.makingthedifference.org/federalbenefits/loanrepayment.shtml. Also note that the College Cost Reduction & Access Act can benefit attorneys working in the federal government. Learn more about the CCRAA on Equal Justice Works’ Student Debt Relief page at http://www.equaljusticeworks.org/law-school/student-debt-relief.

• High-end Public Interest Pay – Federal jobs tend to pay better than jobs with nonprofit organizations. Starting salaries for entry-level federal attorneys are generally in the $50,000 range. From there, federal attorneys can move up the salary scale quickly.

Pick up more general information about federal government career opportunities at Making the Difference, a federal careers website operated jointly by the Office of Personnel Management and the Partnership for Public Service: http://www.makingthedifference.org.

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PART THREE: TYPES OF PRACTICE FOR LAWYERS IN THE FEDERAL GOVERNMENT

Branches of Government

All three branches of the federal government employ attorneys: the executive (the President and his or her administration), the legislative (the Senate and the House of Representatives), and the judicial. In addition, the federal government includes many independent agencies such as the National Labor Relations Board, the Federal Communications Commission, the Federal Reserve System and the Legal Services Corporation. Among the three branches and independent agencies, the executive branch and independent agencies employ the greatest number of attorneys. In March 2012, there were nearly 112,000 employees with law-related positions in executive and independent agencies. In contrast, the number of attorney jobs in the legislature is smaller, as is the number of jobs with the judiciary. (For more information about working for Congress, see Yale Law School’s Guide, “Working on Capitol Hill” at http://www.law.yale.edu/documents/pdf/CDO_Publi c/2011_Guide_Body_Public.pdf.)

Practice Areas

When most law students think of being a lawyer, they think of litigation – filing and trying lawsuits in court. But lawyers in the federal government are just as likely to draft and interpret regulations, advise and counsel other federal employees, and shape policy.

- **Litigation** – There are several ways to litigate for the federal government.
  - If you know you want to litigate, consider the Department of Justice (DOJ). DOJ is the central agency for the enforcement of federal laws and consequently is the main litigating branch of the U.S. government. DOJ is composed of headquarters in DC and 93 U.S. Attorney’s Offices throughout the country. DOJ hires dozens of recent law graduates every year through the Attorney General’s Honors Program (http://www.justice.gov/careers/legal/). Most honors positions are in DC, though a few are in other major cities throughout the country. Honors Attorneys work in various offices that range from Civil Rights to the Executive Office for Immigration Review.
  - In addition to DOJ, attorneys at many other federal agencies are also involved in litigation—and many also have honors programs. Offices with independent litigating authority include the Department of Labor, Office of the Solicitor and the Securities Exchange Commission, Division of Enforcement. Finally, the majority of agencies have “coordinate jurisdiction” with DOJ, meaning that DOJ attorneys initiate all lawsuits and handle any depositions and oral arguments, while the agency attorneys draft the legal papers and provide the subject-matter expertise.
- **Regulatory** – Regulatory lawyers are at the forefront of forming and enforcing new rules. Agencies such as the Food and Drug Administration (FDA), Environmental Protection Agency (EPA), Occupational Safety and Health
Administration (OSHA), and many others are considered regulatory agencies, because they are empowered to create and implement rules and regulations.

- **Advisory** – Some attorneys at DOJ do not litigate but instead provide advice and counsel; for example, attorneys in the Office of Legal Counsel and the Federal Bureau of Prisons rarely litigate and focus instead on providing analysis and advice. If you think you would enjoy working with clients to help them comply with the law, you should investigate “attorney advisor” or “counselor” positions. For example, lawyers at the Food and Drug Administration are divided into “counselors” and “litigators.” The counselors work on congressional inquiries, Freedom of Information Act requests, rule-making and citizen petitions.

- **Public Policy** – Individuals who want to work in public policy should focus on positions in addition to traditional “attorney” positions. Agencies that are engaged in a lot of policy work include the Department of State, Department of Commerce, and Congressional Research Service.
  
  - An excellent point of entry to federal policy-making is the Presidential Management Fellows Program (PMF). The PMF Program is a two-year fellowship that places over 700 graduating graduate students (including J.D. 3Ls and LL.M.s) in public policy and management positions with executive agencies. Possible placements include the Department of Defense, the Millennium Challenge Corporation, the Department of State, the Department of Health and Human Services, and many other agencies. Detailed information is available at the PMF website: [https://pmf.opm.gov/](https://pmf.opm.gov/).
PART FOUR: WHERE THE FEDERAL GOVERNMENT JOBS ARE - FINDING JOBS AND IDENTIFYING THE AVENUES TO GET TO THEM

This section offers data on current federal attorney staffing and anticipated future hiring needs, reviews the most common points of entry to employment for attorneys and law students, and highlights opportunities for legal careers in the U.S. military.

Where the Jobs Are, and Where They Will Be

There are approximately 111,700 employees working in the legal field in executive and independent agencies. Examples of these types of jobs include attorneys, law clerks, paralegal specialists and contract representatives. The following figures take account of individuals working in the United States, U.S. territories, foreign countries and unspecified locations; they include cabinet level agencies and large, medium and small independent agencies. At the cabinet level, the agencies that employ the most individuals in law-related positions are:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Employees as of March 2012</th>
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<tbody>
<tr>
<td>Department of the Treasury</td>
<td>20,773</td>
</tr>
<tr>
<td>Department of Veterans Affairs</td>
<td>17,282</td>
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<tr>
<td>Department of Justice</td>
<td>16,641</td>
</tr>
<tr>
<td>Department of Defense*</td>
<td>6,324</td>
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<tr>
<td>Department of Homeland Security</td>
<td>3,451</td>
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</tbody>
</table>

There are approximately 35,560 general attorneys employed by the federal government in the United States, U.S. territories, foreign countries and unspecified locations; this figure includes cabinet level agencies and large, medium and small independent agencies. At the cabinet level, the agencies that employ the most attorneys are:

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<tr>
<th>Agency</th>
<th>Employees as of March 2012</th>
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</thead>
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<tr>
<td>Department of Defense*</td>
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<tr>
<td>Department of the Treasury</td>
<td>2,301</td>
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<tr>
<td>Department of Homeland Security</td>
<td>2,051</td>
</tr>
<tr>
<td>Department of Veterans Affairs</td>
<td>902</td>
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</tbody>
</table>

*For purposes of categorization, we have combined the all of the military branches—Department of the Air Force, Department of the Army, and Department of the Navy—with the Department of Defense employees, as reported in Fedscope.

According to the Partnership for Public Service’s Where the Jobs Are: Mission-Critical Opportunities for America research report - http://data.wherethejobsare.org/wtja/home - the federal government will need to fill 23,596 positions in the legal field between FY 2010 and 2012. Of these openings, 5,784 are specifically for attorneys.
**Top Agencies Hiring for Attorneys**

<table>
<thead>
<tr>
<th>Agency</th>
<th>Projected Hires FY 2010-12</th>
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</thead>
<tbody>
<tr>
<td>Department of Justice</td>
<td>2,700</td>
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<tr>
<td>Department of Homeland Security</td>
<td>745</td>
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<tr>
<td>Securities and Exchange Commission</td>
<td>441</td>
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<tr>
<td>Federal Deposit Insurance Corporation</td>
<td>389</td>
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<tr>
<td>Department of the Treasury</td>
<td>339</td>
</tr>
</tbody>
</table>

**Additional Notes:** There is a wide variety of opportunities available for both attorneys and individuals with legal backgrounds at federal agencies across government. From the Federal Communications Commission to the Nuclear Regulatory Commission and every office in-between, the federal government is looking for attorneys and legal professionals, and it is important that you do your homework to determine which agencies best fit your interests and skill set before applying for positions. To learn more about various agencies, their missions and available positions, visit individual agency Web sites, USA.gov, USAJOBS.gov, and makingthedifference.org.

**Common Points of Entry for Students, Recent Graduates, and Experienced Attorneys**

**Student Internships**

Just about every legal office in the federal government hosts summer interns and most host interns during the academic year as well. A terrific resource for finding these opportunities is the Government Honors & Internship Guide - [http://www.law.arizona.edu/career/honorshandbook.cfm](http://www.law.arizona.edu/career/honorshandbook.cfm) - published by the University Of Arizona College Of Law, which highlights summer and entry-level opportunities at a number of agencies. Annual online subscriptions are available to law schools for distribution to their students and graduates. Law students and graduates should contact their career services offices for information on this resource.

As a part of the new Pathways hiring reform, the old Student Temporary Employment Program (STEP) and the Student Career Experience Program (SCEP) are replaced with the all-encompassing **Pathways Internship Program** beginning in July 2012. Although the program continues to be administered by individual federal agencies, searching for these internships is easier through the Pathways program because agencies must post opportunities on [www.usajobs.gov/studentsandgrads/](http://www.usajobs.gov/studentsandgrads/).

Through this program, students hired into internships can be eligible for conversion to permanent positions after the completion of 640 successful hours of service, although they are not entitled to conversion. Up to half of these hours can be waived for interns who demonstrate high potential as evidenced by high academic and on-the-job performance.

Many federal offices hire paid interns as well as volunteers. For 1Ls, compensation for paid internships is generally based on the GS-7 scale, or $7500 for ten weeks of work, while 2Ls are paid based on the GS-9 scale, or approximately $9250 for ten weeks of work. Compensation varies by agency.
Recent Law Graduates/Entry-Level Attorneys

There are three primary avenues through which recent law school graduates seek federal government employment:

- **Recent Graduates Program** - This new program is meant to streamline and add transparency to entry-level hiring. Students are eligible for the program for up to two years after receiving a degree. Agencies are required to alert OPM about available Pathways Recent Graduates programs, and OPM notify the public about these positions.
  - This program is also meant to help develop applicants into successful career civil servants. Successful applicants are placed into a 1-year developmental program including 40 hours of formal interactive training, orientation, and mentorship opportunities. With the completion of one year of service, employees are eligible for, but not entitled to, conversion into a permanent position or term-limited appointment. Current 3Ls should know that many agencies require applicants to have passed a bar exam, but some agencies will post opportunities for which graduating students are eligible. The successful applicant will have a specified time period in which to sit for and be admitted to a bar.

- **Honors Programs** - Many federal agencies hire new attorneys primarily (and sometimes solely) through an “Honors Program.” Honors Programs are usually two-year commitments after which most or all participants convert to permanent federal employees. The most comprehensive resource for post-graduate Honors Programs is the Government Honors & Internship Guide - [http://www.law.arizona.edu/career/honorshandbook.cfm](http://www.law.arizona.edu/career/honorshandbook.cfm). Your law school likely has a subscription to this resource. Please check with your career services office. Here are just some examples of federal Attorney Honors Programs:
  - Department of Justice Attorney General Honors Program: [http://www.usdoj.gov/oarm/arm/hp/hp.htm](http://www.usdoj.gov/oarm/arm/hp/hp.htm)

- **The Presidential Management Fellows (PMF) Program** - [https://www.pmf.opm.gov/](https://www.pmf.opm.gov/) - is a competitive program that recruits

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1 Note that the federal government has just begun a series of large-scale changes reforming and streamlining the hiring process. The OPM website, [http://www.opm.gov/HiringReform/Pathways/index.aspx](http://www.opm.gov/HiringReform/Pathways/index.aspx), has outlines of the parts of the hiring reform, and USAJobs’ Students and Grads page serves as the gateway to these opportunities: [http://www.usajobs.gov/studentsandgrads/](http://www.usajobs.gov/studentsandgrads/).
masters, law, and doctoral-level graduating students to policy and management jobs (not attorney positions) in the federal government. Students are eligible to apply in their final year of graduate school or for up to two years after receiving their degrees. Beginning in fall 2012, applicants will no longer need to secure a nomination from their school. Finalists for the program have one year to secure a PMF position with an agency.

- This program also includes many developmental opportunities. All PMFs must complete an individual development plan along with 160 hours of interactive training over the course of two years. Many PMFs are also mentored by members of the Senior Executive Service.

Graduates may also consider civil service jobs for which a law degree may be useful but not required, such as Paralegal, Hearings and Appeals Specialist, Labor Relations Specialist, Policy Analyst, Estate Tax Examiner, and others. See USAJobs for information on attorney positions as well as non-attorney legal positions.

**Experienced Attorneys**

USAJobs is a primary conduit for finding and applying for federal jobs - [http://www.usajobs.gov/](http://www.usajobs.gov/) - but information on federal attorney positions may be found elsewhere as well. More information on USAJobs and other resources is included in Part Five. In addition to attorney positions, experienced professionals may consider a position as an Administrative Law Judge (ALJ). Many agencies, including the Securities and Exchange Commission, the Social Security Administration, and the Department of Labor, hire attorneys with at least seven years experience for these positions. ALJs conduct hearings to resolve disputes between government agencies and persons affected by decisions of that agency. The Office of Personnel Management administers ALJ examinations.

**Practicing Law in the Military**

A military legal career offers immediate responsibility and exposure to a wide variety of law, from criminal to contract. The armed service branches’ JAG Corps offer one popular avenue for military/legal service, either as an entry-level or experienced attorney:

- United States Army JAG Corps - [http://www.goarmy.com/jag/about_army_jag_corps.jsp](http://www.goarmy.com/jag/about_army_jag_corps.jsp)
- United States Marine JAG Corps - [http://www.marines.mil/unit/judgeadvocate/Pages/Home/SJA_to_the_CM.aspx](http://www.marines.mil/unit/judgeadvocate/Pages/Home/SJA_to_the_CM.aspx)
PART FIVE: RESOURCES TO HELP YOU FIND FEDERAL GOVERNMENT JOBS

- **USAJobs** - [http://www.usajobs.gov/](http://www.usajobs.gov/) - As noted above, this is the official job site of the United States Government, and the majority of all federal job openings are posted on this website. You can complete a job search by job type, location, salary, agency and other criteria. Job seekers can become members of USAJobs, at no cost, and then post resumes online, apply to jobs directly through the website, and receive automated email alerts of recent job openings. For tips on searching the database, see: [https://my.usajobs.gov/SpotlightsAll/SpotlightDetails?contentID=66](https://my.usajobs.gov/SpotlightsAll/SpotlightDetails?contentID=66). Note that while USAJobs is a valuable resource for attorney position announcements, in some cases federal agencies use streamlined procedures for hiring attorneys and should be contacted directly about potential opportunities. This is particularly true for the Department of Justice, which has a robust recruitment - [http://www.justice.gov/oarm/](http://www.justice.gov/oarm/) - with attorney job listings.

- Westlaw’s Law School Website contains a robust, searchable database of federal agencies and entities. This is a useful resource for gathering information about what myriad federal offices do, and what roles law students and attorneys may play in them. The database is searchable by agency/employer, practice area, and location. Before trying to access this password-protected database, readers should check with their law school’s career service office to see if it is available to them. If it is:
  1. Go to [http://lawschool.westlaw.com](http://lawschool.westlaw.com) and sign in with the appropriate username and password;
  2. Click on “Career Resources” on the menu atop the page;
  3. Click on “Law Student Jobs Online” from the selections on the page;
  4. Click on the “Federal Careers for Attorneys” selection under the “Legal Career Center” heading.
  5. Begin searching!

- United States Government Policy and Supporting Positions Book - [http://www.opm.gov/ses/facts_and_figures/plumbook.asp](http://www.opm.gov/ses/facts_and_figures/plumbook.asp) - This publication, commonly referred to as the *Plum Book*, is produced every four years, just after the presidential election. The *Plum Book* contains data on over 9,000 Federal jobs that are political appointee positions. If you find a position that interests you, apply directly through that agency.

- The University of Arizona Government Honors and Internship Handbook - [http://www.law.arizona.edu/career/honorshandbook.cfm](http://www.law.arizona.edu/career/honorshandbook.cfm) - This handbook provides application information and deadlines for federal, state and local honors programs and internships, including deadline tables arranged alphabetically by agency and by class year. The guide is geared to current students seeking summer employment and entry-level positions. Annual online subscriptions are available to law schools for distribution to their students and graduates. Law students and graduates should contact their career services offices for information on accessing this resource.


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Government Salaries

Most white-collar federal jobs, including attorney positions, fall under the General Schedule (or GS) pay scale. On this scale, jobs are ranked according to level of responsibility and difficulty and are assigned corresponding grades. Grades start at GS-1 and go up to GS-15, and then into the Senior Executive Service (SES). As grades increase, salaries increase correspondingly. Within each grade level there are several steps, often as many as ten. Length of tenure in a position and job performance can bump employees up by steps within their grade; this will also lead to a salary increase. The following is the base salary table for 2012, compiled by the U.S. Office of Personnel Management:

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<tr>
<th>Grade</th>
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<th>Step 3</th>
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</tbody>
</table>

Master’s level graduates usually enter at level GS-9 or higher, depending upon prior work experience. Special rules allow agencies to pay attorneys more, so law school graduates often start at GS-11 or higher, depending on whether the applicant is entering an honors program or has experience from a judicial clerkship. This generally means a starting salary somewhere between $50,000 and $75,000.

Why the wide range? The federal government has both base pay tables and “locality pay” tables. In metropolitan areas such as San Francisco or New York City, federal employees earn a higher salary to compensate for the higher cost of living, earning significantly more than base pay. Areas that do not have a locality pay formula are covered by the standard GS formula. The full 2012 General Schedule table and all locality pay tables can be found at [http://www.opm.gov/oca/12tables/indexgs.asp](http://www.opm.gov/oca/12tables/indexgs.asp).

While the GS serves as the salary scale for most federal attorneys, there are notable exceptions. Among the groups that do not follow the GS:

• Assistant United States Attorneys (AUSAs) are not compensated via the GS. Rather, they are compensated under an administratively-determined (AD) pay scale authorized by Title 28 of the U.S. Code. (Other attorneys working for the Department of Justice are compensated via the GS. For more information on salaries, promotions, and benefits in the Department of Justice, see http://www.justice.gov/careers/legal/entry-salary.html.)

• Attorneys working for the Securities and Exchange Commission are paid separately from the GS as well. You may learn more at http://www.sec.gov/jobs/jobs_attorneys.pdf.

• Administrative Law Judges (ALJs) are compensated according to the separate pay scale at Title 5 U.S. Code, Section 5372. More information about ALJ salaries is found at http://www.opm.gov/oca/pay/html/ALJ-PaySystem.asp.

• The Federal Deposit Insurance Corporation, the National Credit Union Administration Board, the Comptroller of the Currency, the Federal Housing Finance Board, the Farm Credit Administration, the Commodity Futures Trading Commission, and the Office of Thrift Supervision have independent pay scales as authorized by Title 12 U.S. Code, Section 1833b.

For certain hard-to-fill positions, departments and agencies may be able to offer a special pay rate that allows them to increase salaries for potential recruits. Examples of departments and agencies that use special pay rates include the Securities and Exchange Commission, Department of Justice, Internal Revenue Service (Office of Chief Counsel), Government Accountability Office, Department of Commerce, Department of Defense, the Army and Air Force JAG, Housing and Urban Development, and Health and Human Services.

Federal Loan Repayment Assistance Program (LRAP)

One of the biggest benefits of federal employment for recent law school graduates is student loan repayment assistance. Federal agencies are authorized to provide up to $10,000 in loan repayment assistance per year for federal loans with a total lifetime cap of $60,000 per employee. In exchange for each year that an employee accepts this benefit, she or he must commit to working for the federal government for an additional three years. If an employee accepts this benefit and leaves before this period expires, she or he must repay the full amount.

While not all agencies offer this benefit, many do. In 2009, 36 federal agencies provided more than $61.8 million in loan repayment assistance to their employees; this represents a 23 percent increase from 2008. Of the 8,454 federal employees who received this benefit, 810 were attorneys.

The agencies that provided the most loan repayment assistance in 2009 were:
<table>
<thead>
<tr>
<th>Agency</th>
<th>Employee Count</th>
<th>Total Amount of Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Justice</td>
<td>2,357</td>
<td>$19,332,198</td>
</tr>
<tr>
<td>Department of Defense</td>
<td>2,126</td>
<td>$14,108,413</td>
</tr>
<tr>
<td>Department of State</td>
<td>867</td>
<td>$7,206,692</td>
</tr>
<tr>
<td>Securities and Exchange Commission</td>
<td>546</td>
<td>$3,991,316</td>
</tr>
<tr>
<td>Government Accountability Office</td>
<td>469</td>
<td>$2,840,275</td>
</tr>
<tr>
<td>Department of Health and Human Services</td>
<td>230</td>
<td>$2,031,330</td>
</tr>
</tbody>
</table>

To learn more about the Federal Student Loan Repayment Program, visit [opm.gov](http://opm.gov) or contact human resources representatives at the federal agencies you are most interested in.

**College Cost Reduction & Access Act of 2007 (CCRAA)**

Federal legislation titled the College Cost Reduction & Access Act created a new repayment option - called Income Based Repayment (IBR) - **AND** established a loan forgiveness program for public service lawyers that will forgive eligible federal educational debt after a 120-month (10-year) period of repayment. The program is designed so that after paying via IBR for a period of time, a public service lawyer may be qualified to have the rest of his or her eligible loans forgiven.

- **Income-Based Repayment** – Through IBR, high debt/low income borrowers can significantly reduce their monthly payments if they can demonstrate “partial financial hardship,” as defined in the CCRAA statutory and regulatory language. It is essentially a calculation based on the amount of your eligible debt and your income. You do not have to be poverty-stricken to qualify for IBR; on the contrary, its provisions are generous.

- **Public Service Loan Forgiveness** – Borrowers working in a broadly-defined group of public service jobs may have qualified federal educational loans forgiven after a period of ten years (120 monthly payments) working in public service, provided that during that period they make monthly payments via the IBR Program (or through a combination of IBR and other payments).

For more information on CCRAA, visit these sites:

- The Project on Student Debt’s IBR Information Site: [http://ibrinfo.org/](http://ibrinfo.org/)

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