

Loan Policy

Alabama Lawyer Assistance Foundation

Primary Purpose:

To provide funds for the purpose of treatment in the form of loans to members of the legal profession in the state of Alabama who suffer from addiction and/or other types of mental health disorders, and who are unable otherwise to pay for treatment.

Policies:

1. All applicants applying for loans through the Alabama Lawyer Assistance Foundation must be under contract with the Alabama Lawyer Assistance Program.
2. Foundation funds are provided as **LOANS** to the applicant, and repayment is expected as soon as possible. Repayment will commence no later than commencement of gainful employment (whether in law or not) and no later than two years from the initial loan advancement. Terms of repayment are cash in full beginning six months following the loan, but extended terms *may* be negotiated by the Foundation Loan Committee according to the circumstances of the applicant.
3. Applicants will be required to provide all sources of their current income as well the manner in which they are meeting their current living expenses. This includes any other sources of income or gifts, other means of support, and other potential sources of funds for treatment (including family and bank loans).
4. Applicants are required to sign a promissory note, and should be aware that the Foundation does turn delinquent accounts over to collection attorneys.
5. The Foundation does not loan funds to pay for services incurred prior to approval of an application. Applicants are expected to make application for funds at least 15 days prior to incurring any expense. Neither the Foundation nor ALAP will be responsible for any charges incurred prior to approval of an application. Nor will they be responsible for charges incurred in excess of the amount approved.
6. The Foundation will not loan funds for drug screens, or for individuals who are employed or who have other means of support or financing their treatment costs.
7. Upon application and approval by the ALAF Loan Committee, the Foundation may pay the costs of an “assessment” which, in accordance with ASAM Criteria, clarifies the nature and extent of an alcohol/drug addiction or mental health disorder and makes recommendations for the most appropriate level of care.

8. Upon application and approval by the Loan Committee, the Foundation may pay for costs of treatment, inpatient or outpatient, based on the most appropriate level of care and recommendations by both the evaluating health care professional and by the ALAP Director.
9. Treatment may include participation in therapeutic counseling groups, if recommended both by the evaluating health care professional and by the ALAP Director. However, all monitoring groups recommended or sponsored by ALAP are not considered therapeutic counseling groups.
10. The Foundation does not generally loan funds for individual counseling sessions, but applications will be reviewed on an individual basis.

I have read and understand these Policies, and agree to them in the event that I apply for and receive a loan from the Foundation.

/s/ _____
ALAP Client