

# FY 17 John R. Justice Loan Repayment Program

**Guidelines and Application Procedures** 

Application Due Date November 15, 2018

Virginia Department of Criminal Justice Services 1100 Bank Street, Richmond, VA 23219 www.dcjs.virginia.gov

Issued October 12, 2018

## Virginia Department of Criminal Justice Services

## FY 17 John R. Justice Loan Repayment Program

# **GUIDELINES FOR APPLICANTS**

The Virginia Department of Criminal Justice Services (DCJS) will provide education loan repayment benefits to prosecutors and public defenders in Virginia, using federal funds available through the John R. Justice (JRJ) Grant Program. The purpose of the program is to encourage qualified attorneys to choose careers as prosecutors and public defenders and continue in that service.

#### I. Amount of Program Funding and Benefit Amount

DCJS has \$47,670 for benefits during the period of October 15, 2018 – March 31, 2019. The amount each selected beneficiary will receive will depend on the number of eligible attorneys in each category—defense or prosecution. A beneficiary may not receive more than \$60,000 in total lifetime benefits provided by JRJ grant funds.

#### **II.** Eligibility

## A. Eligible Employment

**Prosecutor** – A full-time employee of a Commonwealth's Attorney's office who is continually licensed to practice law and who prosecutes criminal or juvenile delinquency cases in Virginia courts. This may also include supervision, education, or training of other persons prosecuting such cases.

**Public Defender** – An attorney who is continually licensed to practice law, is a full-time employee of the Virginia Indigent Defense Commission, and who provides legal representation to indigent persons in criminal or juvenile delinquency cases. This may also include supervision, education, or training of other persons providing such representation. An attorney employed as a full-time federal defender attorney in Virginia is also eligible.

**Note:** Elected officials are not eligible for JRJ funds. Prosecutors who are employees of the federal government are not eligible. Attorneys who are in private practice and not full-time employees of the Indigent Defense Commission or federal defenders are not eligible, even if they are court-appointed to provide indigent defense services.

## **B.** Other Eligibility Requirements

- (1) A beneficiary must be employed in Virginia.
- (2) A beneficiary must be employed full-time, which is not less than 75 percent of a 40-hour workweek.
- (3) A beneficiary must be continually licensed to practice law.
- (4) A beneficiary must not be in default on repayment of any federal student loans.

See the Service Agreement for other eligibility requirements.

#### A. Eligible Student Loans

The following loans are eligible for repayment with JRJ funds:

- (1) A loan made, insured, or guaranteed under part B of subchapter IV of chapter 28 of Title 20 (Federal Family Education Loan Program);
- (2) A loan made under part C or D of subchapter IV of chapter 28 of Title 20 (William D. Ford Federal Direct Loan and Federal Perkins Loans);
- (3) A loan made under section 1078-3 or 1087e(g) of Title 20 (Federal consolidation loans and Federal Direct Consolidation loans, respectively).

## B. Ineligible Loans

- (1) A loan made to the parents of a dependent student under section 428B of the Higher Education Act of 1965 (20 U.S.C. 1078-2).
- (2) A Federal Direct PLUS Loan made to the parents of a dependent student.
- (3) A loan made under section 428C or 455 (g) of the higher Education Act of 1965 (20 U.S.C. 1078-3 (Federal consolidation loans) and 1087e(g) (Federal Direct Consolidation loans) to the extent that such loan was used to repay a loan described in clause (1) or (2).

## **IV.** To Apply

Applicants must submit the following, no later than November 15, 2018:

- The DCJS John R. Justice Program Application form (attached), completed and signed.
- A letter from your employer verifying that you are employed **full-time** as an attorney engaged in eligible employment as defined above and indicating that your employer is aware of the JRJ service commitment contained in the required Service Agreement.
- A copy of the applicant's most recent loan account statement(s). If there is more than one qualifying loan, indicate the one for which DCJS should make payments if your application is accepted by placing it first on the list on the application form. If you have consolidated your qualifying loans with your spouse's loans, provide documentation showing the dollar amount each party held at the time of consolidation and calculate what percentage of the new combined loan is attributable to each person. DCJS will review the current loan balance and, based on the percentage attributable to the attorney requesting participation, will establish that portion as the "loan balance" eligible for repayment.
- A copy of the applicant's most recent IRS Form 1040 showing the applicant's Adjusted Gross Income.
- The John R. Justice Student Loan Repayment Program (JRJSLRP) Service Agreement, with an original signature and date. The Agreement is null and void if the applicant is not selected for loan repayment assistance. Note that, for those applicants selected to receive assistance, we are required to provide copies of their Agreements to the U.S. Department of Justice. The Virginia Department of Criminal Justice Services is the "designated JRJSLRP State administrative agency" referred to in the Agreement.

**Note:** DCJS will **only** use the loan and tax information provided by applicants to determine their eligibility for assistance and, in the event an applicant is selected, to arrange payments to lenders. We will not otherwise disclose or disseminate the information.

Applications should be submitted to:	Virginia Department of Criminal Justice Services				
	Grants Management Section 1100 Bank Street, 12 <sup>th</sup> Floor				
	Richmond, Virginia 23219				
	Attention: John R. Justice Program				

#### V. Selection of Beneficiaries

The total amount of benefits paid with JRJ funds will be equally divided between prosecutors and public defenders.

In each category, priority will be given to those attorneys who have the least ability to repay their student loans. The methodology that will be used to assess an applicant's ability to repay will be to consider the ratio of an applicant's total eligible educational debt to an applicant's Adjusted Gross Income, as stated on his or her most recent federal tax return. The minimum ratio needed to receive benefits will be determined after all applications are received and the number of applications is compared with the total amount of funding available.

DCJS will attempt to assure widespread distribution of the funds throughout Virginia by making awards to those least able to repay their loans in each of the seven Virginia State Police Divisions. Actual distribution will depend on the number of qualified applicants selected from each region and must adhere to the requirement that the total amounts distributed statewide be equally divided between prosecutors and public defenders.

#### **VI. Benefits Distribution**

DCJS will pay the awarded benefit in a single payment to the lender of the beneficiary's loan(s). The amount paid will not exceed the total qualifying loan balance. DCJS will not be held responsible for any late fees assessed by the lending institution. If the beneficiary has more than one eligible loan, s/he must indicate on the application the loan for which DCJS should make the payment.

#### VII. Renewal of Benefits

Once approved for loan repayment, there is a rebuttable presumption that a beneficiary will be given priority consideration to receive funding during the second and third years of the three-year service agreement, depending on the availability of funds. Renewal is not automatic and nothing shall obligate DCJS to renew a benefit in the same (or greater) amount previously received by a beneficiary.

#### **VIII. Changes in Employment**

Beneficiaries who change jobs, but remain in continuous eligible employment in Virginia will continue to be eligible for current or renewed benefits to the same extent as those who did not change employment.

#### **IX. Technical Assistance**

For further information about the John R. Justice Program in Virginia, contact:

Albert Stokes, Grants Manager Virginia Department of Criminal Justice Services (804) 786-4011; <u>albert.stokes@dcjs.virginia.gov</u>

DeAndrea Williams, Program Admin. Specialist Virginia Department of Criminal Justice Services (804) 371-5380; <u>deandrea.williams@dcjs.virginia.gov</u>

Joe Marshall, Program Admin. Specialist Virginia Department of Criminal Justice Services (804) 786-1577; joe.marshall@dcjs.virginia.gov



Virginia Department of Criminal Justice Services

# FY 17 John R. Justice Loan Repayment Program

# APPLICATION

Name:					SSN:				
Address:	Street:								
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	City			Sta	State Zip				
Phone:	Home Work			Ce	Cell				
Fax:									
Email:									
Applicant Category: Prosecutor: ; Public Defender, State: ; or Federal: .									
Name & Address of Employer: (Attach employment verification letter)									
Name:									
Address:	Street:								
	City Stat			State	Zip	Zip			
Total balance of applicant's qualifying education debt:									
Loans Payable:									
	Owed To		Date of Loa	n Ori	ginal Amo	al Amount Present Ba			
(Use extra paper if necessary. Attach copies of the most recent account statements for eligible loans.) <b>Note:</b> The lender listed first will be the one to which payments of John R. Justice funds are made if the applicant is selected.									
Adjusted Gross Income:									
(Attach a copy of your most recent I.R.S. Form 1040)									
<b>Certification</b> I certify that the information provided on this form and the attachments thereto is correct and that the loans for which I am seeking reimbursement assistance meet the eligibility criteria of the John R. Justice Loan Repayment Program.									
(Print Name)									
(Signature)	) (Date)								