

# John R. Justice Student Loan Repayment Program

The John R. Justice Student Loan Repayment Program provides for the payment of eligible educational loans (both Federal Family Education Loan Program [FFELP] and Federal Direct Loans) for state and federal public defenders and state prosecutors who agree to remain employed as public defenders and prosecutors for at least three years. The annual awards to qualified defenders and prosecutors may be up to \$4,000 (dependent on funding), up to an aggregate total of \$60,000, to repay their student loan debt. If the employment commitment is not fulfilled, any amount received must be repaid.

## Eligibility

To be eligible, you must:

be a [U.S. citizen or an eligible non-citizen](#)

- have an outstanding balance due on an eligible FFELP and Direct educational loan(s) (includes Federal Stafford loans, Graduate PLUS loans, and consolidation loans) and Federal Perkins loans
- be an attorney (or have accepted an employment offer) continually licensed to practice law, and
- a full-time employee of the state of Illinois or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or unit of local government level, including supervision, education, or training of other persons prosecuting such cases. (Prosecutors who are employees of the federal government are not eligible.), or
- a full-time employee of the state of Illinois or unit of local government (including tribal government) who provides legal representation to indigent persons in criminal or juvenile delinquency cases including supervision, education or training of other persons providing such representation, or
- a full-time employee of a nonprofit organization operating under a contract with Illinois or unit of local government who devotes substantially all of the employee's full-time employment to providing legal representation to indigent persons in criminal or juvenile cases including supervision, education, or training of other persons providing such representation, or
- employed in Illinois as a full-time federal defender attorney in a defender organization pursuant to Subsection (g) of section 3006A of Title 18, United States Code, that provides legal representation to indigent persons in criminal or juvenile delinquency cases.
- not be in [default](#) on a federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by the Illinois Student Assistance Commission (ISAC).

## How to Apply

To apply for this program, all applicants must submit a complete John R. Justice Student Loan Repayment Program Application (including all required documentation) to ISAC by the published due date. In addition to the application, all applicants must complete either a 1) Service Agreement, 2) Service Agreement – Secondary Term of Service, or 3) Service Agreement – Acknowledgment of Benefit. See the Checklist on page 9 of the application packet to determine the appropriate form for completion. For each subsequent year you wish to apply, a separate application must be completed. When being accepted (typically in February or March), You must submit your application and service agreement to ISAC's Deerfield office as indicated on the application..

If your application and/or service agreement are incomplete, ISAC will notify you and you will have the opportunity to furnish missing information. Your application will be considered for processing as of the date it is complete and all required information has been received at ISAC's Deerfield office.

## How Funds are Awarded and Disbursed

Recipients are selected from among qualified new applicants, as well as those who file timely renewal applications by the published due date. The total amount of awards each year is contingent upon available funding. Applications received after the due date will only be considered if funding remains. First preference will be given to renewal applicants provided that the recipient continues to meet the eligibility requirements. Additionally, applicants not receiving benefits under another program that provides loan repayment assistance for the eligible loans covered by the Justice Program will receive priority consideration.

Allocation of program funds is equally distributed between prosecutors and public defenders. A [formula](#) that ranks each applicant according to ability to repay his/her student loans is used to distribute awards within each of five statewide appellate districts and a sixth category for statewide prosecutors (assistant attorneys general and assistant appellate prosecutors). The amount of the award is also determined by the formula.

The amount of funding for each of the five appellate districts is allocated according to the number of prosecutors and defenders in each district, based on the percentage of the state's total number of prosecutors and public defenders that are employed within each of the districts. Funding for the additional statewide prosecutor category is based on the percentage of the total number of prosecutors that are employed in a statewide capacity.

The award amount is based on the applicant's remaining balance on eligible educational loans, not to exceed \$4,000 per year (depending on available funds, the maximum award may be less than \$4,000 in any given year). Proceeds will be remitted directly to the holder(s) of the loan(s) to be repaid in a one-time payment. Recipients must contact the loan holder(s) to arrange for payment to be applied to the loan(s). Responsibility for making the monthly loan payments and fulfilling the terms of the repayment agreement remains with the recipient.

*If you qualify for the Public Service Loan Forgiveness (PSLF) program or any other loan assistance repayment program(s), we recommend that you contact the Direct Student Loan Servicer or administrator of the program(s) to determine how funds from the Justice program will impact your eligibility.*

*While the Bureau of Justice Assistance (BJA) does not provide legal advice on possible tax obligations resulting from the receipt of Justice Program benefits, BJA offers the following for informational purposes only (recipients remain responsible for, and should consult with their tax advisors regarding, any tax obligations resulting from benefits paid on their behalf):*

*As a courtesy to Justice Program beneficiaries and state administering agencies, BJA has requested information from the Internal Revenue Service (IRS) that may be helpful in determining tax consequences of Justice Program benefits. Copies of the BJA inquiry and the IRS response are [available on the BJA website](#).*

## Processing Updates

2018-19 (October 1, 2018 – September 30, 2019)

**ISAC anticipates the John R. Justice Student Loan Repayment Program application for 2018-19 (October 1, 2018 – September 30, 2019) to be available in [February of 2019](#).**