



**KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT
ASSISTANCE PROGRAM (KY JRJLRAP)**

2017 – 2018 APPLICATION PACKET



KHEAA
CUSTOMER CARE
P.O. Box 798
FRANKFORT, KY 40602

800-928-8926

**APPLICATIONS MUST BE RECEIVED IN OFFICE OR BE POSTMARKED
BY Friday, March 30, 2018**



KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT ASSISTANCE
PROGRAM 2017 – 2018 APPLICATION INSTRUCTIONS & PROGRAM
GUIDELINES

FEDERAL PERKINS LOAN PROGRAM / FEDERAL FAMILY EDUCATION LOAN PROGRAM / WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

APPLICATION FORMS & DOCUMENTS

All required application forms must be completed and submitted for consideration. Type or print using dark ink. Applicants will not be notified if their application packet is deficient in information. Please refer to the Application Checklist to ensure all documents are submitted.

The required application forms are as follows:

1. Application form
2. Employment Verification form
3. Loan Indebtedness form

In addition, applicants must submit the following information:

1. National Student Loan Data System (NSLDS) Documents

Applicants must obtain a NSLDS document for each student loan the applicant has outstanding. If your spouse's income is included in the household AGI and you would like to include your spouse's student loans in the least ability to pay calculation, NSLDS documents must be included for each of your spouse's student loans.

Applicants may access NSLDS at www.NSLDS.ed.gov. In order to use the NSLDS Student Access website, you will need to provide your Social Security number, the first two letters of your last name, your date of birth, and your PIN. Your spouse would need to provide his/her information to view and print his/her information. See Attachment A for examples of the web pages you must provide from NSLDS.

2. 2017 W2's.

APPLICATION PROCESS

Applications must be postmarked no later than **Friday, March 30, 2018** or **must be hand-delivered to the Kentucky Higher Education Assistance Authority office no later than 4:30 pm EST on Friday, March 30, 2018**. Applications may also be emailed to ebrumback@kheaa.com.

Completed and properly signed application packets should be submitted as follows:

Mailing Address

KHEAA
Attn: Customer Care
P.O. Box 798
Frankfort, KY 40602

Street Address (for other couriers)

KHEAA
Attn: Customer Care
100 Airport Road
Frankfort, KY 40601

APPLICATION REVIEW PROCESS

All applications received or postmarked by the above deadline will be accepted by KHEAA and sorted appropriately by Kentucky Supreme Court District or statewide category based on area of responsibility (Prosecutor or Defender). KHEAA will review applications for eligibility and verify the following:

- Applicant is eligible beneficiary
- Applicant has qualifying student loan
- All requested application forms and documentation has been provided

Upon completion of the initial screening process, the applicant's least ability to repay ratio will be calculated for each application and the applications placed in rank order, highest need to lowest need. If two applications have the same ratio, preference will be given to the employee with the greatest number of months employed with the Commonwealth. The top three applicants in each district and sub-category will be selected as benefit recipients. All applicants will be notified by mail of the results of their application.

Those applicants who are selected as benefit recipients will be mailed information and instructions with their award notices. Award Notices and JRJLRAP Service Agreements must be signed and returned to KHEAA within 30 days. Award Notices not signed and returned by the deadline will result in forfeiture of the award. An award notice will then be sent to next applicant in rank order.

Once all documentation is signed and returned, KHEAA will forward payment to the appropriate lender/loan holder within thirty (30) days.



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Before completing this form, carefully read the entire form. Keep a copy of this form and any documentation that you send with this form for your records.

Section 1 – Applicant Information

Last Name	First Name	Middle Initial	Social Security Number
Home Address			Area Code/Telephone Number (home)
City	State	Zip Code	E-mail Address

Section 2 – Employment Information

Employer Name:			Date of Hire
Work Address			Area Code/Telephone Number (work)
City	State	Zip Code	KY Bar Certification Number
Work County	State-wide Responsibility Yes No	Public Prosecutor Public Defender	Employed Full-time Yes No

Section 3 – Income/Educational Debt Information

Household Adjusted Gross Income (Line 38 of IRS Form 1040)	Income Allocation: Applicant Percentage: Spousal Percentage:	
Total Educational Debt:	Educational Debt Allocation: Applicant Percentage: Spousal Percentage:	

Section 4 – APPLICANT’S CERTIFICATION OF ELIGIBILITY TO PARTICIPATE (*Applicant must sign this section*)

I certify that I:

- Have an eligible loan as defined in Section 6;
- Am not in default on any loan for which I am seeking repayment;
- Receive an annual salary of not more than \$55,000 if this is the first year I have applied for the benefits;
- Have a valid Bar Certificate Issued by the Kentucky Bar Association pursuant to Kentucky Supreme Court Rules;

I understand that an application packet will not be considered complete unless the following documents are submitted:

1. Application: Complete and sign this application form.
2. Proof of Employment: Complete the top portion of the *Employment Verification* form and have your employer complete the lower portion of the form.
3. Proof of Loans: Submit a recent account statement for each loan that contains all the pertinent loan information in Section A of the *Loan Verification* form for each loan. If spousal income is included in AGI, include proof of spouse’s loans.
4. Proof of Income: IRS Form W2’s.

I understand that the full application packet must be received or postmarked by 4:30 pm EST on **March 30, 2018**

All the information on this application is true and complete to the best of my knowledge. If asked by KHEAA, I will provide proof of the information I have given on this application.

Signature of Applicant

Date

Section 5 – GENERAL INFORMATION AND INSTRUCTIONS

The Kentucky John R. Justice Loan Repayment Assistance Program is intended to encourage qualified attorneys to choose careers as prosecutors and public defenders and to continue in that service. The program provides loan repayment assistance for local, state, and federal public defenders and local and state prosecutors who commit to continued employment as public defenders and prosecutors for at least three years.

Section 6 - DEFINITIONS

Eligible student loan is a loan with an outstanding balance made under the Federal Perkins Loan (Perkins Loan) Program, the Federal Family Education Loan (FFEL) Program, or the William D. Ford Federal Direct Loan (Direct Loan) Program, excluding PLUS loans made under the FFEL and Direct programs to parents of dependent undergraduate students and Federal Consolidation Loans and Direct Consolidation Loans that repaid a parent PLUS loan.

The **Perkins Loan Program** includes Federal Perkins Loans. The Perkins Loan Program was previously named the National Direct Student Loan (NDSL) Program, which was a continuation of the National Defense Loan (Defense Loan) Program.

The **FFEL Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

The **Direct Loan Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.

Full-time employment means the standard used by the employer in defining full-time employment.

Prosecutor is an attorney continually licensed to practice law, and a full-time employee of the Commonwealth of Kentucky or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or unit of government level, including supervision, education, or training of other persons providing such representation. 42 U.S.C. §3797cc-21(b)(1). Prosecutors who are employees of the federal government are not eligible.

Public Defender is an attorney who is continually licensed to practice law and is a full-time employee of the Commonwealth of Kentucky 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; is a full-time employee of a nonprofit organization operating under a contract with a state 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 delinquency cases including supervision, education, or training of other persons providing such representation; or employed 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. 42 U.S.C. § 3797cc – 31 (b)(2).

Section 7 – TERMS AND CONDITIONS

- If you are determined to be eligible for loan forgiveness under this program, your loan holder will not refund any payments that you made or that were made on your behalf before the determination of eligibility.
- The annual awards to qualified defenders and prosecutors estimated to be \$800.00 per year, and up to an aggregate total of \$60,000. You are responsible for making regular student loan payments and that responsibility is not abated by selection for participation in the Kentucky John R. Justice Loan Repayment Assistance Program.
- If you are determined to be eligible for loan forgiveness under this program, you agree to complete, sign, and return the John R. Justice Student Loan Repayment Program Service Agreement within 30 days of notification by KHEAA.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this form or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.
- You agree in the event you leave a position as an eligible beneficiary or are involuntarily separated for misconduct or unacceptable performance before completing the agreed upon period of service, you will be indebted to the Federal government and must reimburse the KY JRJLRAAP for the full amount of any student loan repayments made under this contract.



**KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT ASSISTANCE
PROGRAM 2017 – 2018
EMPLOYMENT VERIFICATION**

FEDERAL PERKINS LOAN PROGRAM / FEDERAL FAMILY EDUCATION LOAN PROGRAM / WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Before completing this form, carefully read the entire form. Keep a copy of this form and any documentation that you send with this form for your records.

Section 8 – Employee Release		
Last Name	First Name	Middle Initial
Home Address		
City	State	Zip Code

I authorize my employer to provide the employment information requested by KHEAA.

Applicant's Signature _____
Date

Section 9 – EMPLOYMENT (to be completed by employer)

The above named employee has applied for benefits from the Kentucky John R. Justice Loan Repayment Assistance Program. Please complete the following section and return this form to the applicant.

Job Title of Employee		Date of Hire	
Name of Organization		Current Annual Salary	
Office Location (city) of employee		KY Bar Certification Number	
Work County	State-wide Responsibility Yes No	Public Prosecutor Public Defender	Employed Full-time Yes No

I certify that the information provided above is true and complete to the best of my knowledge and that the applicant meets the Kentucky John R. Justice Loan Repayment Assistance Program's eligibility definition of prosecutor or public defender as defined in Section 3.

Signature of Authorized Official _____
Date

Printed Name: _____
Title: _____
Telephone Number: _____
E-mail: _____

Section 10 - DEFINITIONS

Full-time employment means the standard used by the employer in defining full-time employment.

Prosecutor is an attorney continually licensed to practice law, and a full-time employee of the Commonwealth of Kentucky or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or unit of government level, including supervision, education, or training of other persons providing such representation. 42 U.S.C. §3797cc-21(b)(1). Prosecutors who are employees of the federal government are not eligible.

Public Defender is an attorney who is continually licensed to practice law and is a full-time employee of the Commonwealth of Kentucky 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; is a full-time employee of a nonprofit organization operating under a contract with a state 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 delinquency cases including supervision, education, or training of other persons providing such representation; or employed 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. 42 U.S.C. § 3797cc – 31 (b)(2).

2017 – 2018 LOAN INDEBTEDNESS

Please list all eligible loans and totals below. 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).

Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) unsubsidized Federal Stafford Loan(s) or Direct Unsubsidized Loan(s), (2) subsidized Federal Stafford Loan(s) or Direct Subsidized Loan(s), and (3) Federal Consolidation Loan, Direct Unsubsidized Consolidation Loan, or Direct Subsidized Consolidation Loan.

Account Number:	Loan Holder	Loan Type	Outstanding Balance
Total Outstanding Balance			



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INSTRUCTIONS FOR OBTAINING NSLDS PRINTOUTS

The National Student Loan Data System (NSLDS) maintains a central database of student aid for the US Department of Education. NSLDS allows you to access your Stafford Loan(s) and Perkins Loan(s) outstanding balances, loan statuses and disbursements. The Direct Loan Program, PELL Grant and other US Department of Education programs are also on file at the NSLDS website.

STEP 1: Go to <http://www.nsls.ed.gov>. Login using your FAFSA Pin number. If you do not have a pin number, follow Step 2.

STEP 2: If you do not already have one, obtain a **Personal Identification Number (PIN)** from the **US Department of Education**. You can request a PIN at www.pin.ed.gov. On *The PIN Web Site*, select *Apply for PIN*. Submit the required information. You will receive a *PIN Application Confirmation* response. Generally, it takes two to three business days after making your request to receive e-mail instructions on how to retrieve your PIN electronically or seven to 10 days to receive your PIN via the US Postal Service. After you acquire your PIN, go to STEP 3.

STEP 3: Access NSLDS by going to <http://www.nsls.ed.gov>. On the NSLDS screen, click on *Financial Aid Review* and the *Gathering Your Information* screen will appear.

STEP 4: Read the privacy statement on this screen. If you agree, click *Accept* to continue the process of finding your loans. The *Confirming Your Identity* screen will appear after you click *Accept*.

STEP 5: Enter your PIN, Social Security number (SSN), the first two letters of your last name and your date of birth to confirm your identity. You can electronically sign documents, including your promissory note(s) and retrieve personal information. **Keep your PIN safe and secure.**

STEP 6: View the *FINANCIAL AID REVIEW* screen listing your Title I loans, including the loan amount, loan date, disbursed amount, cancelled amount, outstanding principle and outstanding interest reported to NSLDS by your loan holders. Print this page for submission with your application.

STEP 7: Click on the blue numbered square to view the loan detail information. Print this page for submission with your application. You will need to include the loan detail page for each of your outstanding student loans.

Ad Summary for Your enrollment status is **W/OTHER/UN**, effective 09/07/2008.

[Click here for Grant Information](#)

Loans

Please click on number in first column to see details

Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Cancelled Amount	Outstanding Principal	Outstanding Interest
1 DIRECT CONSOLIDATED UNSUBSIDIZED	\$4,815	05/03/2008	\$4,814	\$0	\$2,070	\$0
2 DIRECT CONSOLIDATED SUBSIDIZED	\$12,516	05/03/2008	\$12,516	\$0	\$5,150	\$0
3 DIRECT STAFFORD UNSUBSIDIZED	\$1,523	10/05/2008	\$1,523	\$0	\$0	\$0
4 DIRECT STAFFORD SUBSIDIZED	\$4,407	10/05/2008	\$4,407	\$0	\$0	\$0
5 DIRECT STAFFORD UNSUBSIDIZED	\$625	09/04/1998	\$625	\$0	\$0	\$0
6 DIRECT STAFFORD SUBSIDIZED	\$4,675	08/04/1998	\$4,675	\$0	\$0	\$0
7 DIRECT STAFFORD UNSUBSIDIZED	\$670	10/09/1998	\$235	\$0	\$0	\$0
8 DIRECT STAFFORD SUBSIDIZED	\$3,500	10/09/1998	\$3,500	\$0	\$0	\$0
9 STAFFORD UNSUBSIDIZED	\$2,829	04/19/1998	\$1,353	\$1,312	\$0	\$0
10 STAFFORD SUBSIDIZED	\$2,500	04/05/1984	\$2,500	\$0	\$0	\$0
Total DIRECT CONSOLIDATED UNSUBSIDIZED					\$2,070	\$0
Total DIRECT CONSOLIDATED SUBSIDIZED					\$5,150	\$0
Total DIRECT STAFFORD UNSUBSIDIZED					\$0	\$0
Total DIRECT STAFFORD SUBSIDIZED					\$0	\$0
Total STAFFORD UNSUBSIDIZED					\$0	\$0
Total STAFFORD SUBSIDIZED					\$0	\$0
Total All Loans					\$7,220	\$0

Type of Loan: **2 DIRECT CONSOLIDATED SUBSIDIZED** [Print](#) [Reset](#)

Loan obtained while attending the SCHOOL CODE FOR CONSOLIDATION LOANS

Date Entered/Repayment: 11/12/2008
 Loan Period Begin Date: N/A
 Loan Period End Date: N/A

Amounts and Dates

Loan Amount	Outstanding Principal Balance	Outstanding Principal Balance As of Date	Outstanding Interest Balance	Outstanding Interest Balance As of Date	Interest Rate	Cancelled Amount	Cancelled Date
\$12,516	\$5,150	07/02/2010	\$0	07/02/2010	FIXED	\$0	

Disbursements and Statistics

Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date
05/03/08	\$12,516	RP	IN REPAYMENT	11/22/2008
		FD	FORBEARANCE	03/01/2009
		RP	IN REPAYMENT	11/22/2009
		FD	FORBEARANCE	08/21/2008
		RP	IN REPAYMENT	11/12/2001
		IG	IN GRACE PERIOD	05/11/2001

Services/Lender/Guaranty Agency Information

Contact Type	Contact
Current Servicer	DIRECT LOAN SERVICES CENTER P.O. BOX 5609 GREENVILLE TN 37602-5609 800-849-0072

STEP 8: If spousal education loans will be included in your calculation, your spouse should follow the above steps to provide the loan detail page for each of his/her outstanding student loans.



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2017 – 2018 KY JRJLRAP APPLICATION CHECKLIST

Have you:

- Checked that all forms are accurate and fully completed?
- Included ALL of the following documents
 - Application Form
 - Employment Verification Form
 - Educational Debt Form
 - 2017 W-2's (if married, for both applicant & spouse)
 - NSLDS Documents (if married and spousal income included in AGI, for both applicant and spouse)
- Verified ALL forms are signed and dated by the correct individuals?

Applications must be postmarked no later than Friday, March 30, 2018 or must be hand-delivered to KHEAA no later than 4:30 p.m. on Friday, March 30, 2018.

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Attn: Customer Care
P.O. Box 798
Frankfort, KY 40602

Street Address

KHEAA
Attn: Customer Care
100 Airport Road
Frankfort, KY 40601

Fax

1-502-696-7230

Customer Care Representatives are available to answer questions regarding the KY JRJLRAP at 1-800-928-8926.

Monday - Thursday 8:00 am E.S.T. to 5:30 pm E.S.T.
Friday - 8:00 am E.S.T. to 5:30 pm E.S.T.