



KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT ASSISTANCE PROGRAM

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 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 **June 19, 2020**.

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 2020-2021
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: _____



KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT ASSISTANCE PROGRAM 2020-2021 APPLICATION INSTRUCTIONS & PROGRAM GUIDELINES

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

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	\$6,150	\$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	\$4,676	08/04/1998	\$4,676	\$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 SUBSIDIZED	\$2,629	04/19/1998	\$1,352	\$1,312	\$0	\$0	
10	STAFFORD SUBSIDIZED	\$2,500	08/05/1984	\$2,500	\$0	\$0	\$0	
Total DIRECT CONSOLIDATED UNSUBSIDIZED							\$2,070	\$0
Total DIRECT CONSOLIDATED SUBSIDIZED							\$6,150	\$0
Total DIRECT STAFFORD UNSUBSIDIZED							\$0	\$0
Total DIRECT STAFFORD SUBSIDIZED							\$0	\$0
Total STAFFORD SUBSIDIZED							\$0	\$0
Total All Loans							\$7,220	\$0

Type of Loan: **DIRECT CONSOLIDATED SUBSIDIZED** Print Next

Loan obtained while attending the SCHOOL CODE FOR CONSOLIDATION LOANS

Date Entered on Report: 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	\$5,120	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
		FB	FORBEARANCE	03/01/2009
		RP	IN REPAYMENT	11/22/2009
		FB	FORBEARANCE	08/01/2008
		RP	IN REPAYMENT	11/12/2001
		IG	IN GRACE PERIOD	05/11/2001

Services/Lender Guaranty Agency Information

Contact Type	Contact
Current Services	DIRECT LOAN SERVICE 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.



KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT ASSISTANCE PROGRAM
2020-2021 –APPLICATION INSTRUCTIONS & PROGRAM GUIDELINES

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

2020-2021 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
 - 2020 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, June 19, 2020 or must be hand-delivered to KHEAA no later than 4:30 p.m. on Friday, June 19, 2020.

Mailing Address:

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

Street Address

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

Fax

1-502-696-7457

Customer Care Representatives are available to answer questions regarding the KY JRJLRAP at 1-502-696-7278.

Monday - Thursday 8:00 am E.S.T. to 4:00 pm
E.S.T. Friday - 8:00 am E.S.T. to 4:00 pm E.S.T.