

## John R. Justice Grant Funding

The John R. Justice grant funding offers loan repayment benefits to qualified attorneys to choose careers as prosecutors and public defenders and to continue in that service. Repayment benefits are available on a first-come, first-served basis to borrowers who agree to remain employed as prosecutors or public defenders for at least three years.

## **FAQs**:

What is the deadline to submit an application to the Attorney General's Office for consideration? June 30, 2024

**How much are the awards?** Individual awards will be in the amount of \$4,390.60.

**How are the awards distributed?** The state is divided into four districts and awards will be made on a least ability to pay matrix, equally amongst the four geographic areas.

**Who is on the Selection Committee?** A Deputy Attorney General, Special Assistant Attorneys General, a Public Defender, and a member of the Office of Indigent Appeals.

**How are funds disbursed?** Funds are disbursed to the Attorney General's Office, which in turn will pay the loan holder directly (i.e., Navient) for each beneficiary.

Are there any limitations regarding the number of years an attorney has been practicing? No

Are appellate attorneys handling criminal or juvenile delinquency case appeals eligible for the program? Yes

**Is there an aggregate maximum?** The aggregate maximum amount is \$60,000.

**Are there any tax consequences associated with receipt of JRJ benefits?** Yes, JRJ funds are taxable.

Will accepting JRJ grant funds jeopardize the recipients' eligibility for other loan repayment options, i.e. the Public Service Loan Forgiveness Program? In most cases, JRJ will have little or no effect on the award; however, the benefit may influence a borrower's payment amount due under an income-based repayment plan.

How do I provide verification that my loans meet the eligibility requirements of the JRJ Program? Only Federal student loans (both FFELP and Direct Loans) are eligible for JRJ assistance. Mississippi requires JRJ applicants to verify that their loans meet eligibility requirements using the Federal Student Aid website (<a href="https://studentaid.gov/">https://studentaid.gov/</a>). To verify that your loans meet the eligibility requirements of the JRJ Program, log on and generate a federal student loan statement. To access your information, you will need to use your Federal Student Aid (FSA) ID and password. If you have never utilized the system, you will need to create an account.

**How do I create an FSA ID account?** An FSA ID account can be created at <a href="https://fsaid.ed.gov/npas/index.htm">https://fsaid.ed.gov/npas/index.htm</a>.

Is my FSA ID account for the NSLDS Student Access website the same as my account for the FAFSA website? Yes.

Does the 75% rule relate to the number of hours worked or to the actual time dedicated to either prosecution or defense duties? The 75% rule relates to the percentage of time a full-time prosecutor or defender actually devotes to prosecution or defense-specific duties. If the attorney serves as a part-time prosecutor or defender, then 75% (or 30 hours) of their standard "40 hour work week" must be dedicated to prosecution or defense-specific duties.

What is considered a qualifying student loan for this program? Federal Stafford Loans (whether subsidized or unsubsidized), Federal Perkins Loans, and Federal GRAD PLUS Loans are qualifying student loans. Federal Parent PLUS Loans and third-party, private, alternative loans are *not* qualifying student loans. Please note that if you borrowed from a Federal Stafford or GRAD

PLUS loan through a private lender (under the (FFELP) Federal Family Education Loan Program), such a loan would qualify under this program.

**How will my award be applied to my loan?** You should discuss this with your lender as the lender determines how to apply the award to your loan. Different lenders may have different policies, although lenders will typically apply an award to outstanding interest before applying it to the outstanding principal.

What happens if I change jobs? Beneficiaries who change jobs, but maintain continual, eligible employment status in the State of Mississippi will continue to be eligible for current or renewed benefits to the same extent as those who did not change employment.

JRJ FAQs can also be found at <a href="https://bja.ojp.gov/program/john-r-justice-jrj-program/faqs">https://bja.ojp.gov/program/john-r-justice-jrj-program/faqs</a>.

Please mail packets to: Cammie Ainsworth

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