

# OREGON DEPARTMENT OF JUSTICE



## 2025 JOHN R. JUSTICE LOAN REPAYMENT PROGRAM

## COMPETITIVE PROGRAM GRANT OPPORTUNITY

FOR

**PUBLIC SERVICE LAWYERS**

**REQUEST FOR APPLICATIONS**

**APPLICATIONS DUE: MAY 09, 2025**

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Oregon Department of Justice  
Crime Victim and Survivor Services Division  
1162 Court Street NE  
Salem, OR 97301-4096

**Read ALL instructions before completing the grant application.**

The Oregon Department of Justice’s Crime Victim and Survivor Services Division (ODOJ CVSSD) coordinates Oregon’s John R. Justice Student Loan Repayment (JRJ) grant program.

**Resources for this Application**

CVSSD uses a secure on-line grant management system called CVSSD E-Grants for all grant management activities including this 2025 JRJ funding opportunity. The RFA provides the guidelines to complete this application and is downloadable in PDF format from the [CVSSD E-Grants system](#) and from CVSSD’s [JRJ webpage](#).

[The CVSSD E-Grants Applicant User Guide](#) answers many questions about navigating the system. For more information about CVSSD E-Grants, go to [CVSSD's E-Grants Webpage](#).

**Contact Information for DOJ CVSSD**

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## SECTION I: APPLICATION OVERVIEW

### A. INTRODUCTION

One pressing challenge facing the criminal justice system today is the retention of those who serve every day to ensure that our communities are protected, and the rule of law is upheld—including prosecutors and public defenders. In the current economy, both prosecutor and public defender offices find it difficult to attract and retain talented attorneys. Driven by educational debt, attorneys interested in public interest law often forego opportunities to work in these offices to seek more lucrative private sector positions. Attorney shortages in these offices can result in overworked attorneys handling unmanageable caseloads, potentially affecting public safety, the administration of justice, and ultimately the public's confidence in our justice system.

Student loan debt is consistently cited as the overwhelming reason why attorneys decline or leave positions as prosecutors and public defenders. Most law students borrow to finance their legal education and the rising costs have imposed staggering debt. Furthermore, public defender and prosecutor salaries have failed to keep pace with the escalating cost of education. As a result, talented lawyers are often unwilling to accept attorney positions as prosecutors or public defenders, creating a real challenge for those offices in their quest to hire and retain capable attorneys.

Acknowledging this challenge, in 2008, Congress enacted the [John R. Justice Prosecutors and Defenders Incentive Act](#), named for the late John Reid Justice of South Carolina, to encourage qualified attorneys to choose careers as prosecutors and public defenders and to continue in that service. The John R. Justice Program (JRJ) allocated its first year of funding in 2010 and provides loan repayment assistance 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 Oregon Department of Justice's [Crime Victim and Survivor Services Division \(CVSSD\)](#) is designated as the State Administering Agency (SAA) for Oregon JRJ awards. CVSSD manages a variety of federal and state grants for DOJ. Each year, CVSSD applies to the U.S. Bureau of Justice Assistance (BJA) for federal funding to administer the JRJ program in Oregon.

## **B. PURPOSE**

The purpose of the JRJ Grant Program is to encourage qualified individuals to enter and continue employment as local and state prosecutors and local, state, or federal public defenders.

## **C. PROGRAM FUNDING AND BENEFIT AMOUNT**

In 2025, Oregon will award up to \$153,486 in federal JRJ funding, to disperse by September 30. As much as possible, funds will be distributed in equal amounts to eligible selected prosecutors and public defenders. Each beneficiary may receive up to \$10,000 per year, up to \$30,000 in the first three-year service commitment. After completing the first three-year service commitment, if still employed in public service, awardees may apply for additional annual funding for up to another three years. A beneficiary may not receive more than \$60,000 in total lifetime benefits provided by JRJ grant funds. This is an open application for 2025, and all eligible applicants can apply. This is the beginning of a new grant cycle and a new three-year service commitment. CVSSD will facilitate renewal awards for 2026 and 2027 for all 2025 award recipients. Due to the limited funding CVSSD may issue awards less than \$10,000 in order to serve as many recipients as possible.

## **D. HOW FUNDS ARE AWARDED**

Recipients are selected based on their ability to repay their student loans as determined by a ratio of student loan debt to adjusted gross income (AGI) and a cost-of-living factor based on the applicant's residence. Allocation of JRJ funds will balance equal distribution between prosecutors and public defenders and fair distribution in case of significant imbalance between groups. In case of ratio ties, the applicant with the greatest total debt will receive an award.

All awards are subject to the availability of Federal funding and the approval of the signed service agreement.

## **E. BENEFITS DISTRIBUTION**

The Oregon JRJ Program will pay the awarded benefits in one annual payment directly to the lender or servicer of the beneficiary's loan. The amount paid will not exceed the total qualifying loan balance. The Oregon JRJ Program will not be held responsible for any late fees assessed by the lending institution. If the

beneficiary has more than one eligible loan, they will indicate on the application the eligible loan for which the Program should make the one annual payment. As required by the Federal guidance, the award money is intended to supplement, not substitute, the recipient's personal student loan obligation.

#### **F. CHANGES IN BENEFICIARY EMPLOYMENT**

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

#### **G. 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 the Oregon JRJ Program to renew a benefit in the same (or greater) amount previously received by a beneficiary.

#### **H. TAXABILITY**

Loan payments made through the Oregon JRJ Program on behalf of beneficiaries may be taxable and subject to withholding. Recipients are encouraged to check with a tax advisor/accountant. DOJ/CVSSD will not advise recipients on any potential tax liability.

#### **I. PUBLIC SERVICE LOAN FORGIVENESS GUIDANCE FROM BJA**

It is BJA's understanding that in order to be eligible for the PSLF benefit, a borrower must make 120 "separate, monthly" payments. When a loan servicer receives a lump sum payment in excess of what the borrower is obligated to pay for the month, the loan servicer assumes that the excess, while immediately applied to reduce outstanding interest and principal on the loan, is intended to cover future installments. When future installments are satisfied, the borrower is no longer obligated to make monthly payments for the number of months for which the installment has been fully satisfied. BJA understands that this may present two problems for individuals who receive both JRJ and PSLF benefits:

- The first is that the lump sum payment, while satisfying more than one month’s payment obligation, is not a “separate payment”. Therefore, it can only count as “one” PSLF payment.
- The second problem is that, by removing the borrower’s obligation to make future monthly payments, the borrower cannot, for those months, make a “monthly payment” in some cases – even if the borrower voluntarily remits money.

The second problem can be remedied by providing application of payment instructions with the payment. Specifically, the borrower could state that they do not intend to apply the excess toward future installments, which will ensure that the borrower continues to be obligated to make future payments over subsequent months. Each loan servicer should provide, on the billing statement, information regarding how the borrower/payor is to provide payment instructions.

Therefore, to maximize the amount of credit they may receive from PSLF program while working in employment that also entitles them to JRJ program benefits, JRJ recipients may be advised to provide special payment instructions associated with their JRJ Program award. Borrowers should also be able to provide these instructions for a payment that has already been applied, provided that it is done promptly after the payment is applied.

This example is provided solely for illustrative purposes and should not be construed as financial advice. All grantees and beneficiaries should independently consult with the U.S. Department of Education (and/or other sources) to learn how receipt of JRJ benefits may affect awards through the Public Service Student Loan Forgiveness Program.

## SECTION II: ELIGIBILITY REQUIREMENTS

### A. ELIGIBLE EMPLOYMENT

#### ***Prosecutor***

A full-time employee of the state of Oregon or unit of local government (including tribal government) who is continually licensed to practice law and

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). 42 U.S.C.§3797cc-21(b)(1).

***Public Defender***

- An attorney who is continually licensed to practice law and is a full-time employee of the state of Oregon 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
- is a full-time employee of a nonprofit organization operating under a contract with Oregon 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
- is employed in Oregon 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-21(b)(2).

**B. INELIGIBLE EMPLOYMENT**

Prosecutors who are employees of the federal government are ineligible. Attorneys who are in private practice and not a full-time employee of a non-profit organization, even if individually or part of a firm that is under contract with a state or court appointed to provide public defense services, do not qualify as public defenders and therefore are not considered to be eligible.

**C. OTHER ELIGIBILITY REQUIREMENTS**

A beneficiary must:

1. Be a U.S. citizen or an eligible non-citizen.
2. Be employed full-time in Oregon.
3. Be employed full-time, which is not less than 75 percent of a forty (40) hour workweek.
4. Be continually licensed to practice law.
5. Have an outstanding balance on an eligible educational loan.
6. Not be in default on repayment of any federal student loans.



7. Have an Adjusted Modified Adjusted Gross Income (MAGI) of \$104,000 or less .
8. Complete a JRJ Service Agreement

#### **D. 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).

#### **E. INELIGIBLE STUDENT LOANS**

The following loans are **ineligible** for repayment with JRJ funds:

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);
4. Private loans.

**Note:** *Applicants who have consolidated their qualifying loans with a spouse's loans should 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. The Oregon JRJ Program will look at the current loan balance, and based on the percentage attributable to the applicant will establish that portion as the "loan balance" eligible for repayment.*

## **SECTION III: APPLICATION AND REVIEW PROCESS**

**STEP 1: ONLINE APPLICATION.** Before applying an applicant must determine that they meet the Eligibility Requirements listed in Section II of these

Instructions. All eligible applicants must submit their application through the DOJ/CVSSD online E-Grant System at [www.CVSSDegrants.com](http://www.CVSSDegrants.com) and follow the instructions for individuals applying to the JRJ Loan Repayment Program.

**STEP 2: MINIMUM ELIGIBILITY SCREENING.** CVSSD will screen all applications to ensure they meet the minimum eligibility requirements. Any applicant that does not meet minimum eligibility requirements will be notified and their application will not move forward in the process.

**STEP 3: SELECTION OF RECIPIENTS.** CVSSD shall select recipients from those who have submitted a complete Application and Service Agreement with all required documentation. CVSSD reserves the right to request additional documentation to verify data reported on the application. Priority consideration will be given to applicants who file renewal applications by the published due date, have complied with the requirements and qualify for an award according to the formula. Selection is then made from among qualified new applicants. Benefits to individual applicants will be awarded based on a formula that ranks each applicant according to the applicant's "ability to pay" their student loans (with separate rankings for the prosecutor side and the defender side). Awards are then made to individuals, starting with those individuals that the formula has determined are least able to pay and moving down the list. Those not receiving benefits under another program that provides loan repayment assistance for eligible educational loans will be considered before those who are receiving such benefits. Once all the money has been exhausted on the prosecutor ranking list or the defender list, the awarding will cease. In the event that not enough applicants apply for the program (i.e., there is funding left over from the allocation made for prosecutors/defenders after all applicants have received awards), then the remaining dollars in that allocation would be awarded to the highest-ranked individuals (ensuring the prosecutor/defender allocated funds remain in balance) who have not been funded.

## SECTION IV: GENERAL GUIDELINES

The following instructions are intended to guide the applicant in completing the JRJ Grant application and assist in navigating the E-Grants system.

- A. Applications will be completed and submitted electronically through the CVSSD E-Grants system.
- B. **E-Grants Registration.** All new applicants must first register in the CVSSD E-Grants system. If the applicant has applied previously for JRJ funds, then you are already in the system and you can log-in.
- Register in the CVSSD E-Grants system at <https://www.cvssdegrants.com>. Please refer to the *CVSSD Grant Applicant User Guide*, Chapter 4: *Gaining Access to Oregon CVSSD E-Grants* to assist you through the registration process. Click here to access the [Grant Applicant User Guide](#).
  - Allow up to 24 hours to process your registration.
  - In E-Grants, use the left-side scroll menu to access the required forms and tools.
- C. The E-Grants system will not allow an application to be submitted with error messages on any form within the application.
- D. After saving a form, if there are errors, the CVSSD E-Grants system will provide error messages at the top of a page directing the applicant to errors on a form.
- E. Click “**Save**” frequently to prevent timing out and losing information. Also the system will not save information if you go to the next page without saving.
- F. Please **DO NOT** attach any documents that have not been requested unless directed by CVSSD.
- G. Completing and saving individual forms is not the same as “submitting” the application. Using the left side scroll menu, **applicants must CHANGE THE STATUS of their application to “Application Submitted” when all forms have been completed and any errors are corrected.**
- H. Technical assistance regarding the CVSSD E-Grants system can be obtained by:

1. Using the CVSSD E-Grant Applicant User Guide;
2. Contacting the JRJ Fund Coordinator listed at the beginning of these instructions for assistance with the application contents; and
3. Contacting the system Help Desk for system technical assistance, which is available: Monday – Friday 7am to 5pm, Pacific Standard Time, at 1-866-449-1425 or email [azhelpdesk@agatesoftware.com](mailto:azhelpdesk@agatesoftware.com). **Consult with CVSSD Fund Coordinator before contacting this HelpDesk.**

## SECTION V: SUBMISSION INFORMATION

**JRJ grant applications must be submitted electronically through the CVSSD E-Grants system.** Applications will only be accepted through the CVSSD E-Grants system. For instructions on how to submit your application, please review the “Submitting your Application” section of the CVSSD E-Grants Applicant User Guide.

**THE APPLICATION WILL CLOSE ON:**

**FRIDAY MAY 9, 2025**

**by**

**11:59 p.m., Pacific Standard Time**

**IT IS IMPORTANT TO NOTE THAT ONCE AN APPLICATION IS SUBMITTED IT WILL ENTER INTO A “READ-ONLY” STATUS AND CANNOT BE CHANGED.**

## SECTION VI: FAQ'S

**1. Are individuals who are elected prosecutors or public defenders eligible for the JRJ program?**

No. Although the statute does not specifically prohibit the awarding of JRJ funds to elected officials (assuming they otherwise would qualify as an eligible beneficiary), BJA, in its discretion, has determined that policy and ethical considerations preclude elected officials from being eligible. This prohibition does not extend to persons who hold elected offices other than as a prosecutor or public defender (*e.g.*, city council member status unrelated to prosecutor/public defender position), provided: (1) a reasonable person could conclude that the individual's elected status did not form a basis for their selection for JRJ benefits; (2) that the person did not use their office to influence a decision pertaining to the application; and (3) that the person's obligations to their elected office do not interfere with the fulfillment of the JRJ service obligation.

**2. Are appellate attorneys handling criminal or juvenile delinquency case appeals eligible for this program?**

Yes, provided they otherwise meet the definition of a full-time "prosecutor" or "public defender" under the statute (and the solicitation and guidelines).

**3. Are attorneys who handle an exclusively civil caseload, such as civil forfeiture or dependency cases, eligible for this program?**

No.

**4. How does a prosecutor or public defender apply for JRJ student loan repayment benefits?** Oregon prosecutors or public defenders who are interested in learning about, and/or applying for, JRJ loan repayment benefits should visit CVSSD's [John R. Justice \(JRJ\) Student Loan Repayment Program webpage](#)

**5. What is the award start and end date?**

Applications for 2025 JRJ funding will open in early 2025. 2025 JRJ awards will be dispersed by 9/30/25.

**6. Are there limitations regarding the number of years an attorney has been practicing?**

No.

**7. What is considered full-time employment for the purpose of this solicitation?**

Full-time employment is considered “not less than 75% of a 40 hour work week” for the purpose of this award.

**8. Does a person have to be employed full-time at the time of selection to be eligible?**

Not necessarily, but an applicant must be a “full-time employee” of a State or unit of local government (in the case of “prosecutors) or a “full-time employee” of a State, unit of local government, qualifying non-profit organization or qualifying full-time Federal defender prior to actual receipt of benefits.

**9. May the designated state agencies issue co-payment of the loan repayment award jointly to the beneficiary and the lender?**

No. The statute clearly provides only for "direct payments on behalf of a borrower to the holder of [the qualifying] loan." CVSSD shall issue checks only by direct payment to the lenders, in accordance with the statute.

**10. Are there tax consequences associated with receipt of JRJ benefits?**

BJA shared information from the IRS regarding tax consequences associated with the JRJ Program. Please refer to the BJA’s website for further information:

[https://www.bja.gov/ProgramDetails.aspx?Program\\_ID=65](https://www.bja.gov/ProgramDetails.aspx?Program_ID=65)

*Please note neither the BJA nor the CVSSD provides legal advice on tax issues. Beneficiaries of John R. Justice Student Loan Repayment Program benefits remain responsible for and should consult with their tax advisors for advice on, any tax obligations resulting from benefits paid on their behalf.*

**11. My loans are currently classified in forbearance, not default. Am I eligible to apply?**

Yes. Loans in forbearance or deferment are eligible. Loans in default are not. The JRJ statute authorizes a program by which direct payments are to the holder of a qualifying loan on behalf of an eligible beneficiary (borrower) who is not in default on a loan for which the person seeks forgiveness. The term “default” is understood to have the same definition as it does under the applicable provisions of the beneficiary’s loan agreement with their lender. Any individual who is considered by their lender to be in “default” status at the application stage will not be selected for JRJ benefits.

**0. When does the service obligation begin?**

Ordinarily, the effective date of the beneficiary’s obligation to remain employed for three years as a qualifying “prosecutor” or “public defender” begins on the date that the beneficiary first enters into duty (as such qualifying “prosecutor” or “public defender”) after executing the service

obligation agreement. The effective date of any service agreement subsequently entered into by the beneficiary (pursuant to 42 U.S.C. §3797cc-21(e) (“Additional agreements”)) will be the day following the expiration of the prior service obligation. **Beneficiaries may not credit any service as a public defender or prosecutor prior to execution of the agreement toward the service obligation.**

**12. Is executing the service agreement optional?**

No. Awards will not be disbursed until the Service Agreement has been signed by the recipient. This is a requirement of the Act and not subject to modification.

**13. Do I need to include the Service Agreement with my JRJ Application?**

Yes. Completing the Service Agreement during the application process will mean one less step should you be selected to receive benefits. The Service Agreement form is included in the CVSSD E-Grants application.

**14. If I receive a JRJ award and wish to renew it next year, do I need to agree to an additional three years of service?**

No. A beneficiary may receive renewal grants in the subsequent second and third years without extending the original three-year Service Agreement obligation period. In cases where a current JRJ beneficiary has not yet fulfilled their initial three-year service obligation and receives continued funding, the JRJ beneficiary must sign and submit the Acknowledgment of Benefit form acknowledging that he/she continues to remain bound by the terms of the service agreement signed in the first year.

**15. Can I continue to receive JRJ monies after completing the initial three years of service?**

Yes. Upon completion of the original three-year service obligation, the JRJ beneficiary may exit the program or, if selected to receive additional JRJ benefits, may complete the JRJ Secondary Term of Service document which commits the beneficiary to an additional service obligation of not less than 12 months in exchange for those additional benefits.

**16. I have only been with my current employer for four months, but I have two years of prior experience as a prosecutor or public defender. Am I eligible to apply?**

Yes. The minimum service requirement of six months is an aggregate. Prior service in a qualified position may be added to your current job to meet the minimum service requirement.

**17. Is a beneficiary obligated to enter into a new service agreement of 3 years in addition to, and upon completion of, the initial 3-year service commitment if that person is selected again for JRJ benefits?**

No. After completing the first 3-year service commitment, an eligible beneficiary may enter into a Secondary Service Agreement, which extends the commitment by one year. A recipient may receive annual JRJ benefits through secondary service agreements until they reach \$60,000 in cumulative benefits.

**18. Will I be automatically approved for continued funding if I received JRJ grant monies in a prior year?**

Renewal is not automatic. Individuals seeking continued funding will complete a renewal application with CVSSD. However, pursuant to BJA requirements, State grantees agree to give priority consideration to those individuals who have an ongoing John R. Justice Loan Repayment Program Service Agreement obligation at the time of selection. The State grantee will only re-select individuals whom the State grantee reasonably believes will continue to maintain their eligibility to receive JRJ benefits. Of course, ongoing funding is dependent upon the availability of funds.



**19. If I am selected for an award, and I switch jobs in the next year, how will that affect my eligibility?** It depends. To receive a JRJ award, you will have to execute the three-year service agreement required by BJA. If you fail to complete the three-year requirement, you are subject to the penalty provisions contained in the service agreement. If you change employers, but continue to maintain the same job type, (ex: Malheur County prosecutor to Yamhill County prosecutor), you will still remain eligible.

**20. Does the service agreement permit the US Department of Justice to collect more than the principal amount of the award if the terms of the service agreement are not satisfied?**

In the event of a breach of the service obligation agreement, a principal sum equal to the amount that the beneficiary is required to repay to the US Department of Justice “shall be recoverable by the Federal Government” from the beneficiary (or the beneficiary’s estate, if applicable) by such methods as provided by law for the recovery of amounts owed to the Federal Government. The foregoing should not be understood to preclude the Federal Government from recovering any interest that may be owed in the collection of a debt.

**21. What if a JRJ beneficiary in repayment status is unable to repay the full sum of their received JRJ benefits within a certain timeframe?**

Once a JRJ recipient has been determined to be in a “repayment status,” such information will be communicated to BJA by the CVSSD. The Office of Justice Programs’ Office of the Chief Financial Officer (OJP OCFO) may demand repayment within 45 days from their first notice of a recipient having entered “repayment status.” If the debtor is noncompliant in repaying the debt, the OJP OCFO will refer the matter to the United States Treasury Department (with notice to the debtor) and interest and collection fees will be assessed in addition to the principal amount owed.

**22. Can a JRJ recipient in “repayment status” arrange for a payment plan?**

OJP does not provide payment plans for funds owed to the federal government, though debtors may be able to arrange for a repayment plan through the Treasury Department.

**23. How long does a JRJ recipient in “repayment status” have before their indebtedness is referred to the United States Treasury Department for collection?**

Under standard practice, uncollected debt is turned over to Treasury within 60 days after the first notice is sent from OJP’s OCFO.

**24. Can a beneficiary hold some of the grant award to pay any tax liability rather than have all of these funds apply to repayment of a qualifying loan?**

No. As an initial matter, the JRJ loan repayment benefits may not be paid directly to a beneficiary. Per 42 U.S.C. §3797cc-21(c), payments are to be made directly to the holder of the loan (*i.e.*, the lending institution) for the benefit of the borrower. Furthermore, the statute specifically authorizes repayment of loan obligations, not tax obligations of a beneficiary.

The beneficiary remains liable for their loan debt and for any late fees assessed by their lender. The JRJ program is intended as a supplement to, not a substitute for, each beneficiary's individual loan payments.

**24. How will the JRJ grant program affect funding through the Public Service Student Loan Forgiveness program?**

Beneficiaries should consult with the U.S. Department of Education to learn how receipt of JRJ benefits may affect awards through the Public Service Student Loan Forgiveness Program (PSLF).

See also: page 6 in this RFA - PUBLIC SERVICE LOAN FORGIVENESS GUIDANCE FROM BJA

Law school, state-based, and employer-based Loan Repayment Assistance Programs (LRAPs) have individual policies regarding the effect of receiving benefits from other LRAPs (which may include JRJ benefits in some cases). Applicants are encouraged to contact the LRAP administrators of the programs in which they participate to determine whether JRJ benefits influence eligibility or award amount.

**25. The application asks for the number of dependents in my household. Who can I claim?**

Anyone claimed on your prior year tax return (Form 1040) qualifies. If you have had a life change since last year and need to claim additional dependents, please explain in the appropriate section.

**26. The income stated on my Form 1040 is no longer reflective of my household situation. Can I request consideration of my current household income?**

Yes. If there has been a significant change in income since you filed your Form 1040, please explain in the appropriate space on the application. Additional documentation may be required.

**27. Do I have to include information about my spouse's student loan obligations?**

No. However, if you would like us to consider the amount your spouse is required to pay in addition to your minimum payment, please include information about your spouse's loans and any required documentation.

**28. What if I have other loans that do not qualify under the JRJ Program?**

You may include information about other educational loans in your application to be considered as part of your loan to income ratio; however, no awards will be paid on behalf of loans that do not qualify for the JRJ Program.

**29. 25. My spouse and I consolidated our student loans into one loan. Am I still eligible for this program?**

It depends. If your underlying loan would have been eligible for the JRJ Program, yes; if your underlying loan would not have been eligible, no. If you have consolidated student debt with a spouse, please be sure to include information about your original debt (including information to verify that it would have qualified for the JRJ Program), your spouse's original debt and the current balance of the consolidated loan in your JRJ application.

**30. I am no longer employed as a public defender or prosecutor, what do I need to do to repay the JRJ monies paid to my loan servicer on my behalf?**

Consistent with the terms of the JRJ Service Agreement, Oregon JRJ recipients are required to inform CVSSD of their separation from a qualified position of employment and the status of their repayment. A payment in the total amount of the JRJ Student Loan Repayment benefits that have been made on behalf of the JRJ recipient should be sent to the US DOJ Office of the Chief Financial Officer (OCFO) with a notation of the Grant Number(s) under which the money was paid. Contact your CVSSD Fund Coordinator to obtain the correct grant numbers. Funds should be returned by the recipient to the Office of Justice Programs (OJP) at the following address:

U.S. Department of Justice, Office of Justice Programs  
Office of the Chief Financial Officer (Attn: Accounting Control Branch)  
810 Seventh Street, N.W.  
Washington, DC 20531