

## 2011-12 JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM (JRJSLRP) APPLICATION AND SERVICE AGREEMENT PACKET

# **APPLICATION – PART 1**

## Complete Application Documents Due on/before: November 30, 2011

Before submitting the application, carefully read the entire application packet. The application documents will not be considered complete unless the following documents are submitted: Application, Employment Verification, Eligible Loan Verification, National Student Loan Data System (NSLDS) Loan History with Detail Loan Information for each loan, current account statement, and Service Agreement. ISAC will only accept an Application and Service Agreement with an original ink signature. Facsimile copies will not be accepted. The application and all required documents must be mailed to: ISAC, D-1B JRJ Processing, 1755 Lake Cook Road, Deerfield, IL 60015

SECTION	ON A:								P	APPL	ICAI	NT'S	S INFO	RMAT	ION	l (F	Print L	egi	ibly)												
Social Security Number								La	Last Name							First Name									MI						
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Permanent Home Address																Date of Birth															
City								Sta	State						ZIP Code																
Home: Area Code and Telephone Number Cell: Area Co							Cod	L Code and Telephone Number						-	Work: Area Code and Telephone Number																
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# 2011-12 JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM (JRJSLRP) EMPLOYMENT VERIFICATION – PART 2

SECTION A:	RELEASE (te	o be completed by applica	nt)		
Last four #'s of SSN: xxx-xx-					
Last Name	First Name		MI		
Address					
City	State		ZIP Co	ode	
I authorize my employer or future e the JRJSLRP.	mployer to provide the employme	ent information requested by	the Illinois S	tudent Assistan	ce Commission (ISAC) for
Applicant Signature			D	ate	
SECTION B: The above named employee or rec Justice Student Loan Repayment F Student Loan Repayment Progra	ruited employee has applied for b Program (JRJSLRP). Please com	plete the following section an	ent Assistand d return this	form to the app	licant. The John R. Justice
Job Title of Employee:			Date of	f Hire:	
Name of Employer/Organizatio	n:		Curren	t Annual Salar	·y:
Office Location of Employee	Address				
Onice Location of Employee	City		State		ZIP Code
Appellate Court District:					
The applicant is currently or ha	s accepted an employment of	fer as: (check one)			
representation to A full-time employed devotes substanti criminal or juvenil Employed in Illino section 3006A of delinquency case None of the abov	bis as a full-time federal defer Title 18, United States Code, s. e.	r juvenile delinquency cas on operating under a cont time employment to provio nder attorney in a defende that provides legal repres	ses. tract with III ding legal r er organizat sentation to	inois or unit of epresentation tion pursuant to indigent perso	local government who to indigent persons in to Subsection (g) of ons in criminal or juvenile
Is the applicant employed (or w		75 percent of a 40 nour w	ork week)?		
The individual seeking repayme one)	ent benefits is (check	a current employee	or		ttorney who has offer of employment.
I certify the information provided at Repayment Program (JRJSLRP) el			at the applica	ant meets the Jo	hn R. Justice Student Loan
Signature of Authorize	ed Official	Date			
Print Name		Title			
Area Code/Telephone	Number	E-mail			
The John R. Justice Student Loan Re	payment Program (JRJSLRP) eligib	ility definition of a prosecutor	or public def	ender is as follow	vs:
Prosecutor – A full-time employee of a juvenile delinquency cases at the state of 42 U.S.C.§3797cc-21(b)(1).					
Public Defender – An attorney who is c provides legal representation to indigent representation; is a full-time employee o employee's full-time employment to prov other persons providing such representa Title 18, United States Code, that provid					
Ineligible employment: Prosecutors w profit organization, even if individually or defenders" and are not eligible.	ho are employees of the federal gover part of a firm that is under contract w	rnment are ineligible. Attorneys v ith a state or court-appointed to p	vho are in priv provide public	ate practice and no defense services,	ot a full-time employee of a non- do not qualify as "public

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### 2011-12 JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM (JRJSLRP) ELIGIBLE LOAN VERIFICATION – PART 3

SECTION A:	
Last four #'s of SSN: xxx-xx-	
The applicant must submit a recent NSLDS Loan History with Detail educational loan that contains the information listed below. <b>Required Loan Information</b>	Loan Information and current account statement for each eligible
Name of Holder/Servicer	• Type of Loan (Federal Direct, etc.)
<ul> <li>Payment Address of Holder/Servicer</li> </ul>	<ul> <li>Monthly Payment and Outstanding Balance</li> </ul>
Area Code / Phone Number of Holder/Servicer	Type of Repayment Plan
Account Number	Loan Status
YOU MUST PROVIDE National Student Loan Data System (NS Section B on page 1.	SLDS) VERIFICATION of current status for each loan listed in
Complete the release below to give permission to the Illinois Studen the John R. Justice Student Loan Repayment Program (JRJSLRP), <b>Release (to be completed by applicant)</b> (Print Legibly)	
Account Number:	Date of Birth:
Last Name:	
Permanent Mailing Address:	
City: State:	ZIP Code:
I authorize my Holder/Servicer,	, to provide the loan information requested by .
Applicant Signature	Date

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# 2011-12 JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM (JRJSLRP) PROGRAM INFORMATION

#### Program Overview

The maximum annual amount for FY 2011-12 of the John R. Justice Student Loan Repayment Program (JRJSLRP) in Illinois may be up to \$4,000, and up to an aggregate total of \$60,000, to pay a recipient's student loan debt. Allocation of program funds in the amount of \$198,510 will be equally distributed between prosecutors and public defenders. Funds available are \$99,255 for prosecutors and \$99,255 for public defenders.

The amount of funding for each of the five appellate districts in the state will be allocated according to the number of prosecutors and public defenders in each district and is based on the percentage of the state's total number of prosecutors and public defenders that are employed within each of the districts. There is an additional statewide category for prosecutors (assistant attorneys general and assistant appellate prosecutors), and the funding allocation for this sixth category will be based on the percentage of the total number of prosecutors that are employed in a statewide capacity.

Benefits to individual applicants within each of the five districts will be awarded based on a formula that ranks each applicant according to the applicant's "ability to pay" his/her student loans. The formula uses a maximum amount of \$4,000 and accounts for salary differences, regional cost of living and dependents. The income component is the applicant's Adjusted Gross Income (AGI) from the IRS Form 1040, 1040A, or 1040EZ. An automatic elimination from consideration for AGIs of \$100,000 or more is built into the calculation. Additional program information, including the formula can be found on the ISAC website, collegeillinois.org. Pursuant to the program's guidelines, ISAC has sole discretion involving distribution of funds to beneficiaries.

#### **Applicant Eligibility**

A qualified applicant must be an attorney continually licensed to practice law and shall:

- be 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; or
- be 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
- be 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
- be 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.

This includes a qualified attorney that has accepted an offer of employment in the case of a recruited attorney.

### and <u>must</u>

- have an outstanding balance on an eligible educational loan;
- not be in <u>default</u> on repayment of any federal student loans; and
- make a commitment to a three-year service agreement that begins on the date the beneficiary signs the Service Agreement.

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

### **Eligible and Non-Eligible Loans**

Eligible Educational Loans include:	Non-eligible loans include:
Federal Stafford Loans;     Federal Graduate PLUS Loans;     Federal Consolidation Loans; and	<ul> <li>Federal Parent PLUS Loans;</li> <li>Federal Consolidation Loans used to repay Federal Parent PLUS</li> </ul>
Federal Perkins Loans.	Loans; • any eligible loans that have been paid in full; and • non-federal student loans.

Attorneys who 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. ISAC will establish the portion of the loan balance eligible for repayment based on the percentage attributable to the attorney requesting participation.

### Application Processing

All applicants must complete an application and Service Agreement and must provide documentation about the applicant's eligible educational loan debt obligations. By signing the application, the applicant is agreeing to the requirements and provisions of the program. By signing the Service Agreement, the applicant is acknowledging the program requires a three-year service commitment; the benefit is in the form of a loan that must be repaid if the service commitment is not fulfilled, and all other stipulations as described in the Service Agreement.

If the application or Service Agreement is incomplete, ISAC will notify the applicant who will have an opportunity to furnish the missing information. Consideration for the benefit is given only if both documents are complete and received in ISAC's Deerfield office prior to the due date. Applications received after the due date will be considered only if funds remain available.

The application will require the applicant's employer (or future employer in the case of recruited attorneys) to certify the following:

- The employer is an eligible employing entity under the John R. Justice Prosecutors and Defenders Incentive Act;
- The attorney seeking benefits meets the definition of "prosecutor" or "public defender" under the Act; and
- The employer verifies employment (or an accepted offer of employment in the case of a recruited attorney) for the individual who seeks repayment benefits.

#### Selection of Recipients

ISAC shall select recipients from those who have submitted a complete application and Service Agreement with all required documentation. ISAC 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 receive an award according to the formula. Selection is then made from among qualified new applicants.

The pool of applicants is based on the five appellate districts in the state plus an additional category for statewide prosecutors. ISAC will use the ZIP code of the applicant's employer to determine in which district to count the applicant. Benefits to individual applicants within each of the five appellate districts will be awarded based on a formula that ranks each applicant according to the applicant's "ability to pay" his/her 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 allocated for a particular district has been exhausted on the prosecutor ranking list or the defender list, the awarding for that district will cease.

In the event that not enough applicants from a particular district apply for the program (i.e., there is funding left over from the allocation made for prosecutors/defenders in that district after all applicants from that district have received awards), then the remaining dollars in that district's allocation would be awarded to the highest-ranked individuals (ensuring the prosecutor/defender allocated funds remain in balance) who have not been funded regardless of which district they are from.

#### **Other Information**

Proceeds will be remitted directly to the holder/servicer of the loans to be repaid. A recipient must continue to make regular student loan payments as required.

A recipient must respond to any notifications from ISAC and must notify ISAC of changes to his or her address, employment status or loan status (default) within ten (10) days of the change.

ISAC routinely updates our website as new program information becomes available. Check collegeillinois.org periodically for the current processing status.

### CHECKLIST

Be sure to complete, sign, date, review, and submit all of the required documents. Failure to do so will delay processing until your application packet is complete. It is the applicant's responsibility to allow sufficient mailing time in order for complete applications to be received at ISAC on or before the applicable due date of November 30, 2011. ISAC is not responsible for misdirected or illegible applications.

- 1. 2011-12 John R. Justice Student Loan Repayment Program (JRJSLRP) Application Part 1: Complete, sign and date (will only accept an original ink signature). List only eligible loans in Section B on page 1.
- 2. JRJSLRP Employment Verification Part 2: Complete, sign and date. You must have an authorized official complete Section B on page 5.
- 3. JRJSLRP Eligible Loan Verification Part 3: Complete, sign and date a copy for multiple holders/servicers listed on the application in Section B on page 1.
- 4. **Program Information:** It is recommended that you review the details of this document. It is not necessary to return pages 7 and 8.
- 5. **JRJSLRP Service Agreement:** Complete, sign and date (will only accept an original ink signature). If you are a beneficiary of last year's 2010-11 awarding, you do not need to complete this document. The service agreement on file is still valid.
- 6. **National Student Loan Data System (NSLDS):** Submit verification of all eligible loans listed on the Application Part 1 in Section B, you must provide NSLDS Loan History with Detail Loan Information for each loan. Access the NSLDS website at www.nslds.ed.gov and print screens detailing all applicable loan information.
- 7. Account Statement: Provide the most recent copy.

NOTE: The full SSN is required on page 1 of the application and last 4-digits on the top of subsequent pages where indicated.



# JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM (JRJSLRP) SERVICE AGREEMENT

NAME:

Last four #'s of SSN: \_xxx-xx-

In consideration of the student loan repayment incentive for which I have been offered under 42 U.S.C. §3797cc-21, I hereby agree as follows:

1. I will remain employed as a prosecutor or public defender for a period of service of not less than three years (36 months) unless involuntarily separated from my employment.

In accordance with 42 U.S.C. §3797cc-21(b)(1), the term "prosecutor" is understood to mean a full-time employee of a State or unit of local government who—

- (A) is continually licensed to practice law; and
- (B) 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).
- In accordance with 42 U.S.C. §3797cc-21(b)(2), the term "public defender" is understood to mean an attorney who— (A) Is continually licensed to practice law; and
  - (B) Is—
    - (i) a full-time employee of a State or unit of local 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;
    - (ii) a full-time employee of a nonprofit organization operating under 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
    - (iii) employed as a full-time Federal defender attorney in a defender organization established pursuant to section 3006A of Title 18, that provides legal representation to indigent persons in criminal or juvenile delinquency cases.
- 2. I understand that JRJSLRP funds are a supplement to, not a substitute for, my personal student loan obligations. I understand that amounts to be paid on my behalf are subject to the availability of funds and my continued eligibility. I understand that if I do not remain eligible, then further loan repayment benefits may be denied although the service obligation will remain in force. I understand that the award of JRJSLRP in any fiscal year does not guarantee benefits in future fiscal years, and that awards are subject to the availability of appropriations. I understand that any loan repayments made on my behalf may be taxable and subject to withholding.
- 3. I authorize the Department of Justice and/or the designated JRJSLRP State administrative agency, to verify the status, payment history, and outstanding balance of each qualifying loan, and to discuss the terms with the lender or note holder, or predecessors or successors in interest.

The term "qualifying loan" is understood to have the same meaning as "student loan" in 42 U.S.C. §3797cc-21(b)(3):

- (1) A loan made, insured, or guaranteed under part B of subchapter IV of chapter 28 of Title 20;
- (2) A loan made under part C or D of subchapter IV of chapter 28 of Title 20; and
- (3) A loan made under section 1078-3 or 1087e(g) of Title 20.

Further, the term "qualifying loan" is expressly understood not to include any of the following loans:

- (1) A loan made to the parents of a dependent student under section 1078-2 of Title 20.
- (2) A Federal Direct PLUS Loan made to the parents of a dependent student.
- (3) A loan made under section 1078-3 or 1087e(g) of Title 20 to the extent that such loan was used to repay a loan described in sub. (1) or (2) above.
- 4. I will notify the designated JRJSLRP State administrative agency, without delay, in writing, of any transfer to a new position or employing agency, identifying myself as a JRJSLRP beneficiary.
- 5. I will notify the designated JRJSLRP State administrative agency, without delay, in writing, of my intention to voluntarily separate, resign, or retire from my position as an eligible beneficiary before completing my service obligation under paragraph 1 above.
- 6. I will notify the designated JRJSLRP State administrative agency, without delay, in writing, of my status in default of any loan obligation with respect to a qualifying "student loan," as defined in 42 U.S.C. §3797cc-21(b)(3)(A).

- 7. In the event I voluntarily leave my position as an eligible beneficiary, or in the event I am involuntarily separated for misconduct or unacceptable performance before completing the agreed upon period of service, I will be indebted to the Federal government and must reimburse the Department of Justice for the full amount of any student loan repayments made on my behalf under this service agreement. I further acknowledge that a sum equal to the amount that I am required to repay shall be recoverable by the Federal government from me (or my estate, if applicable) by such methods as are provided by law for the recovery of amounts owed to the Federal government.
- 8. I understand and affirm that I remain responsible for making regular student loan payments, that such responsibility is not abated by selection for participation in the JRJSLRP, and that I am required to continue to make personal payments toward my qualifying loans to remain eligible for the JRJSLRP in the future. I understand that JRJSLRP payments will be made directly to the holder of my qualifying loan(s) and that I will not be the direct recipient of any such funds.
- 9. Loan repayments made on my behalf pursuant to this agreement do not exempt me from responsibility and/or liability for the full amount of any loan in which I am the debtor.
- 10. I am responsible for any income tax obligation resulting from the student loan repayments made on my behalf.
- 11. I understand that, by law, repayment benefits made on my behalf cannot exceed \$10,000 in any calendar year or an aggregate total of \$60,000. This limitation should not, under any circumstances, be construed as an obligation of said benefits. This agreement may be modified by the parties, subject to the limitations of 42 U.S.C. §§ 3797cc-21(d) and (e), to provide additional student loan repayment benefits without the need for an entirely new agreement. Such modifications include, but are not limited to, the possibility of payment increases, or the extension of benefits beyond the initial three-year service obligation, in consideration for additional service commitment by the beneficiary, based upon terms to be determined by the parties.
- 12. Periods of leave without pay, or other periods during which I am not in a pay status do not count toward the completion of the required service period upon reemployment. The service completion date must be extended by the total time spent in non-pay status. However, absence because of uniformed service in a recognized branch of the United States military, authorized maternity/paternity, FMLA, or due to compensable injury is considered creditable (within the sole discretion of the Director of BJA) toward the required service period upon reemployment.
- 13. This agreement is null and void if I am not selected for JRJSLRP in the year I sign and date this agreement.
- 14. Privacy Act Notification: This information is provided pursuant to the Privacy Act of 1974 (Public Law 94-579), as amended, for individuals supplying information for inclusion in a system of records. The authority for the collection of this information is 42 U.S.C. §3797cc-21. The purpose of the John R. Justice Loan Repayment for Prosecutors and Public Defenders statute is to encourage qualified individuals to enter and continue employment as prosecutors and public defenders. This Agreement and related data are made part of the file to be used within the Department of Justice for record-keeping and management while participating in the John R. Justice Loan Repayment program. The information also may be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the Internal Revenue Service, and pursuant to court order. You are asked to provide your Social Security Number. Please note that if you do not provide this information, and you are selected to participate in the John R. Justice Loan Repayment program, your Social Security Number will be required later to enable the Department to verify your eligibility status. Failure to submit this information will render this Agreement incomplete and you will be considered ineligible to participate in the program.

, agree to the terms of this Service Agreement.

SIGNATURE

Ι,

DATE