

## **Frequently Asked Questions**

### **Q: What is the Program Purpose?**

A: The purpose of this program is to encourage qualified individuals to enter and continue employment as prosecutors and public defenders

### **Q: When can I apply for funds?**

A: The date for the posting of the RFP is yet to be determined. Check the NCC website often.

### **Q: When will my application be due?**

A: The application deadline will be clearly stated in the RFP once it is posted. Check NCC website often.

### **Q: How much time will I have to apply once the RFP is posted?**

A: The open application period will be clearly stated in the RFP once it is posted.

### **Q: How will my application be evaluated?**

A: The Act contains very specific criteria for awarding JRJ grants. It requires the applicant's "ability to pay" educational obligations be considered first and foremost. In keeping with the federal mandate, each application will be evaluated by NCC staff and the JRJ Advisory Committee. The NCC Board will make the final award decisions and NCC staff will notify successful applicants.

### **Q: Are there tax consequences associated with accepting an award through the JRJ Program?**

A: As this is a payment towards specified student loans and no actual payment will be made toward the recipient nothing will come from NCC.

### **Q: If I am selected for an award, will I receive a check for the amount?**

A: No. The JRJ Program requires awards to be paid directly to the loan servicer/lender. In the case of multiple loans, NCC will disburse funds directly to the servicer/lender identified by the award recipient.

### **Q: If I am selected for an award, when will the money be disbursed?**

A: As this is the first year for the JRJ Program, we are still unsure as to the exact timeline for disbursement of funds. We anticipate disbursing funds directly to the servicer/lender as soon as the successful applicant submits the post-award paperwork, including:

- The original signed Service Agreement.
- Designation of which lender/servicer to pay.

**Q: If I am selected for an award, will I be able to renew the award next year?**

A: As originally envisioned, this year's award recipients will receive priority for renewal of awards next year and the year after (years two and three of the program). To renew benefits, an award recipient will not need to execute an additional service agreement or pledge more than the initial three years of service. However, the JRJ Program is subject to federal appropriation, and as such, awards in future years are subject to the availability of funds.

**Q: If I am selected for an award, and I switch jobs in the next year, how will that affect my eligibility?**

A: 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 your job change maintains your eligibility (ex: Douglas County prosecutor to Lancaster County prosecutor), you will still receive priority for renewal of benefits in years two and three of the JRJ Program.

**Q: I work in Douglas County but live in Lancaster County. Which county should I use for the application?**

A: Please list your county of residence on the application, even if you work in another county.

**Q: Where can I obtain my "Student Access Financial Aid Review"? How long does it take?**

A: Your Student Access Financial Aid Review is available online at [nslds.ed.gov](https://nslds.ed.gov). Access to this information requires a PIN, which can be obtained from this website. Plan ahead to ensure you have time to obtain the PIN before the application deadline.

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

A: 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.

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

A: 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.

**Q: Can my employer submit the "employer verification" form directly to NCC?**

A: No. Please submit the employer verification form with your completed application packet. Do not ask your employer to submit this form separately.

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

A: 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.

**Q: What documentation do I need to provide to verify my educational debts?**

A:

- For educational debt in the name of the applicant:
  - Regardless of whether the loan qualifies for the JRJ Program, a "Student Access Financial Aid Review" for the applicant **MUST** be included in the application packet.
  - A lender statement must be provided for all loans that qualify for the JRJ Program. The lender statement must:
    - Be recent (last two months).
    - Show that the loan is not in default.
    - Include the original balance, current balance, and minimum monthly payment amounts.
  - If the loan does **NOT** qualify under the JRJ Program, no lender statement is required.
- For educational debt in the name of a spouse:
  - No lender statement is required. However, if you would like this debt considered as part of the debt-to-income ratio of the household, please include a "Student Access Financial Aid Review" report for this person in the JRJ Program application.

## Eligibility

### **Q: What types of employment qualify under the JRJ Program?**

A: Prosecutor—full-time employee of a state 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). Prosecutors who are employees of the federal government are not eligible.

Public Defender—an attorney who is continually licensed to practice law and is a full-time employee of a state 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.

NOTE: 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 as beneficiaries under this solicitation.

### **Q: 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?**

A: 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.

### **Q: What is meant by "full-time" prosecutor or public defender?**

A: According to BJA, full-time employment is considered "not less than 75% of a 40 hour work week."

### **Q: Which loans qualify under the JRJ Program for awards?**

A: Federal student loans (both FFEL and Direct loans) are eligible for assistance; however, loans in default, Parent PLUS loans, and private, commercial, or alternative student loans are not eligible.

**Eligible Loans:**

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).

**Ineligible Loans:**

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. Any loan in default.

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

A: 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.

**Q: I don't have any qualifying loans under the JRJ Program, but I do have student loan obligations. Am I eligible for the Program?**

A: No. The Act is very specific in the types of loans eligible under the JRJ Program.

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

A: 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.

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

A: Yes. Loans in forbearance or deferment are eligible. Loans in default are not.

## **Service Agreement**

### **Q: Is executing the service agreement optional?**

A: 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.

### **Q: What happens if I leave my current employer before the three-year service agreement expires?**

A: Please refer to the language of the Service Agreement:

“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.

### **Q: Where can I find the Service Agreement?**

A: [https://bja.ojp.gov/sites/g/files/xyckuh186/files/media/document/JRJ\\_Service\\_Agreement.pdf](https://bja.ojp.gov/sites/g/files/xyckuh186/files/media/document/JRJ_Service_Agreement.pdf), also on the NCC website.

### **Q: Do I need to include the Service Agreement with my JRJ Application?**

A: No. If you are selected for an award, you will need to execute the Service Agreement prior to disbursement.

### **Q: 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?**

A: No. A beneficiary may receive renewal grants in years two and three of the Program without extending the original three-year Service Agreement.

### **Q: I have been employed by my office for two years. Will those years of service count towards the three-year requirement in the JRJ Service Agreement?**

A: No. Time previously served does not count toward the three-year service agreement. The toll begins on the three years of service on the date the beneficiary signs the Service Agreement.