John R. Justice Student Loan Repayment Program (JRJ)
Agency Guide

**Purpose**
The JRJ Program provides funding for loan repayment for local, state, and federal public defenders and local and state prosecutors. The purpose of the program is to encourage qualified individuals to enter and continue employment as prosecutors and public defenders.

**References**
Public Law 110–315—AUG. 14, 2008
34 U.S.C. § 10671

**Program Overview**
The Florida Department of Education (FDOE), Office of Student Financial Assistance, the governor-designated state administering agency, has developed a basis for the fair distribution of funding geographically and among the agencies employing state prosecutors, public defenders, and federal defenders; will coordinate the solicitation of applications by those offices; and collect nominations from those offices of applicants for awards. Applicants apply directly to their agency of employment, which decides, based on the programmatic criteria set forth by the U.S. Department of Justice and developed by a working group, which applicants should receive funding.

The allocation for fiscal year 2021 is $77,791.00. Program Funds will be equally distributed between prosecutors and public defenders - $38,895.50 for prosecutors and $38,895.50 for public defenders.

**Important Dates**
November 30, 2021 – Applications due to employing agency
December 31, 2021 – Agency selections due to FDOE
March – June 2022 – Tentative award disbursement

**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 Florida or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or 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; or
- Be a full-time employee of the state of Florida 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 employed in the state of Florida 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;
- Have been employed at least twelve consecutive months with qualifying entity;
- Have an outstanding balance on an eligible education loan;
- Not be in default on repayment of any federal student loans; and
- Make a commitment to:
  - a three-year service agreement, if a new applicant; or
- a one-year service agreement, if a JRJ beneficiary that has fulfilled his/her initial three-year service obligation and is being selected again to receive additional JRJ benefits; or
- if a current JRJ beneficiary that has not yet fulfilled his/her initial three-year service obligation, but remains eligible for JRJ benefits, a Service Agreement Acknowledgement of Benefit is required.

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

**Loan Eligibility**

Eligible education loans include:
- Federal Family Education Loan Program (FFELP) and Federal Direct Stafford Loans;
- FFELP and Direct Graduate PLUS Loans;
- FFELP and Direct Consolidation Loans; and
- Federal Perkins Loans.

Non-eligible loans include:
- Federal Parent PLUS Loans;
- Federal Consolidation Loans used to repay Federal Parent PLUS Loans;
- Defaulted student loans;
- Non-federal student loans (private, commercial or alternative student loans); and
- Any eligible loans that have been paid in full.

**Program Structure**

- FDOE will allocate program funds to each agency employing qualified applicants. The minimum funding level will be $100 per agency. See [2021 Final Funding Distribution List](#).
- To determine the distribution amount, the Department of Legal Affairs (DLA) used personnel data from all of the qualified agencies to determine an average statewide salary for public defenders and an average statewide salary for prosecutors. Once statewide averages were established, DLA applied the Florida Price Level Index to adjust the salaries for cost of living. The allocation is based on total number of prosecutors and total number of defenders that fall below their respective adjusted statewide salary average, regardless of how many of those attorneys will be eligible for the program.
- The employing agency will calculate benefits to individual applicants based on a formula that ranks each applicant according to the applicant’s ability to pay his or her student loans. The formula accounts for family income, qualifying student loan debt and number of dependents.
- Income will be based on the applicant’s Adjusted Gross Income calculated from the Internal Revenue Service Form 1040. There will be an automatic elimination from consideration if an applicant’s Adjusted Gross Income is more than $125,000.
- Employing agencies will forward a list of recommended applicants to FDOE on agency letterhead indicating how the funds should be distributed to each applicant.
- FDOE will announce award recipients.
- FDOE will remit proceeds directly to the lender/holder of the loan.
Program Procedures
The Application Packet will be distributed by the Justice Administrative Commission to each agency employing qualified applicants and on the FDOE website at http://www.floridastudentfinancialaid.org/FFELP/John_R_Justice/John_R_Justice.html.

- By November 30, 2021, applicants must submit an Application Packet to their employing agency with the following documentation:
  - An account statement from the lender showing the applicant’s eligible education loan debt obligations and monthly payments.
  - 2020 Federal 1040 form (pages one and two.)
- If the Application Packet is incomplete, the employing agency will notify the applicant who will have an opportunity to furnish the missing information. Consideration for an award will be given only if all documents are complete and received by the employing agency by the application deadline.
- FDOE must receive employing agency recommendations and original applications on or before December 31, 2021.
- FDOE will likely distribute funds in March 2022.

Selection of Recipients
- The eligible employing agency shall select recipients from those who have submitted a complete Application Packet with all required documentation.
- Priority, in combination with the following criteria, will be given to prior recipients and those who file timely applications.
- Agencies will rank each qualified applicant starting with those individuals that are determined to have the least ability to repay their student loans.
- Agencies will select applicants who are not receiving benefits under another loan repayment assistance program before selecting applicants who are receiving such benefits.
- Agencies may consider academic achievement (e.g., class rank, GPA, academic honors); meritorious service (e.g., high mark job evaluations); the ratio of the beneficiary’s total education debt to total assets; and/or the beneficiary’s non-educational debt financial obligations.
- In the event that not enough applicants from a particular employing agency apply, or qualify for, the program, the remaining funds will be reallocated by the FDOE.

Contact Information
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