

**KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT
ASSISTANCE PROGRAM (KY JRJLRAP)
2025-2026 APPLICATION PACKET**



KHEAA
CUSTOMER CARE
PO Box 798
FRANKFORT, KY 40602

502-668-1881

**APPLICATIONS MUST BE RECEIVED IN OFFICE OR BE POSTMARKED BY
Monday, January 5, 2026**



KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT ASSISTANCE PROGRAM 2025-2026

APPLICATION INSTRUCTIONS & PROGRAM GUIDELINES

FEDERAL PERKINS LOAN PROGRAM / FEDERAL FAMILY EDUCATION LOAN PROGRAM / WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

APPLICATION FORMS & DOCUMENTS

All required application forms must be completed and submitted for consideration. Type or print using dark ink. Applicants will not be notified if their application packet is deficient in information. Please refer to the Application Checklist to ensure all documents are submitted.

The required application forms are as follows:

1. Application form
2. Employment Verification form
3. Loan Indebtedness form
4. 2024 W2s

APPLICATION PROCESS

Applications must be postmarked no later than **Monday, January 5, 2026** or must be **hand-delivered to the Kentucky Higher Education Assistance Authority office no later than 4:30 pm EST on Monday, January 5, 2026**. Applications may also be emailed to ebrumback@kheaa.com.

Completed and properly signed application packets should be submitted as follows:

Mailing Address

Attn: Customer Care
KHEAA
PO Box 798
Frankfort, KY 40602-0898

Street Address (for other couriers)

Attn: Customer Care
KHEAA
100 Airport Road
Frankfort, KY 40601-6161

APPLICATION REVIEW PROCESS

All applications received or postmarked by the above deadline will be accepted by KHEAA and sorted appropriately by Kentucky Supreme Court District or statewide category based on area of responsibility (Prosecutor or Defender). KHEAA will review applications for eligibility and verify the following:

- Applicant is eligible beneficiary
- Applicant has qualifying student loan
- All requested application forms and documentation has been provided

Upon completion of the initial screening process, the applicant's least ability to repay ratio will be calculated for each application and the applications placed in rank order, highest need to lowest need. If two applications have the same ratio, preference will be given to the employee with the greatest number of months employed with the Commonwealth. The top three applicants in each district and sub-category will be selected as benefit recipients. All applicants will be notified by mail of the results of their application.

Those applicants who are selected as benefit recipients will be mailed information and instructions with their award notices. Award Notices and JRJLRAP Service Agreements must be signed and returned to KHEAA within 30 days. Award Notices not signed and returned by the deadline will result in forfeiture of the award. An award notice will then be sent to next applicant in rank order. Once all documentation is signed and returned, KHEAA will forward payment to the appropriate lender/loan holders.



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FEDERAL PERKINS LOAN PROGRAM / FEDERAL FAMILY EDUCATION LOAN PROGRAM / WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Before completing this form, carefully read the entire form. Keep a copy of this form and any documentation that you send with this form for your records.

Section 1 – Applicant Information

Last Name	First Name	Middle Initial	Social Security Number
Home Address			Area Code/Telephone Number (home)
City	State	Zip Code	E-mail Address

Section 2 – Employment Information

Employer Name:			Date of Hire
Work Address			Area Code/Telephone Number (work)
City	State	Zip Code	KY Bar Certification Number
Work County	State-wide Responsibility Yes No	Public Prosecutor Public Defender	Employed Full-time Yes No

Section 3 – Income/Educational Debt Information

Household Adjusted Gross Income (Line 38 of IRS Form 1040)	Income Allocation: Applicant Percentage: Spousal Percentage:
Total Educational Debt:	Educational Debt Allocation: Applicant Percentage: Spousal Percentage:

Section 4 – APPLICANT’S CERTIFICATION OF ELIGIBILITY TO PARTICIPATE (*Applicant must sign this section*)

I certify that I:

- Have an eligible loan as defined in Section 6;
- Am not in default on any loan for which I am seeking repayment;
- Receive an annual salary of not more than \$100,000 if this is the first year I have applied for the benefits;
- Have a valid Bar Certificate Issued by the Kentucky Bar Association pursuant to Kentucky Supreme Court Rules;

I understand that an application packet will not be considered complete unless the following documents are submitted:

1. Application: Complete and sign this application form.
2. Proof of Employment: Complete the top portion of the *Employment Verification* form and have your employer complete the lower portion of the form.
3. Proof of Loans: Submit a recent account statement for each loan that contains all the pertinent loan information in Section A of the *Loan Verification* form for each loan. If spousal income is included in AGI, include proof of spouse’s loans.
4. Proof of Income: IRS Form W2’s.

I understand that the full application packet must be received or postmarked by 4:30 pm EST on **January 5, 2026**.

All the information on this application is true and complete to the best of my knowledge. If asked by KHEAA, I will provide proof of the information I have given on this application.

Signature of Applicant

Date

Section 5 – GENERAL INFORMATION AND INSTRUCTIONS

The Kentucky John R. Justice Loan Repayment Assistance Program is intended to encourage qualified attorneys to choose careers as prosecutors and public defenders and to continue in that service. The program provides loan repayment assistance for local, state, and federal public defenders and local and state prosecutors who commit to continued employment as public defenders and prosecutors for at least three years.

Section 6 - DEFINITIONS

Eligible student loan is a loan with an outstanding balance made under the Federal Perkins Loan (Perkins Loan) Program, the Federal Family Education Loan (FFEL) Program, or the William D. Ford Federal Direct Loan (Direct Loan) Program, excluding PLUS loans made under the FFEL and Direct programs to parents of dependent undergraduate students and Federal Consolidation Loans and Direct Consolidation Loans that repaid a parent PLUS loan.

The **Perkins Loan Program** includes Federal Perkins Loans. The Perkins Loan Program was previously named the National Direct Student Loan (NDSL) Program, which was a continuation of the National Defense Loan (Defense Loan) Program.

The **FFEL Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

The **Direct Loan Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.

Full-time employment means the standard used by the employer in defining full-time employment.

Prosecutor is an attorney continually licensed to practice law, and a full-time employee of the Commonwealth of Kentucky or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or unit of government level, including supervision, education, or training of other persons providing such representation. 42 U.S.C. §3797cc-21(b)(1). Prosecutors who are employees of the federal government are not eligible.

Public Defender is an attorney who is continually licensed to practice law and is a full-time employee of the Commonwealth of Kentucky 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. 42 U.S.C. § 3797cc – 31 (b)(2).

Section 7 – TERMS AND CONDITIONS

- If you are determined to be eligible for loan forgiveness under this program, your loan holder will not refund any payments that you made or that were made on your behalf before the determination of eligibility.
- The annual awards to qualified defenders and prosecutors estimated to be \$2,000.00 per year, and up to an aggregate total of \$60,000. You are responsible for making regular student loan payments and that responsibility is not abated by selection for participation in the Kentucky John R. Justice Loan Repayment Assistance Program.
- If you are determined to be eligible for loan forgiveness under this program, you agree to complete, sign, and return the John R. Justice Student Loan Repayment Program Service Agreement within 30 days of notification by KHEAA.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this form or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.
- You agree in the event you leave a position as an eligible beneficiary or are involuntarily separated for misconduct or unacceptable performance before completing the agreed upon period of service, you will be indebted to the Federal government and must reimburse the KY JRJLRAAP for the full amount of any student loan repayments made under this contract.



KENTUCKY JOHN R. JUSTICE LOAN REPAYMENT ASSISTANCE PROGRAM 2025-2026
EMPLOYMENT VERIFICATION

FEDERAL PERKINS LOAN PROGRAM / FEDERAL FAMILY EDUCATION LOAN PROGRAM / WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Before completing this form, carefully read the entire form. Keep a copy of this form and any documentation that you send with this form for your records.

Section 8 – Employee Release		
Last Name	First Name	Middle Initial
Home Address		
City	State	Zip Code

I authorize my employer to provide the employment information requested by KHEAA.

Applicant's Signature _____
Date

Section 9 – EMPLOYMENT (to be completed by employer)

The above named employee has applied for benefits from the Kentucky John R. Justice Loan Repayment Assistance Program. Please complete the following section and return this form to the applicant.

Job Title of Employee		Date of Hire	
Name of Organization		Current Annual Salary	
Office Location (city) of employee		KY Bar Certification Number	
Work County	State-wide Responsibility Yes No	Public Prosecutor Public Defender	Employed Full-time Yes No

I certify that the information provided above is true and complete to the best of my knowledge and that the applicant meets the Kentucky John R. Justice Loan Repayment Assistance Program's eligibility definition of prosecutor or public defender as defined in Section 3.

Signature of Authorized Official _____
Date

Printed Name: _____
Title: _____
Telephone Number: _____
E-mail: _____



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2025-2026 KY JRJLRAP APPLICATION CHECKLIST

Have you:

- Checked that all forms are accurate and fully completed?
- Included ALL of the following documents
 - Application Form
 - Employment Verification Form
 - Educational Debt Form
 - 2024 W-2's (if married, for both applicant & spouse)
 - Proof of Loans: Submit a recent account statement for each loan that contains all the pertinent loan information in Section A of the Loan Verification form for each loan. If spousal income is included in AGI, include proof of spouse's loans.
- Verified ALL forms are signed and dated by the correct individuals?

Applications must be postmarked no later than Monday, January 5, 2026 or must be hand-delivered to KHEAA no later than 4:30 p.m. on Monday, January 5, 2026

Mailing Address:

Attn: Customer Care
KHEAA
PO Box 798
Frankfort, KY 40602-0798

Street Address

Attn: Customer Care
KHEAA
100 Airport Road
Frankfort, KY 40601-6161

Fax

1-502-696-7457

Program Coordinator is available to answer questions regarding the KY JRJLRAP at 1-502-668-1881

Monday - Thursday 7:00 a.m. ET to 3:00 p.m.
ET Friday - 8:00 a.m. ET to 10:00 a.m. ET