



STATE OF WISCONSIN
DEPARTMENT OF ADMINISTRATION
STATE PROSECUTORS OFFICE

Tony Evers, Governor
Kathy Blumenfeld, Secretary
Richard Rydecki, Administrator

Wisconsin John R. Justice Loan Reimbursement Program

Frequently Asked Questions (FAQ)

Who is Eligible for a JRJ Grant?

- State and federal public defenders and state prosecutors who have been employed for at least twelve consecutive months with the qualifying entity and agree to:
 - remain employed for at least three years, if new applicant;
 - remain employed for at least one year, for JRJ beneficiaries who have fulfilled the three-year service obligation and are selected again to receive additional JRJ benefits; or
 - a Service Agreement Acknowledgement of Benefit, for current JRJ beneficiaries who have not yet fulfilled their initial three-year service obligation, but remain eligible for JRJ benefits.
- Must be “continually licensed to practice law” in Wisconsin.
- Eligible prosecutors are full-time employees* of a state or unit of local government (including tribal government), who “prosecute criminal or juvenile delinquency cases at the state or unit of local government level.”
- Eligible public defenders are either full time employees* of a state or local government (including tribal government), who “prosecute criminal or juvenile delinquency cases at the state or local government level or a full-time employee of a nonprofit organization operating under contract with a state or unit of local government, or a full-time federal defender attorney in a defender organization pursuant to [18 U.S.C. §3306A\(g\)](#), who provides legal representation to indigent persons in criminal or juvenile delinquency cases.
- Attorney providing supervision, education or training of other persons providing prosecutor or public defender representation.

*Full-time employment is considered “not less than 75% of a 40-hour work week”

Attorneys NOT Eligible

- Cannot be employed as a prosecutor with the federal government.
- Attorneys who are in private practice (and not a full-time employee of a non-profit organization) are not eligible, even if providing public defense services under contract to the state.
- Attorneys who are in default on repayment of any federal student loans.

What is Considered a Qualifying Student Loan for this Program?

Qualifying Student Loans

- A loan made, insured, or guaranteed under [20 U.S.C. §1071](#) (Federal Family Education Loan Program).
- A loan made under 20 USC Chapter 28, Subchapter IV, [Part D](#) (William D Ford Federal Direct Loan) or [E](#) (Federal Perkins Loans).
- A loan made under [20 U.S.C. §1078-3](#) (Federal consolidation loans) or [§1087e\(g\)](#) (Federal Direct consolidation loans).

FY2026 JOHN R. JUSTICE (JRJ) STUDENT LOAN REPAYMENT PROGRAM APPLICATION

Non-qualifying Student Loans

- All other student loans not identified above (e.g. private loans, bar study loans, etc.) Although non-qualifying loans cannot be paid back under JRJ, they will be considered in the “least ability to repay” calculation.
- A federal loan made to the parents of a dependent student (PLUS loan.) These loans are not considered in the “least- ability-to-repay” calculation.

Note: At a minimum, a standard ten-year repayment schedule for student loans is assumed.

How do I provide verification that my Loan Meets the Eligibility Requirements of the JRJ Program?

Necessary Documentation:

- *National Student Loan Data System (NSLDS) verification.* This must be submitted for each education loan listed in this section of the application.
- *Explanation of loan repayment assistance from another source.* If you are eligible for loan repayment assistance from another source, please include an explanation of that assistance, including the amount of assistance and supporting documentation (if applicable).

Report your current qualifying federal student loan information (see information on qualifying and non-qualifying student loans below). You must submit verification of all education debt listed in this section of the application. To obtain verification of qualifying student loan debt, go to the [U.S. Department of Education’s National Student Loan Data System \(NSLDS\) website](https://studentloans.gov/). Select Financial Aid Review” and print screens detailing your loan information. Screen prints must be submitted by email (as a PDF) and via US Mail. It is *highly recommended* that you black out the first five digits of your social security number prior to sending.

How is the Amount of Awards Determined?

Wisconsin received \$69,793 in federal funds to award in FY2026 (\$34,896.50 each for prosecutors and public defenders). The minimum grant will be \$1,500 with the maximum to be determined based on the number of qualified applicants, but not to exceed the federal maximum of \$10,000 for any borrower in any calendar year.

Applicants with the least ability to pay will be given priority consideration. The applicant’s ability to pay will be evaluated based on forms required as part of the application process, including copies of the most recent federal and state income tax forms and any other supporting verification details. Financial information collected in the application shall be calculated to determine Income Considered¹ in the selection process. The least ability to pay will be calculated as follows:

- *Least ability to repay student loans:* Financial information collected in the application shall be calculated to determine Income Considered in the Selection Process. The calculation of Income Considered begins with the applicant’s gross annual salary, then adds to the spouse’s gross annual salary. From that is subtracted a set-aside of spouse’s income of \$25,000 or actual income, whichever is less. Other income, such as alimony or interest income is then added. From that number the following are deducted: an IRS dependent allowance, the spousal education debt; and unqualified education debt of the applicant (excluding consumer credit debt.) Next, any loan repayment assistance the applicant receives from other sources is added to the total. The cost-of-living

¹ [John R. Justice Student Loan Repayment Program - Least Ability to Repay Determination \(state.wi.us\)](https://state.wi.us/jrj/)

FY2026 JOHN R. JUSTICE (JRJ) STUDENT LOAN REPAYMENT PROGRAM APPLICATION

allowance will be subtracted (COL obtained from the WI Department of Health Services, the WI Department of Revenue, and other appropriate sources). At this point, any special considerations submitted by the applicant, such as unreimbursed child-care expenses, high medical costs not covered by insurance, or other unusual expenses will be considered. Finally, the applicant's total qualifying loan debt will be considered. The result of this calculation will be the income considered in determining the least ability to pay. All of this information, including verification information, will be gathered in the application and used to determine the applicants' least ability to pay.

What if I Have More than One Qualifying Student Loan?

An applicant may have more than one qualifying student loan, but for purposes of this solicitation, the applicant must choose the one loan for which he/she requests financial assistance. Payments will not be made to multiple lending institutions or towards multiple loan numbers held at a one lending institution.

Is my Award Considered Taxable Income?

The State Prosecutors Office does not provide 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.

What Happens if I Change or Leave My Job?

If the job you switch to is one of the positions eligible for JRJ awards and continue to dedicate more than 30 hours a week to casework, funds will be dispersed as usual.

If you leave your eligible position or fail to comply with all applicable federal and state requirements governing these funds, the Wisconsin State Prosecutors Office may withhold or suspend, in whole or in part, funds sub-awarded under the program, or recover misspent funds following an audit or review.

How will the JRJ grant program affect funding through the Public Service Loan Forgiveness (PSLF) program?

While the publicity of the availability of other federal student loan repayment plans (e.g., the Income-Based Repayment (IBR), Public Service Loan Forgiveness (PSLF), and other available loan repayment assistance programs (LRAPs)) is obviously encouraged, BJA also endorses coordination by JRJ administering agencies (to the greatest extent possible) of such programs to promote the optimum benefit to the recipient. The following provides an example of how lump sum payments and monthly payments of JRJ benefits may interplay with the PSLF program and may provide an opportunity to improve coordination: It is BJA's understanding that in order to be eligible for the PSLF program, a borrower must make 120 "separate, monthly" payments. When a loan servicer receives a lump sum payment – which is to say, a 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.

FY2026 JOHN R. JUSTICE (JRJ) STUDENT LOAN REPAYMENT PROGRAM APPLICATION

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 payor/borrower could state that s/he does 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, JRJ recipients may be advised (in order to maximize the amount of credit they may receive from PSLF program while working in employment that also entitles them to JRJ program benefits) 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. 10 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