

John R. Justice Student Load Repayment (JRJ) Grant Program FAQ

Commonwealth of Massachusetts
Executive Office of Public Safety and Security
Office of Grants and Research



Posting Date: March 28, 2025

Q. Attachment A asks for our current monthly payment. Since August 2024, I and likely most others have been stuck in a forced, administrative forbearance. I have tried multiple times to switch payment plans to resume payments, without success. Am I to put down \$0 for my monthly payment? Will this negatively impact my consideration for this program?

A. JRJ awards will be granted to eligible attorneys presenting the greatest financial need. This will be determined by evaluating the applications by using a debt-to-income (DTI) ratio. Using the ratio of the applicant's outstanding loan debt to their annual gross income, the greatest financial need will be determined. Therefore, the amount of your monthly payment will not negatively impact your consideration for the program. Under the Loan Information section of the online application there will be an additional space title "Additional Comments" where you can detail any information regarding your individual circumstance.

Q. The application instructions state to include a statement, no greater than two months old, with various information. While I can find pages online that show the information requested, I have not received an actual statement from my loan servicer since July 5, 2024. Is it sufficient to submit the information in ways other than a statement if one is not available?

A. A statement for each qualifying educational loan is an application requirement and must be included. We understand that there have been changes made to your federal payment plans. Under the Loan Information section of the online application there will be an additional space title "Additional Comments" where you can detail any information regarding your individual circumstance.

Q. Has the JRJ Program or Massachusetts specifically ceased offering the program to Prior Beneficiaries for a potential of three additional one-year terms? I noticed that option missing from the forms.

A. To maximize the funds available for the SFY2025 John R. Justice Student Loan Repayment Program grant, the program is currently being offered to new and continuing beneficiaries. Eligibility requirements can vary across grant years, depending on specific project needs and funding availability.

Q. I imagine I am not the only one who was placed in the SAVE plan and have my loans in a forbearance for the time being. Thus, I am neither able to make qualifying payments towards PSLF nor is there a monthly minimum payment.

**But, not knowing exactly when that will end or what the future of my payments look like, I am very interested in the JRJ Program and I am curious if despite the forbearance and current lack of monthly payments, I would still qualify, and how it would impact any potential award. **

A. Monthly payment amounts will not impact any potential award. The greatest financial need is determined by utilizing a debt-to-income ratio.