

**BY ORDER OF THE  
SECRETARY OF THE AIR FORCE**

**AIR FORCE INSTRUCTION 51-1302**

**17 MARCH 2014**

**Law**



**JUDGE ADVOCATE STUDENT LOAN  
REPAYMENT PROGRAM (JA-SLRP)**

**COMPLIANCE WITH THIS PUBLICATION IS MANDATORY**

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(Colonel John E. Hartsell)

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This instruction implements Air Force Policy Directive (AFPD) 51-13, *Judge Advocate Special and Incentive Pay Programs*. It sets out eligibility requirements and governs The Air Force Judge Advocate General's Corps' (AFJAGC) Judge Advocate Student Loan Repayment Program (JA-SLRP). This instruction applies only to active duty judge advocates who meet eligibility requirements set forth within. This publication may not be supplemented or further implemented/extended. This publication requires no wing or unit level compliance. Ensure that all records created as a result of the processes prescribed in this publication are maintained in accordance with Air Force Manual (AFMAN) 33-363, *Management of Records*, and disposed of in accordance with Records Disposition Schedule (RDS) located in the Air Force Records Information Management System (AFRIMS). This instruction requires collecting and maintaining information protected by the *Privacy Act of 1974*, System of Records Notices (SORN) F033 AF B, *Privacy Act Request File* and F051 AFJA C, *Judge Advocate Personnel Records*. Refer recommended changes and questions about this publication to the Office of Primary Responsibility (OPR) using the AF Form 847, *Recommendation for Change of Publication*; route AF Form 847s from the field through the appropriate functional chain of command.

## **1. Roles and Responsibilities**

1.1. The Judge Advocate General (TJAG), AF/JA, develops, coordinates, and executes JA-SLRP and essential procedural guidance for managing and implementing JA-SLRP.

1.2. The Professional Development Directorate, Office of The Judge Advocate General, (AF/JAX):

- 1.2.1. Manages and administers the program;
- 1.2.2. Verifies and inputs judge advocate's eligibility requirements;
- 1.2.3. Verifies and certifies that first-year applications and subsequent reapplications are complete and meet all requirements;
- 1.2.4. Verifies payment amounts;
- 1.2.5. Approves payment; and
- 1.2.6. Prepares and processes payment vouchers.

1.3. Legal Information Services, Air Force Legal Operations Agency (AFLOA/JAS), develops, maintains and updates the JA-SLRP System on Federal Legal Information Through Electronics (FLITE).

1.4. Judge Advocates.

1.4.1. Judge advocates must review this instruction before requesting counseling from their supervisor or AF/JAX. JA-SLRP is not an entitlement and is contingent on funding and on TJAG's approval.

1.4.2. While AF/JAX attempts to contact all judge advocates who become eligible for JA-SLRP, each judge advocate is responsible for confirming their JA-SLRP eligibility with AF/JAX and for monitoring their eligibility deadlines.

1.4.3. Judge advocates are responsible for ensuring JA-SLRP payments are properly reported and taxed as income. A Supplemental W-2 recording the withholding is sent to applicable judge advocates. Judge advocates must request the Supplemental W-2 if one is not received by the end of January of the following year. Failure to receive the proper tax documentation does not relieve a judge advocate from tax liability.

1.4.4. Judge advocates must provide the necessary documentation to meet the eligibility criteria. AF/JAX may request additional documentation in certain cases. Failure to provide requested documentation may make judge advocates ineligible for JA-SLRP.

## **2. Eligibility**

2.1. Judge advocates who meet the requirements in this instruction and who apply within their applicable eligibility windows as outlined in Table 4.1 are eligible for JA-SLRP.

2.2. Completed Year of Service. Each completed year of service refers to a judge advocate's first, second, and third years of AFJAGC service. Judge advocates become eligible for JA-SLRP after completing their first, second, and third year of AFJAGC service, beginning the day after that year's anniversary of their Extended Active Duty (EAD) date as a judge advocate for eligible direct appointees, with and without prior service, and Reserve Officer Training Corps (ROTC) graduates, date designated as a judge advocate for eligible Excess Leave Program (ELP) judge advocates, or effective transfer date for eligible intraservice and interservice transfers.

2.3. Eligibility Criteria. Judge advocates must meet the following requirements for each completed year of AFJAGC service:

2.3.1. Be an active duty Air Force officer;

2.3.2. Be qualified, designated, and serving as a judge advocate, as defined in Title 10 United States Code Section 801 and Title 10 United States Code Section 8067;

2.3.3. Be serving in an initial AFJAGC active duty service commitment (ADSC) of at least four years;

2.3.4. Do not become eligible for Judge Advocate Continuation Pay (JACP) or other bonus during the qualifying year of service, regardless of whether that bonus is applied for or not;

2.3.5. Have a qualifying loan in accordance with paragraph 2.6; and

2.3.6. Maintain the highest levels of ethical, professional and personal conduct and legal proficiency. Acts or omissions that constitute a failure to adhere to these standards may result in disqualification from JA-SLRP eligibility.

2.4. Restrictions. Judge advocates are ineligible for JA-SLRP, if they:

2.4.1. Attended Judge Advocate Staff Office Course (JASOC) prior to Class 2010-A, unless they accessed as an Air Reserve Component (ARC) judge advocate, attended JASOC initially as an ARC judge advocate and subsequently entered active duty as a judge advocate after 1 October 2010.

2.4.2. Are eligible for JACP or other bonus during JA-SLRP eligibility, regardless of whether they apply for the bonus.

2.4.3. Entered AFJAGC under the Funded Legal Education Program (FLEP). However, if a judge advocate initially attended law school under the ELP, but completed law school under the FLEP, that judge advocate may be eligible for JA-SLRP payments for a period equal to the number of years the judge advocate attended law school under the ELP. These judge advocates must also meet the eligibility criteria outlined in paragraphs 2.2, 2.3 and 2.6.

2.4.4. Accessed as an interservice transfer and served as a judge advocate prior to the interservice transfer.

2.4.5. Previously separated or transferred from active duty AFJAGC.

2.4.6. Previously received pre-commissioning compensation under Title 10 United States Code Sections 2106, 2107 or 2107a or financial assistance under Title 10 United States Code Sections 2173, 16301 or 16302, until that service obligation is completed. Once that obligation is completed, judge advocates may be eligible for JA-SLRP.

2.4.7. Previously received financial assistance under Title 10 United States Code 2171.

2.5. ADSC. Judge advocates who participate in JA-SLRP must be serving in their initial AFJAGC ADSC, of at least four years, and must complete their initial ADSC on active duty in AFJAGC. Participation in JA-SLRP does not result in an additional ADSC, however, judge advocates who separate prior to completing their initial four years may not be entitled

JA-SLRP. Judge advocates become eligible for JA-SLRP after completing first, second and third years in AFJAGC.

2.6. Eligible Loans. The following educational loans are eligible for repayment:

2.6.1. Any loan made, insured, or guaranteed under part B of Title IV of the Higher Education Act of 1965 (Title 20 United States Code Section 1071, et seq.);

2.6.2. Any loan made under part D of such title (the William D. Ford Federal Direct Loan Program, Title 20 United States Code Section 1087a, et seq.);

2.6.3. Any loan made under part E of such title (20 USC § 1087aa, et seq.); or

2.6.4. Any loan incurred for educational purposes made by a lender that is:

2.6.4.1. An agency or instrumentality of a State;

2.6.4.2. A financial or credit institution (including an insurance company) that is subject to examination and supervision by an agency of the United States or any State;

2.6.4.3. A pension fund approved by the Under Secretary of Defense for Personnel and Readiness for the purposes of this program; or

2.6.4.4. A non-profit private entity designated by a State, regulated by such State, and approved by the Under Secretary of Defense for Personnel and Readiness for the purposes of this program.

2.7. Existing Loans. Only loans in existence on a judge advocate's EAD for direct appointees and ROTC graduates, date designated as a judge advocate for ELP or effective transfer date for eligible intraservice and interservice transfers are eligible for JA-SLRP.

2.8. Consolidation. Eligible loans that are consolidated or restructured after the eligibility dates may also be eligible for JA-SLRP. Only the eligible judge advocate's educational loans qualify for repayment under JA-SLRP. If a judge advocate consolidated, or consolidates, his or her educational loan(s) with another person's (e.g., a spouse's) educational loan(s), only the eligible judge advocate's portion of the resulting consolidated loan qualifies for repayment under JA-SLRP. The eligible judge advocate must provide documentation that clearly establishes what part of the remaining unpaid principal is attributable to the judge advocate's educational loans. If the judge advocate is not able to establish which portion of the consolidated loan is attributable to the judge advocate's eligible student loan debt, the consolidated loan will not qualify for repayment under JA-SLRP.

2.9. Good standing. Only educational loans that are in good standing, as defined by the lender, are eligible for JA-SLRP. Judge advocates may defer or forbear loan payments, as long as the loan remains in good standing with the lender.

2.10. Loan Obligation. Eligibility for JA-SLRP does not relieve judge advocates from continuing to satisfy their loan obligations.

### 3. Payments

3.1. Program Maximum. Eligible judge advocates may not receive more than \$65,000.00 in total JA-SLRP payments. Those payments are divided among three years and will not

exceed \$21,666.67 for each of the first and second years of AFJAGC service and \$21,666.66 for the third year of AFJAGC service.

3.2. **Statutory Maximum.** In addition to the program maximums described in paragraph 3.1, JA-SLRP payments are limited to 33 1/3 percent of a loan's outstanding unpaid principal or \$1,500.00, whichever is greater, for each completed year of service, unless the unpaid principal balance is less than \$1,500.00. In that case, a JA-SLRP payment cannot exceed that loan's remaining unpaid principal balance.

3.3. **Adjusted Unpaid Principal Balance.** For AFJAGC Service Years 2 and 3 JA-SLRP payments, the amount that is withheld in income tax from the prior AFJAGC service year(s) payments is part of the total JA-SLRP disbursement for prior year(s) and must be subtracted from the verified remaining unpaid principal balance prior to calculating the AFJAGC Service Year 2 and Year 3 JA-SLRP payment. See Figure 3.1.

3.4. **Maximum Yearly Payment.** A judge advocate's JA-SLRP payment each year will be no more than the lesser of the program maximum or the statutory maximum.

3.5. **Multiple Loans Priority.** For judge advocates with multiple loans, each eligible loan is reviewed in prioritized order. Judge advocates must determine their loans' priority each year. For eligible loans with JA-SLRP payments less than the program maximum, those individual JA-SLRP payments will be added until their sum reaches the program maximum. See Figure 3.2.

3.6. **Payment Method.** JA-SLRP payments are made directly to the judge advocate's educational loan lender or holder. Payments will not be made to the judge advocate.

3.7. **Federal and State Income Tax Liability.** JA-SLRP payments are subject to federal and state income taxes in the year they are made to the lender. A percentage of each loan payment will be withheld as federal income taxes, reducing the amount paid to the lender. The full amount of the payment, however, counts toward the maximum program and statutory limitations described above. Figure 3.1 explains the impact of federal income tax withholdings on JA-SLRP payments in subsequent years. Judge advocates are responsible for complying with state requirements to report and pay taxes on JA-SLRP payments. State taxes are not withheld from JA-SLRP payments.

3.8. **Interest.** After a JA-SLRP payment is applied to a judge advocate's educational loan, interest on the remainder of the educational loan shall accrue as specified by the judge advocate's lender.

3.9. **Post-9/11 GI Bill.** For each year of service a judge advocate accepts JA-SLRP, that year of service does not count as qualifying active duty service for Post-9/11 GI Bill eligibility. Each completed year of service refers to a judge advocate's first, second, and third years of AFJAGC service. See Department of Defense Instruction 1341.13, *Post-9/11 GI Bill* and AFI 36-2306, *Voluntary Education Program*.

**Figure 3.1.** Example of JA-SLRP Payment Calculations over 3 Years

JA-SLRP Payment at the end of AFJAGC Service Year 1: The judge advocate's lender verifies an educational loan has a remaining unpaid principal of \$90,000.00 at the conclusion of the judge advocate's first year of AFJAGC service. The program maximum is \$21,666.67. The

statutory maximum for this \$90,000.00 balance is \$30,000.00. Since the statutory maximum exceeds the program maximum, the judge advocate's JA-SLRP benefit will be the program maximum of \$21,666.67. \$5,416.67 (25%) is withheld and the lender receives \$16,250.00.

<b>AFJAGC Service Year</b>	<b>Remaining Unpaid Principal</b>	<b>Program Maximum</b>	<b>Statutory Maximum</b>	<b>Federal Income Tax Withholding</b>	<b>Payment to Lender</b>
1	\$90,000.00	\$21,666.67	\$30,000.00	\$5,416.67	\$16,250.00

JA-SLRP Payment at the end of AFJAGC Service Year 2: This example assumes the judge advocate's educational loan was in deferment or forbearance during the second year of AFJAGC service and the judge advocate did not make any payments on the educational loan. The judge advocate's lender verifies the educational loan has a remaining unpaid principal of \$73,750.00 (AFJAGC Service Year 1's verified remaining unpaid principal of \$90,000.00 less JA-SLRP Year 1's lender payment of \$16,250.00). The \$5,416.67 withheld in income taxes from the AFJAGC Service Year 1 JA-SLRP payment is part of the total JA-SLRP disbursement for AFJAGC Service Year 1 and must be subtracted from the verified remaining unpaid principal prior to calculating Year 2 JA-SLRP payment. Therefore, the adjusted verified remaining unpaid principal is \$68,333.33 (\$73,750.00 less \$5,416.67). The program maximum is \$21,666.67. The statutory maximum for this \$68,333.33 balance is \$22,777.78. The statutory maximum exceeds the program maximum, so the judge advocate's JA-SLRP benefit will be the program maximum of \$21,666.67. \$5,416.67 (25%) is withheld and the lender receives \$16,250.00.

<b>AFJAGC Service Year</b>	<b>Remaining Unpaid Principal</b>	<b>Program Maximum</b>	<b>Statutory Maximum</b>	<b>Federal Income Tax Withholding</b>	<b>Payment to Lender</b>
1	\$90,000.00	\$21,666.67	\$30,000.00	\$5,416.67	\$16,250.00
2	\$73,750.00	\$21,666.67	\$22,777.78	\$5,416.67	\$16,250.00

JA-SLRP Payment at the end of AFJAGC Service Year 3: This example assumes the judge advocate's educational loan was in deferment or forbearance during the third year of AFJAGC service and the judge advocate did not make any payments on the educational loan. The judge advocate's lender verifies the educational loan has a remaining unpaid principal of \$57,500.00 (AFJAGC Service Year 2's verified remaining unpaid principal of \$73,750.00 less AFJAGC Service Year 2's lender payment of \$16,250.00). As in the JA-SLRP Year 2 calculations, the federal income tax withholding from JA-SLRP Years 1 and 2 disbursements must be subtracted from the verified remaining unpaid principal prior to calculating Year 3 JA-SLRP payment. Therefore, the adjusted verified remaining unpaid principal is \$46,666.66 (\$57,500.00 less the federal income tax withholding for AFJAGC Service Years 1 and 2 of \$10,833.34). The program maximum is \$21,666.66. The statutory maximum for this \$46,666.66 balance is \$15,555.55. Since the program maximum exceeds the statutory maximum, the judge advocate's lender will be paid the statutory maximum, less the federal income tax withholding. \$3,888.89

(25%) is withheld in taxes and the lender receives \$11,666.66.

AFJAGC Service Year	Remaining Unpaid Principal	Program Maximum	Statutory Maximum	Federal Income Tax Withholding	Payment to Lender
1	\$90,000.00	\$21,666.67	\$30,000.00	\$5,416.67	\$16,250.00
2	\$73,750.00	\$21,666.67	\$22,777.78	\$5,416.67	\$16,250.00
3	\$57,500.00	\$21,666.66	\$15,555.55	\$3,888.89	\$11,666.66

**Summary:** The judge advocate's student loan in this example started at a remaining unpaid principal of \$90,000.00. The judge advocate was eligible for JA-SLRP payments totaling \$58,888.89. The lender received \$44,166.66 and \$14,722.23 was withheld for federal income tax.

### Figure 3.2. Example of JA-SLRP Year 1 Payment Calculations with Multiple Loans

**Year 1 JA-SLRP Payment with Multiple Loans:** The judge advocate's lenders verify five eligible educational loans with remaining unpaid principals of \$2,000.00, \$6,000.00, \$12,000.00, \$500.00 and \$60,000.00, respectively, at the end of the judge advocate's first year of AFJAGC service. The judge advocate decides to prioritize his or her loans for repayment in that same order listed. Each loan JA-SLRP payment is then calculated in order until the statutory or program maximum is met, whichever is sooner.

The first JA-SLRP payment is calculated for Loan 1. JA-SLRP payment is \$1,500.00 since \$1,500.00 is greater than \$666.67, or 33 1/3 percent of \$2,000.00. The lender receives \$1,125.00 and \$375.00 is withheld for taxes, assuming a 25% tax rate. Since the statutory maximum is \$1,500.00 for Loan 1 and less than the program maximum of \$21,666.67, Loan 2 may be considered.

The Loan 2 JA-SLRP payment will be 33 1/3 percent of \$6,000.00 or \$2,000.00, with \$1,500.00 paid to lender and \$500.00 withheld for taxes. Since the sum of the two loan payments is now \$3,500.00 (\$1,500.00 plus \$2,000.00) and still below the program maximum of \$21,666.67, Loan 3 may be considered.

The Loan 3 JA-SLRP payment will be 33 1/3 percent of \$12,000.00 or \$4,000.00, with \$3,000.00 paid to the lender and \$1,000.00 withheld for taxes. Since the sum statutory maximum for Loans 1, 2 and 3 is \$7,500.00 (\$1,500.00 plus \$2,000.00 plus \$4,000.00) and still below the program maximum of \$21,666.67, Loan 4 may be considered.

The Loan 4 JA-SLRP payment will be \$500.00 since the unpaid principal balance is less than \$1,500.00, with \$375.00 going to the lender and \$125.00 withheld for taxes. Since the sum statutory maximum for Loans 1-4 is \$8,000.00 (\$1,500.00 plus \$2,000.00 plus \$4,000.00 plus \$500.00) and still below the program maximum of \$21,666.67, Loan 5 may be considered.

For Loan 5, 33 1/3 percent of \$60,000.00 is \$20,000.00. But since the sum of the statutory maximum for Loans 1-5 is \$28,000.00 and exceeds the sum program maximum of \$21,666.67, the judge advocate's JA-SLRP payment for Loan 5 will be \$13,666.67 (\$21,666.67 less Loans 1-4 payments of \$8,000.00 (\$4,000.00 plus \$2,000.00 plus \$1,500.00 plus \$500.00)). Of that amount, \$10,250.00 is paid to the lender and \$3,416.67 is withheld.

Loan Priority	Remaining Unpaid Principal	Program Maximum	Statutory Maximum	Federal Income Tax Withholding	Payment to Lender
1	\$2,000.00	\$1,500.00	\$1,500.00	\$375.00	\$1,125.00
2	\$6,000.00	\$2,000.00	\$2,000.00	\$500.00	\$1,500.00
3	\$12,000.00	\$4,000.00	\$4,000.00	\$1,000.00	\$3,000.00
4	\$500.00	\$500.00	\$500.00	\$125.00	\$375.00
5	\$60,000.00	\$13,666.67	\$20,000.00	\$3,416.67	\$10,250.00

Summary: The judge advocate prioritized his or her five eligible student loans in this example and was paid \$21,666.67 for Year 1. The lender received \$16,250.00 and \$5,416.67 was withheld for federal. The judge advocate received the maximum statutory JA-SLRP payments for Loans 1, 2, 3 and 4 but Loan 5's payment was capped by the program maximum.

#### 4. Application Process

4.1. Eligibility Window. Judge advocates who meet the eligibility requirements in paragraph 2 must review Table 4.1 to determine their eligibility window.

4.1.1. Judge advocates, who fail to submit an application for payment each year during their eligibility window, will be ineligible for that completed year of service's JA-SLRP payment, as well as any future JA-SLRP payments.

4.1.2. Declination will result in ineligibility for the completed year of service, as well as any future JA-SLRP payments.

4.1.3. Judge advocates must apply during their JA-SLRP eligibility window prior to receiving payments for the first year, as well as re-apply during their application window for the second and third years of completed service.

**Table 4.1. Annual Application Eligibility Windows.**

A judge advocate must apply for JA-SLRP	Maximum JA-SLRP payment for each qualifying completed year of service
Beginning the day after the <b>first</b> year anniversary of the judge advocate's EAD for eligible direct appointees and ROTC graduates, date designated as a judge advocate for eligible ELPs, or effective transfer date for eligible intraservice and interservice transfers and <u>extending for 90 calendar days</u> thereafter	\$21,666.67
Beginning the day after the <b>second</b> year anniversary of the judge advocate's EAD for	\$21,666.67

eligible direct appointees and ROTC graduates, date designated as a judge advocate for eligible ELPs, or effective transfer date for eligible intraservice and interservice transfers and <u>extending for 90 calendar days</u> thereafter	
Beginning the day after the <b>third</b> year anniversary of the judge advocate's EAD for eligible direct appointees and ROTC graduates, date designated as a judge advocate for eligible ELPs, or effective transfer date for eligible intraservice and interservice transfers and <u>extending for 90 calendar days</u> thereafter	\$21,666.66

4.2. Application. Judge advocates apply for JA-SLRP through the JA-SLRP System located on FLITE. Each yearly application or re-application must include:

4.2.1. Proof of AFJAGC professional responsibility in the form of a certificate of professional responsibility for that year or a history of professional responsibility that includes that eligibility year;

4.2.2. Promissory note or other equivalent document for each loan; and

4.2.3. Signed and completed DD Form 2475, *DoD Educational Loan Repayment Program (LRP) Annual Application*, or lender verification memorandum for each loan. See Attachment 2.

4.3. Routing. JA-SLRP applications submitted in the JA-SLRP System are forwarded directly to AF/JAX through FLITE. AF/JAX reviews verification memoranda and/or DD Form 2475s after they have been uploaded into JA-SLRP on FLITE and verifies that applications are complete and that eligibility is met. Incomplete applications will be returned, through the JA-SLRP System, to judge advocates with a notice to provide the missing data.

4.4. Approval. Upon approval of the applications, judge advocates will receive a JA-SLRP System notification of the approval. The judge advocates' notifications will include a link to the decision reports, which will detail payment information.

4.5. Appeals. The Director, Professional Development Directorate, is the appellate authority for JA-SLRP eligibility and payments.

4.5.1. Each judge advocate will have an opportunity to appeal the total JA-SLRP payment and/or individual lender disbursements through the JA-SLRP System on FLITE. If the judge advocate does not appeal, the judge advocate must indicate this decision in the JA-SLRP System, as all further processing of JA-SLRP payments is suspended until the judge advocate elects whether or not to appeal.

4.5.2. If AF/JAX determines that a judge advocate is ineligible for a JA-SLRP payment, AF/JAX will deny the application. Upon denial, the JA-SLRP System will automatically

notify judge advocates of the denial and provide them an opportunity to appeal the denial through the JA-SLRP System on FLITE.

4.6. Lender Verification. During their eligibility window each year, judge advocates must obtain from their lenders verification of their educational loan's unpaid principal balance. Refer to Table 4.1 for eligibility windows. Judge advocates must submit either a signed and completed DD Form 2475 or a signed and completed lender verification memorandum (Attachment 2) for each loan. A separate form or memorandum is required for each loan and each loan holder or lender and must be submitted when applying.

4.6.1. If submitting a DD Form 2475, judge advocates must complete Sections 2 and 3 of the form. They must also check "Active Duty LRP" for the Loan Program and list their own mailing address and fax number in Section 1, a., to ensure that the form is returned to them directly and in time to qualify for payment. The judge advocate's staff judge advocate, deputy staff judge advocate, functional supervisor or AF/JAX signs Section 1, b. The lending institution completes Section 4.

ROBERT G. KENNY  
Major General, USAFR  
Performing Duties of The Judge Advocate General

## Attachment 1

## GLOSSARY OF REFERENCES AND SUPPORTING INFORMATION

*References*

Title 10 United States Code Section 16301

Title 10 United States Code Section 16302

Title 10 United States Code Section 2106

Title 10 United States Code Section 2107

Title 10 United States Code Section 2107a

Title 10 United States Code Section 2171

Title 10 United States Code Section 2173

Title 10 United States Code Section 801

Title 10 United States Code Section 8067

Title 20 United States Code Section 1071

Title 20 United States Code Section 1087a

Title 20 United States Code Section 1087aa

DoD Instruction 1341.13, *Post-9/11 GI Bill*, 31 May 2013

AFPD 51-13, *Judge Advocate Special and Incentive Pay Programs*, 21 November 2013

AFMAN 33-363, *Management of Records*, 1 March 2008

AFI 36-2306, *Voluntary Education Program*, 9 July 2004 (Incorporating Through Change 6, 18 October 2011)

AFI 51-1301, *Judge Advocate Continuation Pay (JACP) Program*, 15 January 2008 (Certified Current 8 March 2010)

*Adopted Forms*

AF Form 847, *Recommendation for Change of Publication*

DD Form 2475, *DoD Educational Loan Repayment Program (LRP) Annual Application*

*Abbreviations and Acronyms*

**ADSC**—Active Duty Service Commitment

**AFPD**—Air Force Policy Directive

**AFMAN**—Air Force Manual

**AFI**—Air Force Instruction

**AFJAGC**—The Judge Advocate General's Corps

**AF/JA**—The Judge Advocate General

**AFLOA/JAS**—Legal Information Services, Air Force Legal Operations Agency

**AFRIMS**—Air Force Records Information Management System

**ARC**—Air Reserve Component

**EAD**—Extended Active Duty

**DAS**—Date Arrived on Station

**DOD**—Department of Defense

**ELP**—Excess Leave Program

**FLEP**—Funded Legal Education Program

**FLITE**—Federal Legal Information Through Electronics

**JACP**—Judge Advocate Continuation Pay

**JA-SLRP**—The Judge Advocate General’s Corps’ Student Loan Repayment Program

**JASOC**—Judge Advocate Staff Officer Course

**JAX**—Professional Development Directorate, Office of The Judge Advocate General

**OPR**—Office of Primary Responsibility

**ROTC**—Reserve Officer Training Corps

**SORN**—System of Records Notices

**TJAG**—The Judge Advocate General

**USC**—United States Code

### *Terms*

**Active Duty Service Commitment**—Judge advocates who participate in JA-SLRP must be serving in their initial AFJAGC ADSC. Participation in JA-SLRP does not result in an additional ADSC.

**Appellate Authority**—Director, Professional Development Directorate, AF/JAX, is the final appellate authority on JA-SLRP eligibility and payments.

**Completed year of service**—Each completed year of service refers to a judge advocate’s first, second, and third year of AFJAGC service. Judge advocates become eligible for JA-SLRP after completing their first, second, and third year of AFJAGC service, beginning the day after that year’s anniversary of their EAD date as a judge advocate for eligible direct appointees, with and without prior service, and ROTC graduates, date designated as a judge advocate for eligible ELP judge advocates, or effective transfer date for eligible intraservice and interservice transfers.

**Eligible Judge Advocates**—Eligible judge advocates must be an active duty Air Force officer; be qualified, designated, and serving as a judge advocate, as defined in 10 USC § 801 and 10 USC § 8067; be serving in an initial AFJAGC ADSC of at least four years; do not become eligible for JACP or other bonus during the qualifying year of service, regardless of whether the bonus is applied for or not; have an eligible loan; and maintain the highest levels of ethical, professional and personal conduct and legal proficiency.

**Eligible loan**—Any loan, in good standing and in existence on a judge advocate’s EAD date for direct appointees and ROTC graduates, date designated as a judge advocate for ELPs, or effective transfer date for intraservice and eligible interservice, that was made, insured, or guaranteed under part B of title IV of the Higher Education Act of 1965; made under part D of the Higher Education Act of 1965; made under part E of the Higher Education Act of 1965; or incurred for educational purposes made by a lender that is an agency or instrumentality of a State; a financial or credit institution (including an insurance company) that is subject to examination and supervision by an agency of the United States or any State; a pension fund approved by the Under Secretary of Defense for Personnel and Readiness for the purposes of this program; or a non-profit private entity designated by a State, regulated by such State, and approved by the Under Secretary of Defense for Personnel and Readiness for the purposes of this program.

**Eligibility Window**—Eligible judge advocates must apply beginning the day after the first, second and/or third anniversary of the judge advocate’s EAD for direct appointees and ROTC graduates, date designated as a judge advocate for ELPs, or effective transfer date for intraservice and eligible interservice transfers and extending for 90 calendar days thereafter.

**Program Maximum**—Eligible judge advocates may not receive more than \$65,000 in JA-SLRP payments. Those payments will not exceed \$21,666.67 for each of the first and second years of AFJAGC service and \$21,666.66 for the third year of AFJAGC service.

**Statutory Maximum**—10 USC § 2171(b) limits JA-SLRP payments to 33 1/3 percent of a loan or \$1,500.00, whichever is greater, for each completed year of service. If the unpaid principal balance is less than \$1,500.00, the payment will be the unpaid principal balance. In that case, a JA-SLRP payment cannot exceed that loan’s remaining unpaid principal balance.

**Attachment 2**

**LOAN VERIFICATION - JUDGE ADVOCATE STUDENT LOAN REPAYMENT PROGRAM (JA-SLRP) SAMPLE**

[Date]

[Loan Holder Name]

[Loan Holder Address]

RE: Loan Verification - Judge Advocate Student Loan Repayment Program (JA-SLRP)

I am requesting a payment be made on my loan (identified below) as part of the Air Force’s JA-SLRP. I consent to the release of the loan information below to the Air Force to process this application. The Air Force will make a payment directly to the lender on my behalf based on the information provided below. If you have any questions please contact me at the phone number or email address below.

Borrower’s Full Name:			
SSAN:		Phone:	
Email:			
Loan Account Number:			

Please complete the information below and sign and return this form to me at the following address: [Applicant’s Address]

This form must be returned immediately to ensure my application is filed in time to qualify for a payment.

Type of Loan* (see below):			
Original Loan Amount:			
Unpaid Principal Balance:		As of (date):	
Is this a consolidated loan?		Is the loan in default?	
Federal tax ID number:			
Will your institution accept an EFT from a third party?			
Commercial and Government Entity (CAGE) code:			
Name and address of institution where payment is to be sent (if not via EFT):			

“By signing below I certify that this information is correct and current.” (Please attach a copy of the promissory note.)

Signature and date of certifying official:  
Printed name and title of certifying official:  
Phone number and email address of certifying official:

\*Type of Loan

Please specify the type of loan from the following list:

- Enter "FFEL" if the loan was/is made, insured, or guaranteed under Title 4 of the Higher Education Act of 1964, Part B (Federal Family Education Loan Program, 20 USC § 1071, et seq.)
- Enter "Ford FDL" if the loan was made under Title 4 of the Higher Education Act of 1964, Part D (William D. Ford Federal Direct Loan Program, 20 USC § 1087a, et seq.)
- Enter "Perkins" if the loan was made under Title 4 of the Higher Education Act of 1964, Part E (Federal Perkins Loans, 20 USC 1087aa, et seq.)
- Provide specific lender information for a loan incurred for educational purposes made by a lender that is:
  - an agency or instrumentality of a state (specify the agency or instrumentality and state);
  - a financial or credit institution (including an insurance company) that is subject to examination and supervision by an agency of the United States or any state (specify the institution and regulatory agency);
  - a pension fund (specify the pension fund)
  - a non-profit private entity designated and regulated by a state (specify the non-profit private entity)
- Enter "Other" for any loan not made for educational purposes or a loan made for educational purposes by a lender not identified above