

## 17.2.1 Eligibility Criteria

In order to be determined potentially eligible for a Job Access Loan (JAL), an individual must meet the following criteria:

1. Be a custodial parent (CP); (See 2.3.1 for adult CPs or 17.2.1.1 for minor CPs) or
2. Be a noncustodial parent (NCP); (See 17.2.1.2)
3. Meet all other W-2 non-financial and financial eligibility criteria as defined in W-2 Manual Chapters 2 and 3;
4. Need the loan to address an immediate and discrete financial crisis that is not the result of the individual's failure to accept a bona fide offer of employment or the individual's termination of a job without good cause;
  - Be either: employed and need the loan to continue employment; or
  - have a bona fide job offer and need the loan to obtain employment;
5. Not be in default in the repayment of any current JAL or cash assistance overpayment recoupment;
6. Not be a migrant worker; and
7. Have an acceptable repayment plan as defined below:
  - The W-2 agency has completed a budget with the applicant which demonstrates the applicant's ability to repay the loan in cash within the agreed upon repayment timeframe making regular monthly payments.
  - The W-2 agency works with the applicant to develop an agreed upon repayment plan which may include in-kind community service work. At least 25% of the loan must be repaid in cash.
  - The initial repayment period may be up to 12 months and may be extended to 24 months at the time of repayment renegotiation.
  - No outstanding balance due can exceed \$1,600 in any 12 month period for any one loan recipient.

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JAL applicants meeting these eligibility criteria are not entitled to a loan, but may be approved for a loan as long as funding is available.

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### 17.2.1.1 JAL Eligibility for Minor Custodial Parents

If the JAL applicant is a minor custodial parent, the minor parent must;

1. Turn 18 years of age within two months of applying for the JAL;

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2. Live in one of the following supervised, alternative living arrangements:

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- a. Kinship care;
- b. Foster home;
- c. Group home; or
- d. An adult supervised independent living arrangement approved by the W-2 agency;

3. Have a high school diploma or its equivalent.

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### **17.2.1.2 JAL Eligibility for Noncustodial Parents**

In order for a noncustodial parent (NCP) of a dependent child to be eligible for a JAL, the NCP must be subject to a child support order and the custodial parent of the dependent child must:

1. Be in a W-2 placement (paid or unpaid);

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2. Receiving Wisconsin Shares child care assistance; or

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3. Receiving FoodShare.