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State of Wisconsin  
Governor Scott Walker



TO: **W-2 Agencies  
Training Staff**

FROM: Margaret McMahon, Director  
Bureau of Working Families  
Division of Family and Economic Security  
Department of Children and Families

**BWF OPERATIONS MEMO**

No: 16-01

DATE: 1/25/2016

W-2	<input checked="" type="checkbox"/>	EA	<input type="checkbox"/>	CF	<input type="checkbox"/>
JAL	<input checked="" type="checkbox"/>	RAP	<input type="checkbox"/>	Other EP	<input type="checkbox"/> *

**SUBJECT: Update to JAL Application and Repayment Agreement**

**CROSS REFERENCE:** [JAL Combined Application and Repayment Agreement form \(2482\)](#)  
[W-2 Manual, 17.2.2 JAL Eligibility Determination Process](#)  
[W-2 Manual, 17.5.4 JAL Collections](#)

**EFFECTIVE DATE:** Immediately

**PURPOSE**

The purpose of this memo is to communicate a change to the Job Access Loan (JAL) Combined Application and Repayment Agreement form.

**BACKGROUND**

In most cases, JALs cannot be written-off in bankruptcy proceedings because the loans are typically regarded as a domestic support obligation, as defined in 11 U.S.C. § 101(14A). The State of Wisconsin Department of Justice has advised the Bureau of Working Families (BWF) to incorporate language in the JAL Combined Application and Repayment Agreement (JAL application) that explicitly states that the borrower acknowledges that the JAL is a domestic support obligation. The inclusion of such language on the JAL application may curb future challenges to claims in bankruptcy proceedings about the nature of the support provided to JAL recipients.

**FORM CHANGE**

The W-2 agencies must continue to use the [JAL Combined Application and Repayment Agreement form \(2482\)](#). The form has been revised to include the following under the Acknowledgement of Receipt of Job Access Loan and Terms of Repayment section:

*I acknowledge that this loan is intended to support my child or children and my family by helping me to get employment that will raise my family's income.*

JAL applicants must check that they understand the intent of the support when completing the form, along with the other JAL loan receipt acknowledgements and terms of repayments.

There are no changes to W-2 policy.

**AGENCY ACTION**

W-2 agencies must familiarize staff with the change to the JAL application form so that they are prepared to assist W-2 applicants and participants in completing the form. W-2 agencies and workers shall use the revised [JAL Combined Application and Repayment Agreement form \(2482\) \(R. 12/2015\)](#) beginning immediately.

**CONTACTS**

For W-2 Policy Questions in the Balance of State: Bureau of Regional Operations, W-2 Regional Coordinators

For W-2 Policy Questions in Milwaukee: Milwaukee Operations Section Regional Administrators

For W-2 CARES Processing Questions: W-2 Help Desk

DCF/DFES/BWF/JC