

17.2.1 Eligibility Criteria

In order to be determined potentially eligible for a [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 [NCP](#) (see [17.2.1.2](#));
3. Meet all other [W-2](#) nonfinancial 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. The individual must 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.

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.