



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

FROM: Patara Horn, Director  
Bureau of Working Families  
Division of Family and Economic Security  
Department of Children and Families

BWF OPERATIONS MEMO							
No:	24-14						
DATE:	08/15/2024						
W-2	<input type="checkbox"/>	EA	<input type="checkbox"/>	CF <input type="checkbox"/>	JAL <input checked="" type="checkbox"/>		
RAP	<input type="checkbox"/>	TMJ	<input type="checkbox"/>	TJ	<input type="checkbox"/>	Other EP	<input type="checkbox"/>

**SUBJECT: *Update to Job Access Loan (JAL) Prohibited Use Policy***

**CROSS REFERENCE:** [W-2 Policy Manual Section 17.3.2](#)  
[BWF Operations Memo 22-04](#)

**EFFECTIVE DATE:** Immediately

**PURPOSE**

This operations memo updates Job Access Loan (JAL) prohibited uses to align policy and to reduce barriers for those seeking assistance.

**BACKGROUND**

[BWF Operations Memo 22-04](#) announced updated JAL policy to clarify that a JAL can be used for housing when Emergency Assistance (EA) has not been applied for; although, it is a best practice to use other housing resources before taking out a JAL for a housing expense.

This operations memo brings into alignment the prohibited uses of JAL policy by removing language that a JAL cannot be used for expenses which could be covered by the EA program.

**POLICY**

Policy updates are summarized below. The relevant policy manual sections are attached to this memo and will be incorporated into the [Wisconsin Works \(W-2\) Manual](#). Policy that was removed is highlighted light grey, and language that is added is highlighted yellow.

CURRENT POLICY

JALs cannot be used to cover expenses that are or could be covered by the EA program.

NEW POLICY

JALs **can** be used for expenses that are or could be covered by the EA program. Agencies should help individuals use other programs or resources that provide aid and services that do not need to be repaid.

**TRAINING**

The Partner Training Team will update any relevant trainings based on this operations memo.

**AGENCY ACTION**

W-2 agencies must familiarize staff with the updated functionality described in this memo and update any relevant agency procedures.

**ATTACHMENTS**

[Policy Attachment](#)

**CONTACTS**

For W-2 Policy Questions: [BWF Policy Question SharePoint](#)

For W-2, CARES and WWP Functionality Questions: BWF Work Programs Help Desk  
[BWFworkprogramsHD@wisconsin.gov](mailto:BWFworkprogramsHD@wisconsin.gov)

DCF/DFES/BWF/AE