

17.2.2 JAL Eligibility Determination Process

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17.2.2.1 Initiating a JAL Request

To request a JAL, an applicant can:

1. Submit an online application through ACCESS; or
2. Contact their local W-2 agency.

For online applications submitted via ACCESS, the application date is the date the online application is submitted. A CWW case comment must be left when a JAL ACCESS application is withdrawn prior to entry in BRITS to note the reason for withdrawal.

When a JAL is requested by contacting the W-2 agency, the W-2 agency must initiate the application process by generating the Application Registration form. The JAL application process begins on the date the applicant provides the agency with a signed Application Registration form (RFA) that is generated from the CWW **Print Application Registration** page. (See [1.4.2.3](#) for acceptable ways to obtain a signature)

See [1.4.2](#) for more information.

When JAL funding is unavailable:

- Online ACCESS applications for JAL will be unavailable;
- Agencies should no longer accept new in-person JAL applications; and
- Agencies must inform individuals who request JAL by contacting the agency that JAL funding has been exhausted for the current year and assist in recommending other assistance and resources available to the individual.

The W-2 agency must waive all up-front job search activities for JAL-only applicants and must not require JAL-only applicants to complete the informal assessment.

17.2.2.1 Application Processing

[JAL](#) applicants may request a JAL by applying in [ACCESS](#) or by contacting the W-2 agency directly. When JAL funding is unavailable, online ACCESS applications for JAL will be unavailable.

The W-2 agency must have procedures in place to process JAL applications and issue eligibility decisions within the standard and expedited application processing timeframes unless an extension is in place. (See [4.1.3](#))

Application Processing Timeframes*	
Standard	12 working days
Expedited	2 working days
Extension in place	Up to 30 calendar days
System Auto Denial	60 calendar days

*The application processing timeframe starts when the JAL request is entered in BRITS, after initial eligibility has been determined in CWW.

When the applicant has an immediate need for the JAL to keep or start a job, agencies must process the application in the expedited application processing timeframe.

After a JAL request has been created in BRITS, the worker will see warning messages in BRITS and CWW as reminders to act on the JAL, dependent on the timeframes above.

If the agency has not made a final decision on a JAL request after 60 calendar days, BRITS will automatically deny the request and issue a denial letter to the JAL applicant. BRITS will auto-generate a comment that the JAL application was denied and the denial notice will be available in BRITS and CWW. The W-2 agency must waive all up-front job search activities for JAL applicants and must not require JAL applicants to complete the informal assessment

17.2.2.2 Meeting with the JAL Applicant Intake Appointment Availability

People applying for a JAL online can schedule an intake appointment in ACCESS or by contacting their local W-2 agency.

All applicants must meet:

1. With a FEP to complete an intake interview in CWW; and
2. With a FEP who is a JAL creator to complete the interactive application in BRITS and sign the *JAL Combined Application and Repayment Agreement* form (2482) generated in BRITS as part of the application process. A [fillable version](#) of this form is available in the DCF forms repository.

When possible, these should be combined into one meeting. See [1.4.2.4](#) for acceptable interview and meeting options.

JAL Intake Appointment Interview Availability	
ACCESS Applications	<p>W-2 agencies must provide appointment availability in ACCESS for five working days following the date an application is submitted.</p> <p>If an applicant does not schedule an appointment in ACCESS or does not attend their scheduled appointment, W-2 agencies should contact them to schedule an appointment.</p> <p>A CWW case comment must be made to document the date and format of the intake interview.</p>
In-Person Applications	<p>Agencies must maintain available intake appointments in CWW Client Scheduling for a minimum of 10 working days into the future.</p> <p>A CWW case comment must be made to document the date and meeting format of the intake interview.</p>

The purpose of the intake interview in CWW is to gather information to establish initial eligibility for a JAL by determining if an applicant meets JAL eligibility criteria, including W-2 financial and nonfinancial eligibility. (See 17.2.1)

W-2 agencies must follow all case processing requirements and scan eligibility documents into ECF under the appropriate codes. (See chapter 4)

When current documentation of the applicant's identity, birthdate, citizenship, or residency is already uploaded in ECF, a CWW case comment must be made that these items have been verified and are in ECF.

During the interactive application in BRITS, the **JAL creator** must:

- Record the applicant's requested JAL amount in the Requested Loan Amount field on the JAL Information page in BRITS; this entry is informational and not contingent on the JAL limit available to the applicant.

- Discuss with the JAL applicant their household monthly budget of income and expenses and update the Monthly Budget page in BRITS. This section will populate Net Monthly Income to calculate the applicant's ability to repay the JAL in cash. (See [17.2.3](#))
- Discuss with the JAL applicant the JAL amount(s) needed to relieve the crisis and enter each reason in the Loan Repayment Calculator in BRITS to calculate the **actual** JAL amount and update cash repayment terms.
- Upload all supporting documentation provided during the interactive application into BRITS, including, but not limited to:
 - Proof of a current and valid driver's license;
 - Proof of motor vehicle insurance; and
 - Permission from a probation, parole, or extended supervision agent to purchase a vehicle.
- Enter BRITS comments to document the meeting format and any changes to the application, including but not limited to:
 - Extension information;
 - Withdrawal reason;
 - Need for expedited determination;
 - Changes to monthly budget;
 - Changes to actual loan amount; or
 - Changes to request reasons.
- Generate the JAL Combined Application and Repayment Agreement in BRITS, obtain the applicant's signature, and upload to BRITS before submitting the JAL claim to the JAL approver. (See [1.4.2.3](#) for acceptable ways to obtain a signature)

JAL approvers must make a BRITS comment documenting the date the JAL decision was made or returned to the JAL creator.

When a JAL has been approved by the JAL approver, an overnight process will send the check to be printed. The JAL creator is responsible for coordinating check pickup with the applicant.

The Acknowledgment of Receipt section of the JAL Combined Application and Repayment Agreement **must be signed and uploaded to BRITS when the applicant receives their check.** See [1.4.2.3](#) for acceptable ways to obtain a signature.

The W-2 agency may deny an application after 30 calendar days if:

- No appointment has been scheduled;

- The applicant did not attend a scheduled meeting; or
- The applicant cannot be reached.

17.2.2.3 JAL Application Processing Timeframe

The W-2 agency must have procedures in place to process JAL applications and issue an eligibility decision within the standard and expedited application processing timeframes unless an extension is in place. (See [4.1.3](#))

Agencies must process an application in the expedited application processing timeframe when an applicant has an immediate need for the JAL to keep or start a job.

A BRITS comment must be entered for every application with an extension in place. The BRITS comment must include the current date and length of extension.

A BRITS comment must be entered for every application on an expedited timeframe. The BRITS comment must include the current date.

From the application date (see 17.2.2.1), a JAL decision must be issued within the following timeframes:

Application Type	Maximum number of days from the application date
Standard	12 working days
Expedited	2 working days
Extension in place	Up to 30 calendar days

After a JAL request has been created in BRITS, the worker will see notification messages in BRITS and CWW as reminders to act on the JAL, dependent on the timeframes above.

If the agency has not made a final decision on a JAL request after 60 calendar days, BRITS will automatically deny the request and:

1. Auto-generate a denial notice in BRITS and CWW;
2. Issue the denial notice to the JAL applicant; and
3. Auto-generate a BRITS comment that the JAL application was denied.

17.2.2.3 JAL Combined Application and Repayment Agreement

All [JAL](#) applicants must meet with a [FEP](#) who is a JAL creator to complete the interactive application process and sign the [JAL Combined Application and Repayment Agreement \(2482\)](#) to document their JAL request.

1. The meeting with the JAL creator can be in person or via phone or video call. W-2 agencies must meet in the applicant's preferred meeting format. The meeting format used must be documented in BRITS case comments.

The JAL creator must upload all documentation provided during the application and JAL claim creation process in BRITS.

The JAL creator must upload a signed application in BRITS before submitting the JAL claim to the JAL approver.

See [1.4.2.3](#) for acceptable methods to obtain a signature.

2. After the JAL has been approved by the JAL approver, an overnight process will send the check to be printed.

The JAL creator must schedule a time for the individual to visit the W-2 agency to sign Acknowledgement of Receipt section of the JAL Combined Application and Repayment Agreement and to pick up their check.

The signed form must be scanned and uploaded to BRITS.

17.2.2.4 W-2 Participants Applying for JAL

JAL applicants in an open W-2 placement must complete a modified application process, as they have already met W-2 financial and nonfinancial eligibility criteria.

A FEP must meet with the [The JAL applicant must meet with a FEP who is a JAL creator to complete the interactive application in BRITS and sign the JAL Combined Application and Repayment Agreement form \(2482\) generated in BRITS to complete the JAL Combined Application and Repayment Agreement \(2482\).](#) The FEP must request any additional documentation related to JAL-specific eligibility criteria.

W-2 agencies must not substitute JALs in place of W-2 services, family stabilization payments, or other appropriate financial resources.

NOTE: Individuals remain eligible for a CMF or CMF+ placement even after their income and assets exceed W-2 limits. All CMF and CMF+ cases must meet nonfinancial eligibility requirements to continue receiving case management services. [Financial eligibility requirements must be met for CMF and CMF+ participants to be eligible for a JAL.](#)

17.2.3 JAL Budget

17.2.3.1 Budgeting and Financial Counseling

The **FEP** must use the Monthly Budget page in BRITS as a tool to create a monthly budget to establish if the applicant is able to repay the JAL in cash.

The **W-2** agency **FEP** must complete **a**the monthly budget in conversation with all **JAL** applicants during the interactive application process. The FEP must discuss with the applicant their household monthly budget of income, using any active income, passive income, savings, and/or prospective income, and must discuss expense amounts provided by the JAL applicant and update the Monthly Budget page in BRITS.

The Net Monthly Income field will populate based on income and expense entries and must yield a positive number to demonstrate the applicant's ability to repay the loan in cash.

The **FEP** must use the Create JAL page in BRITS as a tool to establish if the applicant is able to repay the JAL in cash as a step in the eligibility process.

EXAMPLE: Bellamy is a parent enrolled in W-2 and is in a CSJ placement. Bellamy has a successful interview for a full-time job with wages of \$16 per hour. Both Bellamy and the FEP believe Bellamy will be offered the job. Bellamy requests a JAL to repair her car to be able to reliably get to work.

The FEP completes the Monthly Budget page in BRITS which reflects prospective monthly income of \$2,752 ($\$16/\text{hour} \times 40\text{hours}/\text{week} = \640 , $\$640 \times 4.3\text{ weeks}/\text{month} = \$2,752$). Because Bellamy expects to be hired for a new job and start work, the FEP overrides the expected W-2 Benefit income of \$653 for CSJ and enters \$50 to reflect a CMF+ supplemental payment as the W-2 Benefit in anticipation of Bellamy getting the new job and changing placements.

Bellamy also receives \$250 of FoodShare which is reported as income. Bellamy's total monthly income is \$3,052 ($\$2,752 + \$50 + \$250 = \$3,052$).

Bellamy's expenses include \$100 each month for transportation, \$230 each month for food expenses, \$160 each month towards utilities, and \$900 each month towards rent. Her total monthly expenses are \$1,390.

BRITS populates a positive number of \$1,662 ($\$3,052 - \$1,390 = \$1,662$) in the Net Monthly Income field, demonstrating Bellamy's income is greater than her expenses and she will be able to repay the JAL.

The FEP enters a BRITS comment at the end of the interactive interview in BRITS, before generating the *JAL Combined Application and Repayment Agreement* form (2482), describing that prospective income was budgeted to align with the job Bellamy anticipates getting and as a result \$50 was reported for the W-2 Benefit as she would be moved into CMF+ upon beginning the new job.

No changes to the remainder of 17.2.3

17.5.4 Collections

On a monthly basis, BRITS will issue a loan summary of the payments received, the outstanding balance, and the next payment due date. PACS: is responsible for posting the payments in BRITS.

If there is a renegotiated in-kind community service plan, the JAL recipient will submit hours **with a supervisor's signature** to the W-2 agency who will verify and confirm the in-kind hours and coordinate with PACS for posting payments.

No changes to the remainder of 17.5.4