Eligibility Calculation for John R. Justice Grant Program for FY2019

Assumption: payments in excess of 10% of formula-adjusted income are considered a hardship

Data and documents required:

a. Adjusted Gross Income from Fed 1040, line 7 (2018 form)
b. Number of dependents listed on Fed 1040, plus yourself and spouse (if applicable)
c. Loan payment document or amount
d. Cost of Living Index by Appellate Court district
   (determined by simple average of Standard Metropolitan Statistical Areas in region)

<table>
<thead>
<tr>
<th>Region</th>
<th>Cost of Living Index</th>
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<tbody>
<tr>
<td>1</td>
<td>10</td>
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<tr>
<td>4</td>
<td>9</td>
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<tr>
<td>2</td>
<td>10</td>
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<td>5</td>
<td>9</td>
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<td>3</td>
<td>99</td>
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<thead>
<tr>
<th>Example</th>
<th>Notes</th>
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<tbody>
<tr>
<td>$52,000</td>
<td>AGI</td>
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<td>Cook County advertised salary ($55,600) less minor adjustments</td>
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If Line 7 is equal to or greater than $100,000, the applicant is not considered for program.

Step 1. Identify Adjusted Gross Income (AGI) on Line 7 on Fed 1040
         $52,000
         AGI
         Cook County advertised salary ($55,600) less minor adjustments

Step 2. Modified AGI to account for dependents - create MAGI by subtracting the number from b (above) 4050 from AGI (Line 7)
         $48,350
         MAGI
         Reduction for one dependent @ $4,050

Step 3. Adjust for cost of living difference among Appellate Districts
By dividing MAGI by regional cost of living index to get ADMAGI.
         $42,788
         ADMAGI
         Chicago Cost of Living Index is 109

Step 4. Determine annual student loan payment (ASLP)
Multiply monthly payments by 12
Payments must be based on a 10 year or greater repayment program
(for reference, about $25,000 in federal loans results in a $300/month payment)
         $7,200
         ASLP
         Monthly payment of $600 on $50,000 of Federal loans with 10 yr payback period

Step 5. Determine the ratio of ASLP to ADMAGI:
         16.827%
         ASLP/ADMAGI
         If ratio is 10% or above, applicant is eligible for loan relief.

Students are ranked by ratios within each district.

Step 6. Calculate eligible award.
         $4,279
         $2,921
         10% of ADMAGI
         Eligible Award Amount

Multiply ADMAGI by 10% and subtract from ASLP

Step 7. Eligible award is the calculated eligible amount, or $4,000, whichever is less.