

Eligibility Calculation for John R. Justice Grant Program for 2021-22

Data and documents required:

- a. Adjusted Gross Income from Fed 1040, line 11 (2020 form)
- b. Number of dependents listed on 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)

Region 1	109	Chicago-Cook	Region 4	92	Spfld-Urbana-Bloomington
Region 2	102	Collar-Rockford	Region 5	90	St Louis-Evansville
Region 3	99	Kankakee-Peoria			

		Example	Notes
Step 1.	Identify Adjusted Gross Income (AGI) on Line 11 on Fed 1040	\$92,000	AGI
<i>If Line 8b is equal to or greater than \$100,000 the applicant is not considered eligible.</i>			
Step 2.	Modify AGI to account for dependents. Create MAGI by subtracting the number from b. (above) x \$4200 from AGI	\$79,400	MAGI <i>Reduction for yourself, spouse, and one child @\$4200</i>
Step 3.	Adjust for cost of living difference among Appellate Districts by dividing MAGI by (regional cost of living index divided by 100) to get ADMAGI. Determine <i>annual</i> student loan payment (ASLP)	\$72,844	ADMAGI <i>Chicago Cost of Living Index is 109</i>
Step 4.	Multiply monthly payments by 12 <i>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)</i>	\$7,200	ASLP <i>Monthly payment of \$600 on \$50,000 of Federal loans with 10 yr payback period</i>
Step 5.	Calculate Eligibility by multiplying ratio by ADMAGI and subtracting from ASLP. <i>(Ratios vary by year and job type to keep award totals for Defendants and Prosecutors equal.)</i>	\$3,165	Defendant ratio 5.539%*
Step 6.	Award is determined by the relative amounts of the Minimum Award (MIN), the Eligibility Amount (Eligibility), and the Maximum Award (MAX), as follows: If Eligibility < MIN, then Award = MIN; If MIN < Eligibility < MAX, then Award = Eligibility; and If Eligibility > MAX, then Award = MAX <i>(* ratio, MIN, and MAX values used here are examples – actual values are determined using appropriation and application data)</i>	\$3,165	MIN=\$1800*, MAX=\$3200*

Appendix B