



State of Wisconsin
Higher Educational Aids Board

P.O. Box 7885
Madison, WI 53707-7885
HEABmail@wisconsin.gov

Telephone: (608) 267-2206
Fax: (608) 267-2808
https://heab.state.wi.us

Tony Evers
Governor

Connie Hutchison, PhD
Executive Secretary

**JOHN R. JUSTICE GRANT PROGRAM
Least Ability to Repay Determination**

All information required for least ability to repay determination will be collected in the application process.

Formula for Determination of Income Considered (IC) in Selection Process

		<u>Abbreviation</u>	<u>Resource/Comments</u>
	Applicant gross annual salary and wages (Gross Income)	GI	Application/employer verification
Plus (+)	Spouse gross annual salary and wages (Spouse Income)	SI	Application
Less (-)	Spouse income set-aside	SIS	\$25,000 or income, whichever is less
Plus (+)	Other income	OI	Application: alimony, rental income, interest/dividend income
Less (-)	IRS dependent allowance	DA	Application, dependents claimed x 3,650
Less (-)	Spousal annual education debt	SED	Application/NSLDS, annual payment
Less (-)	Non-qualifying education debt of applicant	ED	Application/annual payment amount
Plus (+)	Loan repayment assistance from other sources	LR	Application, annual amount
Less (-)	Cost of Living Allowance	COL	WI Department of Revenue/ WI Department of Health Services/Other Sources
Equals (=)	Income Considered in Selection Process	IC	Calculation of Income Considered / IC: GI+SI-SIS+OI-DA-SED-ED+LR-COL = IC

Additional Considerations for Determination of Least Ability to Pay:

- Amount of applicant’s eligible student loan debt
- Special Considerations submitted by applicant
Special considerations could include such things as: childcare expenses; high medical costs for a family member not covered by insurance; child support; spouse’s loss of income/employment; or other unusual expenses.
- Years of Qualifying Service
- Geographic Location of Employer