

The Perennials of Income

Income Conversion Rates

Weekly – 4.3 Bi-weekly – 2.15 Semi-monthly – 2

• VaCMS will convert the income for you. Check wrap-up!

Evaluating Income

Evaluate income received 30 days prior to the application filing date.

If the income is not reflective, speak with the customer.

Evaluating Income

- Consider work patterns or patterns of receiving income to determine income
- 1. Is the client expecting more overtime?
- 2. Is the client expecting a raise?
- 3. Is the client expecting to miss days from work each month?
- To do this correctly, remember to ask if the income is expected to continue in the current pattern.

Income Example

Dogwood applied for SNAP on July 1st. He works at Pine Grocery and is paid bi-weekly.

All amounts are gross pay

What income would the worker consider?

6/2 6/16 6/30

\$400.00 \$520.00 \$275.00

Includes holiday time and overtime

Verifying Income



Verification Sources



System Searches

SNAP requires workers to upload the results of ALL required system inquiries performed outside of VaCMS to DMIS. The household is not responsible for providing verification of reported income available via systems of record. The systems of records are: APECS, SVES, TALX, VEC and SOLQ-1. (PART III)

Income Eligibility Standards

There are income limits for SNAP benefits; gross and net The gross income does not apply to PA HHs and HHs with at least one member who is aged or disabled

The gross income limit screening applies to all other HHs The net income will determine the amount of SNAP benefits all HHs will receive

Excluded Income

Part 11.F

- Infrequent/irregular income (less than \$30 per quarter)
- Child support kept by DCSE
- Loans
- Reimbursements
- Earnings of children in school
- Certain lump sums
- HUD/housing payments
- Self-employment expenses

- WIOA/educational payments
- Shared shelter arrangements
- Payments excluded by law
- In-kind benefits/Vendor payments/Third party funds
- Legally obligated child support payments

Legally Obligated Child Support Payments

- Child support payments paid by a household member to an individual outside the household might be an income exclusion.
- Including payments to obtain health insurance and administrative fees charged to collect support from wages.
- It does *not* include alimony or spousal support payments.
- Verify:
- legal obligation to pay child support
- the amount of support obligated
- the amount of support actually paid

Third Party Funds

THIRD PARTY FUNDS ARE:	• Funds to be considered when SNAP recipient is payee for benefits for someone not in SNAP HH.	 Income is assigned to the person getting it. 	 If the money is used for or is given to the beneficiary: 	
1) Determine what	2) Count money used for	3) Count any money	 If beneficiary is a 	
portion is used for or is given to the beneficiary	as the beneficiary's money	kept by the payee as the payee's income	disqualified or ineligible member:	
	1) Determine portion of			
	the money assigned to the ineligible/disqualified member	2) Count the income according to policy for excluded or disqualified members		

Countable Earned Income Part 11.C

- Wages and salaries (including bonuses)
- Self-employment income (minus the cost of doing business)
- Certain training allowances
- Certain rental income
- Jury duty pay
- Others as specified

Self Employment

Allowable Costs of Producing Self- Employment Income include:	 Cost of labor, raw material, seed, livestock 	 Insurance premiums on property, buildings, vehicles, crops, livestock 	 Cost of advertising
 Real estate, personal property taxes related to self- employment 	• Warehouse costs	• Transportation costs (not to and from work)	 Maintenance, repair and replacement costs
	• Meals and snacks for childcare providers	• Identifiable shelter costs for the business enterprise	

Self Employment





- Federal, state and local taxes
- Money set aside for retirement
- Personal work-related expenses such as transportation to and from work
- Depreciation

\$

Countable Unearned Income Part 11.E

Assistance payments (TANF, GR, SSI)							
Pensions/retirement							
SSA Benefits (including survivor benefits)							
Disability benefits							
VA Benefits							
Child support/alimony							
Workmen's compensation							
Unemployment benefits							
Foster care payments							
Certain rental income							
Dividends and Interest							

Entering Income Into VaCMS

Date Fields

- Lily was informed that she has been hired for a new job on <u>April 1</u> and that her first day of work will be on <u>April 15</u>. She calls and provides you with this update on <u>April 20</u> and brings in the supporting documentation on <u>April 25</u>.
- On the Employment Details page, how do you enter these dates?
- Effective Begin Date: April 15
- Date Change Occurred : April 1
- Reported On Date: April 20
- Verification Received On: April 25

Dates: End Dates

Scenario: When a client applied on May 1, she indicated that she was homeless. She calls you to inform you that she is moving into her own place on Main Street on August 3.

On the Living Arrangements page, what actions do you take?

Enter August 3 as the Effective Begin Date for the new living arrangement

Once you complete this action, the VaCMS will automatically add an End Date of August 2 for the previous address.

You will almost never have to set an End Date in the VaCMS.



Partial Month Income



Income Example

Rose applied for SNAP on March 1st. She was recently laid off from her job and her last pay was verified as February 15th.

All amounts are gross pay

What income would the worker consider?

2/1\$275.002/8\$275.002/15\$275.00

Income Example

Iris applied for SNAP on June 28th. She was recently laid off from her job and her last pay was verified as June 15th.

6/1\$275.006/8\$275.006/15\$275.00

All amounts are gross pay

What income would the worker consider?

Entering Partial Month Income

1. On the **Employment – Employer** page, create the first income record with the partial month income, enter the details of the employment and employer, and then:

From the **Has the Client lost employment?** dropdown menu, Select **Yes**.

- 1. In the **Termination Date** field, enter the last day of the month in which you are reporting a partial month's pay.
- 2. From the **Pay Frequency** dropdown menu for the partial month, select **Irregular** or **Monthly** (either selection will calculate the income properly).
- 3. In the **Period Start Date** field, enter the first day of the month in which you are reporting a partial month's pay.
- 4. In the **Period End Date** field, enter the last day of the month in which you are reporting a partial month's pay.
- 5. Click Next.

Employment Information

Job Title:		* Income Type:	Wages, Salaries, Tips, Severance Pe 🗸
* Employment Start Date:	03 / 10 / 2024 ===	Date of First Pay:	mm/ dd / yyyy 🎟
No. of Hours Expected to Work Per Week?		Rate Per Hour:	\$
* Has the Client Lost Employment?	YES 🗸	Termination Date:	03 / 31 / 2024 🚥
Is your employment part of a therapeutic work program? Is this source of earnings from supportive services?		Verification: ✓	~
VTP Information			
No. of hours worked per week: Has the client verified income within the past 30 days?	0.0	Rate of pay per hour:	\$0.00
Pay History/Projection Period			
Is there a change to Pay Frequency	?:[NO		~
* Pay Frequency:	Monthly		~
Day of week paid:	~		
* Period Start Date: Are There Any Deductions From the Pay Check? (Child Care):	03 / 01 / 2024	* Period End Date:	03 / 31 / 2024

On the **Employment – Pay Details** page, enter all known pay details including:

In the Date Received / Expected field, enter the date the customer received their partial month's pay

In the **Gross Amount** field, enter the gross amount of the partial month's pay; enter other pay details if applicable.

In the Payment Indicator dropdown menu, select Final.

There will be no averaging for this month, and actual income amounts will be used.

In the Include in Projections dropdown menu, Select No.

This will prohibit the pay record to be included in future months.

Select a **Pay Verification** from the dropdown menu.

Click Add.

Employment - Pay Detail	s ? 🗐 🎗 🗋 🍳	💬 🔳		
Case Name: Flower, Daisy	Case #: <u>113608080</u>	Case Action: Intake/Screening	Case Status: Pending	
New Data Electronic So	ources Earned	Cancel 📳 + Add I	Employment Previous 📳 +	Continue
Client Information				
Name:	Flower, Daisy 24F	Client #: 21	104385305	
Employment Dates				
Effective Begin Date: 03/01/202	4 End Date:	Period Start Date: 03/0	01/2024 Period End Date: 03/31	/2024
Pay Details				
Date Received / Expected:	Gross Amount: \$ 657	Tips Amount: Total Amount: \$\$ 657.00	Payment Indicator: Include in Projections: Final NO	✓ ver a period
Pay Verification: Pay stubs or earnings stat	Pay Verification Received	Date: Begin Month Of Contract: End Mo	of 12 Months ?:	

Click the **Save + Add Employment** button to create a new employment record. This will return you to the **Employment – Employer** page where you can enter the details of the employment, this time indicating that the employment is ongoing.

On the **Employment – Employer** page, re-enter the details of the employment with the following changes from the original entry:

In the **Effective Begin Date** field, enter the first of the month of the first full month's pay (the month immediately following the partial month entered previously).

From the **Has the Client lost employment?** dropdown menu, select **No** (*unless the employment has indeed ended).

From the Pay Frequency dropdown menu, select the pay frequency for the ongoing employment.

1. On the **Employment – Pay Details** page, enter all known pay details including:

- 2. In the **Date Received / Expected** field, enter the date the customer received their partial month's pay (this must fall within the date range created in Step 1).
- 3. In the **Gross Amount** field, enter the gross amount of the partial month's pay; enter other pay details if applicable.
- 4. In the Payment Indicator dropdown menu, select Initial.
 - 3. This will indicate the first payment in the month.
- 5. In the Include in Projections dropdown menu, select Yes.
 - 3. This will allow the pay record to be included in future months.
- 6. Select a Pay Verification from the dropdown menu.
- 7. 7.Repeat step 6, using the Payment Indicator of **Ongoing**, and the Include in Projections of **Yes**, for all remaining pay records this month.
- 8. Note: Step 7 assumes that all pay records are consistent and ongoing for this employment record.
- 9. Click Add.
- 10. Click Save + Continue.

11. The **Employment Budget - Summary** page displays the final results, containing (but not limited to) two separate employment records for the same job.

Employment Budget - Summary 🧿 🗊 🕥 💿 💿												
Case Name:	Flower, Daisy	Case #: <u>113608080</u> Case Action: <u>Intake/Screening</u>						Case Status: Pending				
Electronic Sour	rces Earned										Previous	i Next
Name		Employer N	ame	Cli	ent #			Effective I	Begin Date		End Date	
 Flower, Dais 	y 24F	Flower's Nur	sery	21	10438	5305		03/01/202	4			
Name	Month Begin Date	Month End Date	Child Care	TANF		SNAP	M	agi ma	Non MAGI MA	Inco Dete Date	ome ermination e	User ID
Flower, Daisy	03/01/2024	03/31/2024				\$657.00				03/2	8/2024	tr5017
E Flower, Dais	y 24F	Flower's Nur	sery	21	10438	5305		04/01/202	4			
Name	Month Begin Date	Month End Date	Child Care	TANF		SNAP	M	Agi Ma	Non MAGI MA	Inco Dete Date	ome ermination e	User ID
Flower, Daisy	05/01/2024					\$989.00				03/2	8/2024	tr5017
Flower, Daisy	04/01/2024	04/30/2024				\$989.00				03/2	8/2024	tr5017



Harvesting Results

SNAP - E	DG Summary	? 🗉 Q 💬 🔳							
Case Nam	e: Flower, Daisy	Case #: <u>1</u>	13608080	Case Act	tion: Intake/So	creening	Case Status:	Pending	
	W	aitlist Communication	Form	Commu	nication Fo	rm Ve	erification Checkl	ist Next	
EDG #	▶ Program/TOA	 Eligibility/Service Period 	 Family Unit Size 	 Net Benefit Amount 	 Eligibility Result 	 Eligibility Status 	 Eligibility Determination Date 	Pending Reasons <u>VCL</u> <u>Other</u> PP	Overridden
92863057 92863057 92863057	SNAP SNAP SNAP	03/28/2024 - 03/31/2024 04/01/2024 - 04/30/2024 05/01/2024 -	$\frac{4}{4}$ 1 $\frac{1}{4}$ 1	\$ 19.00 \$ 113.00 \$ 113.00	Approved Approved Approved		03/28/2024 03/28/2024 03/28/2024	NA NA N NA NA N NA NA N	IA NO IA NO IA NO
	W	aitlist Communication	Form	Commu	nication Fo	rm Ve	erification Checkl	ist Next	

EDG Summary

Wrap-Up

SNAP Income Eligibility 🥐 🗐

Case Name: Flower, Daisy	Case #: <u>113608080</u>	Case Mode: Intake	Case Status
EDG #: 92863057 Eligibility Result: Approved Redetermination Date:	Program/TOA: SNAP Eligibility Status: Interim Report Date:	Eligibility/Service Period:	03/28/2024-03/31/2
			Elig
Financial Test			
Total Self Employment Income		\$	0.00
Total Earned Income		+ \$	657.00
Total Unearned Income		+ \$	0.00
Child Support Payments		- \$	0.00
Total Gross Income		= \$	657.00
Budget Group Size		:	1
Gross Income Eligibility Limit		= \$	2430.00
Net Income Eligibility Limit		= \$	1215.00
Financial Eligibility Result		:	Pass

Wrap-Up

NAP Income Eligibility 🕐			
Case Name: Flower, Daisy	Case #: <u>113608080</u>	Case Mode: Intak	ce Case St
EDG #: <u>92863057</u> Eligibility Result: Approved Redetermination Date:	Program/TOA: SNAP Eligibility Status: Interim Report Date:	Eligibility/Service Pe	eriod: 04/01/2024-04/3
			E
Financial Test			
Total Self Employment Income		\$	0.00
Total Earned Income		+ \$	989.00
Total Unearned Income		+ \$	0.00
Child Support Payments		- \$	0.00
Total Gross Income		= \$	989.00
Budget Group Size		:	1
Gross Income Eligibility Limit		= \$	2430.00
Net Income Eligibility Limit		= \$	1215.00



Thank you!