

P-2213 INCOME (continued)

P-2213A Earned Income (Reach Up rule 2251) **(23-12)**

Earned Income is gained from the performance of service, labor, or work. Earned income includes, but is not limited to salaries, wages, commission, tips, self-employment, or payments for services.

How to Count Wages/Salary

Determining Correct Paystubs for Applications (Initial or Recertification) and Interim Reports

Request earnings received 30 days prior to when the application or Interim Report is received, and date stamped. Always utilize the [ESD Calculator](#) to determine the correct 30-day period.

Fluctuating/Non-Reflective or Inconsistent Income

If the household identifies their pay situation as Fluctuating/Non-Reflective or Inconsistent, request verification of their previous 90 days' income (may include the 30 days initially requested). Collateral statements from the employer are also acceptable.

Example: ESD receives application dated 3/19 and household identifies as having Fluctuating/Non-Reflective or Inconsistent income. Request income verification for 12/18 through 3/19.

CATN an explanation of the household's situation that caused the request for a greater period of verification, any employer contact, and steps that will be taken to have the JINC accurately reflect the household's circumstances.

Employed with no earnings at time of application

If a household member claims to be employed but has no earnings in the previous 90 days from the date the application is received and date stamped, document in CATN that the earner has no income for the previous 90 days. Advise household to report whenever their situation changes.

New or Changed Income

When a household reports a new income or changes to the ongoing income, ask for verification.

Base the income estimate on verification received during the 10 days when the household was supposed to verify income (or the first paystub if the household

will not receive their first pay within those 10 days and the employer will not give a statement).

Initial paystubs returned

If a household submits wage verification for a partial week and a full week and the hours vary from the first to the second week, ask the household if hours will generally vary.

- If yes, average the wages from both pay stubs and convert to a monthly amount.
- If the household says the first partial week was not representative, verify it with the employer. If the employer confirms, use the full week's wage for the estimate. Convert to a monthly amount by multiplying by 4.3.
- If the hours do not vary, use the full week's paystub and multiply by 4.3 for the estimate.

If the household submits a paystub for a partial week, and it is the only paystub they have received:

- If it is representative (for example, a State employee who will be working 8 hours a day, 5 days a week, may not initially receive a full paycheck), make the estimate by multiplying the verified hourly wage by the number of hours to be worked and convert to a monthly amount.
- If it is not representative, make a collateral call to the employer or request a statement from the employer.

Getting average hours per week from a range of hours

If an employer gives a range of hours on an Employment Information form or signed statement (such as 30-35 hours expected each week) get average hours per week to use in the calculation.



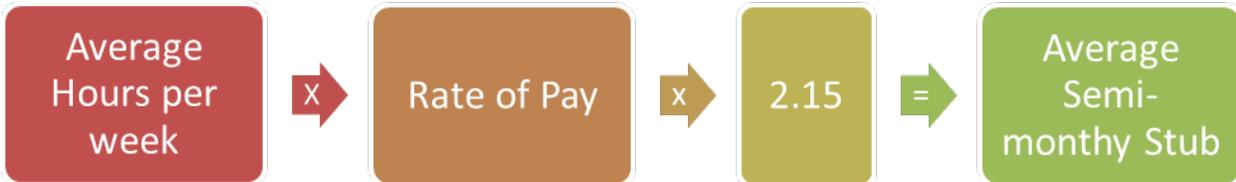
Weekly

Determine the average gross pay of a weekly check with the following calculation and enter it into the JINC.



Bi Weekly

Determine the average gross pay of a bi-weekly check with the following calculation and enter it into the JINC.



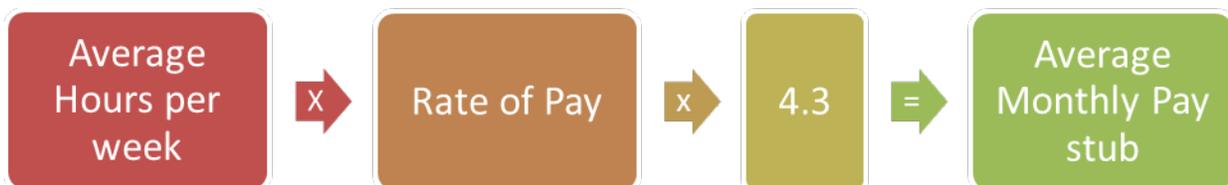
Semi Monthly

Determine the average gross pay of a semi-monthly check with the following calculation and enter it into the JINC.



Monthly

Determine the average gross pay of a bi-weekly check with the following calculation and enter it into the JINC.



New income at time of application

If at the time of application, a household indicates they have new income that is starting that month or the following, a request for verification of the new income should be made. The actual anticipated income to be received will count towards the month it is to be received.

Make sure to explain the [Reach First program](#) and explore if the household would like to be APPLed for Reach First, instead of Reach Up. Provide the benefits of

each program and allow the family to decide which would be most beneficial to them.

- If the household is eligible for a small benefit in the initial month, and then found not eligible afterwards, make sure the initial benefit issues through ACCESS INQD. Otherwise send to COPS to help issue the benefit.
- If unsure how to process the application due to the new income, discuss with district supervisor and send to AOPs for further guidance if questionable.

Example: Household applies for Reach Up on 5/24/23. Reports they have just started a new job but will not receive their first paycheck until Friday 6/2/23. Enter the new income in the month of June when they provide verification. If this is done prior to the end of May, make sure the May benefit issues based on no earned income in May. Approve or deny the June benefit based on the anticipated income that will start June 2nd.

Decrease and Increase in Income

If a household reports a change in income, ask for verification. When verification is submitted, recalculate the monthly income by averaging and converting to a monthly figure. Enter a clear CATN.

Decrease in income

Issue the supplement immediately if the employer is clear on the decrease and it is an ongoing situation.

Example: Household is paid weekly and reports on 8/3 that her hours have decreased, and wages will change from \$150 a week to \$100 a week. The employer verifies that this is an ongoing change. The first decreased check will be received 8/18.

August checks will be: \$150, \$150, \$100 and \$100.

$\$500 / 4 = \125

$\$125 \times 4.3 = \537.50 Issue the supplement.

September checks will be: \$100, \$100, \$100, \$100

$\$400 / 4 = \100

$\$100 \times 4.3 = \430

Odd-Ball Income

Odd-ball income refers to an increase or decrease in earnings that is not usual for the earner. It happens infrequently. An example of this is an earner who has normal hours but was working extra hours in a pay period for another co-worker who was absent for a week.

If applicant/participant identifies a paystub as odd and out of the normal anticipated earnings, verify with the employer as being odd. If verified as odd,

you drop the single odd paystub from the JINC panel. Total the remaining paystubs and divide by the number of paystubs that were used. Then use the correct multiplier (4.3, 2.15, or 2) to find out the ongoing monthly income. CATN the collateral contact with the employer and the steps taken to determine the ongoing income.

Example: Household is paid weekly and reports they worked an extra shift in week 2 to cover for a coworker—this is not expected to continue. Collateral call to employer confirms this is accurate.

Week 1: Gross Income = \$158.99

Week 2: Gross Income = ~~\$315.22~~- Drop the odd ball

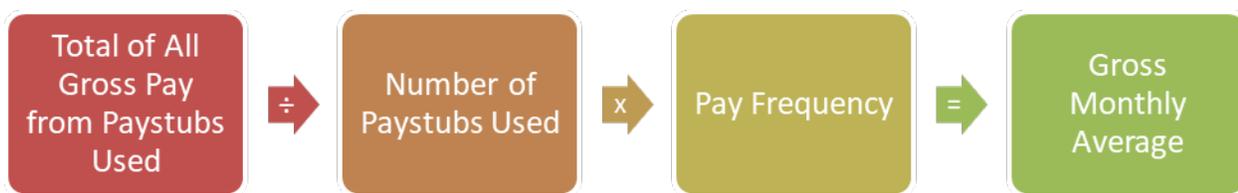
Week 3: Gross Income = \$189.01

Week 4: Gross Income = \$168.20

\$516.20/3 pays = \$172.06

\$172.06 average weekly gross, multiplied by 4.3= \$739.88

Calculation:



Contract Income

Contract income is a fixed salary for a contracted service and it is paid to the earner over the duration of the contract. They are not paid hourly. A common example of this is contract paid teachers, another may be a web designer who places bids on larger company projects and then signs a contract to provide the service over a certain period with agreed upon compensation.

Request a copy of the contract to review its terms, compensation, and length.

If the contracted earner is being paid at an hourly rate use the stable on-going verification and calculation methods by requesting their paystubs.

Calculation:



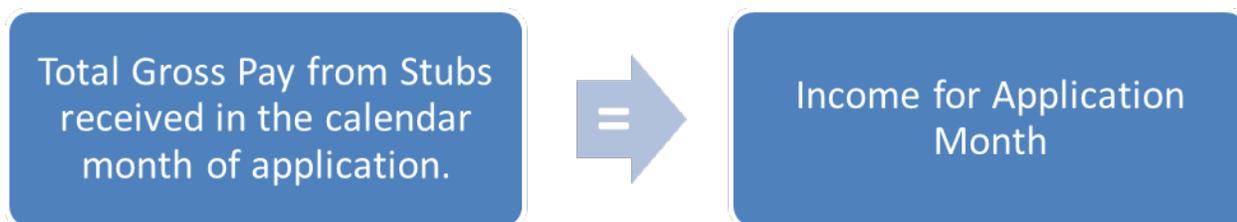
Terminated Income

Terminated income is income that will no longer be received by the earner at the time of application or in the following month.

Always look ahead at JINCs and budgets to ensure the earnings have been removed from the next month's eligibility.

Last pay received in month of application

Request verification of and enter all income for the month of application if the last pay will be received in the month of application. Code the JINC as not recurring.



Last pay received in month after application month

For an application where the job has terminated but the last pay will be received the month after the month of application, request the previous 30 days' income from the application date received to determine eligibility of the 1st month's benefits. Verify the anticipated next month's income with employer by collateral call or 218ET. Code the JINC in the month after application as not recurring.

BPS Support

See ACCESS Eligibility Training Videos ([JINC\) Entering a JINC from Paystubs](#), ([JINC\) Entering a JINC from a 218E](#), and ([JINC\) Ending a JINC with a 218ET](#).

Entering Ongoing Job Income in ACCESS

When using paystubs, income should be entered exactly as it appears on the paystubs. Do not drop cents.

On the JINC panel, enter the following information:

- The actual dates paid in the "MO DA YEAR" field.
- Hours worked in the "HOURS" field.
- The gross wages (place zeros for gross wages if participant has some weeks with no earnings) in the "GROSS WAGES" field or "TIPS/COMMISSION" field.
- The day the participant gets paid in the "DAY PAID" field.
- How often the participant is paid (weekly, bi-weekly, etc.) in the "PAY FREQ" field.

JINC

12/07/18 14:45	INCOME INFORMATION FOR JINC . 01				ASPFAF3
NAME: WHITE	SNOW	SSN: 151-31-8978			
MO DA YEAR	HOURS HHH	GROSS WAGES \$\$\$\$\$ c€	TIPS/COMMISSION \$\$\$\$\$ c€	PAY FREQ	PAY DAY
1. 09 01 2018	005	00250 00		B	THU
2.					
3.					
4.					
5.					
TOTALS:	5	250.00		EMP	JOB
MONTHLY:	10	537.50		F5	F6
**EITC AMOUNT:	\$\$\$\$\$ c€	VERIFIED: ES	V	UPDATED: 20181207	
FUTURE START:	/ /	CM	UPDATED: 20181207		
USER: 430 FNX:	STAT MODE: D	RPTGRP: 151 31 8978	PERIOD: 12 18	COMMAND: BACK	
DO: Z IMS: D02	REPORTING ADULT: SNOW	WHITE			

For new ongoing and consistent income, you only need to enter one line of information into the JINC and it will calculate the ongoing amount.

<u>ACCESS Pay Frequency Codes</u>
W-Weekly B-Biweekly S-Semi Monthly
M-Monthly I-Irregular

ACCESS will automatically total the monthly gross wages and figure the appropriate income (using 4.3 or 2.15, or actual amount received depending on the pay frequency). The figure populates on the 3rd panel of ELIG.

Reading a Paystub that shows hours with a colon

Example: Hours – 30:15

The colon indicates that the participant worked 30 hours and 15 minutes. Since this is less than a half hour, this would be rounded down to 30 hours.

Example: Hours – 30:30

The colon indicates that the participant worked 30 hours and 30 minutes. Since this is at least *half* an hour (or 0.5 hour), this would be rounded up to 31 hours.

Reading a Paystub that shows hours with a period

Example: Hours – 30.15

The period indicates that the participant worked 30.15 hours. This would be rounded down to 30 hours.

Example: Hours – 30.3

The period indicates that the participant worked 30.3 hours, which is still less than 30 ½ hours. This would be rounded down to 30 hours as well.

Example: Hours – 30.5

The period indicates that the participant worked 30.5 hours, which is 30 ½ hours. This would be rounded up to 31 hours

Rounding Hours Worked

0.5 and above is rounded to the next highest number

0.4 and below is rounded to the next lowest number

How to Manually Calculate a Missing Paystub

Utilize the [ESD Calculator](#) when possible.

Household is paid weekly and received 4 paystubs in the 30 days before the application. If stub #3 were missing follow these steps:

1. Take gross YTD from the stub following the one that is missing. (#4)
2. Subtract current gross pay from that stub (#4)
3. This gives you the YTD amount for missing stub (#3)
4. Subtract YTD amount from previous stub (#2)
5. Gives you the gross pay for missing stub (#3)

Example:

Stub #1	gross pay:	\$450	YTD:	\$6,500
Stub #2	gross pay:	\$575	YTD:	\$7,075
Stub #3	missing:	?	?	
Stub #4	gross pay:	\$650	YTD:	\$8,250

Stub #4 YTD	\$8,250
minus Stub #4 gross pay	<u>- \$650</u>
= Stub #3 YTD	\$7,600
minus Stub #2 YTD;	<u>-\$7,075</u>
= Missing Stub #3	\$525

Ending a JINC when no income was received in current month

For FS only Cases, Income must be for the last 30 days.
 03/10/16 09:26 INCOME INFORMATION FOR JINC . 01 ASPAFA3

NAME: JOHNSON BENJAMIN P SSN: 666-11-6545

MO	DA	YEAR	HOURS HHH	GROSS WAGES \$\$\$\$\$ ¢¢	TIPS/COMMISSION \$\$\$\$\$ ¢¢	PAY FREQ	PAY DAY
1.	03	04	2016	000	00000 00	00000 00	I IRR
2.	03	18	2016	000	00000 00	00000 00	
3.							
4.							
5.							

ZERO HOURS WARNING ASQAFA2

If you have zero hours or zero income, you must either enter an end date below or put in an 'F' in the verification field and enter a future start date for the job.

**EITC

FUTURE Verified: ES V MO DA YEAR
 CM - Future Start: - - -

USER: Enter Canc - - - Actual End: 03 10 2016
 DO: Y to cancel

Ending a JINC when income was received in current month

For FS only Cases, Income must be for the last 30 days.
 03/10/16 09:29 INCOME INFORMATION FOR JINC . 01 ASPAFA3

NAME: JOHNSON BENJAMIN P SSN: 666-11-6545

MO	DA	YEAR	HOURS HHH	GROSS WAGES \$\$\$\$\$ ¢¢	TIPS/COMMISSION \$\$\$\$\$ ¢¢	PAY FREQ	PAY DAY
1.	03	04	2016	080	00965 60	00000 00	I IRR
2.							
3.							
4.							
5.							
TOTALS:			180	2172.60			
MONTHLY:			193	2335.54			

EMP F5 JOB F6

03/10/16 09:31 EMPLOYMENT INFORMATION FOR JINC . 01 ASPAFA1

NAME: JOHNSON BENJAMIN P SSN: 666-11-6545
 VERIFIED: ES V UPDATED: 20160307
 CM - UPDATED: 20160307

EMPLOYER INFO: MIDDLEBURY COLLEGE
152 MAPLE ST SUITE 101
MIDDLEBURY VT 05753
 PHONE (802) - 479 5465

Work Placement Type: - - -

INC F7 JOB F6

JOB TITLE(S)	STARTING MO DA YEAR	PROJ END MO DA YEAR	ACTUAL END MO DA YEAR
1) <u>MAINTENANCE</u>	<u>01 01 2016</u>		<u>03 10 2016</u>
2) _____	_____	_____	_____
3) _____	_____	_____	_____

DAY PAID	PAY FREQ	SCHD HRS PER WK	HRLY WAGE \$\$\$\$\$ ¢¢	OCCUP. CODE	INDUST. CLASS.
<u>FRI</u>	<u>I</u>	040	00012 07	<u>00</u>	<u>5</u>