

# SNAP Countable and Exempt Income Desk Aid

## The Basics

- Total countable gross income is considered when determining eligibility
  - Some income is exempt
- Total net income is considered when determining the benefit amount
- Eligibility is determined at a household level
  - Income is considered at a household level

## Countable Earned Income {4.403}

Includes, but is not limited to...

### Wages, Salaries, & Tips {4.403(A)}

- Advances (in the month received)
- Sick leave, vacation, and bonus pay (if still employed)
- Income from LLCs or S-Corps
- LLCs and S-Corps are not considered self-employment for Food Assistance:  
The "owner" or proprietor of the business is actually an employee of the company and cannot, therefore, be considered self-employed. Thus, they are not entitled to deductions for the costs of doing business

- To properly record and data enter tips, an estimate of average tips received (typically daily) is required
- Sometimes tips are listed in checks; if not, this information should be provided by the client or a collateral contact
- This information should match the frequency of the client's regular checks (pay period)

### Self-Employment {4.403(E)}

Costs of doing business (expenses) are deducted

- Money from sales of self-employment capital goods, services, and property
- Money from renting or leasing self-employment property
  - Only considered earned income if the household member actively manages the property at least an average of 20 hours per week
- Income from roomers/boarders
- Capital gains



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## Countable Earned Income (Continued)

### Volunteers in Service to America (VISTA) payments {4.403(A)(2)}

- Only countable if the customer was not receiving FA after joining VISTA

### Training Allowances {4.403(B)}

- Vocational and Rehabilitation Programs
- Cannot be reimbursements (unless allowances paid under WIA)
- On-the-job training through WIA (must be 19 or older)

Training Allowances are data entered under the income type of **Other** on the Earned Income page.

WIA is the Workforce Investment Act, a law passed in 1998 that created job training and workforce development programs.

## Deductible Self-Employment Expenses {4.403.11.B}

Allowable costs of doing business include, but are not limited to:

Identifiable costs of labor	Stock	Raw materials	Seed and fertilizer	Payments on the principal of the purchase price of income	Producing real estate
Capital assets, equipment, machinery, and other durable goods	Interest	Paid to purchase income-producing property	Insurance premiums	Taxes paid on income-producing property	Other similar items that are necessary costs of doing business

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## Countable Unearned Income {4.404}

Includes, but is not limited to...

### Public Assistance Payments

- Social Security benefits
- Colorado Works (TANF) or Adult Financial (AF)
- Other Federal or Federally Aided Public Assistance programs based on need
  - Excluding LEAP or other energy assistance
- Foster care payments are only included if the recipient is requesting assistance

### Retirement and Disability Payments

### Support and Alimony Payments

### Rental income

- If no household member is actively managing the property at least an average of 20 hours per week

### Income of non-citizen sponsors

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## Exempt Income {4.405}

Income used for the care and maintenance of someone outside of the household

### Earnings of children under 18

- Must be a student at least half-time in elementary or high school, or in class to obtain a GED
- Once a student turns 18, his or her income is countable even if he or she is enrolled in high school or obtaining a GED

### Financial Aid & Work Study

### Non-recurring Lump Sum Payments

### In-Kind Benefits

- Meals
- Clothing
- Housing

### Title IV and Title V Income

Title V monies are from AARP. These monies are also referred to as Senior Citizen Volunteer Program Over 60. They are entered into the income type of **Other** on the Earned Income page.

### Reimbursements

### Recoupments

Repayments from non-exempt income for overpayment

Court ordered child support payable to a non-household member

### Loans

Includes Reverse Annuity Mortgages (RAMs)

### Vendor payments

- Paid to a third party for a household expense
- If a vendor payment is a legally obligated payment to the household, it will not be exempt

### AmeriCorps Income

Americorps include but is not limited to:

- Retired Senior Volunteer
- Senior Citizen Volunteer Program Over 60
- TitleV - Older American Act - Senior Community Service Employment Program
- ReadingCorp
- National and Community Service Act (NCSA) Members
- VISTA - Only if the customer was receiving FA prior to joining VISTA

