

Countable vs. Exempt Earned & Unearned Income

It is important to note that ALL income should be entered into CBMS, even if the income is not considered Countable. CBMS will perform the necessary calculations to determine the correct eligibility for the customer.

Income Type	MAGI	Non-MAGI	LTC	FA	AF	CW	Comments
Advances on wages				C			
Americorps/ Vista Wages		E	E	C*		E	Countable for FA if receiving prior to applying for FA/Exempt if receiving FA prior to joining Vista
Earnings of children under 18	E*	E***	E***	E**	E***	E**	* MAGI- exempt up to \$12,000/yr. ** FA, CW- must be in school *** Non-MAGI, LTC, AF-Exempt unless child is the applicant (AND-CS)
HCA Income (received to provide care to the HCA recipient)	C				C	C	
In-Kind-Earned	C	C		E	C	C	
Rental-Earned							Earned = manages property 20 hrs+/week
Room & Board (Self-Employment)							
Self Employment	C	C	C	C	C	C	
Sick/Vacation/ Bonus pay during employment							
Temporary (<90 days) Income	C	C	C	C	C	E	
Title 1 (Vista-University Year of Action)				C		E	
Training Allowances/ Wages- WIOA (WIA)	C*	C*		C		C	MAGI-Exempt in some instances
Wages, Salaries, Tips	C	C	C	C	C	C	

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Agent Orange Settlements				E		E	
Alimony and support payments	C	C	C	C	C	C	
Certain American Indian/Alaska Native payments	E	E	E	E		E	
Child Support Arrears	E	C	C	C	C	**	**CW Counted for initial Needs Standard Test Only- CS will pass through if initially eligible
Child Support Current	E	C	C	C	C	**	**CW Counted for initial Needs Standard Test Only- CS will pass through if initially eligible
Disaster relief payments, FEMA	E	E	E	E	E	E	
Donated Work Hours (not volunteering)					C	C	
Earned Income Tax Credits	E	E	E	E	E	E	
Financial Aid: Educational Grants/Scholarships	C*	C*	E	E	E	E	*MA- Exempt if earmarked for Educational Expenses,, Only countable if earmarked for Living Expenses
Financial Aid: Educational Loans	E	E	E	E	E	E	
Garnished wages	C	C	C	C	C	C	*FA-Child Support Garnishments shall be deducted prior to Gross Income Test, then used as a deduction
Gifts	E	C	C	C	C	C	

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Home Care Allowance income paid as a caregiver	C	C	C		C*	C	*AF= If the applicant is receiving HCA benefit, this is not countable income towards them , If the applicant is the caregiver receiving the HCA income, it is countable
In-Kind Support Maintenance (ISM)	-	-	-	-	C	-	
In-Kind Unearned	C	C	C	E	C	C	
Income Tax Refunds	E	E	E	E	E	E	Exempt in the month received, may be counted as a resource thereafter
Ineligible Members Income (earned or unearned)	C	C	C	C*	C	C**	*FA Undocumented Non-Citizen income for mandatory but excluded members shall be prorated. **CW mandatory ineligible members' income is countable. If they are not mandatory, it will not be considered
Inheritance	C	C	C	C	C	C	
Interest, dividends	C	C	C	C	C	C	
LEAP or other assistance payments	E	E	E	E	E	E	
Life/Health Insurance Proceeds					C*	C*	*AF, CW- countable over medical/burial needs)
Loans	E	E	E	E	E	E	
Military Salary/ Allotment	C	C	C	C	C	C	
Military Combat payments					E		

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Military Education Deductions while enlisted				E			
Mineral Rights Royalties or Lease bonuses	C	C	C	C	C	C	
Monies withdrawn from trust funds	C	C	C	C	C		
Non-recurring Lump Sum	C*	C*	C*	E	C*	C*	*Counted as income in the month received, counted as a resource following.
PASS income (Plan to Achieve Self Support-SSA)					E	C	
Pensions/Retirement payments	C	C	C	C	C	C	
Prizes/Winnings	C	C	C	C	C	C	
Public Assistance Payments (CW, AF)	C	C	C	C	C	C	
Railroad retirement annuities	C*	C*	C*	C	C	C	*MA Railroad Tier 1 for children/tax dependents are exempt, and excluded when determining Pickle
Recoupments	E	E	E	E			
Reimbursements				E	E	E	
Rental-Unearned	C	C	C	C	C	C	
Reverse Mortgage	E	E	E	E	E	E	
Royalties/Annuities	C	C	C	C	C	C	
Sick/Vacation/ Bonus pay after employment ends	C	C	C	C	C	C	

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Income Type	MAGI	Non-MAGI	LTC	FA	AF	CW	Comments
Social Security Benefits (retirement, survivors and disability)	C	C	C	C	C	C	
Sponsor Income	*	*	*	C	C	C	*Sponsor income is requested for MA, but not currently used for eliigibility
SSI (Supplemental Security Income)	E	E	E	C	C	E	
Striker Income (union income)					C	C	
Title V (Older Americans Act)	E	E	E	E	E	E	
Income from Trusts	C*	C*	C*	C	C		* MA some trust income is excluded
Unemployment Insurance Benefits (UIB)	C	C	C	C	C	C	
Vendor Payments	E	E	E	E	E	E	
Veteran's Administration (VA) benefits	E	C	C	C	C	C	
Veteran's Aid and Attendance Other than Aid and Attendance	E	E	E	C	E	E	
Veteran's Educational Assistance (GI Bill)					C*	C*	*AF, CW- Only countable for the amount that exceeds educational expenses
Victims Compensation				E	E	E	
Volunteer work	E	E	E	E	E	E	
Workers' Compensation payments	E	C	C	C	C	C	

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