

COUNTABLE AND EXEMPT RESOURCES DESK AID

**MAGI and Colorado Works
do NOT consider any
Resources**

****For SNAP: Resources are countable for
Expedited criteria and Standard Eligibility
Households only****

***This is not a complete list. Always enter all resources and refer to Policy Volumes
for details.***

	Non-MAGI	LTC	SNAP	Adult Financial
LIQUID ASSETS				
Cash on Hand	Countable	Countable	Countable**	Countable
Checking/Savings	Countable	Countable	Countable**	Countable
Mutual Fund	Countable	Countable	Countable**	Countable
Investments/Stocks/ Bonds/Securities	Countable	Countable	Countable**	Countable
IRA/Retirement/401K	Countable	Countable	Exempt	Countable
Card Balance: EBT/Direct Express	Countable	Countable		Countable
Cryptocurrency	Countable	Countable	Countable**	Countable
Certificate of Deposit	Countable	Countable	Countable**	Countable
Non-Recurring Lump Sum	SSA Lump Sum: Countable after 9 months	SSA Lump Sum: Countable after 9 months	Countable in the month received**	SSA Lump Sum: Countable after 9 months
State/County Diversion Payments (CW)			Exempt	
VEHICLE				
Car, Truck, Van, Motorcycle-Used for Transportation (highest value)	1 exempt per household	1 exempt per household	Exempt	1 exempt per household
Other vehicles (car, truck, van, motorcycle)	Countable	Countable	Exempt	Countable
REAL PROPERTY				
Primary Home (up to current allowable equity value)	Exempt	Exempt	Exempt	Exempt
Other property (land, house, business)	Countable	Countable	Countable**	Countable

Note: Some resources may be considered exempt if there is an intent to sell



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ANNUITY				
Revocable	Countable	Countable		
Irrevocable-Assignable to another person	Countable	Countable		
Irrevocable-purchased >5 years prior	Exempt/Counts as Income	Exempt/Counts as Income		
Irrevocable-purchased within 5 years	See Annuities Flow Chart	See Annuities Flow Chart		
LIFE INSURANCE				
Term Life (No Cash Value)	Exempt	Exempt	Exempt	Exempt
Whole Life (Face Value, Cash Value)	Potentially Countable	Potentially Countable	Exempt	Potentially Countable
BURIAL ASSET				
Burial Plot	Exempt	Exempt	Exempt	Exempt
Funeral Agreement/ Burial Agreement			Exempt up to \$1500	
Irrevocable Burial Trust	Exempt	Exempt		Exempt
Revocable Burial Trust	Exempt up to \$1500	Exempt up to \$1500		Exempt if value < \$1500
Revocable Prepaid Burial Contract/Funds	Exempt up to \$1500	Exempt up to \$1500		Exempt up to \$1500
Irrevocable Prepaid Burial Contract/Funds	Exempt	Exempt		Exempt
PERSONAL PROPERTY				
Household belongings (electronics, jewelry, collections)	Exempt	Exempt	Exempt	Exempt
Recreational vehicle (ATV, RV, Trailer, Camper)	Countable	Countable	Exempt	Countable
Boat	Countable	Countable	Exempt	Countable
TRUSTS				
Trusts	Countable or Exempt depending on determination of HCPF Trust Unit	Countable or Exempt depending on determination of HCPF Trust Unit	Exempt if Irrevocable (Income received from a trust is countable as unearned income)	Countable or Exempt dependent on SSA determination

