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# THE SKILL MAINTENANCE CHALLENGE

Strengthening Knowledge in 15 Minutes

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SNAP Program Unit

December 2009

## It's All About the Money

Dealing with client income continues to be the greatest challenge to benefit accuracy. Some sticky situations come up again and again. Do you know what to do with these classic posers? Take this month's skill challenge to find out. For each situation, what would you do?

### SCORE

- \_\_\_\_\_ 1. Nikita is a waitress at Newport Bay, recertifying for January. She says it isn't fair to use her last month's pay, because of the holidays. 10 points
- \_\_\_\_\_ 2. Jason submits his last two paystubs with his 852 and states he is paid biweekly. 10 points
- \_\_\_\_\_ 3. Helena's paychecks show a gross of \$525; taxable gross of \$560. 10 points
- \_\_\_\_\_ 4. Molly is living with a friend and declares \$0 income. When you ask how she gets by, she says her family helps. 10 points
- \_\_\_\_\_ 5. Joel is self-employed as a handyman. This is the third time he's applied with no income records. 10 points
- \_\_\_\_\_ 6. Glenda is 17 and gets survivor's SSB which goes to her mom, who lives across town. 10 points
- \_\_\_\_\_ 7. Claire works for Oxford Auto Glass, in sales. Her last paycheck shows a quota bonus. 10 points
- \_\_\_\_\_ 8. Derek is applying for SNAP today. He was laid off on November 23 and got his first UC check this week. 10 points
- \_\_\_\_\_ 9. Heidi's W204 screen shows both a gross and net SSD amount. 10 points
- \_\_\_\_\_ 10. According to narration training, you don't have to do much of it, but you're worried about getting dinged by the reviewer. What should you narrate about income? 10 points
- \_\_\_\_\_ TOTAL

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## ANSWERS

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1. Most food servers get a big boost in income during the winter holidays that is not representative of what they can expect ongoing. Talk with the client to anticipate hours and tips. Get an employer's statement if questionable.
2. We know biweekly is an often misused term. Check the pay dates to find out if the client is paid every other week (convert x 2.15) or twice a month (multiply x 2).
3. Start by asking Helena about the difference. If this is due to a "cafeteria" style benefit spent on designated costs, and she does not have access to the money, we count the gross after that deduction (e.g., for health insurance) is taken out. If Helena has access to all the money, we count the larger gross. Taxability doesn't affect SNAP.
4. Ask Molly what form this help takes. Let her explain it. If they give her money, we count that. If a loan, verify with the person lending the money. Maybe they help directly with bills or buy her what she needs. Please don't narrate "friends/family help." No one knows what that means.
5. Check the case record for any evidence that Joel was told about the need to keep income records. If it's there, deny him for lacking verification. If it isn't, give Joel a DHS 858 and make this the last time he applies without some proof of his SLF income.
6. Ask Glenda what happens with her SSB. If she says Mom gives it to her or spends it on her, count it. If she says Mom keeps it, talk to her mother to find out. Money kept by her mother is not available and not counted for Glenda.
7. Ask about the bonus and check her payment history. If bonuses are common enough to be predictable, include it in anticipated income. If not, exclude and narrate why.
8. Ask Derek his last pay date and amount. If he got any EML this month, use actual income (which includes counting UC pays), then change to the ongoing calculation after issuing December benefits.
9. Again, start by asking the client. The only deduction we can take off gross SSD is an SSD overpayment. If Heidi is having child support withheld from the SSD check, count the gross and allow her the COS deduction.
10. Narrate how you verified income, its source and show your calculation. If someone works at a job where tips are expected, be sure that is part of the story (and the EML).

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### SCORING

<b>100-90</b>	It all adds up for you!
<b>80-70</b>	You know what you're doing.
<b>Under 70</b>	Get some help with the dollars and cents.

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