

---

# THE SKILL MAINTENANCE CHALLENGE

Strengthening Knowledge in 15 Minutes

---

FS Program Unit

December 2008

## It's a Gift

*At this festive season of the year, it's more than usually desirable to make some slight provision for the poor. Sound familiar? Since long before Dickens' time, holidays and gifts have gone together. However, many of the households we serve depend on help from others year-round. Take this month's Skill Challenge on gifts to find out what counts and what doesn't.*

### SCORE

- \_\_\_\_\_ 1. Hannah and her son, Tim, live on their own. Hannah's mom in Camden sends her \$300 a month to help pay the \$695 rent. Hannah says it's a gift. How does the FS program treat this gift? What about a shelter deduction for Hannah? 20 Points
- \_\_\_\_\_ 2. Worried about all the holiday shopping Hannah has been doing, Mom decides to pay her \$300 directly to the landlord. Any change? 10 Points
- \_\_\_\_\_ 3. Bob works at a frame shop and received a \$50 Target gift card as his Christmas bonus. Do you count it? 10 Points
- \_\_\_\_\_ 4. Ebbie is homeless. In the interview, you ask how she is meeting her basic needs with no income. Ebbie tells you her sister occasionally gives her old clothes and buys her toiletries. Should you pend her to verify her statements? 10 Points
- \_\_\_\_\_ 5. The Rev. Jacob Marley has his own church and is self-employed. He tells you he has no regular income; just love offerings from his parishioners. What do you do with these gifts? 10 Points
- \_\_\_\_\_ 6. Becky is having an intake interview in December. She says her father-in-law gave them \$500 for Christmas. Do you count it? 10 Points
- \_\_\_\_\_ 7. What is the average cost this year for a Thanksgiving dinner for 10, consisting of a stuffed turkey, cranberries, relish tray, peas, sweet potatoes, pumpkin pie, whipped cream, coffee and milk? 10 Points
- \_\_\_\_\_ 8. Name three December holidays commonly celebrated in the US other than Christmas and New Years Eve. 10 Points
- \_\_\_\_\_ TOTAL

---

## ANSWERS

---

1. First, verify with mom the amount of money, how often paid and whether it is a gift or loan. Hannah considers it a gift, but we don't because it's ongoing. If not a loan, code \$300 OTH and allow Hannah the full shelter deduction of \$695. If a loan, the income doesn't count and Hannah still gets the full shelter deduction. **CCA B 14 & FS F 22**
2. Hannah no longer has access to the money, so remove the \$300 OTH. Also reduce her Shel to \$395 because Mom is paying \$300 of the rent directly. **FS F 22**
3. No, this is excluded as a gift. **CCA B 30**
4. Please don't. The FS Program isn't concerned with tiny expenditures and non-cash gifts. Ask for verification only when a client's expenses for things such as shelter clearly outstrip their income.
5. These gifts from his parishioners are his self-employment income. Request proof. Be sure to ask about and narrate any costs to determine if it should be coded SEN or SEC. **CCA-WG-1**
6. No. A one-time gift for a special occasion is excluded. **CCA B 30**
7. \$44.61 per ThePacker.com.
8. Eid al-adha, Hanukkah, Winter Solstice, Kwanzaa. All are religious holidays or have spiritual elements.

---

## SCORING

|                 |                      |
|-----------------|----------------------|
| <b>100-90</b>   | You're truly gifted. |
| <b>80-70</b>    | Feeling festive?     |
| <b>Under 70</b> | Unwrap the manual.   |

---