

What to Count Towards Income Estimate		
Income Type	Include as Income	Notes
Federal Taxable Wages	YES	If the pay stub lists "Federal Taxable Wage," use that. If not, use "Gross Income" and subtract the amounts the employer takes out for childcare, health insurance, and retirement plans.
Tips	YES	If you have any questions, please see the site manager.
Self-Employment Income	YES	Use "Net Self-Employment Income" This is calculated by subtracting business expenses from the business income.
Unemployment Compensation	YES	Include all unemployment compensation received from the State. Visit CareerOneStop's Unemployment Benefits Finder for more information about unemployment.
Social Security	YES	Include both taxable and non-taxable portions. Enter the full amount before deductions
Social Security Disability Income (SSDI)	YES	This amount can be found on SSA 1099. DO NOT include Supplemental Security Income (SSI)
Retirement or Pension Income	YES	Includes most taxable IRA and 401K withdrawals. (See details on Retirement Income in the instructions for IRS publication 1040). Note: DO NOT include Qualified Distributions from a designated Roth Account.
Capital Gains	YES	Includes profits from the sale of assets such as real estate, stocks, or bonds
Investment Income	YES	Includes interest and dividends earned on investment accounts. Note: Tax-exempt interest is part of MAGI.
Rental and Royalty Income	YES	Rental Income: Use amount after expenses. Royalty Income: Use amount after any depletion.
Earned Foreign Income	YES	Please see a site manager for assistance.
Alimony	DEPENDS	The court ordered payments for divorces and separations finalized before January 1, 2019, are included as income.
Student Grants and Scholarships	DEPENDS	Amounts over excess not used for Qualified Education Expenses are included as income.
Tax Dependent Income	DEPENDS	Only include as income, if the dependent is required to file taxes.
Loans	NO	Proceeds from student loans, home equity loans, bank loans, etc.,...
Supplemental Security Income (SSI)	NO	DO NOT include as income. If you have any questions, please see a site manager.
Worker's Compensation	NO	Regardless of whether it is distributed monthly or annually it is NOT included as income.
Veteran's Benefits Payments	NO	Disability Payments and Education Payments are not included as income.
Child Support	NO	
Gifts	NO	
** If further assistance is needed, see a site manager. **		