

## Income and Family Definitions

<b><i>Included Income</i></b>		WIA	Child Care
<b>Gross Wages/Salary</b>	Wages <u>paid</u> before deductions are made.	X	X
<b>Self Employment Income</b>	Revenues, minus expenses, operating costs, and taxes, earned by a gainfully occupied individual who works for himself or herself as opposed to a salaried or commissioned worker who is the employee of another.	X	X
<b>Regular Social Security Payments (Old Age Benefits)</b>	Benefits to retired-worker (old-age) beneficiaries and to survivors, spouse and children, of deceased insured workers		X
<b>Workers Compensation</b>	Compensation for death, injury, or accident suffered by a worker in the course of his/her employment and paid to him/her or his/her dependents	X	X
<b>Other Disability Payments</b>	Veteran's service connected disability or death payments, other disability payments not listed here.		X
<b>Interest/Dividends</b>	Income (as interest, dividends, annuities, or royalties) that is not derived in the ordinary course of a trade or business	X	X
<b>Railroad Retirement</b>	A public fund which provides monthly benefits to retired and disabled Railroad Workers and their dependents and to survivors of deceased workers.	X	X
<b>Other Pensions/Retirement Income Including 401(K) Early Withdrawals</b>	A pension or other income on which a retired person lives. Withdrawal from a 401(K) or other tax deferred retirement account before retirement.	X	X
<b>Other Included Income</b>	Any income not specifically excluded below is included in the income calculation	X	X
<b>Child Support</b>	Money paid for the care of one's minor child, esp. payments to a divorced spouse or a guardian under a decree of divorce		X
<b>Public Assistance</b>	Cash welfare payments (including TANF - Temporary Assistance for Needy Families; SSI - Supplemental Security Income ; RCA - Refugee Cash Assistance ; GA - General Assistance ; Emergency Assistance; and General Relief).		X

## Income and Family Definitions

<b>Unemployment Insurance Benefits</b>	An allowance of money paid, usually weekly, to an unemployed worker by a state or federal agency or by the worker's labor union or former employer during all or part of the period of unemployment		X
<b>WIA Payments</b>	Income earned as part of a job training program funded with WIA funds, except for income earned in a WIA summer Youth funded program	X	
<b>Capital Gains/Losses</b>	A capital gain is a profit that results from investments into a capital asset, such as <i>stocks, bonds or real estate</i> , which exceeds the purchase price. It is the difference between a higher selling price and a lower purchase price, resulting in a financial gain for the investor. Conversely, a capital loss arises if the proceeds from the sale of a capital asset are less than the purchase price. Capital gains may refer to "investment income" that arises in relation to real assets, such as property; financial assets, such as shares/stocks or bonds	X	X
<b>One Time Cash Payment Including Lottery Payments over \$600</b>	One-time cash payments - including: tax refunds; loans, which are debt and not income; onetime insurance payments; gifts; lump sum inheritances; and lottery payments over \$600 yearly total.		X
<b>Veterans Active Duty</b>	Income earned while a veteran was on active military duty and certain other veteran benefits, i.e. compensation for service-connected disability, compensation for service-connected death, vocational rehabilitation, and education assistance		X
<b>Payment in Lieu of TANF</b>	Cash assistance available to eligible applicants through HHSC		X
<b>Payment from Home Sale</b>	Lump sum payments received as assets in the sale of a home, where the assets are to be reinvested in the purchase of a new home consistent with Internal Revenue Service (IRS) guidance		X
<b>Auto Accident Payment</b>	Payments received as the result of an automobile accident insurance settlement, that are being applied to the repair or replacement of an automobile		X
<b>Social Security disability Income (SSDI)</b>	Income received through a federal program that provides assistance to people who cannot work due to a disability.	X	X

## Income and Family Definitions

<b><i>Excluded Income</i></b> Everything that is not listed as Excluded from Income is Included		<i>WIA</i>	<i>Child Care</i>
<b>SNAP</b>	Non-Cash assistance available to eligible applicants through HHSC		
<b>Housing Voucher</b>	Housing assistance through HUD		
<b>Scholarship Assistance</b>	Needs-based scholarship assistance.		
<b>Title IV Assistance</b>	Financial assistance under Title IV of the Higher Education Act, i.e., Pell Grants, Federal Supplemental Educational Opportunity Grants and Federal Work Study, PLUS, Stafford, and Perkins loans like any other kind of loan are debt and not income.		
<b>Foster Care Payments</b>	Funds received to care for a Foster Child		
<b>IDA Withdrawal</b>	Any withdrawal from an Individual Development Account (IDA) for the purchase of a home, medical expenses, or educational expenses.		
<b>Other Excluded Income</b>	Non-cash benefits such as employer-paid fringe benefits, food or housing received in lieu of wages, Medicare, Medicaid, SNAP benefits, school meals, and housing assistance. <b>NOTE:</b> When a federal statute specifically provides that income or payments received under such statute shall be excluded in determining eligibility for the level of benefits received under any other federal statute, such income or payments shall be excluded. <b>Example: Adoption Subsidies.</b>		

## Income and Family Definitions

Family Definitions	
WIA	<p>Two or more persons related by blood, marriage, or decree of court, who are living in a single residence, and are included in one or more of the following categories:</p> <ul style="list-style-type: none"><li>A. A husband, wife, and dependent children</li><li>B. A parent or guardian and dependent children</li><li>C. A husband and wife</li></ul>
Child Care	<p>The unit composed of a child eligible to receive child care services, the parents of that child, and household dependents. A household dependent is an individual living in the household who is one of the following:</p> <ul style="list-style-type: none"><li>• An adult considered as a dependent of the parent for income tax purposes;</li><li>• A child of a teen parent; or</li><li>• A child or other minor living in the household who is the responsibility of the parent.</li></ul>