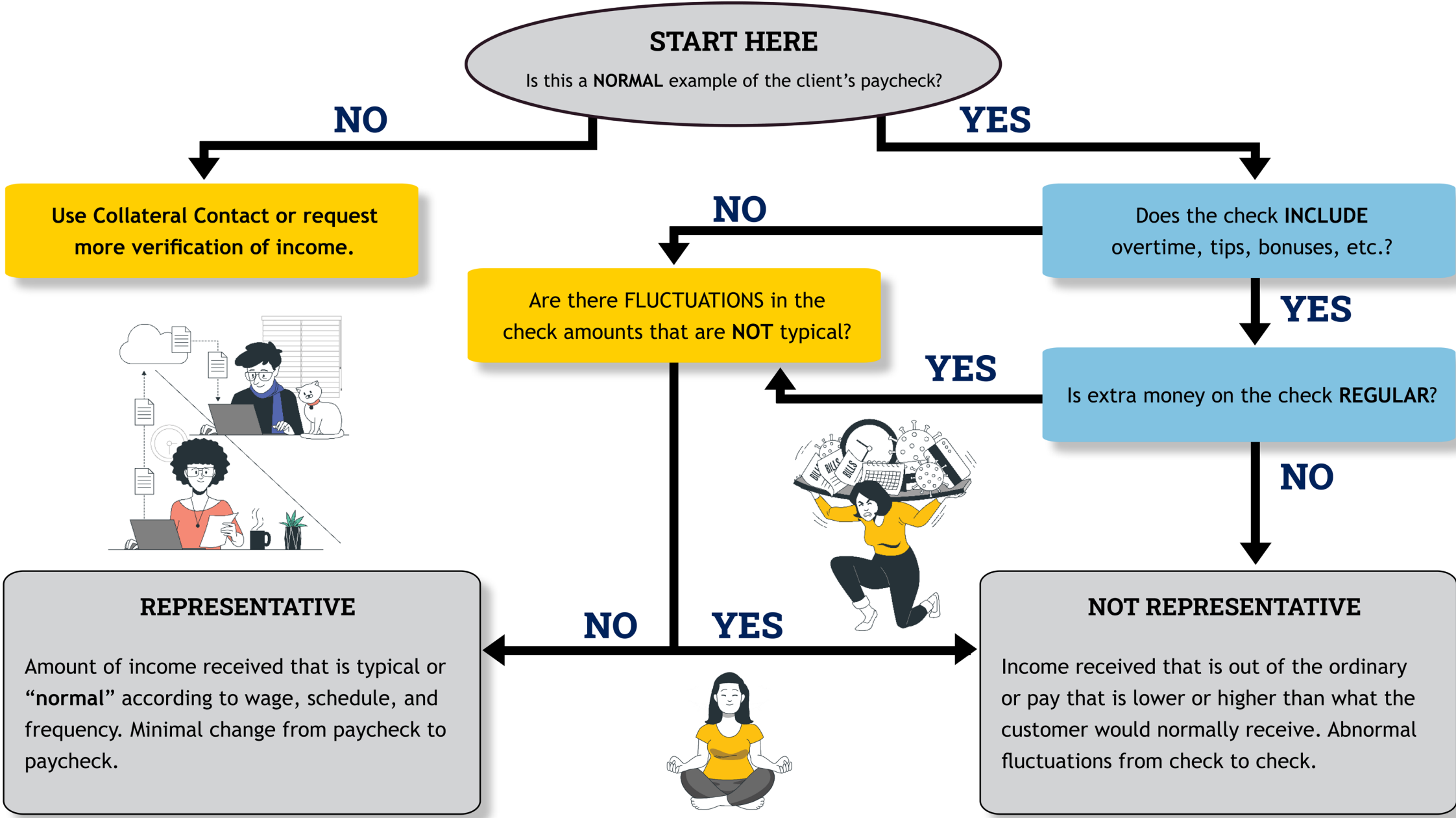


REPRESENTATIVE VS. NOT REPRESENTATIVE DESK AID

A client gives you a pay stub. How do you identify if it can be used as income to determine eligibility?



REPRESENTATIVE VS. NOT REPRESENTATIVE DESK AID

Text Version of the Flowchart

1. A client gives you a pay stub; How do you identify if it can be used as income to determine eligibility? First, is this a **NORMAL** example of the client’s paycheck? If **No**, use Collateral Contact or request more verification of income. If **Yes**, go to the next step.
2. Does the check **INCLUDE** overtime, tips, bonuses, etc.? If **No**, go to step 4. If **Yes**, go to the next step.
3. Is extra money on the check **REGULAR**? If **Yes**, go to step 4. If **No**, go to step 5.
4. Are there **FLUCTUATIONS** in the check amounts that are **NOT** typical? If **Yes**, go to the next step. If **No**, go to step 6.
5. This money is **NOT REPRESENTATIVE**. Income received that is out of the ordinary or pay that is lower or higher than what the customer would normally receive. Meaning that there are abnormal fluctuations from check to check. **Stop here.**
6. This money is **REPRESENTATIVE**. Amount of income received that is typical or “normal” according to wage, schedule, and frequency. Meaning that there are minimal changes from paycheck to paycheck.

Representative Income Example

John declares to be paid every 2 weeks and provided 2 checks. One is for 72 hours of work with gross income \$799.20 and the other is for 70.5 hours of work with gross income \$782.55. Both checks are similar in hours and wages, so it is safe for us to use these both as Representative Income.

NOTE: Amounts can also include consistent overtime. It is important to discuss with lower income employment that hours can fluctuate from week to week for jobs in retail, food service, and other similar industries. All of these could be representative, if this is normal throughout a month. ASK more questions during the interview: “Is this normal?”

Not Representative Income Example

Susan declares to be paid every other week, works between 35-40 per week and provided 3 paychecks. The first is for 25 hours of work with gross income \$300, the second is for 69 hours of work with gross income \$828 and the third is for 72 hours of work with gross income of \$864. The first check would be considered Not Representative as it has a substantially less amount of hours and gross wages than what was declared, and in comparison to the other 2 checks provided.

NOTE: This includes when the job begins or ends during the application month and if there is a Not Representative check with the Income Received Date in the same as the Application month.

ACCESSIBILITY

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