

# TIPS N' TRICKS

## Wages, Oh, Wages!

Oh, the frustrations this can cause! The families this hurts when payments are berserk! It gives one pause. It is not easy. You can get confused. The good news is you have tools and people to help you decide what to do.

### The Errors:

- ✎ 21.5% of errors are due to miscoded "frequency."
- ✎ 15.78% of errors are due to "estimated amount" incorrect.
- ✎ 15.78% of errors are due to "unusual earnings."

### TIPS:

You don't have time to scrutinize every SNAP case with an employed member. So spend time only on those applications or re-certifications with the following "at-risk" earned income:

- \$ SNAP Households with unusual income such as those with sporadic hours, shift workers (nights, weekends, or holiday pay rate changes), "on-call," school district employees/seasonal employees, and those with unusual "descriptions" on check stubs.
- \$ Those who do not give you every check for the month (i.e. they provide a check from 8/2 and another one from 9/24).
- \$ You received more than one check stub for the same pay date and/or same pay period.

### The Employee:

- † Be sure to ask the applicant or participant about specific pay information each time you complete an interview:
  - How often are they paid?
  - Do they ever get paid outside the normal schedule?
  - Do they earn a different hourly rate based on shift or duties?
  - Do they earn tips? If so, are these listed on the check stub?
  - Do they earn overtime? If so, how often?
  - Do they earn commission, bonuses, rewards?
- † After you review the check stub, you may need to speak with the employee or the employer for further clarification (apply the "prudent person principle").

### The Pay Stub:

- 👁 Review pay period begin and end dates and pay dates to ensure accuracy of frequency.
- 👁 Look carefully at the "description of pay" for unusual earnings or pay rate differences.
- 👁 Look at the "description of deductions" for child support payments.
- 👁 Be sure you use the true GROSS including tips. These are often not added together.

## **Estimating Income:**

- ? Whenever you have only one check or a break in checks that prevents you from calculating the missing check gross, contact the employer or print “the Work Number.”
- ? Exclude any income that is outside the normal earnings such as a partial first check, training pay, irregular or sporadic bonuses, commissions, rewards, or any other wages or pay that cannot be anticipated. DOCUMENT in detail the type of pay and reason for exclusion and show your calculation for gross that is entered into the gross in CBMS.
- ? “On-Call” employees have very sporadic income, contact the employer and obtain the last 3 months of earnings (you may need more or less months depending on the situation) and use actual pay from the number of months you determined is reasonable and enter into CBMS. DOCUMENT the reason for the number of months selected.

## **CBMS Data Entry:**

This is your CHALLENGE! You can beat CBMS at this game. You are SMARTER and more creative.

### **TIPS:**

- \$ Enter a full calendar month of earned income (this prevents CBMS from using a pay date and gross from the past) using actual whenever possible.
  - o You have the 6/3 and 6/24 checks, determine a reasonable estimate and enter the 6/10 and 6/17 earnings as “estimated.”
- \$ If you have 2 checks with the same pay date from the same employer, add the gross amounts together and enter as one check (this prevents CBMS from using an average of the number of checks and then converting).
- \$ Using “not representative” does not prevent CBMS from using the gross in calculating future (averaged) income. Food Assistance is the only HLPG that uses “not representative” to calculate income. A “not representative” check and gross should be used to determine benefits in the month of application. If a “not representative” gross is used in error, you may need to delete or choose a different “check type” for the “not representative” check and DOCUMENT this in detail in case comments.

### **Wrap-up:**

- 👁 Review earned income in wrap-up to be sure CBMS used accurate income.
- 👁 WATCH FOR THESE:
  - o “Not representative” gross factored into the average income.
  - o Gross amounts from checks dated in the past are factored into the income.
  - o More than one gross entered for the same pay date will be factored into the average. For example: A client is paid two times per month on the 16<sup>th</sup> and last working day of the month. The client received two checks dated the 16<sup>th</sup> with the following gross amounts \$287 and \$576 and one check on the 30<sup>th</sup> for \$863. All 3 were entered separately – CBMS calculated gross of \$1726/3 checks (rather than 2 pay dates) = \$575.33 x 2 pay dates = \$1150.66 and this is used to determine the allotment. The accurate calculation is the gross of \$1726/2 pay dates = \$863 x 2 pay dates = \$1726.
- 👁 WATCH YOUR DATA ENTRY:
  - o You code the Employment Window as “N” to self-employed, but enter earnings under “self-employment,” CBMS may not use the earnings. You can see this in wrap-up under “individual details.”
  - o You code the frequency as “every other month” when you meant to code “every 2 weeks” or you coded the frequency as “twice a month” when you meant to use “every 2 weeks.” You can see this in wrap-up under “individual details.”