

CalWORKs: How Much Should I Get? (Region 1*)

There are three types of income that may count against your grant: 1) **earned income**; 2) **disability income**; 3) **unearned income**. CalWORKs counts the different types of income differently. There is a budget form on the back of this sheet to figure out what your own grant will be.

Some money does not count against your grant. This is called "**exempt**" income. You must report ALL income, even if exempt. If you don't report it, you may be charged with a crime: fraud. Examples of exempt income include work-study, the earnings of your minor children, SSI, etc.

Disability Income (\$225 disregard)

CalWORKs doesn't count all types of income based on disability as disability income. It only counts as "disability income": **State Disability Insurance, private disability insurance, temporary worker's compensation benefits, and social security disability benefits** (based upon a parent's disability). For this type of income, \$225 is disregarded (not counted).

Example: Sam gets State Disability Insurance of \$400/month. His disability income that counts against his grant is \$175. ($\$400 - 225 = \175)

Earned Income (\$225 + 50% disregard)

Earned income includes wages, salary, commissions, net self-employment earnings, etc. If you are paid for work you have done, it is earned income. It is earned income whether you are paid in cash, by paycheck or personal check, or "in-kind" (such as getting an apartment as part of your job as a housing manager). This type of income gets the most amount "disregarded," or not counted, against your grant. The county will disregard the first \$225 of your pre-tax earnings, and then 1/2 of the remainder of your earnings. Only the amount left after subtracting all the disregards will count against your grant.

Example: Jolene earns \$600. Her earned income that counts against her grant is \$189. ($\$600 - 225 = 375$. $\$375 \times 50\% = \187.5 . $\$375 - 187.5 = \187.5)

Unearned Income (No disregards)

This income is anything that is not earned income or disability income. This would include income such as Social Security survivor's benefits (based on a death of a parent), pensions, child support, etc. **This income is counted dollar for dollar against your grant.** There are no disregards.

Example: Tanesha's daughter gets \$200 in survivor's benefits. The family grant will be reduced by \$200.

Calculating Your Grant

First figure out how much income to count. (This is your income minus all the disregards.) Compare your **countable income** against the **grant level** for your size family, using the chart on the back. If your income is more than the grant amount, you will have too much income to still get a grant. If it is less, your grant will be the "Maximum Aid Payment ("MAP") for your family minus your countable income. (**MAP - income = grant**).

To get help with problems with your grant, contact:

* REGION 1 is: Alameda, Contra Costa, Los Angeles, Marin, Monterey, Napa, Orange, San Diego, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, and Ventura



CALWORKS BUDGET WORKSHEET

Figuring Your Countable Income

SECTION I: Countable Disability Income

If you do not have disability income, go to **Section II**.

- A. \$ _____
 B. - \$ 225
 C. = \$ _____. **THIS IS YOUR COUNTABLE DISABILITY INCOME.** Write this number here:
 If this number is less than 0, write 0.

If Line C is \$0, the disability income won't count against your grant.

SECTION II: Countable Earned Income

If you do NOT have earned income, go to the "Figuring Your Grant" section.

- A. \$ _____ (List your earnings *before* taxes are taken out.)
 B. - \$ _____ (If you do NOT get disability income, write \$225 here. If your disability income is less than \$225, write what's left of your \$225 disregard here. (\$225—your disability income.)
 C. = \$ _____
 D. Line C x 1/2 = \$ _____
 E. Line C – Line D = \$ _____. **THIS IS YOUR COUNTABLE EARNED INCOME.** Write it here:

If the number on Line E is \$0 or negative, the earned income won't count against your grant.

SECTION III: Total Countable Income

Section I, Line C (enter 0 if negative) \$ _____
 Section II, Line E (enter 0 if negative) + \$ _____
 Enter any Unearned income + \$ _____
TOTAL COUNTABLE INCOME \$ _____

Figuring Your Grant

1. Look at the chart to the right.
2. Find the size of the family getting CalWORKs.
3. If *all* of the adults is getting Disability Income, use the "Exempt" column numbers. Otherwise, use the "Non-Exempt" numbers.
4. Write this number at "MAP," below.

Maximum Aid Payment (MAP) \$ _____
 Total Countable Income (Section III)
 \$ _____
 MAP – Total Countable income = \$ _____

THIS IS YOUR GRANT

Family Size	MAP (Non- exempt)	MAP (Exempt)
1	359	398
2	584	653
3	723	808
4	862	961
5	980	1094
6	1101	1229
7	1210	1350
8	1318	1473
9	1424	1591
10	1530	1709