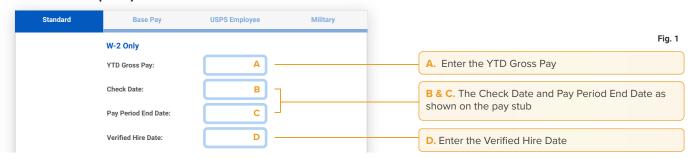
Year to Date (YTD) Fig.1



^{*} Signing Bonuses, Per Diem Pay, and other "fringe" or "spiff" payments as well as any non-taxable earnings appearing on the pay stub should be excluded from the income calculation

^{*} During the months of January and February, income should be calculated using the "Base Pay" Calculator.





USPS Employee Fig.3



Military Fig.4



Note:

Fixed Income	Use the total monthly income from the fixed income source.
School Employees	To properly calculate income we must verify the number of months the applicant is paid during the year.
Garnishments	Will be taken into account when calculating income and assessing the customer's total debt.