



Year to Date (YTD) Fig.1

Standard	Base Pay	USPS Employee	Military
W-2 Only			
YTD Gross Pay:		<input type="text" value="A"/>	
Check Date:		<input type="text" value="B"/>	
Pay Period End Date:		<input type="text" value="C"/>	
Verified Hire Date:		<input type="text" value="D"/>	

Fig. 1

- A.** Enter the YTD Gross Pay
- B & C.** The Check Date and Pay Period End Date as shown on the pay stub
- D.** Enter the Verified Hire Date

* 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.

Base Pay Fig.2

Fig. 2

Standard	Base Pay	USPS Employee	Military
Base Pay:		<input type="text" value="E"/>	
Pay Frequency:		Weekly <input type="text" value="F"/>	

- E.** Use the Gross Base Pay income on the pay stub only (hourly rate cannot be multiplied by the normal hours)
- F.** The maximum hours allowed is based on pay frequency:
Full time Weekly rate – 40 hours
Full time Bi-weekly rate – 80 hours
Full time Semi-Monthly rate – 86.67 or 88 hours (depending on hours identified on the stub)

* The use of tips, commission, Overtime, etc. is not allowed when using base pay to calculate income.

USPS Employee Fig.3

Fig. 3

Standard	Base Pay	USPS Employee	Military
YTD Gross Pay:		<input type="text" value="G"/>	
Pay Period:		<input type="text" value="H"/>	

- G & H.** Enter the YTD Gross Pay and Current Pay Period

Military Fig.4

Fig. 4

Standard	Base Pay	USPS Employee	Military
Base Pay:		<input type="text" value="I"/>	
BAS:		<input type="text" value="J"/>	
BAH:		<input type="text" value="K"/>	

- I.** Enter the amount listed for Base Pay
- J.** Enter any amounts listed for BAS
- K.** Enter any amounts listed for BAH

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.