

## **B Financial Accounts - Ownership and Availability**

Determine the ownership of the financial account to establish whether the resource is available to the participant. Consider the financial account as available to the participant from the point in time that the participant becomes aware that the resource is legally available.

The various combinations of ownership and availability are outlined as follows:

- [Joint Ownership](#)
- [Sole and Separate](#)
- [Inaccessible Resources](#)
- [Combined Resources](#)
- [Resources of Categorically Eligible Participants](#)
- [Resources of Ineligible Noncitizen Parents With CA Children and Siblings](#)
- [Resources of Noncitizen Sponsors](#)
- [Resources of SSI Recipients](#)
- [Resources of Stepparents](#)

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