

AA Interest Payments

[Revision 49](#)
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Interest payments are returns on capital investments such as loans, stocks, bonds, savings accounts, checking accounts or [cryptocurrency\(g\)](#) accounts. Interest payments may be earned on the use of the participant's money held in these types of accounts.

Payments made directly to the participant's account and left on deposit or converted into additional securities are not countable. Count the interest payment as a resource. (See [Dividends & Royalties](#) – FIAC)

For NA, the following apply:

- Interest deposited directly to the participant's account and left on deposit or converted into additional securities is countable as unearned income. All interest payments must be verified.
- Key NA interest payments using the IR ND Unearned Income Code on UNIC in the INC TYP field.

For CA, the following apply:

- Interest payments are not countable as income.
- Key CA interest payments using the IR PY Unearned Income Code on UNIC in the INC TYP field.

Prorate countable interest payments over the period it is intended to cover. (See Example [Budgeting Interest Income](#))