

A Projecting Income - Overview

REVISION 46
(01/01/18 - 12/31/18)

Projecting income is predicting the future income based on the current or known information.

The participant's income received from the last 30 days or longer must be requested, verified, and reviewed to determine the income to be budgeted during the approval period. (See [Income Verification](#))

Budget all income received during the following time periods when it is normal and expected to continue:

- The past 30 days.
- More than the past 30 days
- Less than the past 30 days. (See Example [Budgeting Less Than 30 Days](#))

NOTE When contact is made with an employer after an interview has been completed on a pending application, the EI must attempt to verify and budget all known income received up to and including the date of the current contact. (See Example [Contact to employer after interview](#))

Do NOT use the past income as an indicator of projected income when one or more of the following occurred or can be anticipated during the approval period:

- An increase or decrease in the number of hours worked.
- An increase or decrease in the rate of pay.
- There is a check that does not represent the participant's ongoing income. Include the income only when received in the application month and remove it for ongoing months.
- The income was terminated. Include the income only when received in the application month and remove it for ongoing months.
- One or more semi-monthly checks do not represent the participant's ongoing income.

Verify the changes or additional pay such as overtime or bonuses, when applicable, to anticipate the income for the approval period.

Documentation must support the income budgeted.

Policy and procedures for projecting income are outlined as follows:

- A [full month's income](#) has been received.
- There is a [zero pay period](#) (\$0).
- One or more semi-monthly checks do not represent the participant's ongoing income. (See [Projecting Income – Received semi-monthly](#))

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