

# Income Calculation Worksheet

**For new SCHE and DHE applicants who are income tax filers**, your income is the federal adjusted gross income (AGI) from your tax return, minus taxable IRA distributions and withdrawals. You also have the option to use the worksheet below.

If you do not file taxes, you can complete this optional worksheet to calculate your income. You do not need to include sources of income that are not listed here, including public assistance, SSI payments, reverse mortgage proceeds, or gifts/inheritances.

Source of Income	Tax Filers	Non-Tax Filers
<i>Federal Adjusted Gross Income</i>		n/a
a. All Social Security payments (must be full amount received and not the taxable amount)	n/a	
b. Dividends	n/a	
c. Capital gains	n/a	
d. Gains from sales or exchanges	n/a	
e. Payments from governmental or private retirement or pension plans	n/a	
f. IRA and annuity earnings (but not IRA and annuity distributions)	n/a	
g. Salaries and wages (including bonuses)	n/a	
h. Interest (including nontaxable interest)	n/a	
i. Income from trusts	n/a	
j. Net earnings from farming, business, or profession	n/a	
k. Net rental income	n/a	
l. Alimony or support money	n/a	
m. Unemployment insurance payments, disability payments, workers' compensation, etc.	n/a	
<b>Total income before deductions</b>		
<b>Taxable IRA distributions and withdrawals (if applicable)</b>		
<b>Total Combined Income =</b>		