

Income:

Money from wages, pensions, subsidies, interest, dividends, or other sources available for living and health care expenses

Signs/ Symptoms:

- Low/ no income
 - Uninsured medical expenses
 - Difficulty with money management
 - Able to buy only necessities
 - Difficulty buying necessities
 - Other
-

KBS rating considerations:

Knowledge	Behavior	Status
Consider knowledge and awareness of: <ul style="list-style-type: none">▪ expenses▪ income▪ budgeting▪ community resources for financial assistance and money management▪ Education/job training	Consider: <ul style="list-style-type: none">▪ spending for needs vs. wants▪ attendance at school or job▪ living within means	Consider: <ul style="list-style-type: none">▪ essentials vs. extras,▪ amount of debt,▪ health insurance,▪ employment status▪ education status

Guidelines & Notes:

- Because of limited income, it is unlikely that a client on MFIP would have a status of 4 or 5.
- The symptom "difficulty with money management" is about the client's ability to prioritize spending. A low-income client who cannot always make ends meet but can prioritize the money she has would not have this as a symptom.
- It's important to distinguish Behavior and Status. A low-income client may spend appropriately and still not be able to make ends meet. In a case like this her Behavior rating may be relatively high and her Status rating may be relatively low.

	1	2	3	4	5
	None	Minimal	Basic	Adequate	Superior
Knowledge	Cannot identify sources/amounts of expenses and income; unaware of relationship between education and future earnings. Unrealistic expectations about winning gambling/lottery. Not aware of financial assistance programs or community resources.	Identifies some sources/amounts of income and a few expenses; knows she should be going to school to potentially earn more; knows some financial resources but not how to access. Unaware of consequences of not completing financial paperwork.	Identifies all sources/amounts of income and some expenses; can identify benefits of education/job training; knows several financial and community resources; aware of need for budgeting	Identifies all sources/amounts of income and expenses; understands importance of prioritizing expenditures; knows several financial resources and how to access them; knows how to plan budget for short term	Knows current financial situation and can predict and plan for future financial, education, and job training needs. Knows how to independently navigate resources
	Not Appropriate	Rarely Appropriate	Inconsistently Appropriate	Usually Appropriate	Consistently Appropriate
Behavior	Does not prioritize spending at all and often makes inappropriate choices; gambles or spends excessively; does not attend school or job; doesn't follow through on paperwork for financial assistance	Prioritizes spending minimally and frequently makes inappropriate choices; inconsistent attendance at school or job; looks for jobs but doesn't follow through with application/interview; rarely completes financial paperwork	Prioritizes spending inconsistently and sometimes makes inappropriate choices; usually consistent in school/job attendance; applies and interviews for jobs; inconsistently completes financial paperwork	Prioritizes spending and usually makes appropriate choices. Begins to develop, follow budget; attends school/job consistently; looks for and prepares for job applications and interviews; seeks better job; usually completes financial paperwork correctly	Follows budget consistently; has maximized income assistance resources; saves a little most months; plans ahead; attends school and makes good progress, completes financial paperwork accurately and on time
	Extreme S/S	Severe S/S	Moderate S/S	Minimal S/S	No S/S
Status	No income; homeless due to lack of income; income doesn't cover all bare necessities; unable to pay for any health care expenses	Has housing but utilities disconnected due to nonpayment; no consistent source of income; usually has at least enough money for bare necessities	Has enough money for necessities month to month; most health care expenses covered or paid for	Consistent income, decreasing debt; income meets most expenses	Expenses do not exceed income, has consistent source of income; health care expenses are covered or paid for

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- Low / no income
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- Difficulty buying necessities
- Other

KBS rating considerations:

<u>Knowledge</u> (What client knows)	<u>Behavior</u> (What client does)	<u>Status</u> (How the client is)
Consider knowledge of: <ul style="list-style-type: none">• Expenses• Income• Budgeting• Community resources for financial assistance and money management• Need to continue education	Consider client's: <ul style="list-style-type: none">• Spending for needs vs. wants• Attendance at school or job• Living within means	Consider: <ul style="list-style-type: none">• Essentials vs. extras• Amount of debt• Health insurance• Employment status• Education status

Guidelines & Notes:

- Adult problem
- Because of limited income, it is unlikely that a client on State assistance/TANF would have a status of 4 or 5.
- If client receives any form of financial assistance i.e. SSI, WIC, etc. status can never be a 5.
- When client has protective payee, there is an actual problem.
- Transportation, food, clothing, rent and other financial needs can be included under income as are any problems were money alone would solve the problem.

Income

	1	2	3	4	5
	None	Minimal	Basic	Adequate	Superior
Client Knowledge	<ul style="list-style-type: none"> • Cannot identify sources/amounts of expenses and income. • Unaware of relationship between education and future earnings. • Unrealistic expectations about winning gambling/lottery. • Not aware of financial assistance programs. 	<ul style="list-style-type: none"> • Identifies some sources/amounts of income and a few expenses. • Knows she should be going to school to potentially earn more. • Knows some financial resources such as welfare and child support but not how to access. 	<ul style="list-style-type: none"> • Identifies all sources/amounts of income and some expenses. • Can identify benefits of education/job training. • Knows several financial resources. • Aware of need for budgeting. 	<ul style="list-style-type: none"> • Identifies all sources/amounts of income and expenses. • Understands importance of prioritizing expenditures. • Knows several financial resources and how to access them. • Knows how to plan budget for short term. 	<ul style="list-style-type: none"> • Understands current financial situation and can predict and plan for future education, and job training needs.
	Extreme Concern	Severe Concern	Moderate Concern	Minimal Concern	No Concern
Client Behavior	<ul style="list-style-type: none"> • Lives beyond means to the point can't pay rent or buy necessities. • Gambles or spends excessively. • Does not attend school or job. • Spends impulsively beyond means 	<ul style="list-style-type: none"> • Lives beyond means but pays rent and buys bare necessities. • Inconsistent attendance at school. • Inconsistent attendance at job. • Looks for jobs but doesn't follow through with application / interview. • Doesn't follow through on paperwork for financial assistance. 	<ul style="list-style-type: none"> • Lives within means most of the time. • Begins to develop a budget. • Usually consistent in school attendance. • Usually consistent in job attendance. • Applies and interviews for jobs. • Usually keeps up on paperwork required for financial assistance. 	<ul style="list-style-type: none"> • Begins to, follow a budget. • Attends school consistently. • Attends job consistently. • Looks for and prepares for job applications and interviews. • Seeks a better job. • Uses financial assistance as needed. 	<ul style="list-style-type: none"> • Follows budget consistently. • Has maximized income assistance resources. • Saves little most months. • Plans ahead. • Regularly attends school and makes good progress or has regular job attendance
	Extreme S/S	Severe S/S	Moderate S/S	Minimal S/S	No S/S
Client Status	<ul style="list-style-type: none"> • No income. • Homeless due to lack of income. • Income doesn't cover all bare necessities. • Unable to pay for any health care expenses. • Eligible for but not on Medicaid. 	<ul style="list-style-type: none"> • Has housing but utilities disconnected due to nonpayment. • No consistent source of income. • Usually has at least enough money for bare necessities. • Aware of but does not follow through with Medicaid application. 	<ul style="list-style-type: none"> • Has enough money for necessities month to month. • Most health care expenses covered or paid for. 	<ul style="list-style-type: none"> • Consistent income decreasing debt. • Income meets most expenses. 	<ul style="list-style-type: none"> • Expenses do not exceed income. • Has consistent source of income. • Health care expenses are covered or paid for.