

ATTENTION CLIENTS WHO ARE CLAIMING **ZERO INCOME** OR ARE BEING SUPPORTED BY AN **OUTSIDE HOUSEHOLD SOURCE**:

NEW STATE GUIDELINES WENT INTO EFFECT OCTOBER 2016 REQUIRING THAT WE RECEIVE THE FOLLOWING FROM THE OUTSIDE HOUSEHOLD SOURCE:

1. A **DATED** WRITTEN STATEMENT THAT INCLUDES:
 - A. THE **NAME, ADDRESS, PHONE NUMBER AND SIGNATURE** OF THE INDIVIDUAL SUPPORTING THE HOUSEHOLD
 - B. THE **AMOUNT(S) AND THE FREQUENCY OF ASSISTANCE (WHO, HOW MUCH, HOW OFTEN)**
 - C. IF THE CUSTOMERS BILLS ARE PAID DIRECTLY TO THE CREDITOR, **PROOF OF CANCELLED CHECKS AND RECEIPTS ARE REQUIRED**
 - D. IN ORDER TO DETERMINE IF AN AMOUNT IS A LOAN THE FOLLOWING MUST APPLY
 1. LOAN FROM **INSTITUTIONS**: THE CUSTOMER MUST PROVIDE A STATEMENT FROM A LENDING INSTITUTION (BANK, CREDIT UNION OR FINANCE COMPANY) WHICH SHOWS **AMOUNT BORROWED, PAYMENT AMOUNT, INTEREST AND FINANCE CHARGES**.
 2. LOAN FROM **INDIVIDUALS**: THE CUSTOMER MUST PROVIDE A **NOTARIZED STATEMENT** WHICH INCLUDES THE **AMOUNT BORROWED, PAYMENT AMOUNT, INTEREST AND FINANCE CHARGES AND PROOF OF PAYMENTS MADE**.

IF THE CUSTOMER IS UNABLE TO PROVIDE THIS DOCUMENTATION THEN THE AMOUNT THE CUSTOMER IS RECEIVING FROM AN INDIVIDUAL WOULD BE CONSIDERED **DISCRETIONARY INCOME AND WOULD BE COUNTED AS INCOME**.