

Self-Assessment of Resources

When someone asks you, “What is your income?” the first thing that comes to mind for most people is their salary or wages. What if you are retired or unemployed? There are many other sources from which a household may receive resources and who is taking their cut before it gets to you! Complete questions one thru four, checking all items that pertain to *your* situation. Then brainstorm potential options to bring in more and complete question five.

1. Check all of the following statements that apply to you.			
I understand the deductions on my pay statement.			
I know the difference between my total income and taxable income.			
I usually get a refund when I file my taxes.			
I have used a Volunteer Income Tax Assistance (VITA) site to prepare my taxes.			
In the past year,			
I have checked PA Compass (www.compass.state.pa.us) to see if I qualify for public benefits.			
I have reviewed my federal withholding allowances within the past year.			
I have reviewed my employer provided benefits within the past year to make sure they meet my needs			
2. Check all the sources of cash coming into your household.			
Wages/Salary	Student Loans	Workers Compensation	Social Security Benefits:
Overtime	Unemployment	Veterans Disability Benefits	Retirement
Tips	Cash Assistance (TANF)	Private Disability Insurance	Survivor
Commissions	Child Support	Interest/Dividends	Disability (SSD)
Bonuses	Alimony	Gifts/family	Supplemental (SSI)
Hobbies	Retirement (IRA/401k/Pension)	Other cash: (list) _____	
3. Check all of the non-cash resources from which you benefit.			
Supplemental Nutrition (SNAP/ WIC)	Child Care Assistance	Kids Camp/Sports Scholarships	
School Meals	Housing Assistance	Education Grants/Scholarships	
Food Bank	Utility Assistance (LIHEAP, etc.)	Holiday Gift Program	
Health Benefits (Medicaid/CHIP)	Transportation Allowance	Health Club Membership	
Other non-cash: (list) _____			
4. Check all of the deductions that are ‘taken off the top,’ before you even get the cash or benefit.			
Taxes:	Insurance Premiums:	Retirement Savings	
Federal	Health/Dental/Vision	Retirement Loan Repayment	
State	Life	Unemployment Insurance	
Local	Short-term Disability	Garnishments:	
FICA (OASDI)	Long-term Disability	Child Support	
Other deductions: (list) _____		Student Loan	
5. What options do you have to bring more into your household?			