

Example 2—Income Assessment and Verification:

[00:00–00:08] **Steve Ellis:** So, let's go through source-by-source...so, for your employment income, do you happen to have access to pay stubs?

[00:09–00:12] **Samantha:** I do, I actually—I do, I have a couple right here.

[00:12–00:13] **Steve Ellis:** Oh, wonderful!

[00:13–00:14] **Samantha:** Yeah, yep!

[00:15–00:17] **Steve Ellis:** How often do you get paid, Samantha?

[00:18–00:20] **Samantha:** Every other week?

[00:20] **Steve Ellis:** All right.

[00:21–00:22] **Samantha:** Yeah, every other week.

[00:23–00:30] **Steve Ellis:** Do you get paid twice a month or every other week? So, where...two times or do you actually get three paychecks in a month?

[00:30–00:32] **Samantha:** Yes, that one.

[00:32] **Steven Ellis:** Great.

[00:32–00:34] **Samantha:** Every other week. *laughs*

[00:35–00:36] **Steven Ellis:** So, you get paid bi-weekly.

[00:37–00:38] **Samantha:** Yes, bi-weekly, yeah.

[00:39–00:40] **Steven Ellis:** All right. Just wanted to make sure.

[00:40–00:42] *Pause*

[00:42–00:44] **Steve Ellis:** Do you know how much you earn per hour?

[00:44–00:46] *Pause*

[00:46–00:50] **Samantha:** Yes, I wish I earned more, but, um...\$12.50 right now.

[00:51–00:55] **Steve Ellis:** \$12.50, and you said you're currently working 24 hours?

[00:55–01:03] **Samantha:** Yes, both paycheck stubs are showing—yeah, the past...couple of weeks—most recent periods—I worked 24 hours.

[01:03] **Steve Ellis:** Excellent.

[01:04–01:06] *Pause*

[01:07–01:12] **Steve Ellis:** Do you have any expectation of your hours or wage changing in the near future?

[01:13–1:14] **Samantha:** Not right now, no.

[01:15] **Steve Ellis:** All right.

[01:16–01:35] **Samantha:** No, no, I haven't heard anything from my employer about that. And, actually, some people have been laid off so I'm lucky that they just reduced my hours. So, maybe I'll be able to pick up some hours here or there, but I haven't heard anything definite about that.

[01:36–01:59] **Steve Ellis:** All right. If that does change, please make sure to notify the program when that happens. At least for the time being, I think if you...when you drop off your HIV verification, or however you want to send that in...because once I send you an email, you can also—if you have access to those via email—you could send them to me.

[01:59–02:00] **Samantha:** Oh, okay. Okay.

[02:01–02:07] **Steven Ellis:** If you can send that—once again, just so I have something in the file documenting everything that you just told me for your employment income.

[02:07] **Samantha:** Okay.

[02:07–02:10] *Pause*

[02:10–02:14] **Steven Ellis:** As for your daughter's Social Security...

[02:15] **Samantha:** Yep.

[02:16–02:18] **Steven Ellis:** Do you have any documentation of that?

[02:18–02:20] *Pause*

[02:20–2:22] **Samantha:** Yes, right here.

[02:23] **Steven Ellis:** Great.

[02:23–02:30] **Samantha:** Like you can see that when I say, "right here." *laughs* Yes.

[02:30–02:35] **Steven Ellis:** The document that you have, can you tell me—how much does she make? Or, receive?

[02:36–02:38] **Samantha:** Uh, \$525 per month.

[02:39–02:41] **Steven Ellis:** I'm going to rephrase that because I don't want to say it's Social Security "make."

[02:42] **Samantha:** Right.

[02:43–02:46] **Steven Ellis:** The document that you have in your hand—can you tell me how much your daughter receives?

[02:47–2:49] **Samantha:** Yes, \$525 per month.

[02:50–02:57] **Steven Ellis:** \$525...is that...what she's supposed to receive? Or is that what she actually received—

[02:57–02:58] **Samantha:** Oh, I'm sorry!

[02:58–02:59] **Steven Ellis:** —and some money's coming out?

[02:59–03:08] **Samantha:** No, I'm sorry: I made a mistake. She was getting \$525, and then she—it changed in April to \$550. Okay, that's right.

[03:08–03:10] *Pause*

[03:10–03:13] **Steven Ellis:** So, as of April 2020, correct?

[03:13] **Samantha:** Yes.

[03:13] **Steven Ellis:** All right.

[03:14–03:16] **Samantha:** Yes, absolutely right. Yep.

[03:16–03:21] *Pause*

[03:21–03:30] **Steven Ellis:** Can you—if you're comfortable with that, also—can you hold up that Social Security letter? I would've asked you for the pay stubs, but those tend to be way more complex...

[03:30] **Samantha:** Right.

[03:30–03:34] **Steven Ellis:** Just to review, and so what you've told me is enough, but the Social Security would be great.

[03:34–03:37] *Pause*

[03:37–03:46] **Steven Ellis:** Great, so...I see your name, I see your daughter's name, I see the dates, I see the amount—oh, and I see where it changed.

[03:47] **Samantha:** Yeah.

[03:47] **Steven Ellis:** Excellent.

[03:48–03:50] *Pause*

[03:50] **Steven Ellis:** All right.

[03:50–3:57] **Samantha:** You see it—see initially, you think you're, you know...but...then I remembered, "yeah, \$525. \$550."

[03:57–03:59] *Pause*

[03:59–04:06] **Steven Ellis:** So, the same for the HIV documentation—even though I’ve seen it, if you can make sure we get a paper copy of that, that would be much appreciated.

[04:07] **Samantha:** Okay.

[04:07–04:10] *Pause*

[04:10–04:14] **Steven Ellis:** And so, finally, you reported having some checking and savings accounts.

[04:15] **Samantha:** Yes.

[04:16–04:20] **Steven Ellis:** Do you know, roughly, what the balance is in your checking account at any given time?

[04:20–04:22] *Pause*

[04:22–04:24] **Samantha:** Maybe...right around...

[04:24–04:28] *Pause*

[04:28–04:29] **Samantha:** \$1,050?

[04:29–04:31] *Pause*

[04:32–04:34] **Steven Ellis:** All right, and you said you don’t think it has an interest?

[04:35–04:36] **Samantha:** I’m sure it doesn’t.

[04:36] **Steven Ellis:** All right.

[04:36–04:37] **Samantha:** The checking account, no.

[04:37–04:41] *Pause*

[04:41–04:46] **Steven Ellis:** As for savings, did I understand that you and each one of your daughters has a savings account? Or...

[04:46] **Samantha:** Yes.

[04:47] **Steven Ellis:** All right.

[04:47–04:48] **Samantha:** Yep. Yep.

[04:48–04:55] **Steven Ellis:** So, there’s three...do you know how much is in each account in any, sort of, given time?

[04:55–05:03] **Samantha:** My account might roughly have about a thousand in it, also, and each of the girls have \$400 in each of their accounts.

[05:04–05:06] *Pause*

[05:06–05:08] **Steven Ellis:** And you said you don’t know the interest rate but you’re...

[05:09] **Samantha:** I don’t, no.

[05:10] **Steven Ellis:** It’s—

[05:11–05:13] **Samantha:** It’s probably, like, 1 percent?

[05:13] **Steven Ellis:** All right.

[05:14–05:16] **Samantha:** Or...less. Right around there.

[05:17] **Steven Ellis:** Great.

[05:17–05:21] *Pause*

[05:22–05:26] **Steven Ellis:** All right, and that’s—and, once again, those are the only income sources that you have, correct?

[05:26–05:27] **Samantha:** Yes, yes.

[05:28] **Steven Ellis:** Great.