

Assessable Income	Proof Provided by Applicant	Verification Responsibility	Document Required
<b>Government Income:</b> Record the gross income received from government employment, federal and/or territorial.	Pay Cheque Stubs	CSO	Statement of Authorization
<b>Private Sector:</b> Record the gross income from all private sector employers, such as, but not limited to local stores, mines, and companies.	Pay Cheque Stubs	CSO	Statement of Authorization
<b>Self and Local Government and Board or Agency:</b> Record the income from all local government, board, band and agency employers such as, but not limited to LHOs, Hamlets, Charter Communities, Bands, Cities, Towns and/or Villages, and local Health and Social Services Boards, etc.	Pay Cheque Stubs	CSO	Statement of Authorization
<b>Pensions:</b> Record the income from all government, private pensions (RRSPs, RESPs, CPP Survivors' benefits, etc.) for HM who are not seniors.	Pay Cheque Stubs or call Federal Government Private Pension with HM present	CSO	Statement of Authorization
<b>Honoraria:</b> Record the honoraria income from all sources.	Pay Cheque Stubs	CSO	Statement of Authorization
<b>Self-Employment Income:</b> Record the gross income from all sources. The gross income from self-employment or operations of a business is defined as gross income minus regular/necessary expenses required for the self-employment. Self-employment includes HM who are taxi drivers, hunters, trappers, artists, business operators, consultants, etc.	Income Tax Form Form PHRS - 04	CSO Regional Supervisor	Statement of Authorization and, if possible, Financial Statements Form PHRS - 04
<b>Employment Insurance:</b> Record the total gross income from Employment Insurance Benefits.	Pay Cheque Stubs	HQ	Statement of Authorization, and HQ must verify information on-line
<b>Insurance Settlements (Regular Payments):</b> Record the total gross income received from <i>regular</i> insurance settlement payments. Regular disability insurance payments and lump sum insurance settlements for compensation of pain and suffering are non-assessable.	Cheque Stubs Letter from Insurance Agency	CSO	Statement of Authorization
<b>Education Allowances to Postsecondary Students (full- or part-time):</b> Record the gross funding or allowances received from an employer to participate in a postsecondary education program as a full- or part-time.	Letter from Educational Institution and document from Funding Agency	CSO	Statement of Authorization
<b>Part-time Students:</b> All gross income earned while a part-time student is assessable.	Letter from Educational Institution and document from Funding Agency and CMAS	CSO	Statement of Authorization

Assessable Income	Proof Provided by Applicant	Verification Responsibility	Document Required
<b>Babysitting:</b> Record the gross income received for babysitting/childcare.	Sales Receipts	CSO	Statement of Authorization, and, if possible, Form PHRS – 04
<b>Other Income:</b> The following gross income is also assessable: strike pay, consulting fees, etc.	Pay Cheque Stubs Receipts	CSO	Statement of Authorization
<b>Outstanding Debts and Payments:</b> HM's garnisheed wages, child support payments, and debt payments are considered as part of assessable income.	Specific Agreements, Cheque Stubs as indicated by debt/payment	CSO	Third Party Agreement
<b>Vacation Pay:</b> Gross income provided by employers to employees for leisure time, annual, etc., is assessable (it is usually a percentage of every pay cheque; sometimes it is provided once a year or called Vacation Pay).	Pay Cheque Stubs	CSO	Statement of Authorization
<b>Allowances:</b> An allowance added to the salary or wages of a HM, such as living, fuel, environment, medical, etc. is assessable. Only the allowances that are meant for vacation travel from a remote area are non-assessable.	Pay Cheque Stubs	CSO	Statement of Authorization

Non-Assessable Income	Proof Provided by Applicant	Verification Responsibility	Document Required
<b>Vacation Travel Allowance, GNWT Northern Allowance:</b> Record those allowances that will be included in Box 32 of a T4 or Box 28 of a T4A meant as a travel allowance (Vacation Travel Allowance or Northern Allowance). This type of income is deducted from all assessable, gross income.	Pay Cheque Stubs Letter from Employer	CSO	Statement of Authorization
<b>Income Assistance Payment:</b> Record the total Income Assistance received as non-assessable.	Assistance Stubs	HQ	Statement of Authorization
<b>Disability Pension:</b> Record the total gross disability pension from any source as non-assessable. This may include any Workers' Compensation Disability Pension Benefits, federal, provincial or private insurance disability pension.	Pay Cheque Stubs	CSO	Statement of Authorization Consent to Communicate Information to a Representative (HRDC)
<b>Old Age Security (Includes Guaranteed Income Supplement (GIS) and Senior Citizen's Supplementary Benefit):</b> Record the total gross income from Old Age Security and Guaranteed Income Supplement. This includes the Senior Citizen's Supplementary Benefit paid by ECE to seniors.	Pay Cheque Stubs	CSO	Statement of Authorization, and the Senior Supplementary Benefit is downloaded into CMAS Consent to Communicate Information to a Representative (HRDC)
<b>Canada or Quebec Pension Plan (CPP/QPP):</b> Record the total gross income from Canada Pension Plan or the Quebec Pension Plan for seniors only as non-assessable.	Pay Cheque Stubs	CSO	Statement of Authorization Consent to Communicate Information to a Representative (HRDC)
<b>Private Pensions:</b> Registered Retirement Savings Plan (RRSP), Guaranteed Investment Certificates (GIC), Superannuation, etc. Record the total gross income from private or government pension plans, GIC, as well as gross income from RRSP's for seniors only as non-assessable.	Pay Cheque Stubs or call	HQ CSO	Statement of Authorization Call Federal Government/Private Pension
<b>Canada Pension Plan (CPP) Survivor's Benefit:</b> Record the total gross income from CPP Survivors' Benefits. This income was previously known as "Widows/Orphans Benefits" of HM who are seniors.	Pay Cheque Stubs	CSO	Statement of Authorization Consent to Communicate Information to a Representative (HRDC)
<b>Childcare User Subsidy:</b> Record the gross income from the Student/Child Care User Subsidy assistance and universal childcare allowance.	CMAS Record	CSO	Statement of Authorization and CMAS

Non-Assessable Income	Proof Provided by Applicant	Verification Responsibility	Document Required
<b>Full-time and Part-time Postsecondary Student:</b> Allowances or Earnings, gross funding or allowances obtained from the NWT Student Financial Assistance Program (GNWT), other provincial or territorial funding, Employment Insurance ( <b>Part I and Part II</b> ), Hamlet or Band Funding, bank loans, and the Aboriginal Human Resource Development Association (Pathways) is non-assessable.	Letter from Educational Institution, document from Funding Agency and CMAS	CSO	Statement of Authorization and CMAS
<b>Full-time Upgrading Adult Student:</b> Allowances or Earnings, gross funding or allowances obtained by an adult student attending secondary (upgrading) studies is non-assessable.	Letter from Educational Institution, document from Funding Agency and CMAS	CSO	Statement of Authorization and CMAS
<b>Full-time Postsecondary Student:</b> All gross income earned while a full-time student (summer wages, babysitting, part-time employment) is non-assessable.	Pay Cheque Stubs	CSO	Statement of Authorization and CMAS
<b>Treaty and Land Claim:</b> Record the gross income received for Treaty or Land Claim payments.	Confirmation Statement	CSO	Statement of Authorization
<b>Impact Benefit Agreement (IBA) Payments:</b> Record the gross income received from the Impact Benefit Agreement.	Confirmation Statement from Impact Benefit Agreement	CSO	Statement of Authorization
<b>Insurance Settlements (One-time Payments):</b> Record the total gross income received from lump sum insurance settlements for pain and suffering.	Insurance Company Statement	CSO	Statement of Authorization
<b>Foster Child Support:</b> Record the total gross income received from Foster Care Support payments.	Statement from Health and Social Services	CSO	Statement of Authorization
<b>Alimony and Child Support:</b> Record the gross income received for Alimony and/or Child Support.	Maintenance and Enforcement Program or Private Maintenance Agreement	HQ – Maintenance CSO – Private Agreement	Statement of Authorization
<b>Other Non-Assessable Income:</b> Record all other non-assessable income in this category. National Child Tax Credit (never change the CMAS download), GST Rebates, Fuel Rebates, Income Tax Returns, Home-boarding, Per Diem (service allowance), etc. (Contact the Director of Income Security Programs for what may be considered under non-assessable income.)	Depends on Source and CSO should Refer to Manager	HQ	Statement of Authorization, and the National Child Tax Credit is downloaded into CMAS Notice of Assessment
<b>Allowances:</b> An allowance for work boots is non-assessable and should be deducted from the gross income.	Pay Cheque Stubs	CSO	Pay Cheque Stub

Non-Assessable Income	Proof Provided by Applicant	Verification Responsibility	Document Required
<b>Gambling, Lotteries, Bingo, etc.:</b> All winnings regardless of amount are non-assessable and are not recorded on either the Household Member Income Statement or in CMAS	No documents are required	N/A	No documents are required
<b>Asset:</b> A current asset is cash in the bank or immediately in hand. An available asset is possession that can be sold and converted into cash very quickly. A tangible asset is an object or item, like furniture, a home, car or snowmobile. Current, available or tangible assets are non-assessable.	No documents are required	N/A	No documents are required
<b>User Pay Subsidy (Electricity):</b> LHO's use a User Pay Subsidy in the communities of Yellowknife, Hay River, and Fort Providence to subsidize the cost of electricity above a fixed amount of cents per kilowatt-hour. HM may receive a credit towards their rent or a cheque payment. This income is non-assessable and is not recorded on the Household Member Income Statement or in CMAS.	No documents are required	N/A	No documents are required
<b>Credit Cards, Bank Overdrafts:</b> Money received through credit cards and bank overdrafts is considered a debt and not considered income. It is non-assessable.	No documents are required	N/A	No documents are required
<b>Residential School Payments:</b> Do not request or record these payments in CMAS.	No documents are required	N/A	No documents are required
<b>Registered Savings Plans, Savings Bonds, etc.:</b> CSOs should not deduct any of these types of savings plans from a HM's gross income. CSOs should include these savings plans in the total gross income and in the calculation of the PHRS assessment.	No documents are required	N/A	No documents are required