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Management

1410 EXPLORING FINANCIAL MANAGEMENT

Thorough examination of the way a household meets expenses is a useful tool to determine the accuracy of information the household provides. Two basic questions to examine management are:

- How long has the household managed this way?
- Are reported income and resources enough to explain actual expenses?

1420 WHEN TO CONSIDER MANAGEMENT

Examine financial management at each application and review of eligibility and whenever a household reports a change in circumstances.

1430 HOW TO EVALUATE MANAGEMENT

- Review the household information to determine if there is enough income to meet their basic expenses. These include food, transportation, shelter, utilities, and other expenses for which the household is billed on a regular recurring basis. Look for clues to unreported expenses, income, or resources.
- Determine if the household has multiple sources of income such as tips, commissions, overtime, bonuses, or interest-bearing accounts.
- When a household borrows money from friends or relatives, determine if the loans are temporary and if the applicant intends to repay the loan.
- Determine if a household's expenses are paid directly by another source, such as HUD rental assistance, the Salvation Army, family/friends, or insurance.
- Determine whether information given in the past is consistent with the current situation and if reliable assumptions for future periods can be made based on the information.

Note: Use Form 2016 to request Banking and Loan information. This information and any other needed to evaluate financial **management** may be requested on Form 2429 directly from the household.

1440 DOCUMENTATION REQUIREMENTS

Explain the household's management practices in a CLOG entry in AMPS/NOMADS. Ensure adequate documentation of how expenses are met, and all sources of income and countable resources are identified.

When expenses exceed income on a consistent basis or there are other financial management questions, document this in the case narratives and request clarification from the household.

1460 CASE ACTION

Do not deny or terminate benefits because of questionable or inconsistent management information. Deny or terminate benefits only when the household fails or refuses to cooperate in clarifying a household management discrepancy.