

## MAGI INCOME AND DEDUCTION TYPES

Confused about what income to include? This chart will help you check what income you need to include on your application. On the left are different types of income and deductions.

1. Find which income type you are wondering about. Then look under the columns "MAGI M/C" or "APTC/CSR" to see if you should include it on your application. MAGI M/C is for the Medi-Cal rules and APTC/CSR is for Covered California subsidies.
2. If it says "counted" in either one of the columns, you should put it on your application. You will see that for almost all income types the answer is the same in both columns.
3. If it says that your income type is "not counted" you don't need to put it on your application.
4. "Lump sum" payments—money you get one time only. If you are putting in a "lump sum" payment of any type, please put down that you expect to get it as a "one-time payment."

Remember, you do not have to file taxes to apply for Medi-Cal. The chart lists IRS forms next to some types of income just as a guide

Revision Date: 3/11/2026

| INCOME TYPE  | MAGI M/C              | APTC/CSR              |
|--|-----------------------|-----------------------|
| Fees received by clergy for services performed   | Count Taxable Portion | Count Taxable Portion |
| Needs-based assistance   | Not Counted           | Not Counted           |
| Emergency Financial Aid Grants   | Not Counted           | Not Counted           |
| Mixed Earner Unemployment Compensation   | Count Taxable Portion | Count Taxable Portion |
| Pandemic Emergency Unemployment Compensation (PEUC)  | Count Taxable Portion | Count Taxable Portion |
| Pandemic Unemployment Assistance (PUA)   | Count Taxable Portion | Count Taxable Portion |
| Pandemic Unemployment Compensation (PUC)   | Not Counted           | Count Taxable Portion |
| Paycheck Protection Program (PPP)  | Not Counted           | Not Counted           |
| Paycheck Protection Program Second Draw Loans  | Not Counted           | Not Counted           |
| Mortgage Interest  | Count Gross           | Count Taxable Portion |
| 457(b) Retirement  | Count Taxable Portion | Count Taxable Portion |
| Accelerated death benefits/viatical settlements if the insured is chronically ill for costs of qualified long-term care or if the insured is terminally ill not in excess of limit | Not Counted           | Not Counted           |
| Accelerated death benefits/viatical settlements paid to persons with a financial interest in the insured's business  | Count Taxable Portion | Count Taxable Portion |

| INCOME TYPE  | MAGI M/C              | APTC/CSR              |
|--|-----------------------|-----------------------|
| Acquisition or Abandonment of Secured Property   | Count Taxable Portion | Count Taxable Portion |
| Activity not for profit, Pub. 535  | Count Taxable Portion | Count Taxable Portion |
| Adoption Assistance Payments   | Not Counted           | Not Counted           |
| Alaska Permanent Fund dividends  | Count Taxable Portion | Count Taxable Portion |
| Alimony Received: Income only if the divorce or separation instrument is executed on or before 12/31/18. Not countable income for any divorce or separation instrument modified on or after 01/01/2019 | Count Taxable Portion | Count Taxable Portion |
| Allowances and reimbursements for travel, transportation, or other business expenses   | Count Taxable Portion | Count Taxable Portion |
| AmeriCorps National Civilian Community Corps Stipend and Education Award   | Not Counted           | Count Taxable Portion |
| AmeriCorps State/National Stipend and Education Award  | Not Counted           | Count Taxable Portion |
| AmeriCorps Vista Stipend and Educational Award   | Not Counted           | Count Taxable Portion |
| Austrian general social insurance payments   | Not Counted           | Not Counted           |
| Awards   | Count Taxable Portion | Count Taxable Portion |
| Ball v. Swoap Payment  | Not Counted           | Not Counted           |
| Bartering, 1099-B, Pub. 525  | Count Taxable Portion | Count Taxable Portion |

| INCOME TYPE   | MAGI M/C              | APTC/CSR              |
|---|-----------------------|-----------------------|
| Black Lung benefit payments   | Not Counted           | Not Counted           |
| Blood, plasma, sperm, egg, embryo or compensation received for body parts   | Count Taxable Portion | Count Taxable Portion |
| Bonuses   | Count Taxable Portion | Count Taxable Portion |
| Bribes  | Count Taxable Portion | Count Taxable Portion |
| Business (or loss), Schedule C or C-EZ  | Count Taxable Portion | Count Taxable Portion |
| CalFRESH benefits   | Not Counted           | Not Counted           |
| California Work Opportunity and Responsibility to Kids (CalWORKs) cash grant  | Not Counted           | Not Counted           |
| Cancellation of non-business debt <ul style="list-style-type: none"> <li>• intended as a gift,</li> <li>• amounts not in excess of insolvency, or amounts discharged in bankruptcy, or with regard to mortgage cancellation, not in excess of the cost of the principal residence plus improvements, 1099-C</li> </ul>                | Not Counted           | Not Counted           |
| Cancellation of non-business debt, unless intended as a gift, that is in excess of: <ul style="list-style-type: none"> <li>• amounts of insolvency</li> <li>• amounts discharged in bankruptcy</li> <li>• with regard to mortgage cancellation, in excess of the cost of the principal residence plus improvements, 1099-C</li> </ul> | Count Taxable Portion | Count Taxable Portion |
| Capital gain (or loss), Schedule E  | Count Taxable Portion | Count Taxable Portion |

| INCOME TYPE   | MAGI M/C              | APTC/CSR              |
|---|-----------------------|-----------------------|
| Cash payments for stock appreciation rights   | Count Taxable Portion | Count Taxable Portion |
| Child Support   | Not Counted           | Not Counted           |
| Clergy housing and utility allowance <u>in excess</u> of market rate and actual cost respectively   | Count Taxable Portion | Count Taxable Portion |
| Clergy housing and utility allowance <u>not in excess</u> of market rate and actual cost respectively   | Not Counted           | Not Counted           |
| Clinical trial participation remuneration and amounts in excess of expenses minus \$2,000, 1099-Misc and 42 U.S.C. Section 1396a(e)(14)   | Count Taxable Portion | Count Taxable Portion |
| Clinical trials participation to the extent of expenses incurred plus \$2,000   | Not Counted           | Not Counted           |
| Commissions, advance commissions  | Count Taxable Portion | Count Taxable Portion |
| County General Assistance cash grant  | Not Counted           | Not Counted           |
| Court awards/judgments/settlements for compensation for lost wages/profits, breach of contract, pension rights, interest on awards, patent or copyright infringement and punitive damages   | Count Taxable Portion | Count Taxable Portion |
| Court awards/judgments/settlements for personal injury or sickness/emotional distress and other compensatory property damages. This does not include compensation for lost wages/profits, breach of contract, pension rights, interest on awards, patent or copyright infringement, or punitive damages | Not Counted           | Not Counted           |

| INCOME TYPE   | MAGI M/C              | APTC/CSR              |
|---|-----------------------|-----------------------|
| Coverdale Education Savings Account (ESA)   | Count Taxable Portion | Count Taxable Portion |
| Credit card insurance or disability payment   | Count Taxable Portion | Count Taxable Portion |
| Crowdfunding Income (i.e. GoFundMe)   | Count Taxable Portion | Count Taxable Portion |
| Cryptocurrency/Virtual Currency (i.e. Bitcoin)  | Count Taxable Portion | Count Taxable Portion |
| Disability Income - <u>taxed</u> (taxed private disability insurance premiums paid for by employer) Pubs 525 and 907, 1099 and 1099-A | Count Taxable Portion | Count Taxable Portion |
| Disability Income - <u>untaxed</u> (untaxed private disability income insurance - premiums not paid by employer) Pubs 525 and 907     | Not Counted           | Not Counted           |
| Disability income received for injuries resulting directly from a terrorist or military action, not including training exercises      | Not Counted           | Not Counted           |
| Disability pension under a plan that is paid for by your employer   | Count Taxable Portion | Count Taxable Portion |
| Disaster relief payments (qualified payments)   | Not Counted           | Not Counted           |
| Diversion cash assistance   | Not Counted           | Not Counted           |
| Down payment assistance   | Not Counted           | Not Counted           |
| Earned income tax credit  | Not Counted           | Not Counted           |
| Economic stimulus payments (federal)  | Not Counted           | Not Counted           |
| Emergency Increase in Unemployment Assistance   | Not Counted           | Count Taxable Portion |

| INCOME TYPE  | MAGI M/C              | APTC/CSR              |
|--|-----------------------|-----------------------|
| Emergency Rental Assistance  | Not Counted           | Not Counted           |
| Employer contributions to certain pretax benefits funded by an employee's elective salary reduction, such as amounts for a flexible spending account | Not Counted           | Not Counted           |
| Employer paid supplemental unemployment benefits from an employer financed fund  | Count Taxable Portion | Count Taxable Portion |
| Employment – wages, salary, back pay, differential wage payments;  | Count Taxable Portion | Count Taxable Portion |
| Endowment Contracts paid as a lump sum before <u>death in excess of costs</u> (veteran's endowment contract not applicable)                          | Count Taxable Portion | Count Taxable Portion |
| Endowment contracts paid as a lump sum before death <u>not in excess of costs</u> , or paid upon death to a beneficiary                              | Not Counted           | Not Counted           |
| Energy Conservation Subsidy  | Not Counted           | Not Counted           |
| Extended Unemployment Benefits under the Railroad Unemployment Insurance Act (RUIA)  | Count Taxable Portion | Count Taxable Portion |
| Farm income (or loss), Schedule F  | Count Taxable Portion | Count Taxable Portion |
| Federal Income Tax Return  | Not Counted           | Not Counted           |
| Federal Work-Study During a Qualifying Emergency   | Count Taxable Portion | Count Taxable Portion |
| Foreign Earned Income (taxable and non-taxable) Form 2555  | Count Gross           | Count Gross           |
| Foster care or other Title IV-E payments and transitional housing  | Not Counted           | Not Counted           |

| INCOME TYPE   | MAGI M/C              | APTC/CSR              |
|---|-----------------------|-----------------------|
| Foster care, maintaining a space in your home   | Count Taxable Portion | Count Taxable Portion |
| Fringe benefits <u>not provided</u> on a pre-tax basis (including non-clergy housing, meals and transportation)                 | Count Taxable Portion | Count Taxable Portion |
| Fringe benefits <u>provided</u> on a pre-tax basis by an employer, such as transportation benefits, parking, or moving expenses | Not Counted           | Not Counted           |
| Gambling winnings: gambling, lottery, raffles, Form W2-G  | Count Taxable Portion | Count Taxable Portion |
| Gifts/cash contributions  | Not Counted           | Not Counted           |
| Government cost-of-living allowances  | Count Taxable Portion | Count Taxable Portion |
| Guaranteed annual wages paid during period of unemployment by employer under a union agreement                                  | Count Taxable Portion | Count Taxable Portion |
| Health care subsidy for independent contractors (Proposition 22)  | Count Taxable Portion | Count Taxable Portion |
| Health savings account  | Count Taxable Portion | Count Taxable Portion |
| Hobby income, or from an activity you did not expect to see a profit  | Count Taxable Portion | Count Taxable Portion |
| Holocaust Victims Restitution/Victims of Nazi Persecution/German Reparation Payment   | Not Counted           | Not Counted           |
| Host or hostess gift or gratuity  | Count Taxable Portion | Count Taxable Portion |



| INCOME TYPE   | MAGI M/C              | APTC/CSR              |
|---|-----------------------|-----------------------|
| Housing and Urban Development Section 8 rental vouchers or benefits   | Not Counted           | Not Counted           |
| Income from illegal activities (Schedule C or Schedule C-EZ)  | Count Taxable Portion | Count Taxable Portion |
| Income from the rental of personal property (not business income)   | Count Taxable Portion | Count Taxable Portion |
| Income In-Kind (non-taxable fringe benefits) Pub. 525   | Not Counted           | Not Counted           |
| Independent Contractor/Gig Work   | Count Taxable Portion | Count Taxable Portion |
| Indian financing grants under title IV of the Indian Financing Act of 1974 to expand profit-making Indian-owned economic enterprises on or near reservations  | Not Counted           | Not Counted           |
| Individual Retirement Account (IRA) distributions, 1099-R   | Count Taxable Portion | Count Taxable Portion |
| Inheritance or taxable portion of inherited IRA or inherited pension  | Not Counted           | Not Counted           |
| <p data-bbox="191 935 1213 1062">In-Home Supportive Services caregiver wages paid to an enrolled provider who, regardless of relationship, resides with the Medi-Cal beneficiary who receives those services from the:</p> <ul data-bbox="191 1062 1213 1414" style="list-style-type: none"> <li data-bbox="191 1062 1213 1105">• Advance Payments for Caregiver</li> <li data-bbox="191 1105 1213 1149">• In-Home Operations Waiver, or</li> <li data-bbox="191 1149 1213 1193">• Nursing Facility/Acute Hospital Waiver, or</li> <li data-bbox="191 1193 1213 1237">• Personal Care Services Program, or</li> <li data-bbox="191 1237 1213 1281">• In-Home Supportive Services Plus Option, or</li> <li data-bbox="191 1281 1213 1325">• Community First Choice Option, or</li> <li data-bbox="191 1325 1213 1369">• In-Home Supportive Services – Residual Program</li> <li data-bbox="191 1369 1213 1414">• Restaurant Meals Allowance</li> </ul> | Not Counted           | Not Counted           |

| <b>INCOME TYPE</b>   | <b>MAGI M/C</b>       | <b>APTC/CSR</b>       |
|--|-----------------------|-----------------------|
| Interest income (taxable and non-taxable), 1099-INT  | Count Gross           | Count Gross           |
| Interest income not received because the interest charged was below the applicable federal rate      | Count Taxable Portion | Count Taxable Portion |
| Iranian Government Pension   | Count Taxable Portion | Count Taxable Portion |
| Japanese or Aleutian Reparation payment whether from the United States or Canada                     | Not Counted           | Not Counted           |
| Job Corps earnings/stipend   | Count Taxable Portion | Count Taxable Portion |
| Jury duty pay in excess of costs   | Count Taxable Portion | Count Taxable Portion |
| Kickbacks  | Count Taxable Portion | Count Taxable Portion |
| KinGAP payments  | Not Counted           | Not Counted           |
| Life insurance proceeds turned over for price, e.g. surrender in excess of the cost of the insurance | Count Taxable Portion | Count Taxable Portion |
| Life insurance proceeds upon death, including non-taxable annuity payments/proceeds                  | Not Counted           | Not Counted           |
| Loan proceeds  | Not Counted           | Not Counted           |
| Long-term care benefits – taxable amount – 1099 LTC  | Count Taxable Portion | Count Taxable Portion |
| Long-Term Care benefits (LTC) – non-taxable amount, 1099 LTC   | Not Counted           | Not Counted           |
| Lost, stolen or damaged property payments  | Not Counted           | Not Counted           |
| Manufacturer incentive payments  | Count Taxable Portion | Count Taxable Portion |
| Medical Savings Account (Archer-Medicare), Pub. 969  | Count Taxable Portion | Count Taxable Portion |

| <b>INCOME TYPE</b>   | <b>MAGI M/C</b>       | <b>APTC/CSR</b>       |
|--|-----------------------|-----------------------|
| Military allowances (BAH, BAS)   | Not Counted           | Not Counted           |
| Military hostile fire/imminent danger pay  | Not Counted           | Not Counted           |
| Miscellaneous Income   | Count Taxable Portion | Count Taxable Portion |
| Mortgage assistance payments under Section 235 of the National Housing Act                                     | Not Counted           | Not Counted           |
| Net Operating Loss (NOL) carryover; subtract from other line 21 income, Pub. 536                               | Subtract Losses       | Subtract Losses       |
| Netherlands WUV victims of persecution   | Not Counted           | Not Counted           |
| Nonqualified deferred compensation   | Count Taxable Portion | Count Taxable Portion |
| Notes received for services  | Count Taxable Portion | Count Taxable Portion |
| Nutrition benefits (Supplemental Nutrition Assistance Program, Nutrition Programs for the Elderly or Disabled) | Not Counted           | Not Counted           |
| One-time Federal Stimulus Tax Payments (i.e. Recovery Rebate)  | Not Counted           | Not Counted           |
| Ordinary/qualified dividends, 1099-DIV   | Count Taxable Portion | Count Taxable Portion |
| Original Issue Discount  | Count Gross           | Count Gross           |
| Other earned income, W-2   | Count Taxable Portion | Count Taxable Portion |

| INCOME TYPE   | MAGI M/C              | APTC/CSR              |
|---|-----------------------|-----------------------|
| Other gains (or losses), Form 4797  | Count Taxable Portion | Count Taxable Portion |
| Overtime  | Count Taxable Portion | Count Taxable Portion |
| Paid Family Leave, 1099-G   | Count Taxable Portion | Count Taxable Portion |
| Parent Mentor Compensation  | Not Counted           | Count Taxable Portion |
| Pension payments that were paid by the employee (such as premiums or contributions) that were previously subject to tax                   | Not Counted           | Not Counted           |
| Pensions, Department of Defense Retirement Board military retirement, endowment contracts paid as annuities and taxable annuities, 1099-R | Count Taxable Portion | Count Taxable Portion |
| Per-capita distributions of Indian gaming revenue   | Count Taxable Portion | Count Taxable Portion |
| Physical injury, illness or emotional distress payments   | Not Counted           | Not Counted           |
| Principal payments on loans   | Not Counted           | Not Counted           |
| Prizes and awards   | Count Taxable Portion | Count Taxable Portion |
| Public assistance payments, general assistance, Bureau of Indian Affairs general assistance   | Not Counted           | Not Counted           |
| Pulitzer, Noble or similar prize  | Count Taxable Portion | Count Taxable Portion |

| INCOME TYPE  | MAGI M/C              | APTC/CSR              |
|--|-----------------------|-----------------------|
| Qualified reservist distribution from health flexible spending account, W-2, Pub. 525  | Count Taxable Portion | Count Taxable Portion |
| Qualified Tuition Program, Pub. 970  | Count Taxable Portion | Count Taxable Portion |
| Radiation Exposure Compensation Payment  | Not Counted           | Not Counted           |
| Railroad <u>Retirement</u> benefits (taxable and non-taxable), RRB-1099  | Count Gross           | Count Gross           |
| Railroad <u>Unemployment</u> benefits, 1099-G  | Count Taxable Portion | Count Taxable Portion |
| Real Estate Transaction Proceeds   | Count Taxable Portion | Count Taxable Portion |
| Recoveries of amounts deducted, or for which a credit was taken in an earlier year. Refunds/reimbursements/rebates of itemized deductions        | Count Taxable Portion | Count Taxable Portion |
| Reemployment Trade Adjustment Assistance payments made by a state agency, 1099-G   | Count Taxable Portion | Count Taxable Portion |
| Refugee cash assistance  | Not Counted           | Not Counted           |
| Refugee reception and replacement program one-time payments by the Dept. of State or Dept. of Justice, such as Voluntary Agency (VOLAG) payments | Not Counted           | Not Counted           |
| Reimbursement for employment agency fee  | Count Taxable Portion | Count Taxable Portion |
| Reimbursements not in excess of costs incurred   | Not Counted           | Not Counted           |

| INCOME TYPE  | MAGI M/C              | APTC/CSR              |
|--|-----------------------|-----------------------|
| Relocation and Rehabilitation payments due to floods under the Housing and Community Development Act   | Not Counted           | Not Counted           |
| Relocation assistance payments   | Not Counted           | Not Counted           |
| Rental of personal property – not self-employment  | Count Taxable Portion | Count Taxable Portion |
| Rental real estate, royalties, partnerships, S corporations, trusts, etc. (or loss), Schedule E        | Count Taxable Portion | Count Taxable Portion |
| Renter's tax credit (California)   | Not Counted           | Not Counted           |
| Repayment of bona fide loan not in excess of original loan   | Not Counted           | Not Counted           |
| Replacement Housing payments under the Uniform Relocation Assistance and Real Property Acquisition Act | Not Counted           | Not Counted           |
| Reverse Annuity Mortgage   | Not Counted           | Not Counted           |
| Rewards  | Count Taxable Portion | Count Taxable Portion |
| Ricky Ray Hemophilia Relief Fund   | Not Counted           | Not Counted           |
| Roth IRA, 401K, 403(b) qualified distribution  | Not Counted           | Not Counted           |
| Salary or wages from decedents' employer (received by a surviving spouse)                              | Not Counted           | Not Counted           |
| Scholarships, awards, fellowship grants <u>not used</u> for living expenses, Pub. 970                  | Not Counted           | Count Taxable Portion |
| Scholarships, awards, fellowship grants <u>used</u> for living expenses, Pub. 970                      | Count Taxable Portion | Count Taxable Portion |

| INCOME TYPE   | MAGI M/C              | APTC/CSR              |
|---|-----------------------|-----------------------|
| Self-employment (in excess of expenses), Schedule K-1, Schedule SE  | Count Taxable Portion | Count Taxable Portion |
| Severance pay, sick pay, vacation, annual leave, and paid holidays  | Count Taxable Portion | Count Taxable Portion |
| Social Security benefits (taxable and non-taxable), including Social Security Disability Income (SSDI)SSA-1099                | Count Gross           | Count Gross           |
| Sponsor's income given to a sponsored immigrant   | Not Counted           | Not Counted           |
| State Disability Insurance (SDI) - California, <u>that is not paid</u> as a substitute for unemployment insurance benefits    | Not Counted           | Not Counted           |
| State Disability Insurance (SDI), <u>when paid</u> as a substitute for unemployment insurance benefits, 1099-G                | Count Taxable Portion | Count Taxable Portion |
| State tax refund in excess of prior year state tax deducted   | Count Taxable Portion | Count Taxable Portion |
| State Tax Return– (if state taxes were deducted on prior year Federal Income Tax return, the state refund would be countable) | Not Counted           | Not Counted           |
| Stolen property received  | Count Taxable Portion | Count Taxable Portion |
| Strike and lockout benefits   | Count Taxable Portion | Count Taxable Portion |
| Supplemental Security Income/State Supplementary Payment (SSI/SSP) program benefits   | Not Counted           | Not Counted           |
| Surrogacy   | Count Taxable Portion | Count Taxable Portion |

| INCOME TYPE  | MAGI M/C              | APTC/CSR              |
|--|-----------------------|-----------------------|
| Taxable Distributions Received from Cooperatives   | Count Taxable Portion | Count Taxable Portion |
| Taxable refunds, credits, or offsets of state/local income taxes                               | Count Taxable Portion | Count Taxable Portion |
| Tips   | Count Taxable Portion | Count Taxable Portion |
| Trade Readjustment Allowance (TRA), 1099-G   | Count Taxable Portion | Count Taxable Portion |
| Unearned income in-kind/personal expenses paid by another, including a corporation             | Count Taxable Portion | Count Taxable Portion |
| Unemployment assistance under the Airline Deregulation Act of 1974 Program, 1099-G             | Count Taxable Portion | Count Taxable Portion |
| Unemployment assistance under the Disaster Relief and Emergency Assistance Act of 1974, 1099-G | Count Taxable Portion | Count Taxable Portion |
| Unemployment benefits paid by a union  | Count Taxable Portion | Count Taxable Portion |
| Unemployment compensation (State or Federal), 1099-G   | Count Taxable Portion | Count Taxable Portion |
| Use of Supplemental Educational Opportunity Grants for Emergency Aid                           | Not Counted           | Not Counted           |
| Utility rebates  | Count Taxable Portion | Count Taxable Portion |



| INCOME TYPE  | MAGI M/C    | APTC/CSR    |
|--|-------------|-------------|
| Veteran's Administration (VA) aid and attendance benefits paid to the veteran or their families  | Not Counted | Not Counted |
| Veteran's Administration agent orange benefits   | Not Counted | Not Counted |
| Veteran's Administration benefits for children with certain birth defects  | Not Counted | Not Counted |
| Veteran's Administration compensated work-therapy program payments   | Not Counted | Not Counted |
| Veteran's Administration death gratuity paid to a survivor of a member of the Armed Forces who died after September 10, 2001   | Not Counted | Not Counted |
| Veteran's Administration dependent-care assistance program benefits  | Not Counted | Not Counted |
| Veteran's Administration disability compensation paid either to the veteran or their families  | Not Counted | Not Counted |
| Veteran's Administration education, training or subsistence allowances   | Not Counted | Not Counted |
| Veteran's Administration Filipino Veterans Equity Compensation Trust Fund payments   | Not Counted | Not Counted |
| Veteran's Administration grants for homes designed for wheelchair living   | Not Counted | Not Counted |
| Veteran's Administration grants for motor vehicles for veterans who lost their sight or the use of their limbs   | Not Counted | Not Counted |
| Veteran's Administration insurance interest left on deposit with the VA  | Not Counted | Not Counted |
| Veteran's Administration insurance proceeds and dividends paid either to veterans or their beneficiaries, including the proceeds of a veteran's endowment policy paid before death | Not Counted | Not Counted |

| INCOME TYPE  | MAGI M/C    | APTC/CSR    |
|--|-------------|-------------|
| Veteran's Administration pension benefits paid to the veteran or their families  | Not Counted | Not Counted |
| Veteran's Administration POW/MIA benefits  | Not Counted | Not Counted |
| Veteran's bonus payment paid by any state or political subdivision because of service in a combat zone   | Not Counted | Not Counted |
| Victims of crimes payments   | Not Counted | Not Counted |
| Vocational rehabilitation goods, services and cash received, not in return for services, but for training and rehabilitation due to disability   | Not Counted | Not Counted |
| Volunteer Work amounts: <ul style="list-style-type: none"> <li>• Peace Corps living allowances for housing, utilities, household supplies, food and clothing</li> <li>• Nat'l Senior Service Corps supportive services or reimbursements for out- of-pocket expenses from the Retired Senior Volunteer Program (RSVP); Foster Grandparent Program; or Senior Companion Program</li> <li>• Service Corps of Retired Executives (SCORE) amounts for supportive services or out-of-pocket expenses</li> <li>• Volunteer tax counseling reimbursements for transportation, meals, and other expenses you have in training for, or actually providing tax counseling for the elderly</li> </ul> | Not Counted | Not Counted |
| Walker v. Bayer payment  | Not Counted | Not Counted |
| Weatherization, home energy assistance, emergency repair or replacement of heating/cooling devices   | Not Counted | Not Counted |

| <b>INCOME TYPE</b>   | <b>MAGI M/C</b>       | <b>APTC/CSR</b>       |
|--|-----------------------|-----------------------|
| Whistleblower's award  | Count Taxable Portion | Count Taxable Portion |
| Withholding from a benefit to repay an overpayment from the same income source   | Not Counted           | Not Counted           |
| Work training program payments – entire amount paid by a state welfare agency if greater than what would otherwise be paid for public welfare benefits | Count Taxable Portion | Count Taxable Portion |
| Work training program payments made by a state welfare agency if the total does not exceed what would have been paid in public welfare benefits        | Not Counted           | Not Counted           |
| Worker's Compensation paid to the worker or their survivors  | Not Counted           | Not Counted           |
| Workforce Investment Act payments  | Not Counted           | Not Counted           |

| <b>LUMP SUM PAYMENTS</b>   | <b>MAGI-BASED M/C</b>                   | <b>APTC/CSR</b>                        |
|--|---|--|
| Cancellation of debt   | Count taxable portion in month received | Count taxable portion as annual income |
| Cancellation of student loan debt  | Count taxable portion in month received | Count Taxable Portion                  |
| Enhanced Benefits Under the Railroad Unemployment Insurance Act (RUIA)         | Count in month received                 | Count Taxable Portion                  |
| Education scholarships, awards, fellowship grants not used for living expenses | Not Counted                             | Count Taxable Portion                  |

| <b>LUMP SUM PAYMENTS</b>  | <b>MAGI-BASED M/C</b>                  | <b>APTC/CSR</b>                       |
|---|--|---------------------------------------|
| Employee accrued vacation, annual leave or sick pay   | Count taxable amount in month received | Count as annual income                |
| Employee back pay awarded in a settlement   | Count in month received                | Count as annual income                |
| Gambling winnings   | Count taxable amount in month received | Count as annual income                |
| Insurance settlements due to death, personal injury, damage, or loss of property                                  | Not Counted                            | Not Counted                           |
| Lottery winnings  | Count taxable amount in month received | Count as annual income                |
| Prizes and awards   | Count in month received                | Count as annual income                |
| Retroactive social security and railroad retirement benefits  | Count in month received                | Count as annual income                |
| Retroactive unemployment insurance benefits   | Count in month received                | Count as annual income                |
| Surviving spouse or beneficiary receives salary or wages from decedent's employer                                 | Count in month received                | Count as annual income                |
| Surviving spouse or beneficiary receives lump sum qualified retirement plan distribution from decedent's employer | Count taxable amount in month received | Count taxable amount as annual income |

| <b>DEDUCTION – MONTHLY/ANNUALLY</b>  | <b>MAGI-BASED M/C</b> | <b>APTC/CSR</b>  |
|--|-----------------------|------------------|
| Alimony Paid: Deduction only if the divorce or separation instrument is executed on or before 12/31/18. Not a deduction for any divorce or separation instrument modified on or after 01/01/2019 | Monthly deduction     | Annual deduction |

| <b>DEDUCTION – MONTHLY/ANNUALLY</b>  | <b>MAGI-BASED M/C</b>   | <b>APTC/CSR</b>  |
|--|---|------------------|
| Allowance of Partial Above the Line Deduction for Charitable Contributions                 | Up to \$300 for individuals<br>Up to \$600 for people who file Married Filing Jointly | Up to \$300      |
| Certain business expenses of reservists, performing artists, etc.                          | Monthly deduction   | Annual deduction |
| Child Care   | No deduction  | No deduction     |
| Child support paid   | No deduction  | No deduction     |
| Deductible part of self-employment tax   | Monthly deduction   | Annual deduction |
| Educator expenses  | Monthly deduction   | Annual deduction |
| Health savings account deduction   | Monthly deduction   | Annual deduction |
| Hobby income expenses, or expenses from an activity from which a profit was not expected   | Monthly deduction   | Annual deduction |
| IRA deduction  | Monthly deduction   | Annual deduction |
| Moving expenses: Only if active duty military and moved due to permanent change of station | Monthly deduction   | Annual deduction |
| Penalty on early withdrawal of savings   | Monthly deduction   | Annual deduction |
| Rental of personal property expenses   | Monthly deduction   | Annual deduction |
| Self-employed health insurance deduction   | Monthly deduction   | Annual deduction |
| Self-employed pension (SEP), Simple, and qualified plans                                   | Monthly deduction   | Annual deduction |
| Student loan interest deduction  | Monthly deduction   | Annual deduction |

| <b>AI/AN INCOME EXCEPTIONS</b>  | <b>MAGI M/C</b> | <b>APTC/CSR</b>       |
|---|-----------------|-----------------------|
| Distributions from Alaska Native corporations and settlement trusts   | Not Counted     | Count Taxable Portion |
| Distributions from any property held in trust, subject to federal restrictions, located within the most recent boundaries of a prior Federal reservation, or otherwise under the supervision of the Secretary of the Interior   | Not Counted     | Count Taxable Portion |
| Distributions and payments from rents, leases, rights of way, royalties, usage rights, or natural resource extraction and harvest from: <ul style="list-style-type: none"> <li>• Rights of ownership or possession in any lands located within the most recent boundaries of a prior Federal reservation, or otherwise under the supervision of the Secretary of the Interior</li> <li>• Federally protected rights regarding off-reservation hunting, fishing, gathering, or usage of natural resources</li> </ul> | Not Counted     | Count Taxable Portion |
| Distributions resulting from real property ownership interests related to natural resources and improvements: <ul style="list-style-type: none"> <li>• Located on or near a reservation or within the most recent boundaries of a prior Federal reservation; or</li> <li>• Resulting from the exercise of federally-protected rights relating to such real property ownership interests</li> </ul>  | Not Counted     | Count Taxable Portion |
| Payments resulting from ownership interest in or usage rights to items that have a unique religious, spiritual, traditional, or cultural significance or rights that support subsistence or a traditional lifestyle according to applicable Tribal Law or custom  | Not Counted     | Count Taxable Portion |
| Student financial aid provided under the Bureau of Indian Affairs education programs  | Not Counted     | Count Taxable Portion |