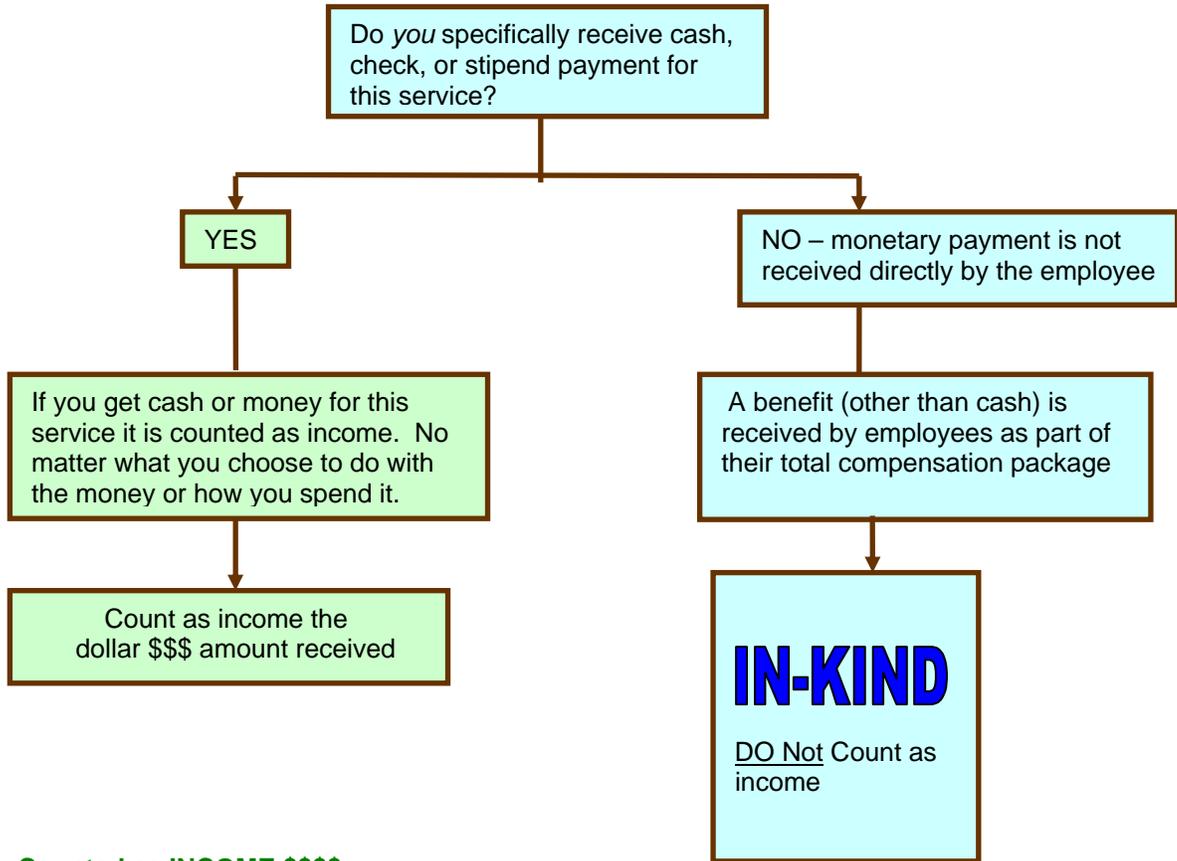


In-Kind Benefits Test



Examples: Counted as INCOME \$\$\$\$

- A minister is *paid cash* for the value of the rent/house payment. The minister in turn uses this cash to pay the house payment.
- A family who works on a ranch *receives money* in addition to the regular payment to purchase groceries.
- A salesman *receives additional money* as part of their pay to allow for the cost of renting a vehicle and a cell phone.
- A student *receives payment* for child care and then returns a portion to the employer for room and board.
- A business *pays a stipend* as part of the paycheck each winter to help offset utility bills.

Examples: IN-KIND

(Not Counted as Income)

- A minister is provided a house rent *free* by the church as part of the salary.
- A family who works on a ranch receives *free milk and beef* as payment.
- A food service employee receives *free meals*.
- A salesman is *given a car and cell phone* to use which is paid for by the employer.
- A *business pays the utility bills* directly to the utility company for employees as a benefit.
- A student provides child care and/or house cleaning in exchange for room and board. No cash exchanges hands.