

## How to Verify Your Income

Every adult member of the household, plus every child not attending school full-time, must declare his or her income. Depending on your circumstances, one of the following will be adequate proof of income:

Sources of Income	Verification Required
Regularly employed	A letter from your employer stating your salary before deductions and the number of hours worked per week. If you cannot get a letter and you earn a constant amount for each pay cheque, three consecutive pay stubs may be submitted.
Irregularly employed	A copy of your last income tax return including support information (T4's, etc.) as well as an affidavit estimating your income for the upcoming year.
Receiving Employment Insurance	A copy of three consecutive warrant cards or a statement from an Employment Insurance counselor verifying the amount of benefit.
Receiving Social Assistance	A letter from the agency from which you receive benefits (Family Benefits, D.V.A, Ontario Work, Ontario Disability Support Program, Workman's Compensation, etc.) setting out those benefits.
Government Re-training Program	A statement from Program setting out your allowance as well as indication of start and end dates of retraining.
Pension	A photocopy of each pension cheques (OAS, CPP, GAINS, private pension, etc.) or a letter from your financial institution. If submitting photocopies of cheques, please mark them "specimen" for your protection.
Self-Employed	A statement from a chartered accountant setting out your net business income and/or total withdrawals from the business as salary in the last 52 weeks, or an affidavit with supporting documents such as tax forms declaring your total annual income, sources, and amount.
Support Payments Received	Alimony, separation, or support payment amounts must be verified with legal documents from the Family Court or a lawyer and/or if not available, an affidavit with supporting documents.
Payments Received Through Student Awards	A photocopy of the relevant government form must be submitted. The grant portion only is to be declared; repayable loans are not included. Summer earnings must also be included.
Rental Income	Copies of cheques and/or written agreements made if you have rented property that is owned such as a summer cottage.
Income Yielding Assets	Account statements from your financial institution and/or tax forms relating to investments, dividends, or interest paid on stocks/investment papers, saving accounts, bonds, debentures, deposits or notes, trust accounts, credit unions, mortgages or loans, etc. This verification need not be provided if the average level of assets is under \$4,500.

Also:

Income from the following must be disclosed:

- part-time earnings, bonuses, and incentive pay, commissions, over-time pay, tips/gratuities, strike pay, and earnings from home child care, housework, etc.

Not included:

- family allowances, capital gains, scholarships, or bursaries, supplementary tax assistance for the elderly