Pre-Screening Tool

The pre-screening tool is a series of basic “yes” or “no” questions to help interested applicants determine if they are both ready and eligible to participate in an Assets for Independence (AFI) Individual Development Account (IDA) project. It is designed to be a first step for interested applicants to help screen out those who may not be ready or eligible before completing the paperwork.

Included with this tool:

Interactive Pre-Screening Tool

An interactive version of the pre-screening tool that, as participants fill it in, automatically indicates whether or not they may be eligible. This tool is ideal for use on your website or possibly a computer kiosk station at your project site.

Printable Pre-Screening Tool

An accessible, printable version of the pre-screening tool that can be completed by hand by potential applicants. This tool is ideal to provide as a handout with other IDA materials, such as a program brochure, for interested applicants.

Poverty Guidelines

The most recent poverty guidelines for determining income eligibility. Please note that you will need to update these figures each year with the appropriate data. Do not make adjustments to the format of this sheet, as there are formulas connected to the interactive tool. Instead, use the format provided and just update the numbers.

Remember to update the tools with your program logo and project name!

This document can be found in the AFI Grantee Toolkit on the AFI Resource Center website. If you have any questions about participant enrollment, contact the AFI Resource Center:
1-866-778-6037 │ info@idaresources.org │ http://idaresources.acf.hhs.gov

Created September 2014
Am I ready to enroll in [insert your project name here]?  
The following questions will help you decide if you are ready for an Individual Development Account (IDA) program and if you might meet the eligibility criteria. An IDA is a matched savings account that helps you save for one of three assets: first time homeownership, starting or expanding a small business, or higher education for yourself, your child or spouse. **This pre-screening tool does not provide an actual determination of eligibility.** Please contact our program directly to confirm if you are eligible to participate at [insert preferred method of contact here].

**Let's get started!**

**Step 1** Are you ready to save to buy your first home, start/expand a business or pursue higher education?  

**Step 2** Are you currently earning income from employment or self-employment?  

**Step 3** Can you make deposits into a savings account for at least 6 months?  

**Step 4** Is your household eligible for or currently receiving Temporary Assistance for Needy Families (TANF)?  

*Note:* Temporary Assistance for Needy Families (TANF) may also be referred to as cash assistance or another name depending on your state.  

**Step 5** If you filed your taxes last year, did you claim or receive the federal Earned Income Tax Credit (EITC)*?  

*Note:* The federal Earned Income Tax Credit is a refundable tax credit based on family size and income. You can find this information on your federal tax return.  

**Step 6** Is your household income less than 200% of the federal poverty level?  

**To calculate:**  
- a) What was your estimated adjusted gross income last year? (amount your household earned last year after tax adjustments)  
- b) Enter the number of people in your household**:  

\[
200\% \text{ of Poverty}^{***} \text{ for your household}=\]  

If yes, skip to **step 7**  

**Step 7** Does your household have less than $10,000 in assets?  

*Note:* Assets refer to money you have saved or invested and what you own (excluding one house and one vehicle).  

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*For more information about the EITC visit [http://www.irs.gov/eitc](http://www.irs.gov/eitc)*  
**If more than 8 people, refer to the “Poverty Guidelines” sheet to calculate household income manually.**  
***If in Alaska or Hawaii, see the “Poverty Guidelines” sheet to calculate manually.*
Am I ready to enroll in Delta Dollars?

The following questions will help you decide if you are ready for an Individual Development Account (IDA) program and if you might meet the eligibility criteria. An IDA is a matched savings account that helps you save for one of three assets: first time homeownership, starting or expanding a small business, or higher education for yourself, your child or spouse. Delta Dollars focus solely on higher education. **Provide an actual determination of eligibility.** Please contact our program directly to confirm if you are eligible to participate at 662.846.4808.

Let’s get started!

Record your answers on the lines below:

**Step 1** Are you ready to save to pursue higher education?

*If yes, continue to Step 2. If no, you may not be ready or eligible for an IDA.*

**Step 2** Are you currently earning income from employment or self-employment?

*If yes, continue to Step 3. If no, you may not be ready or eligible for an IDA.*

**Step 3** Can you make deposits into a savings account for at least 6 months?

*If yes, continue to Step 4. If no, you may not be ready or eligible for an IDA.*

**Step 4** Is your household eligible for or currently receiving Temporary Assistance for Needy Families (TANF)?

*Note: Temporary Assistance for Needy Families (TANF) may also be referred to as cash assistance or another name depending on your state.*

*If yes, you may be eligible for an IDA! If no, continue to Step 5 to see if you may be eligible.*

**Step 5** If you filed your taxes last year, did you claim or receive the federal Earned Income Tax Credit (EITC*)?

*Note: The federal Earned Income Tax Credit is a refundable tax credit based on family size and income. You can find this information on your federal tax return.*

*If yes, skip to Step 7. If no, continue to Step 6.*

**Step 6** Is your household income less than 200% of the federal poverty level?

To calculate:

a.) What was your estimated adjusted gross income last year? (amount your household earned last year after tax adjustments)?

b.) How many people are in your household?

c.) Turn to the Poverty Guidelines page to see what 200% of the federal poverty level is based on how many people are in your household and record amount here.

d.) Is your estimated adjusted gross income equal to or less than 200% of the federal poverty level guidelines for your household size?

*If your household income is equal to or less than 200% of the federal poverty level, continue to Step 7. If not, you may not be eligible for an IDA at this time.*

**Step 7** Does your household have less than $10,000 in assets (savings, investments or things you own, excluding one house and one vehicle)?

*Note: Assets refer to money you have saved or invested, and what you own (excluding one house and one vehicle).*

*If yes, congratulations, you may be eligible for our IDA program! Contact us at (662) 846-4808 for more details. If not, you may not be eligible for an IDA at this time.*

*For more information about the EITC visit [http://www.irs.gov/eitr](http://www.irs.gov/eitr)*

**If more than 8 people, refer to the “Poverty Guidelines” sheet to calculate household income manually.**

***If in Alaska or Hawaii, see the “Poverty Guidelines” sheet to calculate manually.***
<table>
<thead>
<tr>
<th>Persons in family/household</th>
<th>100% of Poverty</th>
<th>200% of Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,880</td>
<td>$23,760</td>
</tr>
<tr>
<td>2</td>
<td>$16,020</td>
<td>$32,040</td>
</tr>
<tr>
<td>3</td>
<td>$20,160</td>
<td>$40,320</td>
</tr>
<tr>
<td>4</td>
<td>$24,300</td>
<td>$48,600</td>
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<tr>
<td>5</td>
<td>$28,440</td>
<td>$56,880</td>
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<tr>
<td>6</td>
<td>$32,580</td>
<td>$65,160</td>
</tr>
<tr>
<td>7</td>
<td>$36,730</td>
<td>$73,460</td>
</tr>
<tr>
<td>8</td>
<td>$40,890</td>
<td>$81,780</td>
</tr>
</tbody>
</table>

For families/households with more than 8 persons, add $4,160 to the 100% of poverty amount for each additional person.

*For Alaska and Hawaii, see the other charts.

**2016 Poverty Guidelines for Alaska**

<table>
<thead>
<tr>
<th>Persons in family/household</th>
<th>100% of Poverty</th>
<th>200% of Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$14,840</td>
<td>$29,680</td>
</tr>
<tr>
<td>2</td>
<td>$20,020</td>
<td>$40,040</td>
</tr>
<tr>
<td>3</td>
<td>$25,200</td>
<td>$50,400</td>
</tr>
<tr>
<td>4</td>
<td>$30,380</td>
<td>$60,760</td>
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<tr>
<td>5</td>
<td>$35,560</td>
<td>$71,120</td>
</tr>
<tr>
<td>6</td>
<td>$40,740</td>
<td>$81,480</td>
</tr>
<tr>
<td>7</td>
<td>$45,920</td>
<td>$91,840</td>
</tr>
<tr>
<td>8</td>
<td>$51,120</td>
<td>$102,240</td>
</tr>
</tbody>
</table>

For families/households with more than 8 persons, add $5,200 to the 100% of poverty amount for each additional person.

**2016 Poverty Guidelines for Hawaii**

<table>
<thead>
<tr>
<th>Persons in family/household</th>
<th>100% of Poverty</th>
<th>200% of Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$13,670</td>
<td>$27,340</td>
</tr>
<tr>
<td>2</td>
<td>$18,430</td>
<td>$36,860</td>
</tr>
<tr>
<td>3</td>
<td>$23,190</td>
<td>$46,380</td>
</tr>
<tr>
<td>4</td>
<td>$27,950</td>
<td>$55,900</td>
</tr>
<tr>
<td>5</td>
<td>$32,710</td>
<td>$65,420</td>
</tr>
<tr>
<td>6</td>
<td>$37,470</td>
<td>$74,940</td>
</tr>
<tr>
<td>7</td>
<td>$42,230</td>
<td>$84,460</td>
</tr>
<tr>
<td>8</td>
<td>$47,010</td>
<td>$94,020</td>
</tr>
</tbody>
</table>

For families/households with more than 8 persons, add $4,780 to the 100% of poverty amount for each additional person.

Poverty guidelines are updated annually, click here for the most recent version.