

FAMILY STABILITY		WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER
Housing	Family	Physical & Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels
Spending less than 30% of your after-tax income on housing. Your children's or family's needs are being met and do not prevent you from pursuing schooling or work		Fully able to engage in work, school and family life; health and mental health needs don't get in the way. Can always rely on networks to provide useful advice, guidance and support; you are part of a strong social network, serving as an advocate, organizer, and support to others.		You have savings equal to three months' worth of living expenses. You have good credit and are managing your debts in balance with your income. You are current with all your debt.		You have achieved a level of post-secondary education and/or training that has prepared you for a job paying enough to support your family.	Earnings from your job are greater than the real costs of basic living expenses for your family.
Housing costs exceed 30% of your after-tax income. Mostly able to engage in work, school, and family life; children or family needs rarely get in the way.		Mostly able to engage in work, school and family life; health and mental health needs rarely get in the way. Can often rely on networks to provide useful advice, guidance and support.		Savings of more than 2 months' expenses. Current in all debts and making more than minimum payments on one or more debts.		Associates degree or professional certification complete	Earnings = 50%-79% AMI Household Size of: 2: \$25,188 - \$39,798 3: \$30,014 - \$47,422 4: \$36,827 - \$58,186
Subsidized housing pays a small portion of your rent. You are somewhat able to engage in work, school and family life because of children or family needs.		Somewhat able to engage in work, school and family life because of health and mental health needs. Can sometimes rely on networks to provide useful advice, guidance, and support.		Savings of at least 1 months' expenses. Making minimum payments on all debts		Job training or certificate complete (beyond high school)	Earnings = 30%-49% AMI Household Size of: 2: \$15,113 - \$24,684 3: \$18,008 - \$29,413 4: \$22,096 - \$36,090
Subsidized housing pays a large portion of your rent. Barely able to engage in work, school and family life because of children or family needs.		Barely able to engage in work, school and family life because of health and mental health needs. Can rarely rely on networks to provide useful advice, guidance, and support.		Savings of less than 1 month's expenses. Behind in payments of 1 or more debts and making payments on at least 1 debt.		High School Diploma or GED complete	Earnings = <30% AMI Household Size of: 2: <\$15,112 3: <\$18,007 4: <\$22,0960
Not permanently housed. Not able to engage in work, school and family life because of children or family needs.		Not able to engage in work, school and family life because of health and mental health needs. Can never rely on networks to provide useful advice, guidance and support		No savings Has debts; currently not making any payments		Less than High School Diploma	Not currently employed