

Combined Disposable Income Worksheet

Income year:	
Are you required to file a federal income tax return?	Yes No
<u>Disposable income</u>	<u>Amount</u>
1. Federal adjusted gross income from Federal Form 1040	
2. Capital gains not reported on your federal income tax return	
3. Losses reported on your federal income tax return	
4. Depreciation reported on your federal income tax return	
5. Wage income: nontaxable and/or not reported on your federal income tax return	
6. Dividend or interest income: nontaxable and/or not reported on your federal income tax return	
7. Pension and annuity income: nontaxable and/or not reported on your federal income tax return	
8. Military pay and benefits: nontaxable and/or not reported on your federal income tax return	
9. Veterans pay and benefits: nontaxable and/or not reported on your federal income tax return	
10. Social security or railroad retirement benefits: nontaxable and/or not reported on your federal income tax return	
11. Business, rental, or farming income not reported on your federal income tax return	
12. Other income not included in amounts on Lines 1-11, provide the source, type and amount	
13. Add lines 1-12	This is your total disposable income:
<u>Deductions</u>	
14. Nursing home, assisted living or adult family home	
15. Home health care	
16. Prescription drugs	
17. Medicare parts A,B,C, D insurance premiums	
18. Medicare supplemental/Medigap insurance premiums	
19. Durable medical and mobility enhancing equipment and prosthetic devices	
20. Medically prescribed oxygen	
21. Long-term care insurance	
22. Cost-sharing amounts	
23. Nebulizers	
24. Medicines of mineral, animal and botanical origin prescribed, administered, dispensed, by a naturopath licensed under Washington law	
25. Ostomic items	
26. Insulin for human use	
27. Kidney dialysis devices	
28. Disposable devices used to deliver drugs for human use	
29. Adjustments to income	
30. Add lines 14-29	This is your total deductions:
31. Subtract line 30 from line 13	This is your total combined disposable income:

Income Example #15

Documentation provided: Tax return

AGI is found on line 11 - \$26,243.00

SSA is on line 6a \$13,861.00

*SSA gross amount = 17,131

*SSA taxable amount = 3,270

*Difference = 13,861

Line 7 – Schedule D: Capital gain or (loss) <3,000>

*Let's look at Schedule D – looking at column (h) for gains/losses we can see there are both positive & negative numbers. So, the figure on line 21 of the Schedule D <3,000> is our overall loss.

Let's add this back now \$3,000.00

Now we need to add back the positives (gains) on this Schedule D.

*Line 1a: 523

*Line 2: 113

*Line 8b: 602

*Line 13: 495

Total: 1,733

These gains were excluded from the CDI as a result of the total overall loss of <3,000>, which is why we are adding them back in now.

Let's add these gains back now \$1,733.00

NOTE – we aren't done! All these positives (except line 13) were totals from Form 8949's. So, we need to dig deeper and look at each form 8949 for the opposites. Since all these figures were positives, we are looking for any negatives on Form 8949.

Total for Line 1a: \$523 (Short Term)

This matches the first Form 8949's total on line 2. However, we see negatives on this page that effectively "reduce" the total. We need to add them up and add them back. There are a total of 7 forms for this one. (Pro tip: use excel 😊)

$25+21+10+1+7+50+8+52+469+24+24+1+1+23+7+20+199+7+12+21+2+3+5+8+1+1+23+88+90+414+1+1+64+1+1+1+228+54+238+584+6+6+42+17+31+28+96+192+8+3 = 3,219$

This is the total **loss** amount for form 8949 (short-term) \$ 3,219.00

Total for Line 2: \$113

This matches Form 8949 (page 15) – it was only one transaction and no negatives so we don't have anything to add back.

Total for Line 8b: \$602 (Long Term)

This matches the long-term total on page 16. We have two forms for long term, so let's add up the negatives that "reduce" the total.

$29+52+28+102+14 = 225$

This is the total **loss** amount for Form 8949 (long-term) \$ 225.00

Total disposable income \$48,281.00

Total for losses: $3,000+3,219+225 = 6,444$