

# WATERTOWN HOUSING AUTHORITY

EQUAL HOUSING OPPORTUNITY  
55 WAVERLEY AVENUE

WATERTOWN, MASSACHUSETTS 02472-3613

[617] 923-3950 – Office

[617] 923.3954 – Leased Housing

[617] 923.3961 – Maintenance

[617] 923-2466 - FAX

## Full-Time Students

Inclusions, Exclusions and Deductions in State Public Housing (667, 705, 200)

### ***When is income excluded for students?***

Earned\*\* income is excluded from household income for minors and full-time students:

- Household members 17 years or under **OR**
- Household members 18-25:
  - Is a dependent of another household member (NOT the Head of Household),
  - Is enrolled in and attending an accredited school (can be college or vocational),
  - Is carrying a full-time course load (defined as what the school considers a full-time schedule for a day student), **AND**
  - Is within the amount of time normally required to complete the program (i.e. two years for Associates, four years for Bachelors, one to three years for a Certificate).

If **Yes** to the above, then the household member is a Full Time Student (FTS) and any earned income (wages or salary) is excluded from Household income. Social Security and other unearned income are included.

If the answer to any of the above is **No**, then all of the income for that household member is included.

\*\*Note that only *earned* income from wages or salary is excluded. All other income is included for minors and FTS.

### ***When is financial assistance for education excluded for students?***

Scholarships or stipends paid by non-household members for a student are excluded from household income. Payments can be from the government, school, loans, gifts, etc.

### ***When are tuition/student expenses deducted?***

Tuition and fees for education can be deducted from household income when:

- The household member is NOT a full-time student,
  - Can be a part-time student, over 25, or has exceeded the number of years FTS status is allowed. **Can** be the head of household.
- The expense must be for tuition/fees,

- (i.e., not a student loan, but if a student loan is used to pay the tuition/fees, the amount can still be deducted, but in the recert year the tuition/fees were paid, not in the year the loan was paid)
- The expense can't exceed the gross income of the student. If the student has no income, the expense is not deductible.

**Relevant excerpts from 760 CMR 6.00: Occupancy Standards and Tenant Participation for State-Aided Housing**

**Full-time student.** A household member between 18 and 25 years of age, who is the dependent of another household member and who is enrolled in and attending an accredited educational or vocational institution and is carrying a course load that is considered full-time for day students under the standards and practices of the institution. Full-time student status shall remain in effect as long as the individual carries a full-time student course load in pursuit of a bachelor's degree, an associate's degree, or a diploma from an accredited educational institution or a certificate from an accredited vocational program (excluding apprenticeship programs). In no event shall full-time student status last longer than the length of time normally required for day students to complete the required course of study. 760 CMR 6.03

(3) **Exclusions** from Gross Household Income. Gross household income shall not include any of the following items:

(c) Amounts of educational scholarships or stipends for housing paid by a non-household member for a student at an educational institution, including amounts paid for these purposes to part-time students, whether paid directly to the student or the educational institution, and amounts paid by the United States Government to a veteran for use in paying tuition, fees, or the cost of books, to the extent that such payments are so used. 760 CMR 6.05(3)(c)

(k) Wages and/or salary earned by a full-time student, as defined in 760 CMR 6.03, or by an unemancipated minor. 760 CMR 6.05(3)(k)

(4) **Deductions** from Gross Household Income. Net household income shall be gross household income less the following deductions but in no event shall be less than zero:

(h) Non-reimbursable payments of tuition and fees of vocationally related post-secondary education of a household member who is not a full-time student, provided that the amount deducted for this deduction and the deductions in 760 CMR 6.05(4)(f) and (g) for this household member shall not exceed his or her gross income. 760 CMR 6.05(4)(h)