



## PENSION AND FIDUCIARY SERVICE

PMC VSR Advanced Core Course  
Phase 5: Stages of a Claim  
Part 1: Determine Eligibility

# **Lesson 16: Establish Periods for Calculating Income**

Lesson Plan

October 28, 2016

Version 1.0

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**Lesson Plan**

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**Establish Periods for Calculating Income**

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**Lesson Overview**

Topic	Description
Time Estimate:	2 hours
Purpose of the Lesson:	The purpose of this lesson is to prepare the novice PMC VSR to select the correct dates and periods of time for calculating income when determining eligibility.
Prerequisite Training Requirements:	Prior to taking the Establish Periods for Calculating Income lesson, trainees must complete PMC VSR Core Course Phases 1–4, and Phase 5, Part 1, lessons 1–15. (Refer to the <b>Master Course Map</b> learning aid for a list of lessons.)
Target Audience:	This lesson is for entry-level PMC VSRs.

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

Topic	Description
Lesson References:	<ul style="list-style-type: none"> <li>• <b>Master Course Map</b> learning aid</li> <li>• M21-1 V.i.3.A.3.c (Reporting Period for Current-Law Pension)</li> <li>• M21-1 V.iii.1.A.3.g (Definition of Initial Year for Pension and Time Limit for Establishing Entitlement for the Initial Year)</li> <li>• M21-1 V.iii.1.A.4 (Pension and Parents' DIC Award Effective Dates and Payment Dates)</li> <li>• M21-1 V.iii.1.A.5 (General Information on the Payment Date Under 38 CFR 3.31)</li> <li>• M21-1 V.iii.1.E.7.a (Definition: Initial Period)</li> <li>• M21-1 V.iii.1.E.7.k (Counting the Initial 12 Months of Income for Disallowed Claims)</li> <li>• M21-1 V.iii.1.E.7.l (Counting the Second 12 Months of Income for Disallowed Claims)</li> <li>• M21-1 V.iii.1.G.4.p (Overlapping Initial Year and Calendar Year Periods)</li> <li>• M21-1 V.iii.1.H.1.b (Time Limit to Furnish Amended Income Information to Increase the Rate)</li> <li>• M21-1 V.iii.1.H.1.c (Definition: Same Calendar Year)</li> <li>• 38 CFR 3.31 (Commencement of the period of payment)</li> <li>• 38 CFR 3.400—3.404 (Effective Dates)</li> <li>• <b>Income and Net Worth Status</b> job aid</li> <li>• <b>Initial Year</b> job aid</li> </ul>
Knowledge Check:	Phase 5, Part 1(c) Income Eligibility Knowledge Check
Technical Competencies:	<ul style="list-style-type: none"> <li>• Income Counting and Net Worth</li> <li>• Program Benefits and Eligibility (PMC VSR)</li> </ul>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

Topic	Description
Lesson Objectives:	<ul style="list-style-type: none"> <li>• Establish periods for calculating income.               <ul style="list-style-type: none"> <li>○ Select the effective date.</li> <li>○ Derive the payment date.</li> <li>○ Select the dates of initial year period.</li> <li>○ Select the dates of the overlap period between the initial year and calendar year.</li> <li>○ Select the dates beginning and ending the second 12-month period.</li> </ul> </li> </ul>
What You Need:	<ul style="list-style-type: none"> <li>• <b>Master Course Map</b> learning aid</li> <li>• White board or flip chart</li> <li>• Access to the following job aids from VSR Assistant:               <ul style="list-style-type: none"> <li>○ <b>Income and Net Worth Status</b> job aid</li> <li>○ <b>Initial Year</b> job aid</li> </ul> </li> <li>• Appendix A: Establishing Dates for Calculating Income worksheet</li> <li>• <b>Effective Dates EPSS</b></li> <li>• Example claim materials:               <ul style="list-style-type: none"> <li>○ Claim 1: Original claim for Veterans Pension</li> <li>○ Claim 2: Original claim for Survivors Pension</li> </ul> </li> </ul>

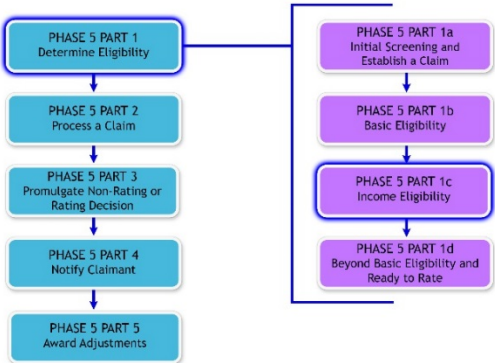

**Instructor Notes**

This lesson provides trainees with the information and references to be able to establish the correct dates and periods for calculating income for a Veteran or Survivors Pension claim.


**PowerPoint Slides**

**Instructor Activities**


**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

PowerPoint Slides	Instructor Activities
<p><b>Lesson 16: Establish Periods for Calculating Income</b></p>	<p><b>DISPLAY</b> slide</p> <p>1. "Lesson 16: Establish Periods for Calculating Income"</p> <p><b>INTRODUCE</b> yourself as the instructor.</p> <p><b>INTRODUCE</b> the lesson.</p>
<p><b>You Are Here</b></p> 	<p><b>DISPLAY</b> slide</p> <p>2. "You Are Here"</p>  <p><b>REFER</b> trainees to the <b>Master Course Map</b> learning aid in the trainee guide.</p> <p><b>EXPLAIN</b> where the trainees are in the phase, what they have completed, and where they are headed next.</p>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

PowerPoint Slides	Instructor Activities
<p><b>Why It Matters!</b></p> <ul style="list-style-type: none"> <li>• <b>Establish Periods for Calculating Income</b></li> <li>• Determine Types of Income</li> <li>• Select Qualifying Expenses</li> <li>• Determine Income Status</li> <li>• Determine Net Worth Status</li> </ul>	<p><b>DISPLAY</b> slide  <b>3. "Why It Matters!"</b></p> <p><b>EXPLAIN</b> that this is the first in a series of lessons about determining income and net worth status to determine eligibility for pension benefits.</p> <p><b>REMIND</b> trainees that eligibility for these programs depends on the claimant meeting certain income requirements.</p> <p><b>EXPLAIN</b> that determining income and net worth eligibility is a complex process that spans several lessons. This lesson will focus on selecting the correct dates for establishing the time periods used to calculate Income for VA Purposes (IVAP). Using incorrect dates may result in errors in denying or awarding benefits.</p> <div style="text-align: center;">  </div> <p><b>REFER</b> to the <b>Income and Net Worth Status</b> job aid in the VSR Assistant to introduce the process for determining if the claimant's income and net worth meet requirements.</p>
<p><b>Technical Competencies</b></p> <ul style="list-style-type: none"> <li>• Income Counting and Net Worth</li> <li>• Program Benefits and Eligibility (PMC VSR)</li> </ul>	<p><b>DISPLAY</b> slide  <b>4. "Technical Competencies"</b></p> <p><b>REVIEW</b> technical competencies with trainees.</p>

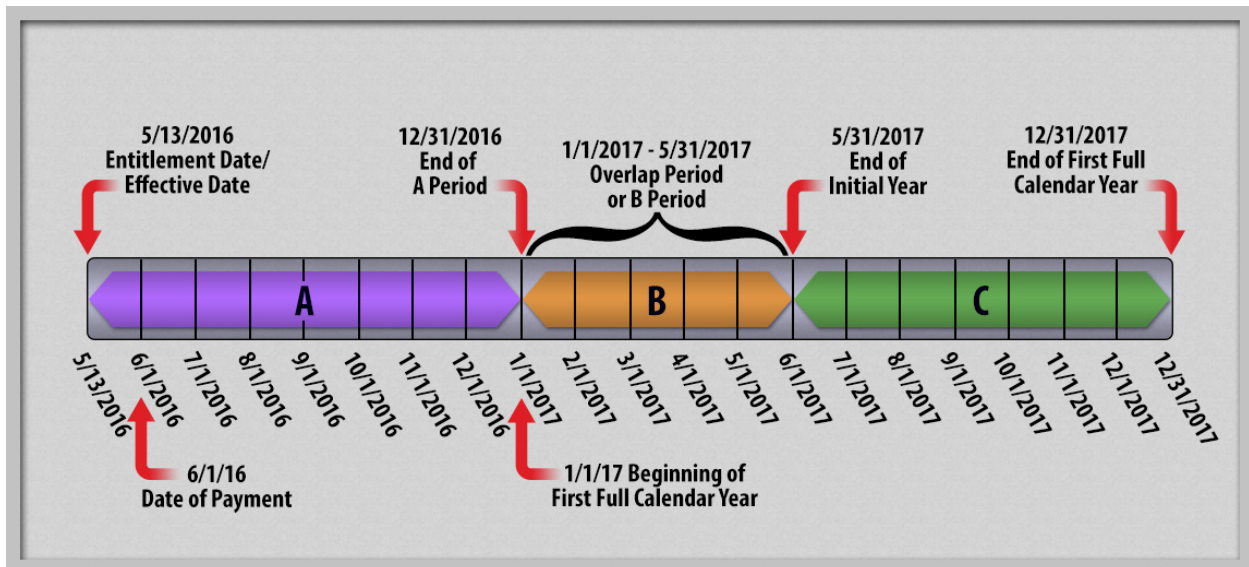
**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

PowerPoint Slides	Instructor Activities
<p><b>Objectives</b></p> <ul style="list-style-type: none"> <li>• Establish periods for calculating income. <ul style="list-style-type: none"> <li>○ Select the effective date.</li> <li>○ Derive the payment date.</li> <li>○ Select the dates of initial year period.</li> <li>○ Select the dates of the overlap period between the initial year and calendar year.</li> <li>○ Select the dates beginning and ending the second 12-month period.</li> </ul> </li> </ul>	<p><b>DISPLAY</b> slide  <b>5. "Objectives"</b></p> <p><b>PRESENT</b> the objectives for the lesson.</p>
<p><b>Knowledge Check</b></p>	<p><b>DISPLAY</b> slide  <b>6. "Knowledge Check"</b></p> <p><b>DESCRIBE</b> the diagram.</p> <p><b>EXPLAIN</b> where they will be tested on the content of this lesson.</p>  <p><b>REFER</b> to the <b>Master Course Map</b> learning aid, <i>Lessons by Phase</i> section, to review the lessons included within the Knowledge Check.</p>

## Lesson 16: Establish Periods for Calculating Income

### Lesson Plan

PowerPoint Slides	Instructor Activities
<p><b>Overview of Dates and Periods When Calculating Income</b></p>	<p><b>DISPLAY</b> slide</p> <p>7. "Overview of Dates and Periods When Calculating Income"</p> <p><b>EXPLAIN</b> that the diagram shows the relevant dates and periods for calculating income for a claim with an effective date of 5/13/2016.</p> <p>In this lesson, they will be learning about the initial year. Later in the course, when they learn about making adjustments to running awards, they will learn about the relevance of the overlap of the initial year and the first calendar year.</p> <p><b>REFER</b> to the <b>Initial Year</b> job aid in the VSR Assistant for a copy of this diagram trainees may refer to during and after the lesson.</p>



PowerPoint Slides	Instructor Activities



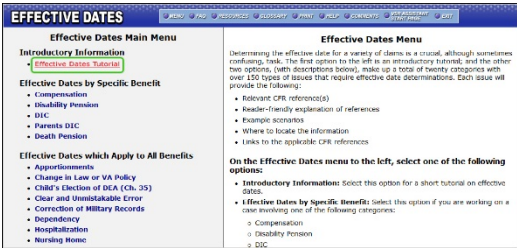




**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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PowerPoint Slides	Instructor Activities
<p><b>Relevance of Dates for Eligibility</b></p> <ul style="list-style-type: none"> <li>• Calculation of income</li> <li>• Deduction of expenses</li> <li>• Time limits for establishing entitlement</li> </ul>	<p><b>DISPLAY</b> slide  <b>8. "Relevance of Dates for Eligibility"</b></p> <p><b>INTRODUCE</b> the relevance of dates for determining income eligibility.</p> <ul style="list-style-type: none"> <li>• All income must be counted for 12 months on pension award.</li> <li>• Because income is calculated on an annualized basis, the period of time selected can influence whether or not a claimant is eligible for a benefit.</li> <li>• The date income is received and the date an expense is paid will determine the period of time for which income sources and expenses are calculated.</li> <li>• If a claim is initially denied for excessive income, there are time limits for the claimant to submit records of additional expenses in order reduce income to a qualifying level.</li> <li>• Claimants have a limited time to submit records of income and expenses to have the rate adjusted.</li> </ul> <p><b>EXPLAIN</b> that:</p> <ul style="list-style-type: none"> <li>• This lesson focuses on the selection of the correct dates and periods for determining income status for an <b>original</b> pension claim.</li> <li>• The next lessons will continue with the process for determining the income status.</li> </ul> <p><b>REMIN</b>D trainees that the time periods for adjustments to income and expenses will be taught later in the course.</p>

## Lesson 16: Establish Periods for Calculating Income Lesson Plan

PowerPoint Slides	Instructor Activities
<p><b>Determine Period For Establishing Entitlement</b></p> <ul style="list-style-type: none"> <li>• Effective date</li> <li>• Entitlement date</li> <li>• Financial decision effective date</li> <li>• Payment date</li> <li>• Initial year</li> <li>• Initial period</li> <li>• Same calendar year</li> <li>• Period A</li> <li>• Period B</li> </ul>	<p><b>DISPLAY</b> slide 9. "Determine Period For Establishing Entitlement"</p>  <p><b>REFER</b> to the <b>Initial Year</b> job aid.</p> <p><b>INTRODUCE</b> the terms they are going to learn first.</p> <p><b>ENCOURAGE</b> them to refer to the job aid as they learn to apply the concepts when processing a claim.</p>  <p><b>ASK</b> if there are any questions.</p>
<p><b>Effective Date and Payment Date</b></p> 	<p><b>DISPLAY</b> slide 10. "Effective Date and Payment Date"</p>  <p><b>REFER</b> trainees to the VSR Assistant to select the Effective Dates EPSS.</p> <p><b>DIRECT</b> them to read the Effective Dates tutorial from the link at the top left of the EPSS.</p> <p><b>ALLOW</b> 10 minutes.</p>  <p><b>ASK</b> if there are any questions.</p>

## Lesson 16: Establish Periods for Calculating Income Lesson Plan

<b>EFFECTIVE DATES</b>	
<p style="text-align: center;"><b>Effective Dates Main Menu</b></p> <p><b>Introductory Information</b></p> <ul style="list-style-type: none"> <li>• <span style="border: 1px solid green; padding: 2px;">Effective Dates Tutorial</span></li> </ul> <p><b>Effective Dates by Specific Benefit</b></p> <ul style="list-style-type: none"> <li>• Compensation</li> <li>• Disability Pension</li> <li>• DIC</li> <li>• Parents DIC</li> <li>• Death Pension</li> </ul> <p><b>Effective Dates which Apply to All Benefits</b></p> <ul style="list-style-type: none"> <li>• Apportionments</li> <li>• Change in Law or VA Policy</li> <li>• Child's Election of DEA (Ch. 35)</li> <li>• Clear and Unmistakable Error</li> <li>• Correction of Military Records</li> <li>• Dependency</li> <li>• Hospitalization</li> <li>• Nursing Home</li> </ul>	<p style="text-align: center;"><b>Effective Dates Menu</b></p> <p>Determining the effective date for a variety of claims is a crucial, although sometimes confusing, task. The first option to the left is an introductory tutorial; and the other two options, (with descriptions below), make up a total of twenty categories with over 150 types of issues that require effective date determinations. Each issue will provide the following:</p> <ul style="list-style-type: none"> <li>• Relevant CFR reference(s)</li> <li>• Reader-friendly explanation of references</li> <li>• Example scenarios</li> <li>• Where to locate the information</li> <li>• Links to the applicable CFR references</li> </ul> <p><b>On the Effective Dates menu to the left, select one of the following options:</b></p> <ul style="list-style-type: none"> <li>• <b>Introductory Information:</b> Select this option for a short tutorial on effective dates.</li> <li>• <b>Effective Dates by Specific Benefit:</b> Select this option if you are working on a case involving one of the following categories: <ul style="list-style-type: none"> <li>○ Compensation</li> <li>○ Disability Pension</li> <li>○ DIC</li> </ul> </li> </ul>

PowerPoint Slides	Instructor Activities
<p><b>Exercise: Effective Date and Payment Date</b></p> <ul style="list-style-type: none"> <li>• Instructions: <ul style="list-style-type: none"> <li>○ Work with a partner.</li> <li>○ Complete Part A of the Establishing Dates for Calculating Income worksheet.</li> <li>○ Be prepared to share your answers with the class.</li> </ul> </li> <li>• Time allowed: 15 minutes.</li> </ul>	<p><b>DISPLAY</b> slide</p> <p><b>11.</b> "Exercise: Effective Date and Payment Date"</p> <p><b>TRANSITION</b> to an exercise where the trainees will use the EPSS to determine the effective date and payment date for two claims you provide.</p> <p><b>PROVIDE</b> example claims:</p> <ul style="list-style-type: none"> <li>• Claim 1: Original Veterans Pension claim</li> <li>• Claim 2: Original Survivors Pension claim</li> </ul> <p><b>DIRECT</b> trainees to complete Part A of Appendix A: Establishing Dates for Calculating Income worksheet.</p> <p><b>ALLOW</b> 15 minutes to complete the exercise.</p> <p><b>DISCUSS</b> the answers with the class.</p> <p><i>Answers provided by instructor based on example claim selected. See the next slide.</i></p>




**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Exercise: Effective Date and Payment Date Answers</b></p> <ul style="list-style-type: none"><li>• Claim 1: Veterans Pension<ul style="list-style-type: none"><li>○ Effective date?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ Payment date?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li></ul></li><li>• Claim 2: Survivors Pension<ul style="list-style-type: none"><li>○ Effective date?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ Payment date?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li></ul></li></ul>	<p><b>DISPLAY</b> slide <b>12.</b> "Exercise: Effective Date and Payment Date Answers"</p> <p><b>PROVIDE</b> answers for claim 1 and claim 2.</p>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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PowerPoint Slides	Instructor Activities
<p><b>Initial Year / Initial Period</b></p> <ul style="list-style-type: none"><li>• Period extending from the effective date of the award, or date of the Veteran's death, through the <b>end of the month</b> that is 12 months from the month during which pension entitlement arose</li><li>• "Initial year" and "initial period" refer to the same period of time and are used interchangeably</li></ul>	<p><b>DISPLAY</b> slide <b>13.</b> "Initial Year / Initial Period"</p>  <p><b>REFER</b> to M21-1 V.iii.1.E.7.a (Definition: Initial Period) and select a volunteer to read the definition and examples aloud.</p>  <p><b>EMPHASIZE</b> that the initial period / initial year goes through the <b>end of the month</b> that is 12 months from the month during which pension entitlement arose. It does not stop on the one-year anniversary of entitlement.</p>  <p><b>REFER</b> to the <b>Initial Year</b> job aid in the VSR Assistant.</p> <p><b>ALLOW</b> 5 minutes to read through the job aid.</p> <p><b>NOTE</b> that "initial year" and "initial period" refer to the same period of time and are used interchangeably.</p>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Initial Year Examples</b></p> <ul style="list-style-type: none"><li>• Live (Veterans) Pension: If the claim is received on April 19, 2016, then the initial period is April 19, 2016, through April 30, 2017</li><li>• Survivors Pension: If the Veteran died on February 2, 2015, and the claim is received on:<ul style="list-style-type: none"><li>○ May 5, 2015 (within one year after the date of death), then the initial period is February 2, 2015, through February 29, 2016</li><li>○ May 5, 2016 (more than one year after the date of death), then the initial period is May 5, 2016, through May 30, 2017</li></ul></li></ul>	<p><b>DISPLAY</b> slide <b>14.</b> "Initial Year Examples"</p> <p><b>DISCUSS</b> the examples.</p> <p><b>DRAW</b> a timeline for each example on a whiteboard or flip chart. Leave enough space to add the calendar year and overlap period later in the lesson.</p> <p><b>NOTE</b> that whether the claim for Survivors Pension is received less than or more than one year after date of death of the Veteran makes a significant difference in the effective date and therefore the initial period.</p>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

PowerPoint Slides	Instructor Activities
<p><b>Exercise: Dates of Initial Year</b></p> <ul style="list-style-type: none"> <li>• Instructions: <ul style="list-style-type: none"> <li>○ Work with a partner.</li> <li>○ Complete Part B of the Establishing Dates for Calculating Income worksheet.</li> <li>○ Be prepared to share your answers with the class.</li> </ul> </li> <li>• Time allowed: 10 minutes</li> </ul>	<p><b>DISPLAY</b> slide <b>15.</b> "Exercise: Dates of Initial Year"</p> <p><b>TRANSITION</b> to an exercise in which the trainees will select the dates that begin and end the initial year for the two claims you provided in the previous exercise.</p> <p><b>REFER</b> back to the example claims:</p> <ul style="list-style-type: none"> <li>• Claim 1: Original Veterans Pension claim</li> <li>• Claim 2: Original Survivors Pension claim</li> </ul> <p><b>DIRECT</b> trainees to complete Part B of Appendix A: Establishing Dates for Calculating Income worksheet.</p> <p><b>ALLOW</b> 10 minutes to complete the exercise.</p> <p><b>DISCUSS</b> the answers with the class.</p> <p><i>Answers provided by instructor based on example claim selected. See the next two slides.</i></p>
<p><b>Exercise: Dates of Initial Year Answers (1 of 2)</b></p> <ul style="list-style-type: none"> <li>• Claim 1: Veterans Pension <ul style="list-style-type: none"> <li>○ What is the beginning date of the initial year?</li> <li>○ <i>Answer provided by instructor based on example claim selected.</i></li> <li>○ What is the ending date of the initial year?</li> <li>○ <i>Answer provided by instructor based on example claim selected.</i></li> </ul> </li> </ul>	<p><b>DISPLAY</b> slide <b>16.</b> "Exercise: Dates of Initial Year Answers (1 of 2)"</p> <p><b>PROVIDE</b> answers for claim 1.</p>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Exercise: Dates of Initial Year Answers (2 of 2)</b></p> <ul style="list-style-type: none"><li>• Claim 2: Survivors Pension<ul style="list-style-type: none"><li>○ What is the beginning date of the initial year?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What is the ending date of the initial year?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li></ul></li></ul>	<p><b>DISPLAY</b> slide</p> <p><b>17.</b> "Exercise: Dates of Initial Year Answers (2 of 2)"</p> <p><b>PROVIDE</b> answers for claim 2.</p>

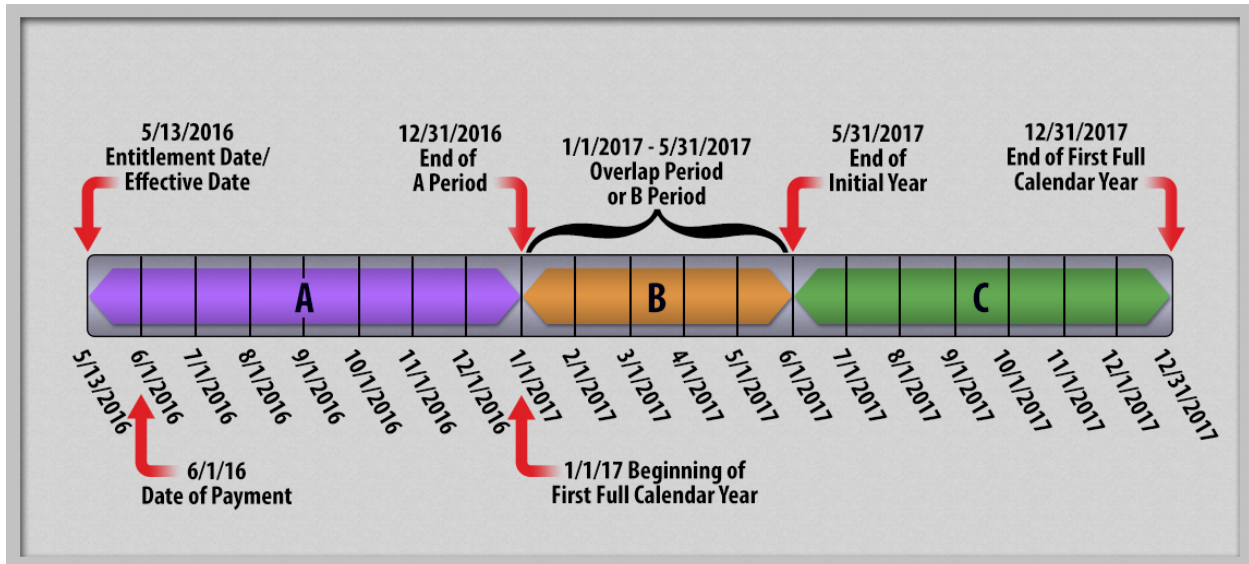


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PowerPoint Slides	Instructor Activities
<p><b>Calendar Year and Overlap of Initial Year</b></p>	<p><b>DISPLAY</b> slide  <b>18.</b> "Calendar Year and Overlap of Initial Year"</p> <p><b>EXPLAIN</b> that during the initial year, some calculations may be performed so that the outcome is in the best interest of the claimant. The calculations are based on the period of time in which certain income sources and certain expenses are counted.</p> <p><b>EXPLAIN</b> that they will learn the rules for calculating income and expenses in upcoming lessons. For now, the focus is on selecting the correct time periods for those calculations.</p> <p><b>SHOW</b> on the diagram:</p> <ul style="list-style-type: none"> <li>• The initial year.</li> <li>• The first calendar year is the complete calendar year (January to December) that follows the effective date.</li> <li>• The overlap period from the beginning of the first calendar year to the end of the initial year.</li> <li>• The "A" period, which is the first part of the initial year, from the effective date to the end of the calendar year of the effective date.</li> <li>• The "B" period, which is the second part of the initial year, also known as the overlap period.</li> </ul> <div style="text-align: center; margin: 10px 0;"> </div> <p><b>ASK</b> the following questions about the example in the diagram:</p> <ul style="list-style-type: none"> <li>• What are the dates of the initial year? <ul style="list-style-type: none"> <li>○ 5/13/2016 to 5/31/2017</li> </ul> </li> <li>• What are the dates of the first calendar year? <ul style="list-style-type: none"> <li>○ 1/1/2017 to 12/31/2017</li> </ul> </li> <li>• What are the dates of the overlap period? <ul style="list-style-type: none"> <li>○ 1/1/2017 to 5/31/2017</li> </ul> </li> </ul>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**



PowerPoint Slides	Instructor Activities
<p><b>Calendar Year and Overlap of Initial Year Answers</b></p> <ul style="list-style-type: none"> <li>• What are the dates of the initial year? <ul style="list-style-type: none"> <li>○ 5/13/2016 to 5/31/2017</li> </ul> </li> <li>• What are the dates of the first calendar year? <ul style="list-style-type: none"> <li>○ 1/1/2017 to 12/31/2017</li> </ul> </li> <li>• What are the dates of the overlap period? <ul style="list-style-type: none"> <li>○ 1/1/2017 to 5/31/2017</li> </ul> </li> <li>• What are the dates of the "A" period? <ul style="list-style-type: none"> <li>○ 5/13/2016 to 12/31/2016</li> </ul> </li> <li>• What are the dates of the "B" period"? <ul style="list-style-type: none"> <li>○ 1/1/2017 to 5/31/2017</li> </ul> </li> </ul>	<p><b>DISPLAY</b> slide</p> <p><b>19.</b> "Calendar Year and Overlap of Initial Year Answers"</p> <p><b>PROVIDE</b> the answers.</p>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Exercise: Dates of Overlap</b></p> <ul style="list-style-type: none"><li>• Instructions:<ul style="list-style-type: none"><li>○ Work with a partner.</li><li>○ Complete Part C of the Establishing Dates for Calculating Income worksheet.</li><li>○ Be prepared to share your answers with the class.</li></ul></li><li>• Time allowed: 10 minutes</li></ul>	<p><b>DISPLAY</b> slide <b>20.</b> "Exercise: Dates of Overlap"</p> <p><b>TRANSITION</b> to an exercise where the trainees will select the dates that begin and end the overlap period for the two claims you provided in the previous exercise.</p> <p><b>REFER</b> back to the example claims:</p> <ul style="list-style-type: none"><li>• Claim 1: Original Veterans Pension claim</li><li>• Claim 2: Original Survivors Pension claim</li></ul> <p><b>DIRECT</b> trainees to complete Part C of Appendix A: Establishing Dates for Calculating Income worksheet.</p> <p><b>ALLOW</b> 20 minutes to complete the exercise.</p> <p><b>DISCUSS</b> the answers with the class.</p> <p><i>Answers provided by instructor based on example claim selected. See the next two slides.</i></p>

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Exercise: Dates of Overlap Answers (1 of 2)</b></p> <ul style="list-style-type: none"><li>• Claim 1: Veterans Pension<ul style="list-style-type: none"><li>○ What are the dates of the initial year?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the first calendar year?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the overlap period?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the "A" period?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the "B" period"?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li></ul></li></ul>	<p><b>DISPLAY</b> slide 21. "Exercise: Dates of Overlap Answers (1 of 2)"</p> <p><b>PROVIDE</b> answers for claim 1.</p>


**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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PowerPoint Slides	Instructor Activities
<p><b>Exercise: Dates of Overlap Answers (2 of 2)</b></p> <ul style="list-style-type: none"><li>• Claim 2: Survivors Pension<ul style="list-style-type: none"><li>○ What are the dates of the initial year?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the first calendar year?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the overlap period?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the "A" period?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What are the dates of the "B" period"?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li></ul></li></ul>	<p><b>DISPLAY</b> slide <b>22.</b> "Exercise: Dates of Overlap Answers (2 of 2)"</p> <p><b>PROVIDE</b> answers for claim 2.</p>

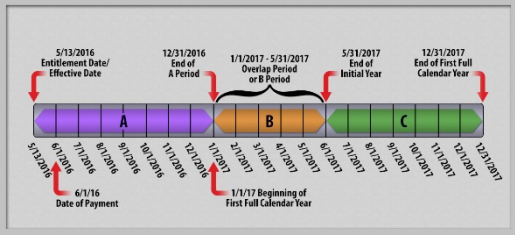

**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

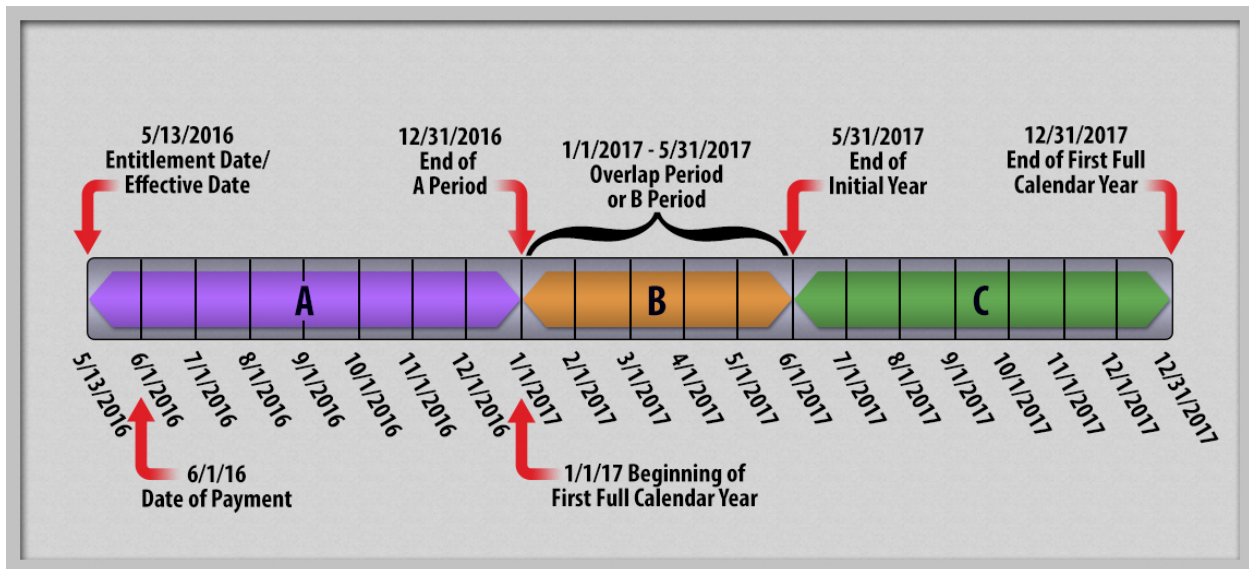
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PowerPoint Slides	Instructor Activities
<p><b>Second 12 Months</b></p> <ul style="list-style-type: none"> <li>• M21-1 V.iii.1.E.7.k (Counting the Initial 12 Months of Income for Disallowed Claims)</li> <li>• M21-1 V.iii.1.E.7.I (Counting the Second 12 Months of Income for Disallowed Claims)</li> </ul>	<p><b>DISPLAY</b> slide  <b>23. "Second 12 Months"</b></p> <p><b>TRANSITION</b> to the identification of the second 12-month period.</p> <p><b>EXPLAIN</b> that the length of time it takes for an application to go from submission to processing may be several months. During those months, the claimant may submit supplemental information due to changes in circumstances, such as medical expenses and notification of increased or decreased income. When you process an original claim, you will consider not only the original application form, but also any supplemental information received from the claimant at the time of processing.</p> <p><b>EXPLAIN</b> that if a claim is denied due to excessive income in the initial year, the PMC VSR will evaluate income for the second 12-month period to determine if entitlement exists.</p> <p><b>REMIND</b> trainees that in the coming lessons they will learn the rules for calculating income and determining income status. This lesson is laying the foundation of how time periods play a role in determining income status for the income eligibility process.</p> <div style="text-align: center;">  </div> <p><b>REFER</b> to the following references and allow a few minutes for the trainees to read them:</p> <ul style="list-style-type: none"> <li>• M21-1 V.iii.1.E.7.k (Counting the Initial 12 Months of Income for Disallowed Claims)</li> <li>• M21-1 V.iii.1.E.7.I (Counting the Second 12 Months of Income for Disallowed Claims)</li> </ul>

## Lesson 16: Establish Periods for Calculating Income

### Lesson Plan

PowerPoint Slides	Instructor Activities
<p><b>Second 12 Months</b></p> 	<p><b>DISPLAY</b> slide 24. "Second 12 Months"</p> <p><b>ASK</b> the following questions about the example in the diagram:</p> <ul style="list-style-type: none"> <li>• What are the dates of the initial year? <ul style="list-style-type: none"> <li>○ 5/13/2016 to 5/31/2017</li> </ul> </li> <li>• What are the dates of the second 12 months? <ul style="list-style-type: none"> <li>○ 6/1/2017 to 05/31/2018</li> </ul> </li> </ul> <div style="text-align: center; margin: 10px 0;">  </div> <p><b>ASK</b> if there are any questions.</p>



PowerPoint Slides	Instructor Activities
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**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

PowerPoint Slides	Instructor Activities
<p><b>Exercise: Dates of Second 12-Month Period</b></p> <ul style="list-style-type: none"> <li>• Instructions: <ul style="list-style-type: none"> <li>○ Work with a partner.</li> <li>○ Complete Part D of the Establishing Dates for Calculating Income worksheet.</li> <li>○ Be prepared to share your answers with the class.</li> </ul> </li> <li>• Time allowed: 10 minutes</li> </ul>	<p><b>DISPLAY</b> slide <b>25.</b> "Exercise: Dates of Second 12-Month Period"</p> <p><b>TRANSITION</b> to an exercise where the trainees will select the dates that begin and end the second 12-month period for the two claims you provided in the previous exercise.</p> <p><b>REFER</b> back to the example claims:</p> <ul style="list-style-type: none"> <li>• Claim 1: Original Veterans Pension claim</li> <li>• Claim 2: Original Survivors Pension claim</li> </ul> <p><b>DIRECT</b> trainees to complete Part D of Appendix A: Establishing Dates for Calculating Income worksheet.</p> <p><b>ALLOW</b> 10 minutes to complete the exercise.</p> <p><b>DISCUSS</b> the answers with the class.</p> <p><i>Answers provided by instructor based on example claim selected. See the next two slides.</i></p>
<p><b>Exercise: Dates of Second 12-Month Period Answers (1 of 2)</b></p> <ul style="list-style-type: none"> <li>• Claim 1: Veterans Pension <ul style="list-style-type: none"> <li>○ What is the beginning date of the second 12-month period?</li> <li>○ <i>Answer provided by instructor based on example claim selected.</i></li> <li>○ What is the ending date of the second 12-month period?</li> <li>○ <i>Answer provided by instructor based on example claim selected.</i></li> </ul> </li> </ul>	<p><b>DISPLAY</b> slide <b>26.</b> "Exercise: Dates of Second 12-Month Period Answers (1 of 2)"</p> <p><b>PROVIDE</b> answers for claim 1.</p>



**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

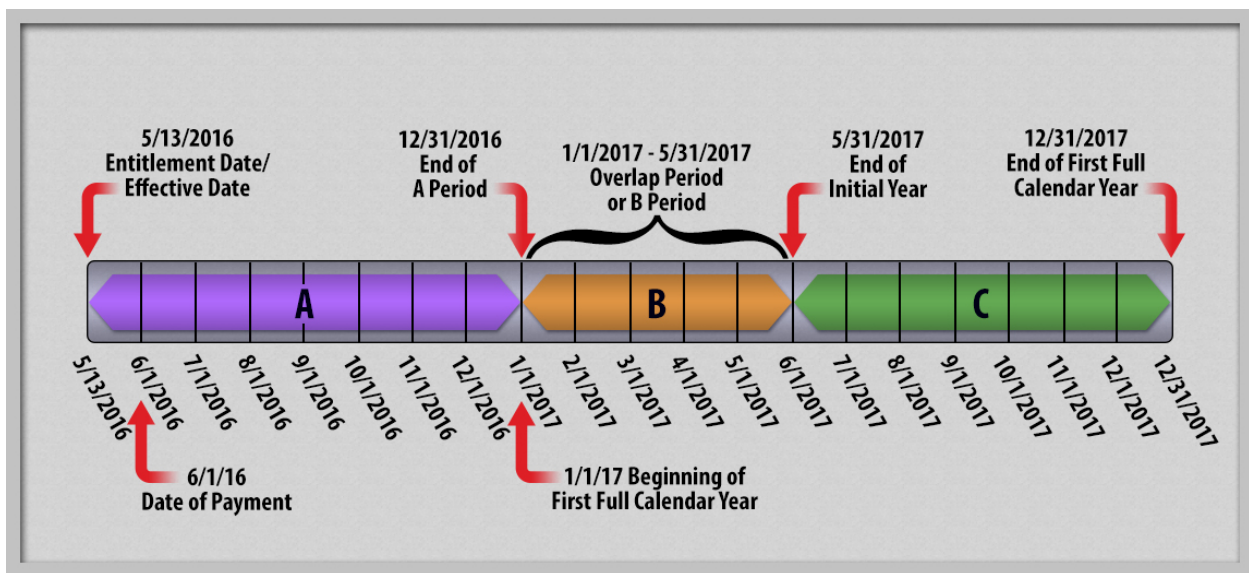
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PowerPoint Slides	Instructor Activities
<p><b>Exercise: Dates of Second 12-Month Period Answers (2 of 2)</b></p> <ul style="list-style-type: none"><li>• Claim 2: Survivors Pension<ul style="list-style-type: none"><li>○ What is the beginning date of the second 12-month period?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li><li>○ What is the ending date of the second 12-month period?</li><li>○ <i>Answer provided by instructor based on example claim selected.</i></li></ul></li></ul>	<p><b>DISPLAY</b> slide <b>27.</b> "Exercise: Dates of Second 12-Month Period Answers (2 of 2)"</p> <p><b>PROVIDE</b> answers for claim 2.</p>

## Lesson 16: Establish Periods for Calculating Income



### Lesson Plan

PowerPoint Slides	Instructor Activities
<p><b>Lesson Summary</b></p>	<p><b>DISPLAY</b> slide  <b>28.</b> "Lesson Summary"</p> <p><b>REVIEW</b> the main points of the lesson using the diagram. Point out each of the key dates and periods shown:</p> <ul style="list-style-type: none"> <li>• 5/13/2016: Entitlement date/effective date, beginning of initial year</li> <li>• 6/1/2016: Date of payment</li> <li>• 5/13/2016 to 12/31/2016: "A" period</li> <li>• 12/31/2016: End of "A" period</li> <li>• 1/1/2017: Beginning of first full calendar year</li> <li>• 1/1/2017 to 5/31/2017: Overlap period or "B" period</li> <li>• 5/31/2017: End of initial year</li> <li>• 6/1/2017 to 12/31/2017: "C" period</li> <li>• 12/31/2017: End of first full calendar year</li> <li>• 5/31/2018: End of second 12 months (not shown on diagram)</li> </ul>



**Lesson 16: Establish Periods for Calculating Income**  
**Lesson Plan**

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PowerPoint Slides	Instructor Activities
<p><b>Questions?</b></p> 	<p><b>DISPLAY</b> slide <b>29.</b> "Questions?"</p>  <p><b>ASK</b> if they have any questions about any of the topics covered in this lesson.</p>
<p><b>What's Next?</b></p> <p>Phase 5: Stages of a Claim, Part 2: Determine Income Eligibility, Lesson 17: Determine Types of Income</p>	<p><b>DISPLAY</b> slide <b>30.</b> "What's Next?"</p> <p><b>EXPLAIN</b> the upcoming Phase 5, Part 2: Determine Income Eligibility, Lesson 17: Determine Types of Income</p>