**Educational Aid Reference**

Under MAGI rules, certain types of educational aid are countable income for BadgerCare Plus. Under BadgerCare policy 16.2 Income Types Not Counted #25 Student Financial Aids:

1. Under MAGI Rules:
   1. Work study income and any income from an internship or assistantship should be counted as earned income.
   2. Grants, scholarships, fellowships and any additional financial assistance provided by public or private organizations that exceed the cost of tuition, books and mandatory fees are counted as unearned income and should be pro-rated over the period of time they are intended to cover.
   3. Student loans are not counted as income irrespective of what the loan is used to pay for.
2. Types of grants, scholarships, and fellowships counted as income include:
   1. Pell Grants
   2. Robert Byrd Honors Scholarships
   3. Any grants, scholarships, or fellowships received from the college or university as part of a financial aid package
   4. Any grants, scholarships, or fellowships provided by public or private organizations

\*\*\*Types of WI educational aid: <http://heab.state.wi.us/programs.html>

\*\*\*General Rule: If it is a grant, scholarship, or fellowship that ***does not*** have to be paid back, it is countable income under MAGI rules.

1. Educational aid types not counted:
   1. Loans, included Stafford and Perkins Loans (Student loans are not counted as income irrespective of what the loan is used to pay for).
   2. AmeriCorps or HealthCorps grant
   3. Bureau of Indian Affairs grant
   4. GI Bill/Veteran’s benefits
   5. ROTC benefits
2. Allowable expenses:
   1. Tuition
   2. Required books, supplies, or equipment
   3. Mandatory fees
3. Disallowed expenses:
   1. Room
   2. Board (meals or meal plans)
   3. Personal expenses
   4. Transportation and parking
   5. Loan fees
   6. Health insurance costs