

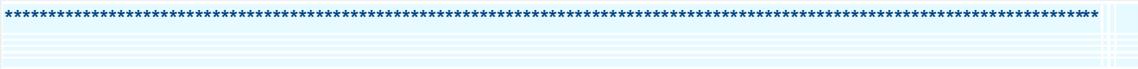
Department of Social and Health Services  
Olympia, Washington  
**EAZ Manual**

Revision # 1013  
Category Treatment  
Issued 1/24/2019  
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**Summary**

WAC 388-450-0025 & WAC 388-450-0030 Worker Responsibilities #4 – addressed normal verification procedures apply to Bona Fide Loans.

See below for edited text:



**Bona fide loans**

Exclude bona fide loans for all programs. If a loan isn't bona fide, count the money someone receives as unearned income for the month they receive it. Determine if a loan is bona fide by getting proof of the loan details. [Follow normal income verification processes.](#)

-Examples of proof that a loan is bona fide include:

1. When the loan is through a bank, credit union, or other institution that loans money as a part of their business:
  1. A copy of the formal loan agreement; or
  2. A written agreement to repay the money within a certain timeframe; and

3. Proof that the money came from a person or business that loans money.
2. If the money is from a person or business who doesn't normally loan money, proof to show:
  1. That the borrower understands they must repay the loan either with or without interest;
  2. The borrower's intent to repay by promising real property, personal property, or anticipated income; or
  3. A timetable and plan for repayment with details of the plan to repay the loan when the person receives the anticipated income.
- ~~3.~~ If there isn't a formal written loan agreement, accept a written or verbal statement from the borrower and the lender about the terms of the loan. Request additional verification if the proof is questionable.

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