

Pooled Trust Monthly Expense Worksheet

A minimum balance equal to one month's deposit must remain in your account at all times, so that:

- Funds are available immediately upon deposit to make disbursements to pay bills
- Your account will not overdraft if your deposit is returned for insufficient funds (ISF)
- You have a reserve of funds available for emergency purposes and imminent needs

New accounts who enroll in monthly electronic deposits, can reduce the minimum balance requirement to \$100. Deposits will be held for four (4) business days to allow ample time for the funds to clear before the deposit is available for disbursement.

Your account must meet the minimum balance requirement before distributions can be made. Once your account reaches the minimum balance requirement, use the chart below to help you determine approximately how much money you will have available in your trust account to pay bills each month.

1. Enter the amount and date of your estimated monthly spend-down deposit
2. Use the trust fee schedule to determine your monthly administrative fee and subtract that cost from the spend-down to calculate your approximate available funds for monthly expenses
3. List your monthly expenses to determine, which bills you would like the trust to pay

	Amount	Date
Monthly Spend-down*		
Subtract Monthly Fees	-	1 st of the month
Approximate Funds Available for Monthly Expenses		
Rent/Mortgage**		
Utility Bill**		
Cable Bill		
Phone Bill		
Car Payment**		
Groceries		
Other Expense/s		

**Excess monthly income is determined by Medicaid through your local DSS/HRA office. If you do not know your spend-down amount, use the chart on the next page to estimate your approximate monthly spend-down.*

***Monthly bills that are the same amount each month may be eligible for automatic payment.*

Please call customer service at (518) 439-8323 with questions or for assistance in determining what the trust can pay for.