

Income Documentation**Capital Gains and Losses (Total and Manual)**

Capital gains or losses must be considered when determining Effective Income, when the individual has a constant turnover of assets resulting in gains or losses.

- Required Documentation – three years' tax returns are required to evaluate an earnings trend. If the trend:
 - Results in a gain, it may be added as Effective Income; or
 - Consistently shows a loss, it must be deducted from the total income