

Example: A 4-member family comprises an unemployed able-bodied applicant, his wife who is a homemaker, and two children aged 16 and 7 respectively. The elder child is a full-day higher secondary school student and needs to take lunch away from home while the younger child is studying in a half-day primary school. Monthly expenses of the family include rent of \$3,500, water and sewage charges and fares to and from school of \$400 for the two children. After obtaining CSSA for half a year, the applicant finds a full-time delivery job with a monthly salary of \$5,000. Since his first month's income earned from a new job can be totally disregarded, the first month's salary received by him does not affect the amount of assistance payable to the family. The total monthly income of the family starting from the following month is:

	(\$)
Recognised needs :	
Standard rates	6,585.0
(for an able-bodied adult, a family-carer and 2 able-bodied children: i.e. \$1,485 + \$1,800 + \$1,650 × 2)	
Special grants for	
rent	3,500.0
water & sewage charges	50.8
meal allowance for the student	245.0
travelling expenses to and from school	400.0
	Total: 10,780.8
Minus	
Assessable income :	
\$5,000 – \$2,500 (income disregarded)*	2,500.0
* income disregarded:	
As the monthly income of the applicant is more than \$4,200, the maximum amount to be disregarded is \$2,500 in calculating the income.	
= Assistance payable	8,281 (rounded up to the nearest dollar)
Total family income = Earnings from employment + CSSA	13,281
(i.e. \$5,000 + \$8,281)	13,281