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**FOOD STAMP CERTIFICATION**  
**GENERAL PROCEDURES & REQUIREMENTS**  
**Prudent Person Concept**

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**FS 105 Prudent Person Concept**  
**Change #1-2000**  
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**105.01 PRUDENT PERSON CONCEPT**

The policies and procedures throughout this manual are intended to be a guide for food stamp certification and are broadly written within the limits imposed by the Food Stamp Act of 1977 and the Food Stamp Program Regulations. Policy contained in this manual is intended to be sufficiently flexible to allow the caseworker to exercise reasonable judgement in executing his/her responsibilities. It is impossible to write procedures that cover every possible situation that arises during the daily maintenance of food stamp case files. In this regard, the concept of the prudent person is helpful to the caseworker. The term refers to the reasonableness of the judgements made by an individual in a given situation.

In making a certification decision, the caseworker should ask himself if his judgement is reasonable, based on experience and knowledge of the program. For example, if the client's statement of shelter expenses, are out of line with rentals charged in the community, the caseworker must ask for an explanation.

Similarly, it is the caseworker's responsibility to exercise judgement in determining if a given number of individuals who apply for benefits as a single household do in fact fit the Food Stamp Program's household concept.

If the caseworker encounters a problem in a specific case that he feels may necessitate a change in policy or the development of new policy, he should refer the matter to his supervisor. If necessary, the problem is referred to the State Field Office. In some cases, it may be necessary for State staff to refer a question to the United States Department of Agriculture's (USDA) Regional Office. However, if a case situation only applies to a specific case, or to a limited number of cases, and is generally covered by existing policy guidelines, the caseworker should make a judgement that he can defend as reasonable and prudent and document the case record.

**NOTE:** Use of the prudent person concept does not replace required actions of the food stamp caseworker, nor does it eliminate any eligibility requirements for a food stamp unit.