

TIMES ARE TOUGH.

Supporting Yourself and Your Family Doesn't Have to Be.

Everyone can use a little extra help these days. That's why it's so important that you have *lots* of earned benefit programs and other services available to you that can boost your income, help pay for bills and cover basics like medical care, healthy groceries, housing, and more.

Find out if you're eligible today.

TAX CREDITS/ CASH REFUNDS

Earned Income Tax Credit

Up to \$5657 in cash for eligible families, simply by filing taxes.

Child Tax Credit

Up to \$1000 per qualifying child for any worker who earned more than \$3000 in 2009.

Child and Dependent Care Credit

Up to \$2100 in non-refundable credits (credits applicable to taxes owed as opposed to cash back) for workers who pay for care-giver expenses.

American Opportunity Tax Credit

Educational credit for tuition and expenses for undergraduate students worth up to \$2500.

For more information on tax credits and tax preparation assistance call: **1-800-829-1040** or visit: www.irs.gov



NUTRITION PROGRAMS

Supplemental Nutritional Assistance Program (Formerly known as Food Stamps)

Helps pay for healthy food through use of an "Electronic Benefits Transfer" card that works like a debit card and can be used at most grocery stores. For more information call: **1-800-221-5689** or visit: www.fns.usda.gov/FSP

National School Meals Program

Free and low-cost snacks and meals for children in school. For more information visit: www.fns.usda.gov/cnd/

Women, Infants, and Children

Helps to cover nutritional and health needs for pregnant women and mothers with young children. For more information call: **1-703-305-2286** or visit: www.fns.usda.gov/wic/

MEDICAL COVERAGE

Children's Health Insurance Program

State-based program that helps families who earn up to \$44,500 annually to pay for medical care for children under 18.

Medicaid

Health insurance program that enables low-income people to pay for some, or all, of their medical bills.

For more information on CHIPS and Medicaid call: **1-877-KIDS-NOW** or visit: www.insurekidsnow.gov



Did you know? You can get \$5666 in cash with the EITC and \$252 is the monthly average in SNAP benefits.

RENTAL AND FORECLOSURE ASSISTANCE

Rental Assistance

Safe, affordable rental options through programs including: privately owned subsidized housing; Public Housing; and Housing Choice Voucher Program (Section 8). *For more information call: 1-800-569-4287 or visit: portal.hud.gov*

Federal Foreclosure Assistance Programs

Helps at-risk homeowners modify loans or refinance their mortgages through programs such as a Hope for Homeowners, the Home Affordable Modification Program (HAMP), and the Home Affordable Refinance Program (HARP). *For more information call: 1-888-995-HOPE or visit: www.makinghomeaffordable.gov*

ENERGY AND UTILITY ASSISTANCE

Home Energy Assistance Program

Helps pay for basic household heating and cooling expenses as well as emergency weatherization and repairs. *For more information call: 1-866-857-7095 or visit: liheap.ncat.org/referral.htm*

JOB TRANSITION ASSISTANCE

Cash Assistance/TANF

Supplemental income for individuals not earning enough to support themselves and their families. *For more information call: 1-800-692-7462.*

Unemployment Compensation

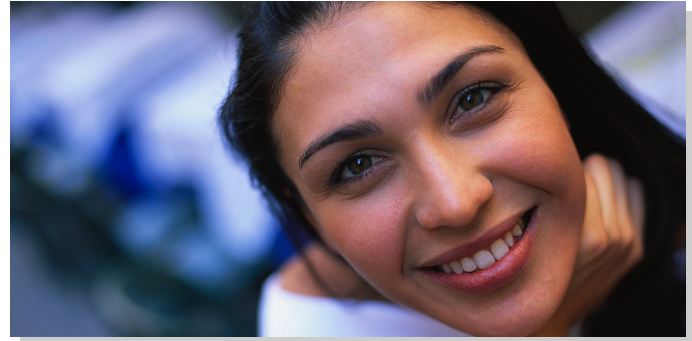
Individuals who recently became unemployed may be eligible for unemployment compensation. *For more information or to file a claim call: 1-877-US2-JOBS.*

Employment Assistance

An online employment service that offers everything from training, to resume writing, to help finding a job. *For more information visit: www.careeronestop.org*

WHAT YOU NEED TO APPLY

- Proof of identity (ID/Passport)
- Proof of legal residency and work status (SSN/ITIN)
- Proof of residency (Lease/Utility bill)
- Proof of income (Paystubs, W-2, Tax returns)
- Proof of medical and other expenses (Bills, Prescription receipts)
- Proof of disability (SSI letter)



CHILD CARE SUPPORT

Child Care Subsidies

Subsidized child care program that helps families to pay child care fees so that parents and caregivers can work. *For more information call: 1-800 424-2246 or visit: www.childcareaware.org*

WAYS TO APPLY AND FIND OUT MORE

Online Screening Tools

There are numerous online screening tools that help you to quickly and easily determine if you're eligible for many of the federal and local benefit programs. In some cases, you can even apply directly online. A couple of these sites include:

www.benefitscheckup.org

www.aarpkb.benefitscheckup.org

www.govbenefits.gov

Enrollment Centers and Single Stops

You can also work with "one stop" benefits counselors who can guide you through the entire application process – from screening to application submission. Some of the major benefit enrollment centers include:

The Benefit Bank: www.thebenefitbank.com

Seedco's EarnBenefits centers: www.earnbenefits.org

Single Stop USA: www.singlestopusa.org

Additional Services

Also be sure to find out about your local Volunteer Income Tax Assistance site for free help with tax preparation, call: **1-800-829-1040**.

And you can always call **211** to learn more about local services ranging from job assistance to medical programs.

NHSA and its members are committed to ensuring economic security for all working families.

