



Government Benefits To Assist You and Your Family

Learn About Government Benefits
Our helpful guide will outline different programs you may be eligible for.

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During the Covid 19 Pandemic, millions of Americans were introduced to government relief programs for the first time. Americans who fell into a certain income level received three economic payments to help during uncertain times. The economic impact payments were:

- \$1,200 in April 2020
- \$600 in December 2020/ January 2021
- \$1,400 in March 2021

The payments were sent via direct deposit or mailed to recipients (as a check or debit card). If you believe you are entitled to these payments and never received them, you can access your online [IRS account to check the status](#).

Today, there are no scheduled stimulus payments. But multiple other government assistance programs may benefit you and your family.

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INTRODUCTION



Suppose you are among the millions of Americans classified as low-income earners, according to this 2020 U.S. census report [1]. In that case, the U.S. government has a range of programs for low-income earners geared towards helping people reduce their financial burdens. The government does not offer ‘free money’ as most phishing scams would have victims believe. Instead, these programs are given to help cover the costs of basic living expenses such as healthcare, housing, food, water, and heating, among others.

GAINING ACCESS TO GOVERNMENT PROGRAMS

Although the government programs are open to the public, there are specific requirements that applicants must meet before pre-qualifying to apply. While they are all tagged ‘programs for low-income earners,’ there

are specific guidelines for applying and being accepted into the programs, and they are unique/specific to particular programs.

It is important to note that while the Federal government provides most grants, State governments implement them and are responsible for coordination, distribution, and fulfillment of the programs. Therefore, the qualifying requirements may differ slightly from state to state.

Another important consideration is that these government programs may have “open enrollment periods” when people can apply. Most of them are open for applications all year long, but you may have to check with your state government.

We’ll look at these programs according to their classifications, like Food, Medicare, Healthcare, and Housing.

CHAPTER 1

FOOD PROGRAMS



The cost of food has steadily increased as the inflation rate has increased over the last seventy years. As a result, today, low-income earners may have difficulty purchasing enough food items for their families. In most states, the increased prices of groceries and meat mean that most people in the lower-income range may not be able to afford a healthy meal.

The government, therefore, offers food assistance, food programs, or food stamps that low-income earners and unemployed citizens can apply for. The programs allow beneficiaries/recipients to get food at lower costs. You can successfully stretch your food budget and access more nutritious meals with these programs.

Of course, there are certain limits on the type of food purchased with government food programs.

Supplemental Nutrition Assistance Program (SNAP)

SNAP dates back to 1939 when the first food stamp program was launched. The food stamp program underwent extensive expansion and refinement before being renamed the supplemental nutrition assistance program in 2008. Since its inception, the food program has helped millions of low-income earners in the U.S.

and territories purchase meals at lower personal costs.

LIST OF FOODS COVERED BY SNAP

As a food program recipient, you can only purchase these foods:

- » **Vegetables**
- » **Fruits**
- » **Proteins (only fish, meat, and poultry)**
- » **Bread**
- » **Cereals**
- » **Food snacks**
- » **Beverages (non-alcoholic)**
- » **Dairy products**
- » **Garden seeds and plants for feeding a family**

You may not purchase these:

- » **Alcoholic beverages**
- » **Liquor, spirits**
- » **Wine**
- » **Tobacco**
- » **Supplements**

- » **Medicine/medical prescription**
- » **Vitamins**
- » **Food for pets, farm animals, and related supplies**
- » **Home and body care supplies such as cosmetic, cleaning products, and packaging**
- » **“Hot” foods (Food that is hot at the time of sale)**
- » **Live animals (animals must be slaughtered before purchase. For fishes, they must be taken from the water before purchase).**

There is no way to purchase these items using your food stamp/card because the system is designed to reject them, and it is likely to stay that way for a long time.

REQUIREMENTS FOR SNAP

You must reside in a state in the U.S. to apply for any food assistance. You must also meet specific requirements, such as the SNAP work requirements. Further details are available on the SNAP page.



APPLICATION

You have to visit the SNAP page to access the States' directory. Details for each state are available. You can complete your application online or in person at the State office.

SCHOOL MEALS

The government also has a program to feed children of school age at a reduced cost or no cost. The program, Child Nutrition Program, is targeted at school children and about 30 million children currently benefit from it.

A photograph of two wooden house models on a wooden surface. The model on the left is larger and has four square windows arranged in a 2x2 grid. The model on the right is smaller and also has four square windows arranged in a 2x2 grid. Both models have a chimney on the right side of the roof. The background is a plain, light-colored wall.

CHAPTER 2

HOUSING PROGRAMS

The U.S. government has a housing policy that supports citizens who cannot afford to rent or purchase houses on their income alone. This support can take several forms, such as housing subsidies, vouchers, and housing programs. They are available to citizens in the low-income group, the disabled, and senior citizens. Housing subsidies typically require recipients to pay a maximum of 30 percent of their income on rent. In addition, recipients are given certificates that are also electronic [\[2\]](#).

Low-income earners can apply for two forms of housing assistance in the U.S.; housing assistance and housing voucher.

PUBLIC HOUSING

The Department of Housing and Urban Development (HUD) manages public housing and is available in all states as a state-domiciled government program. Public housing intervenes to provide affordable, accessible, and quality housing for people who cannot otherwise afford it. In this method, the government

builds houses ranging from single buildings to high rises. They are specifically built for low-income earners, people with disabilities, and elderly citizens [\[3\]](#).

HOUSING VOUCHER

Housing vouchers are government-provided discounts for first-time home purchases for properties purchased independently of the government. If you look for an apartment on your own, you may be able to earn a discount if you qualify for housing assistance. However, there are certain prerequisites.

REQUIREMENTS

There are three main factors considered during the application process.

- » **Your annual gross income (income limits are used)**
- » **Personal status (individual, family, elderly citizen, and person with a disability)**
- » **Citizenship or immigration status**

Other factors as obtained on the HUD website may apply.

Benefits of Housing Assistance

Beneficiaries/recipients of housing assistance can enjoy:

- » **Lower rent in most cases**
- » **Rent-free occupancy in many cases**
- » **Reduced cost of lighting and home-related expenses**

APPLICATION

To apply, locate and contact your local agent and initiate the process. It is typical to fill out a physical form and supply certain information such as:

- » **Name and details of all occupants and the principal/applicant**
- » **Contact details (current address and telephone contact)**
- » **Contact details of employers, landlords, etc., for income verification.**

You may receive a visitor from the agency who will come to assess your suitability. However, the agency typically has a long waiting list, and new applications may be put on hold until backlogs are cleared.

CHAPTER 3

HEALTHCARE PROGRAMS



The U.S. government has expressed its commitment to lowering the barrier to standard healthcare and making it accessible for anyone, no matter their special status. Previously, it was difficult for people with pre-existing health conditions such as cancer and diabetes to access health coverage. In addition, single adults and people earning a certain income level also found it challenging to get health coverage. However, the Affordable Care Act, passed in 2010 [4], has significantly increased the reach of government healthcare coverage.

The healthcare assistance program for low-income earners was set up to help families who are in the low-income category to have access to medical care. The program has two forms; the Medicaid and Children's Health Insurance Program (CHIP), which typically focuses on children.

MEDICAID

[Medicaid](#) covers all or part of the medical costs for low-income families, elderly/senior citizens, children, pregnant women, and people with disabilities. The

program was established on July 30, 1965 [5] and has since saved countless lives in the U.S. while helping families stay afloat financially. Medicaid has also impacted the economy positively. If you are in the low-income category, you can qualify for Medicaid based on your current income and financial status.

Again, these programs are run by states, and the requirements vary from one state to another. There are different levels of Medicaid divided labeled as Part A, Part B, Part D, etc. In some states, Medicaid is available to certain low-income earners, while in others, all low-income earners are covered by Medicaid. The passing of the Affordable Care Act increased Medicaid coverage by 28 percent as it increased the income level and included singles in the eligible beneficiaries.

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB) PROGRAM

The SLMB Program is state-run and helps low-income earners to pay for only their Part B premiums. The qualifying factors are:

SLMB income & resource limits [\[6\]](#)

- » **Individual monthly income limit of \$1,379**
- » **Married couple monthly income limit of \$1,851**
- » **Individual resource limit of \$8,400**
- » **Married couple resource limit of \$12,600**

These figures are not fixed but change according to certain factors. The latest statistics are available on the government [benefits website](#).

It is possible to qualify for Medicaid even if your income is higher than the listed values. But you'll have to fill out an application and get feedback from the agency.

BENEFITS OF MEDICAID

Medicaid partially covers medical and dental services such as home, inpatient and outpatient services/care, physician examination/consultations, x-ray and laboratory diagnostics, therapy (restricted to physical and occupational), prescription drugs (no OTC drugs), and case management.

APPLICATION

Medicaid applications are made directly to state contacts, and you can get your state contact [here](#). If you are unsure about your qualifying status, you can simply fill out [this application](#) and get directions that will help you out.

Sometimes, states expand their Medicaid program to include new categories and income levels. As a result, if you were unable to qualify a few years ago, you may

now be able to do so. Therefore, it's critical to keep an eye out for any changes or updates.

CHILD'S HEALTH INSURANCE PROGRAM (CHIP)

CHIP is another government program that provides low-cost or free medical care for children. CHIP covers uninsured children up to 19 years of age and those children from families with income above the Medicaid limit. CHIP covers medical and dental care (both preventive and corrective), tests, check-ups, and even eye examinations. CHIP is also state-run but is largely funded by the federal government, and state governments bear a smaller part of the budget.

BENEFITS OF CHIP

CHIP provides cover for immunizations, routine check-ups, prescriptions, dental and eye care, laboratory and x-ray diagnostics, and inpatient and outpatient care. Emergency and ambulatory services are also partially covered by CHIP. Children may qualify for additional benefits depending on the state they apply through.

APPLICATION FOR CHIP

There are two ways to apply; you can either call 1-800-318-2596, 1-855-889-4325 or fill in an application form via the [Health Insurance Marketplace®](#). You might need to create an account or log in first. You'll get a reply informing you of your child's qualification.

There are two other programs, Extra Help, and State Pharmaceutical Assistance programs (SPAPs), that help low-income individuals and people with disabilities pay for prescriptions (for Part D).



CHAPTER 4

HOME ENERGY AND UTILITY PROGRAMS



LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

The Low-Income Home Energy Assistance Program (LIHEAP) helps millions of people pay for their home energy consumption. The program is run by states but funded by a federal government grant of about \$3.4 billion annually. Again, the program varies with states, but the qualifications are similar; low-income earners and people in immediate danger of being without power. The assistance is given in a one-time payment made to the energy company and credited to recipients' accounts.

BENEFITS OF LIHEAP

Beneficiaries can expect to enjoy relief from paying for energy (until the value runs out), lower energy bills, and weatherization. In addition, in the event of damages caused by natural agents or disasters, low-income families may also qualify to receive additional benefits, called the Energy Crisis Intervention Program (ECIP).

ENERGY CRISIS INTERVENTION PROGRAM (ECIP)

ECIP is government-funded assistance given to families/households with heating crises arising from damaged equipment, leaky lines, loss of alternative heating sources, or are in danger of losing their heat supply. Families in such emergencies may qualify for LIHEAP.

APPLICATION FOR LIHEAP

In most states, individuals, and households that

already benefit from other government programs such as SNAP automatically qualify for LIHEAP. But applicants must present evidence of needing the assistance to be chosen. You can get the contact details of your state or city focal office from the LIHEAP directory.

LOW INCOME HOUSEHOLD WATER ASSISTANCE PROGRAM (LIHWAP)

The Low Income Household Water Assistance Program (LIHWAP) provides financial assistance to low-income families to lower their water and wastewater processing bills. The program is available in every state and other districts, commonwealth, and territories of the U.S. Tribal organizations are also eligible to embark on the program.

BENEFITS

Beneficiaries of LIHWAP enjoy:

- » **Lower water and wastewater management costs**
- » **Access to emergency financial assistance for water bills**

APPLICATION

You can search for your state focal office on the LIHWAP official directory. In addition, all states provide an online form that can be completed online or printed, filled, and submitted to the agency in charge. Applications may also be completed via phone call to the appropriate office.

CHAPTER 5

FINANCIAL PROGRAMS



There are also government programs that provide financial assistance for low-income earners and other categories of both citizens and certain immigrants. For example, financial aid in the U.S. increased during the worst period of the COVID pandemic when global economies were affected. Many people either lost their jobs or had increased financial burdens due to the lockdown.

There are three financial programs that the government assists citizens and qualified residents with; the supplemental security income (SSSI) program, the temporary assistance for needy families (TANF), and the earned income tax credit (EITC).

SUPPLEMENTAL SECURITY INCOME (SSI) PROGRAM

The [Supplemental Security Income Program \(SSI\)](#) targets low-income earners, the elderly, kids, and adults living with disabilities. The program provides financial assistance to millions of people monthly at an average amount of over \$500. The supplemental income helps low-income households to cope with living costs. The program was established in 1974 to replace the then adult financial assistance program run by the federal and state governments. Since then, the SSI program has empowered millions of Americans and immigrants to achieve more financially.

REQUIREMENTS FOR SSI

SSI application is open to anyone. However, you are more likely to be accepted to the program if:

- » **You are blind, disabled, or 65 years or older.**
- » **Are in the low-income or pension category**
- » **Paucity of resources**
- » **Have a valid U.S. citizenship or have eligible immigration or U.S. national status**

BENEFITS OF SSI

If you qualify and get chosen for SSI, you can expect to enjoy:

- » **Monthly payments of an average of \$586 [\[7\]](#)**
- » **Extra funds to pay for clothing, food, and shelter.**

APPLICATION FOR SSI

There are three categories of applications for the SSI program:

For disabled children under 18, the [application](#) can be completed online.

There's also an application form for adults between the ages of 18 to 64. In addition, application guidelines are provided [here](#).



Lastly, elderly citizens 65 and older can apply [here](#). Unfortunately, there are no online applications for people 65 or older.

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

TANF is a government financial assistance program targeted at low-income and needy families to help them improve their financial conditions. TANF provides time-limited financial and medical assistance to children, parents, and even relatives that they live with. TANF is funded by the federal government but run by the states.

According to the official website [\[8\]](#), you can qualify for TANF if you:

- » You are a U.S. citizen or eligible immigrant with residential status in a state
- » You are unemployed, underemployed, or a low-income earner
- » You are pregnant or have a child that is 18 or younger
- » You are the head of your household at 18 or younger

Applications are made by the state. You can get specific information about your state [here](#).

EARNED INCOME TAX CREDIT (EITC)

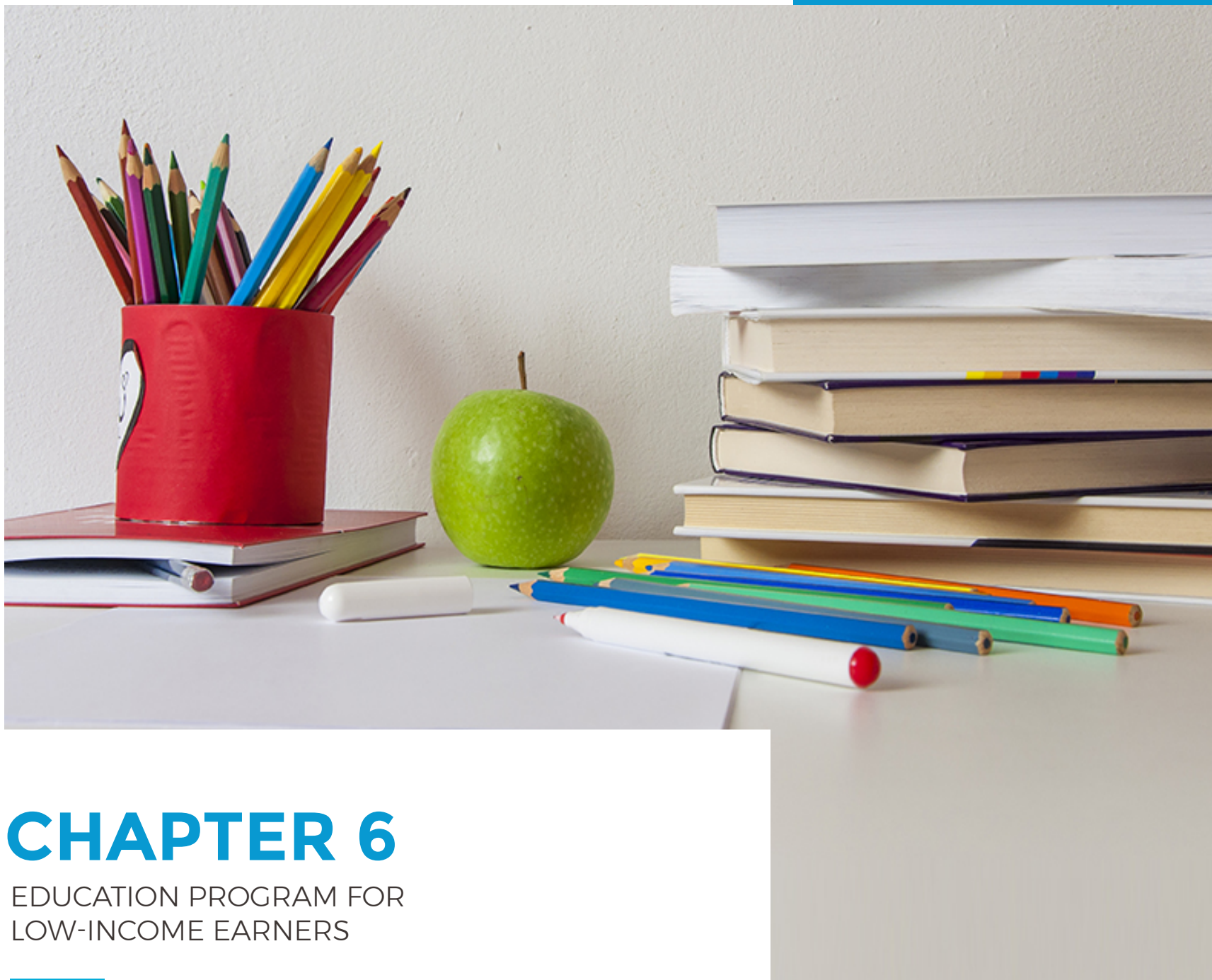
EITC is a tax credit program that helps low-income earners reduce their taxes. Many low-income earners are burdened by taxes and need government intervention to help them retain a sizable portion of their income to meet their living needs. To qualify, you must meet these criteria:

REQUIREMENTS FOR EITC

- » You must be a U.S. citizen or eligible resident
- » You must have a valid Social Security Number for employment
- » You must earn or have earned an income from a job or personal business
- » Met the minimum family size as stipulated by your state
- » You can use the IRS online [qualification tool](#) to determine if you are eligible.

APPLICATION FOR EITC

Specific application information is available on the [IRS website](#).



CHAPTER 6

EDUCATION PROGRAM FOR LOW-INCOME EARNERS

There are two main federal government education programs for low-income earners: Head Start and the Federal Pell Program.

HEAD START

Head Start provides quality, free, or cheaper early childhood education for low-income households. Head Start also provides healthy nutrition and parental involvement. Head Start covers children up to the age of 5 [\[8\]](#).

REQUIREMENTS FOR HEAD START

The children that qualify for Head Start must:

- » **Be between 0 - 5 and be from households below the poverty line.**

- » **Be from households that already benefit from SSI and TANF.**
- » **Be in foster care.**

APPLICATION FOR HEAD START

Because it is a state-run program, you'll have to get more information from your state office. There's a free agent directory and a toll-free number (1-866-763-6481) to reach agents.

FEDERAL PELL GRANT PROGRAM

The Federal Pell Grant provides educational grants similar to scholarships. This grant is for students from low-income families outside post-secondary education in colleges or vocational institutions.

To qualify for the program, you must:

- » **Show academic prospect**
- » **Come from a low-income household**
- » **Demonstrate a great need for the grant.**

APPLICATION

Applicants must fill out the [FAFSA \(Free Application for Federal Student Aid\)](#) online application.

FINAL WORDS

Since most states allow online applications, you can take advantage of these government programs to lower your expenses and manage your financial situation better. From healthcare to education, from utility to financial aid, you can enjoy some respite from the bills that strain on your income.