

EXPANDING YOUR PAYCHECK: BENEFITS AND SERVICES TO CONSIDER

The following programs and benefits may help you make your paycheck go further.

EARNED INCOME CREDIT, OR EARNED INCOME TAX CREDIT

The Earned Income Credit (or EIC or EITC) is a tax credit for working families. You may be eligible for a tax refund, depending on your income, filing status and family size. Many people, especially grandparents raising children, working seniors, people with disabilities, minorities and students, do not receive the credit because they assume they are not eligible. Several states also offer a State Earned Income Credit. For more information, visit www. irs.gov (search for EIC).

CHILD TAX CREDIT

The Child Tax Credit provides a tax credit for each qualifying child in the household. Eligibility depends on household income. For more information, visit www.irs. gov (search for Child Tax Credit).

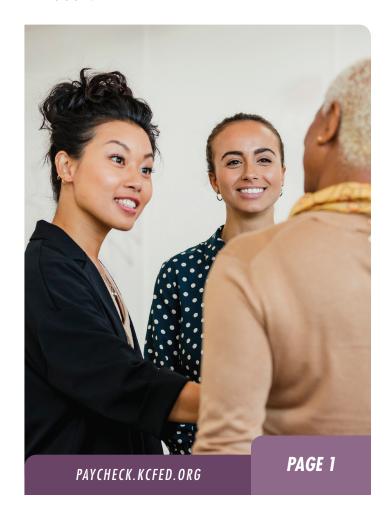
MEDICAID AND STATE CHILDREN'S HEALTH INSURANCE PROGRAM (SCHIP)

Your state offers medical and health services through Medicaid and SCHIP (or State Children's Health Insurance Program). Eligibility and services vary by state. For more information, visit www.insurekidsnow.gov or call 1-877-Kids-Now (1-877-543-7669).

SNAP/FOOD STAMPS

SNAP/Food Stamps is a federal program to assist low-income families pay for food. Benefits are determined by a household's size, income and expenses. For more information, visit www.fns.usda.gov or call 1-800-221-5689.

FACT SHEET 5



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LIHEAP — LOW INCOME HOME ENERGY ASSISTANCE PROGRAM

LIHEAP assists low income households that pay a high proportion of their household income on home energy meet their immediate home energy needs. For more information, visit https://liheapch.acf.hhs.gov/help or call 1-866-674-6327.

FREE TAX PREPARATION ASSISTANCE

The IRS offers free tax preparation assistance for people who make \$56,000 or less and for individuals more than 60 years old through its VITA (Volunteers in Tax Assistance) and TCE (Tax Counseling for the Elderly) programs. For more information, call VITA: 1-800-906-9887 or TCE: 1-888-227-7669.

OTHER FEDERAL, STATE AND LOCAL BENEFITS

Take the following steps to find additional resources you may be eligible for:

- Complete an online eligibility screener for federal benefits at www.govbenefits.gov
- Contact your local United Way at www.unitedway.org
- Contact your local Community Action Agency at www.virtualcap.org





VISIT HTTP://PAYCHECK.KCFED.ORG

for additional information and resources about understanding and managing your paycheck. This publication presents general information of interest to the public. It is not intended to provide specific advice or recommendations. Fact sheets in the series "Putting Your Paycheck to Work" include:

- Understanding Your Paycheck
- Getting Your Paycheck: Direct Deposit, Check or Payroll Card
- Managing Your Paycheck Withholdings
- Managing Your Paycheck Deductions
- Expanding Your Paycheck: Benefits and Services to Consider
- Ten Actions to Get More from Your Paycheck

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