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 of up to $5,666, 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.snap-step1.usda.gov/fns/ or call 1-800-221-5689.
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 www.liheap.ncat.org or call 1-866-674-6327

Free Tax Preparation Assistance
The IRS offers free tax preparation assistance for people who make $50,000 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

Steven Shepelwich • Senior Community Development Advisor
Federal Reserve Bank of Kansas City • steven.shepelwich@kc.frb.org