



National Food Stamps Guide



Table of Contents

Guide Introduction

6

What is SNAP?

7

History of SNAP?

9

- GRAPH: States With the Most People on Food Stamps 12

Items Covered by the Supplemental Nutrition Assistance Program

13

- GRAPH: States With Highest Increases in SNAP Participation (2015-2016) 18

Eligibility Requirements for SNAP

19

How to Apply for Food Stamps

23

The Food Stamps Interview

26

Getting Your Food Stamps Application Results

29

Food Stamps Benefits Replacement

30

How to Appeal a Food Stamps Denial

33

Electronic Benefit Transfer Cards

35

How to Renew Your SNAP Benefits

38

SNAP Fraud Consequences and How to Report Fraud

40

Food Stamps Reformation and Convicted Drug Felons

43

New Developments With Food Stamps

45

Tips to Make the Most out of Your Food Stamps

47

Common Locations Where Food Stamps Are Accepted

50

Why are so many people on Food Stamps?

51

8 Things You Didn't Know You Could Buy With Food Stamps

53

How to Shop Online With Food Stamps

56

Tips for Eating Healthy on Food Stamps

57

Budgeting Tips for Families

60

Low-Cost Weekly Meal Planning for Families on Food Stamps

63

Understanding the Special Supplemental Nutrition Program for Women,
Infants and Children (WIC)

66

Understanding the Temporary Assistance for Needy Families (TANF) Program

69

Understanding the Medicaid Program

72

Understanding the Children's Health Insurance Program (CHIP)

75

Understanding Section 8 Housing

77

Understanding Unemployment Insurance Benefits

79

Tips for Advancing in Your Career

82

Food Stamps Office Directory

86

Guide Introduction



More than 40 million Americans rely on the use of food stamps as a means to purchase food in the United States each year. Originally developed to support low-income households that do not generate enough funds to purchase groceries, many children rely on this government resource to gain the sustenance needed to get through each day. In fact, one in five children – more than 15 million, annually – utilize food stamps in the U.S. through the Supplemental Nutrition Assistance Program (SNAP).

The health of your household is of utmost importance, and a balanced daily diet should be top priority. If you are currently experiencing a situation that does not allow for the financial support of yourself and/or members of your family, you have come to the right place. Are you unfamiliar with SNAP?

We will impart the knowledge to ensure you have the tools you need to put food on the table each morning, afternoon and night.

Through our comprehensive guide, we will teach you everything there is to know about the SNAP program. You will also learn how you can take advantage of food stamps to ensure a healthier, happier household.

Inside, you will find detailed information on the food stamp application process, along with tips on how to use your SNAP benefits, new program developments, eating healthy with SNAP, how to shop online with food stamps and more. Let SNAP help you help your household during this delicate time of need.

What is SNAP?

Now known as the Supplemental Nutrition Assistance Program (SNAP), food stamps have been assisting citizens in need for more than 75 years under the U.S. Department of Agriculture and the Food and Nutrition Service. Note that SNAP and the term “food stamps” are interchangeable. SNAP began encompassing food stamps in 2008, when the government aimed for a more cohesive, countrywide initiative.

The SNAP program is regulated on a state level, and it is helmed by different departments in each state's government. The process to acquire SNAP assistance requires a representative from any given household to undergo an extensive application process, which entails submitting in-depth information about both the personal and financial histories of an applicant and his or her household.

The first – and most crucial – step in the SNAP application process is determining whether your household is actually eligible to receive government food stamp benefits. Utilizing a pre-screening tool is the best way to determine whether or not you should proceed with your SNAP application. In some states, applying for food stamps is looped in with additional government-benefit programs, so that all of your household data can be analyzed and assessed simultaneously. However, state benefit programs are still handled as different entities, and your food stamps eligibility will remain separate from additional support benefits of which your household is eligible to collect.

If your household is approved by your state's governing body to receive food stamp assistance, you will receive a monthly food stamp budget. The amount of SNAP benefits you can collect is based on three major household factors:

income, expenses and size. Food stamps are distributed via physical vouchers or an electronic debit card, typically referred to as an Electronic Benefits Transfer (EBT) card. Once your SNAP card is loaded with funds, you can proceed with purchasing food and groceries for the members of your home.





Note that the name of the food stamp program and the benefit card you receive, along with the process to collect food stamps may vary, depending on the state in which you reside. To illustrate, California's food stamp program is referred to as "CalFresh," in Wisconsin, it is referred to as "FoodShare." Note that although SNAP is regulated on a state-to-state level, your EBT card will also be valid for use in other states at qualified grocers. For example, you can use your Florida food stamp EBT card in a New York supermarket. The SNAP program has evolved over time in order to cater to U.S. citizens in need.

By regularly assessing statistics, working with state agencies and government outreach programs and employing nutritionists, SNAP benefits continue to progress. Thanks to ongoing strides, beneficiaries can now shop for food in grocery stores, convenient stores, farmers' markets and co-ops. As of late, you can even use food stamps to purchase groceries online. However, the U.S. Department of Agriculture has rules in place regarding which items can and cannot be purchased with food stamp benefits, of which you can review in more depth later in our guide.

History of SNAP?

Created in the 1930s, food stamps were originally developed in order to support unemployed Americans.

Orange stamps were available for purchase to those in need, and equaled the exact cost of food. For each dollar spent on food in orange stamps, a blue stamp valuing 50 cents was issued. Once accumulated, the blue stamps were deemed eligible for purchasing foods considered surplus by the Department of Agriculture.

However, as the food surplus ran its course in 1939, the food stamp program was costing more than a reported \$260 million, while being utilized by more than 20 million American citizens. This resulted in the temporary tabling of the food stamp movement by the U.S. government, as the combination of violations and cost were not properly managed.

The government reintroduced the initiative with under the Johnson administration with The Food Stamp Act of 1964, which:



Established eligibility standards.



Set purchasing rules.





Prohibited discrimination.



Delegated state responsibilities.



Set annual limits.

Due to geographical expansion in the United States, annual participation continued to soar. Soon after, Congress proposed a reformation to the legislation, which birthed the Food Stamp Act of 1977, further developing the ideals of the Food Stamp Act of 1964, while:



Establishing income standards and excluded income.



Defining poverty lines.



Reducing deductions used to calculate net income.



Increasing general resource limits.



Deciding on a fair market value test for vehicles as resources.





Penalizing household members that quit their jobs.



Enforcing restrictions and ground rules for additional groups of people.

In addition, further advancement in the access of food stamps was made, which included more resources assigned to assist, the establishment of processing standards for applicants and mandating the states to develop disaster relief plans.

Through the '80s, the hunger problem worsened in the U.S. In an effort to expand the food stamp program, the following was addressed through The Hunger Prevention Act of 1988:



Elimination of sales tax on food stamp purchases.



Eligibility for the homeless.



Expansion of nutritional education and authorization of grants.



Increase of benefits.



Enforcement of penalties for violators.

Moreover, the Electronic Benefit Transfer (EBT) card was introduced as a food stamp voucher alternative, helping to simplify the distribution of benefits. States utilized private contractors to enforce the EBT system, additionally employing the card for other government benefit programs as a way to accelerate cash assistance.

EBT not only allowed for a speedier transfer of food stamp funds (as opposed to waiting periods and/or asking recipients to pick up their vouchers in person each month), it also helped to reduce theft.

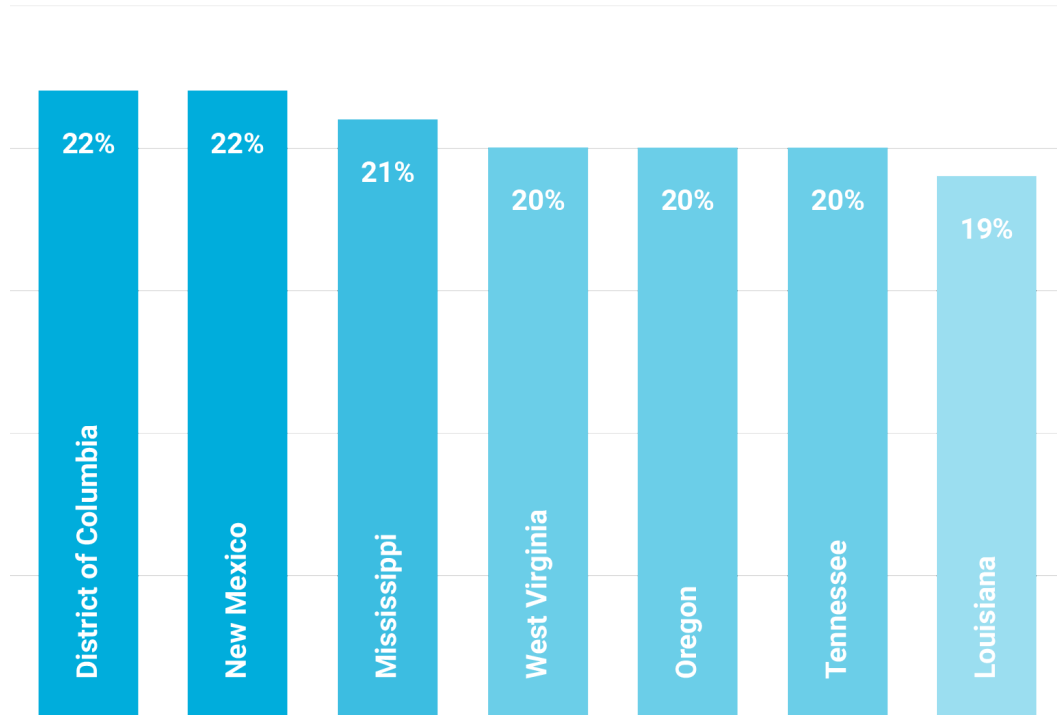
By issuing PIN numbers, EBT cards were meant only to be used by beneficiaries, whereas stolen food stamps could be used by any person entering a qualified grocer. In 2008, the Food Stamp Program was officially renamed the Supplemental Nutrition Assistance Program (SNAP), and eliminated coupons and vouchers in favor of EBTs.

As a part of the stimulus package to assist Americans through the Great Recession, the American Recovery and Reinvestment Act of 2009 increased the amount of benefits available through SNAP.



As of 2015, the following states have the most food stamp beneficiaries in the U.S.:

States With the Most People on Food Stamps



Percentage of Population Receiving SNAP



Items Covered by the Supplemental Nutrition Assistance Program

Now that you have learned about the history of Supplemental Nutrition Assistance Program and what it entails, the next important topic to understand is coverage. The main mission of SNAP is to provide low-income households with a budget from which to purchase suitable and healthy foods, and the Food and Drug Administration plays a large factor in determining what you can and cannot purchase with your food stamp benefits or EBT card. The basic food items you are permitted to purchase with SNAP benefits include:



Breads



Cereals



Dairy products



Vegetables



Fruits



Fish



Poultry



Meat



Seeds and plants



In addition to the basic foods you can purchase with food stamps, you may be wondering about vitamins, supplements, energy drinks and protein bars. The determining factor on whether or not the above items can be purchased is by its labeling. If the product displays an approved label that abides by specific guidelines of the Food and Drug Administration (FDA), then you may be able to purchase it through SNAP. For example, if the item in question has a nutrition fact label, it is eligible to purchase with food stamps. However, if the item has a supplement facts label, and is classified by the FDA as a supplement, it is not eligible for purchase as a food item with food stamps.

Furthermore, a debate regarding the purchase of junk food and luxury items with SNAP benefits currently exists. Junk food items include, but are not limited to:



Candy



Cookies



Soft drinks



Snack crackers



Ice Cream

Luxury items include, but are not limited to:



Steak



Seafood



Bakery cakes



All of the above listed items are currently considered food items, thus affirming them as eligible SNAP purchases. Although members of Congress have considered the further assessment of both categories of food items, it is considered too costly and burdensome at this time to further define the limitations.

Although, generally speaking, you cannot purchase live animals with your SNAP benefits, you can purchase live fish, shellfish and lobsters with food stamps that are planned for consumption.

When considering the purchase of holiday items or goods, note that pumpkins do qualify as SNAP-eligible items, but non-edible gourds do not.

In addition, you are only permitted to purchase holiday gift baskets with food items and holiday cakes so long as the non-edible items do not exceed 50 percent of the purchase price.

In some states, you are permitted to use your SNAP EBT card in exchange for low-cost meals from restaurant establishments if you are qualified as: homeless, an elderly resident or a disabled person.

And, while the above listed items seem like a decent array of products to purchase with SNAP benefits in hand, still several items remain that you cannot purchase with your food stamps.

Items Not Covered by SNAP



Beer



Wine



Liquor



Tobacco



Cigarettes



Pet food



Paper products



Soap



Vitamins

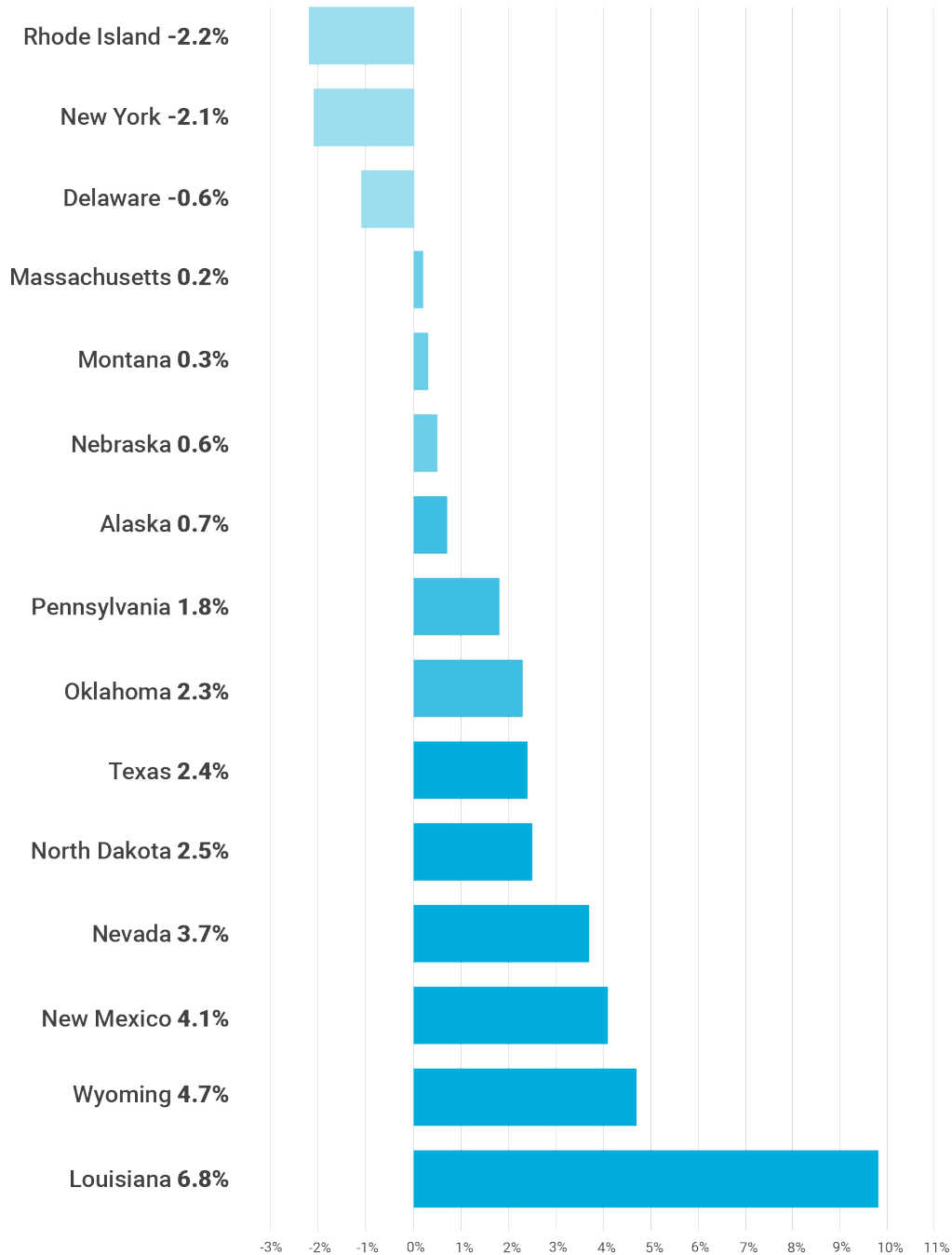


Medicines

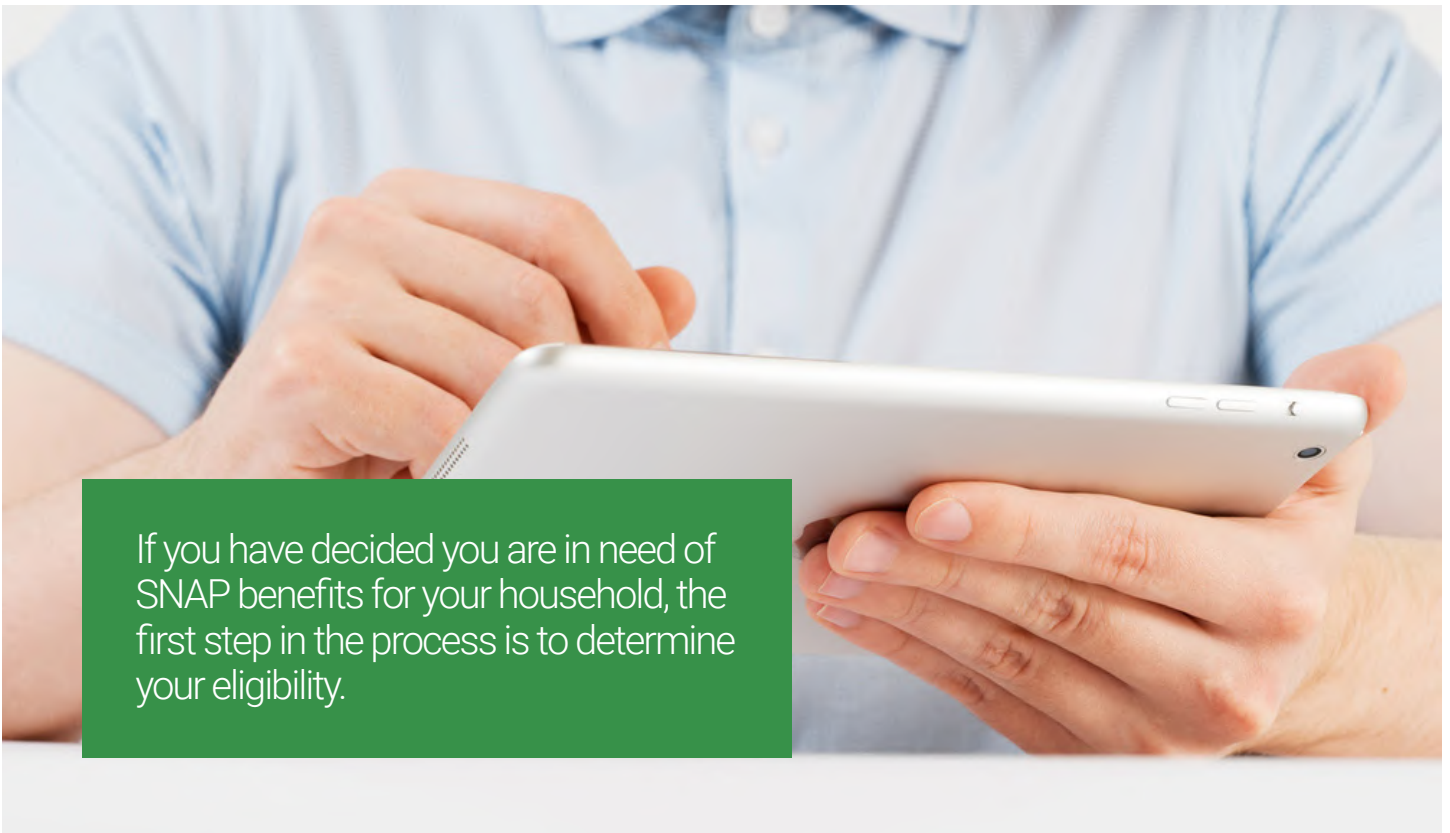


Hot foods

States With Highest Increases in SNAP Participation (2015-2016)



Eligibility Requirements for SNAP



If you have decided you are in need of SNAP benefits for your household, the first step in the process is to determine your eligibility.

The eligibility requirements were put in place as a way to regulate both the amount of people accepted for food stamps each year, as well as the amount of benefits for which a household can qualify. Even though food stamps are regulated at a state level, the eligibility requirements are reviewed on a national scale. The three main factors in determining your eligibility for SNAP benefits are: Income, resource restrictions and state residency.

Review the below topics in detail, so you have a strong idea of whether or not you should move forward with the SNAP application process in your state.

Income Requirements

The income requirements determined by SNAP include both the gross monthly income and the net monthly income of your household. Note that you do not need to factor in if you are receiving additional government assistance benefits in your household when calculating your monthly income limits. It is important to understand that if your household earns a combined income that totals more than the defined poverty line, you will not be permitted to collect SNAP benefits. Your net monthly income is factored in at 100 percent of the federal poverty line, while your gross monthly income is decided at 130 percent of the federal poverty line.

Note: The below figures are valid through September 2016. Review any changes to the newly determined poverty levels if you plan to apply for SNAP in October 2016 or later:

**Household of 1:**

Gross monthly income: \$1,276
Net monthly income: \$981

**Household of 5:**

Gross monthly income: \$3,078
Net monthly income: \$2,368

**Household of 2:**

Gross monthly income: \$1,726
Net monthly income: \$1,328

**Household of 6:**

Gross monthly income: \$3,529
Net monthly income: \$2,715

**Household of 3:**

Gross monthly income: \$2,177
Net monthly income: \$1,675

**Household of 7:**

Gross monthly income: \$3,980
Net monthly income: \$3,061

**Household of 4:**

Gross monthly income: \$2,628
Net monthly income: \$2,021

**Household of 8:**

Gross monthly income: \$4,430
Net monthly income: \$3,408

**Each additional household/family member:**

Gross monthly income: +\$451
Net monthly income: +\$347

Resource Restrictions

Another important factor when considering your SNAP eligibility is household resources. As mentioned above, specific household resources do not require calculation through your SNAP eligibility, which are those dispensed through other government programs (TANF, SSI and most pension plans). As it applies to your SNAP application process, you are only permitted to have a total of \$2,250 in countable resources (via bank account), or \$3,250 in countable resources if there is a household member age 60 or older or disabled living with you.

In addition to countable resources, vehicles are also considered resources, but are handled on a state-to-state basis. It is possible that the state in which you reside does not count your vehicle as a resource in your household. As of late, 39 states exclude vehicle value from resource eligibility in relation to SNAP. Typically, your licensed vehicle will not be counted as a resource in determining your SNAP eligibility if it is:



Acting as a home.



Necessary for fuel and water carriage for the household.



Used to produce income.



Valued with little equity.



Needed for long-distance work travel.



Producing annual income consistent with fair market value.



Used to transport a disabled household member.



State Residency

As with all other government benefit programs, you must be a U.S. citizen and a current state resident, in order to be eligible to receive SNAP benefits. However, SNAP benefits do not transfer from one state to another if you choose to relocate. Instead, you must close your SNAP account in one state, and then re-apply for SNAP in your new state of residence.

If you are not a U.S. citizen and would like to apply for SNAP, you must prove lawful presence in the country, along with meeting other additional eligibility requirements related to both income and resources. If you are a noncitizen who meets all of the other eligibility requirements for SNAP, you will be permitted to receive benefits immediately, so long as you belong to one of the following groups:

- Qualified children younger than 18
- Refugees who have been admitted under Section 207 of INA
- Victims of Trafficking that fall under the Trafficking Victims Protection Act of 2000
- Asylees under Section 208 of the INA
- Withheld deportation individuals under 243(h) or 241(b)(s) of IN
- Amerasian immigrants under 584 of the Foreign Operations, Export Financing and Related Programs Appropriations Act
- Entrants that are Cuban or Haitian as defined in 501(e) of the Refugee Education Assistance Act of 1980
- Special Iraqi and Afghan immigrants under Section 101(a)(27) of the INA
- Specific American Indians born abroad

- Members of Hmong or Highland Laotian tribes that helped the U.S. military during the Vietnam era, and who are legally living in the U.S., as well as their spouses, surviving spouses and unmarried dependent children
- Elderly individuals born on or before Aug. 22, 1931 who lawfully resided in the U.S. on Aug. 22, 1996
- Lawful Permanent Residents in the U.S. receiving government payments for disability or blindness, or who have a military connection (veterans, active-duty service members, or spouses or children of veterans/ active-duty service members)



How to Apply for Food Stamps



After you have reviewed the eligibility requirements regarding SNAP and have determined you are qualified to receive food stamp assistance, the next step is to prepare your SNAP application. As mentioned prior, SNAP is overseen by your state government, so you must acquire and complete your application under the direction of the designated state department. In order to obtain your SNAP application, you must first contact your local SNAP office. You can locate the SNAP office nearest you by perusing our comprehensive Food Stamps Office Directory, complete with contact details, at the end of our eBook.

Next, you will request a SNAP application from the designated office. Keep in mind that depending which state you live in, you will have several choices from which to acquire your SNAP application paperwork. SNAP application options typically include the following:



Online

You will be directed to download your SNAP documents through your state's government department website, or to complete required sections directly through the web portal. Once you have finished all the food stamp application documents, you can submit the files online.



By Mail

If you do not have the option to speedily transfer your SNAP application online, you will be provided with a mailing address to which you can send your food stamp paperwork.



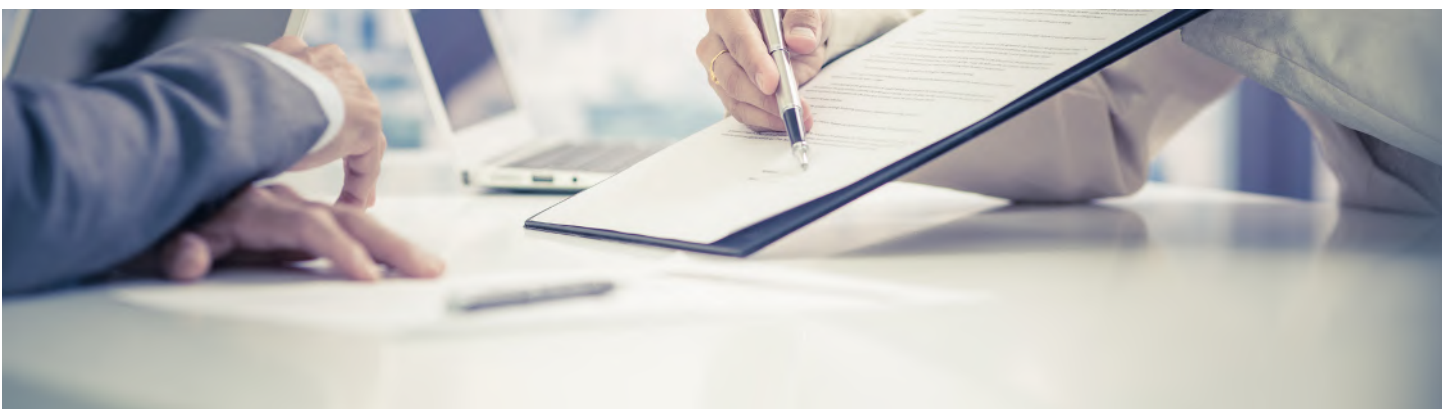
In Person

If you do not have access to an online web portal and cannot mail your SNAP forms in, you can bring your application to a local SNAP office to submit it in person. If you have any trouble or questions when filling out your food stamp paperwork, you can also request in-person assistance to complete the documents prior to filing.



By Fax

If you prefer to transmit your SNAP forms electronically, but cannot access your state's web portal, find the designated fax number at which to send your files. Make sure you elect to receive a fax receipt to ensure your transmission goes through. In addition, consider calling your local SNAP office to ensure your fax was collected.



Required Documents

When the time comes to complete your food stamp application, you will be required to provide financial information, as well as details regarding others residing in your household. As the primary SNAP applicant, you are also asked to provide specific documents in order to confirm your identity. Prepare one of the following items to accompany your SNAP application:



Your certified, U.S. birth certificate



An ID badge from your workplace



A photo ID from your school



Your state voter registration card

If you are a noncitizen of the U.S., make sure to have your proof of legal presence (outlined above in the Eligibility Requirements section) in the country in order to expedite your SNAP application.

In addition, you will need to provide proof of employment, or proof that you are actively seeking work for SNAP application purposes. If you cannot comply with the above, speak with a SNAP employee to discuss your options as you await your SNAP application results. Depending on your state policy, you may be eligible to receive meals, in addition to job search assistance. Your local SNAP division can provide additional help beyond your application process.

Once submitted, your application can take up to 30 days to process. If you find yourself in a serious situation where your family and/or you require immediate SNAP assistance, you can elect to apply for expedited SNAP benefits, which will allow you to collect food stamps within seven days' time.



Food Stamps Interview



Once your food stamps application is submitted to your designated state department, you must wait to hear from a SNAP representative. You will receive a phone call or a mailed letter requesting an interview with you, the applicant. SNAP interviews are typically conducted by phone or in person for the following reasons:

To confirm application information

In order to receive SNAP benefits, all of the information you supplied on your SNAP application must be confirmed by your state department. Both the information you offered on your food stamp application, as well as additional information obtained through any government databases will be in question.

To verify your identity

A representative from your local SNAP division will ask you questions in order to confirm your identity. In addition, you may be asked to provide supplemental verification documents if the ones you submitted are not valid for any reason. The ID confirmation process is also in place in order to rule out any cases of food stamp fraud.

To determine what kind of benefits you will receive

In some cases, SNAP applicants require expedited help. Your interview will determine if you need emergency food stamps (distributed within seven days), or if you will receive regularly distributed SNAP benefits through a scheduled EBT card.

To review the work requirements

In order to receive SNAP benefits, you must be employed or actively seeking work. A government representative will review your employment status or lack thereof, and determine the limits of food stamp assistance to be dispensed. Additionally, the size of your household (whether or not you have children or additional members residing in your household) will come into effect when determining your quantity of work and the food stamps you receive.

To review benefits and reporting

Your interview will not only determine the amount of benefits you will be approved to receive, it will also affirm

the term of your benefits. You will also be asked to report to your state department regularly, so any changes in your income or household can be documented and reviewed in regard to your SNAP benefits.

To review your rights

The SNAP representative that contacts you regarding your application will also explain your rights to you. This information may include, but will not be limited to discussing penalties and violations that result in food stamp fraud.

To offer support

Your SNAP interview is also beneficial in obtaining any additional help or information you may need. Remember, the main mission of SNAP is to help you. Do not be embarrassed if you have any questions about how to collect or use your food stamp benefits in any way.



If you do not hear from a SNAP representative to schedule your interview within a few days after submitting your food stamps application, notify your local office. The sooner your interview process is complete, the quicker your SNAP application can get processed, so you can begin collecting your food stamp benefits in a timely manner. If you do not own a phone, you can request a SNAP interview at your local office.

Items to Bring to Your SNAP Interview



Proof of identity (for those listed on your application, and one additional document)



Proof of legal presence, if necessary



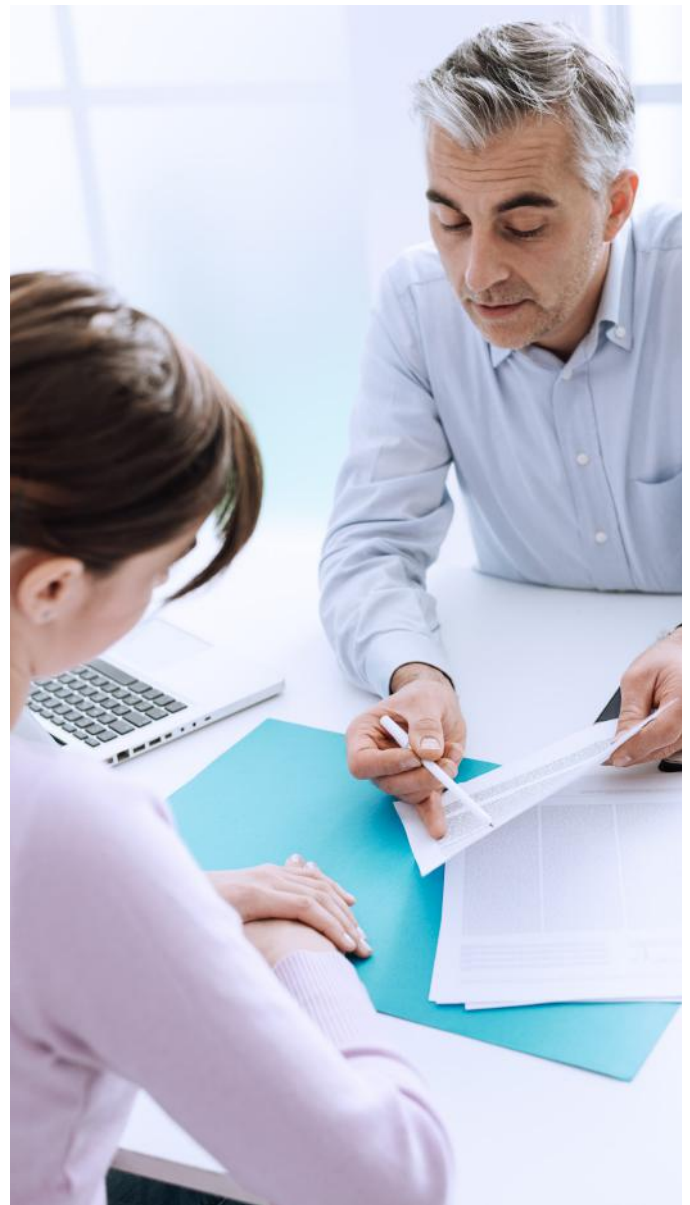
Proof of employment or job search support documents



Household income statements



Questions you have regarding your SNAP application and/or benefits



Getting Your Food Stamps Application Results



After your SNAP application has been submitted, and you have complied with your food stamps interview, your individual SNAP case status will be determined. Generally, a SNAP application takes up to 30 days to process. If you elected for expedited SNAP due to an emergency situation, after acceptance, your application for food stamps will be processed immediately, and you will begin receiving benefits within seven days from the date you submitted your food stamp application.

If you are approved to receive regular SNAP benefits, it can take up to an additional 30 days to begin receiving your food stamp allotments. Once you are accepted, you can take the required steps to set up your Electronic Benefit Transfer account. Once your EBT card is set up, you will start to receive monthly food stamp increments. You can call your local SNAP office to learn more about your state's SNAP Monthly Benefit Schedule. In addition, if you need assistance in setting up your EBT account, you can speak with an EBT Customer Service Representative in your state to help get your card in working order.

If you find yourself in a situation that has resulted in the denial of your food stamps application, continue below to learn about the steps you can take to file a SNAP appeal.

Food Stamps Benefit Replacement



Sometimes, our households endure issues that are out of our control. Under these circumstances, unfortunate events may occur. If your family, or you, undergoes an ill-fated event that results in the loss of your food stamp benefits, you may be able to collect replacement food stamps, so long as you follow your state's SNAP policies. Instances that may call for food stamp benefit replacements include natural disasters that affect the home and/or power outages. Due to these conditions, your household food supply has the possibility of being destroyed, or unsafe to consume. In this case, you must report your issue to your local SNAP division so that your benefits can be replaced. So long as the food destroyed was purchased with your EBT card and food stamp benefits, you will be able to report the loss officially and begin collecting your reparations.

The following incidents may result in the loss of safe-to-consume foodstuffs in your home:



Hurricane



Storms



Fire



Flooding



Tornado

Equipment malfunction
(refrigerator/freezer)Power outages
(that last four hours or
more)Failure to pay your
utility bills

Keep in mind that you will be asked to fill out official paperwork from your state office to report the incident and file a claim. Typically, you will be required to fill out a designated form within 10 days of the incident. That said, you must be both accurate and honest in your report. You may be asked to supply the following information: name, address, county, phone number, the value of the food lost and the date of the incident.

If you fail to report truthful information, you may be subject to losing your SNAP benefits altogether, due to fraud. Once your report is filed and approved, it will only take a few days for your replacement benefits to show up in your EBT account. Your SNAP account may be replenished with up to the full amount of your most recent food stamp issuance for that current month, but will not exceed the monthly allotment for the household. If you have dealt with a similar situation in the past that has resulted in your applying for food stamp replacements, you will not be penalized if you file for an additional replacement request, so long as the other incident is unrelated to the current.

In addition to replacement SNAP benefits, in the event of a major disaster, households that reside in declared disaster counties will automatically qualify to receive D-SNAP (Disaster Supplemental Nutrition Assistance Program). However, note that if you are currently enrolled to receive SNAP benefits, you cannot qualify for additional D-SNAP benefits. You must file a claim to collect food stamps to replace perished food items.

Note: A SNAP representative should not ask you to bring in any type of perished food in order to prove your situation. If you are asked to provide perished food products in order to support your food stamp replacement claim, ask to speak with a supervisor. You should not bring spoiled food into a SNAP office – under any circumstance – in order to protect the health and safety of yourself and others around you from what could be harmful contaminants that have developed in the spoiled food.



How to Appeal a Food Stamps Denial

As stated prior, SNAP is a state-governed program. That said, if you find yourself in the unfortunate circumstance of a food stamp application denial, do not fret.

Depending on the procedures of the state agency that handles SNAP, you can undergo an appeals process.

Your SNAP application takes up to 30 days to process. If your food stamp application is denied, you will receive a notice in the mail explaining why. If you choose to appeal, take note of any date parameters that appear on your denial notice, as you will be required to file your appeal within a certain timeframe.

The first step is to research the required documentation in order to file the appeal. You may be able to write a simple letter requesting an appeal, or you may be asked to fill out an official government form.

Depending on your state of residence and its SNAP accommodations, you may be able to file your appeal online, in person or by mail. Some states even include an appeals form with your SNAP denial letter. Expect to provide the following details on your SNAP appeals form:

name, address, phone number, the date of the decision you are appealing, the case number and your Social Security Number.

In some states, you may be asked to attend an informal meeting to discuss the reasons for your SNAP denial, along with the supporting information you choose to present for your appeal. However, a formal hearing may be scheduled if your case is not resolved, or if you do not agree with the state department's decision regarding your initial appeal. Typically, a neutral officer will attend the hearing, and will determine an outcome based on the rules and regulations of the SNAP program, along with any additional facts/evidence you provide (a decision will be delivered at a later date). If you cannot attend a meeting and/or hearing in person, let your SNAP division know, and arrangements can be made to accommodate you. In addition, a telephone discussion may be arranged. Keep in mind that an in-person meeting is to your benefit, so you can vouch for your own character, as well as demonstrate your level of need for government assistance.

If you are denied SNAP benefits, you must prepare to provide certain information – beyond your original SNAP application and your appeals application. Collect the following items as support for your food stamp appeal, and have everything ready prior to the date of your meeting or hearing: Income statements, Living expense receipts, Tax statements, Medical bills and Banking statements.

Following your in-person appeal, your state department will make a new decision regarding your SNAP application,

based on your submitted documents and financial statements. Be prepared to wait from 60 to 90 days to receive information on whether or not you will start receiving SNAP benefits following your appeal, unless you decide to withdraw/abandon the appeal following your meeting or your hearing.

Note: If you relocate within the state of your SNAP application during your appeals process, be sure to notify the department that is handling your case, so that you receive important information in a timely manner.



Electronic Benefit Transfer Cards

In 2008, when the Food Stamp Program officially transitioned to the Supplemental Nutritional Assistance Program (SNAP), vouchers and food stamp coupons were phased out. With these changes came one very important technological advancement: the launch of the Electronic Benefit Transfer (EBT) card. Setting up your EBT account is a vital step in receiving SNAP benefits. Without your EBT card, you will not be able to shop for groceries and food. Each month, your EBT card is loaded with the food stamp funds your household qualified for during your application process. With your SNAP acceptance letter, you will be prompted to set up your EBT account. In order to complete the EBT setup process simply and quickly, refer to the steps below:



1

Speak with an EBT Customer Service Representative

Be sure to call the designated number provided by your state department to set up your EBT card. The process will require some verification on your behalf to get started. Have your EBT card number handy, so that your personal information lines up with your account information.

2

Select a PIN number

Similar to setting up a new debit card account with the bank, your EBT card will operate with the use of a PIN. Note that your EBT PIN is your choice, and is not assigned prior. Make sure to choose a number that is easy for you to remember. In addition, do not share your PIN number with anyone you do not want using your EBT card. Treat your SNAP funds as though they are cash. PIN numbers are in place as a safeguard to avoid food stamp fraud and to protect your benefits.

3

Make food purchases

The funds approved by your state department will be loaded on to your EBT card immediately following your customer service transaction. Following the by-phone setup of your EBT card, you will be ready to use your card at qualified grocers. You will only have three attempts to enter the correct PIN when using your EBT card. You will be required to wait a full 24 hours before you can reset your PIN the following day.

If you are planning to travel out of state prior to the replenishment of your food stamp benefits, keep in mind that you can use your EBT card while in another U.S. state (but not in Puerto Rico). If you are planning a trip from Arizona to California, you will be permitted to use your food stamp benefits, so long as you are shopping in a qualified grocery.

In the unfortunate event that you lose your EBT card, you must take immediate steps to report the issue and replace your benefit source. The sooner you report the incident, the less likely your EBT card will end up in fraudulent hands. It is of utmost importance that you handle your EBT replacement in a timely manner, so that your food stamp allotment is protected. Any SNAP benefits lost will not be replaced due to a missing card. The steps to report and replace EBT cards are as follows:





Report the lost EBT card

Speak with the EBT Customer Service department in your state. The representative will take immediate measures to freeze your card, so that your food stamp budget is not accessible to anyone else who finds your EBT card. Your card will immediately be cancelled.



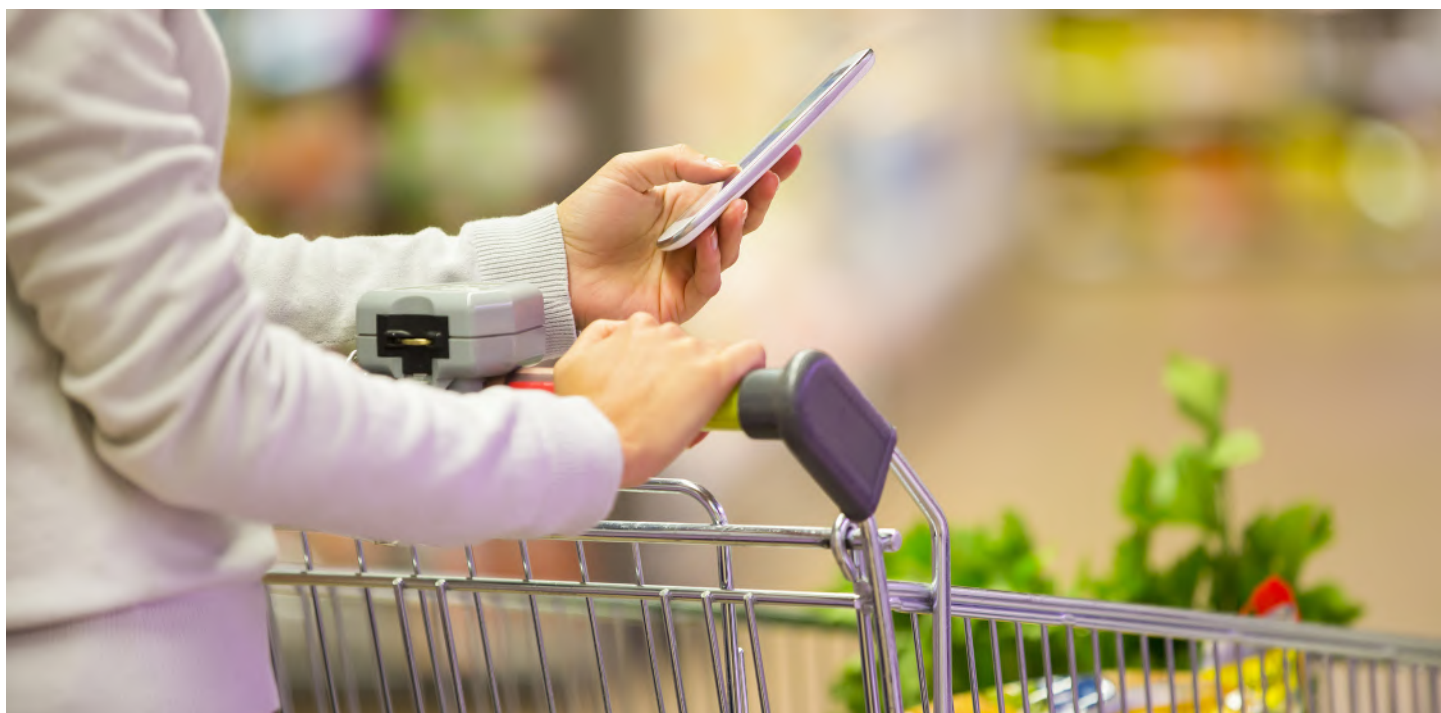
Order a replacement EBT card

Request a new EBT card with the customer service agent assisting on your report. Your new card will arrive in the mail within seven days.



Request food stamp vouchers

If you need immediate access to food stamps as you await your replacement EBT card, visit a SNAP office. Request food stamp vouchers in the interim, so you have a means to pay for food and groceries for your household as you await your new EBT card.



How to Renew Your SNAP Benefits

Being stuck in a tough economic spot can make putting food on the table a challenging task. The Supplemental Nutrition Assistance Program (SNAP) was created as a safety net to offer food assistance for millions of low-income individuals and families. SNAP is the largest food assistance program in the country and those who have already been participants in the program can attest to how much SNAP can alleviate everyday meal stress. Once a candidate has submitted his or her application to receive SNAP benefits, he or she will be notified about eligibility. Furthermore, to continue receiving the SNAP program benefits, recipients must submit a recertification application before the end of their benefits period. When a candidate is approved for SNAP, the candidate is “certified” for a set amount of time. This allocated amount of time is called a certification period. A recipient’s SNAP benefits will not continue automatically, so participants must submit a recertification application that is fully complete. Also, the recertification application must be submitted before the original certification period has come to term.



If a recipient completes the recertification application before his or her original certification period comes to an end, benefit issuance should continue on schedule without interruption, which is why it is crucial to submit recertification applications on time. If a recipient does not complete a recertification application for SNAP, his or her benefits will end when his or her certification period ends. About 45 days before the end of a beneficiary's SNAP benefits certification period, most states will issue a notice for recertification. The notice will include the date when the certification period ends and the date when a household must reapply to avoid any interruption in SNAP benefits. Time frames vary depending on the state, so when looking to recertify for SNAP benefits, make sure to contact your state for specific deadlines. Do not wait for SNAP to contact you, as it is important that all recipients are proactive when it comes to recertification, in order to ensure that no deadlines are missed.

The form that most recipients receive will include a good deal of pre-filled information, allowing those receiving SNAP benefits to simply rectify any changes, like a new address, a different income, any new household members, changes in any shelter costs and any new medical costs. If any changes need to be made to your recertification application, send documents that prove the change along with the application. For instance, if you now have a higher or lower income, send in copies of your most recent wage stubs. If no changes need to be made, all information should still be reviewed and verified. All applications must be complete, signed and returned for beneficiaries to continue receiving SNAP benefits.

Recipients must be truthful and provide updated information when submitting their recertification SNAP application. The state administering SNAP benefits can change the amount of benefits a participant is receiving at any time, if a reliable third party provides information that proves the applicant withheld important information. Here are some examples of factors that would need to be reported and updated when applying for recertification: the death of a family member that was counted for benefits, the incarceration of a household member for more than 30 days, and an increase or other change in Social Security or SSI benefits. An increase in income would also need to be noted. The SNAP office

considers cash assistance, Social Security, unemployment insurance and child support all part of a candidate's income. Also, the SNAP office expects low-income individuals and families receiving benefits to be spending about 30 percent of their net income on food. If a recipient feels that the initial SNAP application form he or she submitted did not result in the issuance of enough food assistance benefits, it may be beneficial for him or her to re-evaluate with the pre-screening eligibility tool here to determine any changes that should be made before submitting the recertification application.

If a candidate sent his or her application for SNAP recertification with all necessary documents attached, but he or she does not receive his or her benefits on time, he or she can have the case reopened for consideration, as long as everything was submitted before the deadline and all missing proof is submitted within 30 days of a case being closed. Many states allow recipients to now complete their recertification application on the state's SNAP benefits portal, which is why it is important for recipients to get all recertification information directly from their state's SNAP website.

The recertification process varies in every state. Some states require recipients to interview in person, but most states only require a phone interview in order for a current beneficiary to be recertified for SNAP benefits. This is similar to the interview process applicants go through when initially applying. However, the recertification process is simpler overall than the initial application process.



SNAP Fraud Consequences and How to Report Fraud



Everyone deserves to have nutritious food on the table, no matter the financial situation he or she may currently be in. The Supplemental Nutrition Assistance Program (SNAP) alleviates stress by providing financial assistance to low-income individuals and households to purchase nutritious food. SNAP is the largest governmental safety net with the set goal of helping those who are in need in food assistance. To keep receiving benefits from SNAP, it is important to follow the SNAP guidelines and avoid what SNAP fraud.



What is considered SNAP fraud?

SNAP fraud occurs when someone exchanges SNAP benefits for cash, which is considered trafficking and it is illegal. SNAP fraud can also be committed by individuals who lie on their SNAP application. SNAP fraud is usually committed by individuals who withhold information to receive more assistance than they should receive. SNAP fraud can also occur when a retailer who has been disqualified to participate in the program lies on the application to become qualified for the program again. The federal government is aggressively combating individuals who commit SNAP fraud to ensure that the program is only providing assistance for families that really need it. The trafficking rate has dropped due to improvements in program management by the USDA.



What if I receive too many benefits and do not say anything?

SNAP recipients who do not report changes that would affect the amount of benefits they receive, can be penalized and even lose the assistance altogether. It is highly important to complete all SNAP application forms as accurate as possible to avoid any unfavorable consequences. It is also important to [notify your state's SNAP program](#) if any changes to your family arise for example, if a family member counted in an initial SNAP benefit application is no longer living and being supported in the same household, you must report the change. Receiving extra benefits will not be tolerated by the USDA.



Does the government take action against those who commit SNAP fraud?

The USDA Food and Nutrition Service (FNS) has a team of over 100 investigators and analysts to determine retailer compliance. The FNS conducts undercover investigations for retailers suspected of fraud and work with state law

enforcement officials to reduce trafficking operations. In 2014, close to 1,400 stores were permanently disqualified for SNAP trafficking. Nearly 536 stores were sanctioned for other violations like selling ineligible items to SNAP recipients. As mentioned earlier, the USDA works extensively with state law enforcement officials and, in 2012 alone, investigations resulted in 342 convictions, many of these convictions were multi-year prison terms.



How has SNAP fraud decreased?

SNAP is the nation's biggest defense in the battle of hunger in the country, which is why the USDA fights so diligently to ensure it is not taken advantage of. Through technological improvements, the USDA has enhanced all of its anti-fraud efforts, reducing fraud from the high four percent it stood at 15 years ago. SNAP fraud is down to 1.5 percent now due to all these efforts. The USDA still strives to ensure only the candidates who really need SNAP are the ones who receive it, which is why they have modernized a lot of the processes for food stamps. SNAP electronic benefits transfer (EBT cards) have allowed the USDA to use tools to identify, track and take action against individuals who abuse the system. The USDA Food and Nutrition Service uses an electronic "audit trail" from EBT transactions to verify suspicious activity. The Consolidated Appropriations Act of 2014 provides more funding for officials to continue intensifying their integrity efforts. This includes state grants that prevent trafficking while strengthening the overall program integrity. The USDA has even gone as far as monitoring social media to investigate individuals who are suspect of selling benefits online. The USDA alerts state investigators of potentially illegal transactions being made on social media so that they can be further investigated by state officials.

The USDA has taken many more steps to promote program integrity, like implementing the SNAP Stewardship Solutions Project, which provides a more expansive definition of SNAP fraud to crack down on new methods retailers are using to abuse SNAP benefits and requires

states to conduct more frequent reviews of higher risk retailers. SNAP trafficking is when a recipient trades his or her benefits for cash, which is illegal. The USDA has recently seen SNAP trafficking on the decline because of their new methods to solidify program integrity. While fraud in SNAP is not very frequent due to improvements the USDA has made, no amount is acceptable or will be tolerated.



How can I report SNAP fraud?

If a concerned citizen suspects a SNAP recipient is committing fraud, report it right away. The USDA is adamant about protecting tax dollars and providing assistance to only low-income individuals and families that really need the help. The FNS looks deep into all cases that are reported for SNAP fraud, conducting undercover investigations and online investigations. Fraud reports of any kind can be filed with the [USDA Office of Inspector General](#) or submitted online [here](#). Citizens can also report SNAP fraud to their state, which is important if someone lied about his or her income or is misusing benefits.

If an individual would rather mail his or her detailed concerns, all letters should be sent to:



(800) 424-9121
(202) 690-1622
(202) 690-1202 - TDD

If an individual would rather mail their detailed concerns, all letters should be sent to:



United States Department of Agriculture Office of Inspector General
PO Box 23399
Washington, DC 20026-3399



Food Stamps Reformation and Convicted Drug Felons

Even though the concept of food stamps was established in the 1930s, it continues to develop under several administrative bodies. In the early '90s, one of the main structural components of the Food Stamp Program was restricting its eligible applicants. In fact, federal law ensured that convicted felons with drug records were banned from qualifying for food stamp support, altogether.

The early '00s saw the further evolution of the movement, as the Food Stamp Program transformed into the Supplemental Nutrition Assistance Program (SNAP), doing away with vouchers and coupons in favor of a technologically advanced Electronic Benefit Transfer system. In addition, the Great Recession expanded the reach of SNAP, providing more food stamp assistance to citizens in need of food support during hard financial times.

However, as the economy stabilized once again, former restriction issues came to light. Currently, members of Congress are signing legislative bills to reform eligibility standards to include citizens with drug-related criminal records. As changes to modify drug policies on a state-to-state basis become more prominent, government benefit programs must progress to encompass these important developments.

States are handling their reformed eligibility allowances in different ways. While some are simply lifting the ban on SNAP applications for drug felons, others require proof of good standing while on parole, as well as documentation that supports enrollment in drug treatment programs.

The decision bloomed from work in Washington, which inspired the assistance of felons that were recently released from prison in order to encourage personal growth, while discouraging a return to former behaviors.

All things considered, food is a vital need for any person facing a major life change. SNAP assistance is a necessity, especially for those who do not have the financial means to purchase groceries and food in order to get back on their feet.

While the ban on food stamp assistance for felons mainly targeted those convicted of drug-related charges (as opposed to felons that committed unrelated crimes), the timing of the original injunction occurred during the War on Drugs. In an effort to restrict those who were engaging in the illegal drug trade while still collecting government benefits, Congress notes that reformation from this mindset is necessary to instill the framework of a better, post-sentence life for convicts. Note that, currently, felons who have committed violent crimes in certain states are still able to collect food stamps without hassle.



Currently, Florida, Arizona, Mississippi, Indiana, West Virginia, Nebraska and South Carolina hold bans on drug felons receiving food stamp benefits. Most recently, Georgia and Alaska worked to pass bills that allow drug felons with records to apply for and receive help from SNAP. Prior to the ban, an estimated 555 convicted drug felons monthly in Georgia were denied food stamp assistance due to their criminal histories. In addition, a study found that the state was losing more than \$10 million in federal food stamps. It was because of these findings that legislators in the state decided to no longer ignore the federal funding. According to Executive Director of the Georgia Justice Project, Doug Ammar, the current policies are now affecting past convicts who have long moved on from drug-related mistakes. "That record can haunt you and have real-life implications," he said. "It's a lifetime punishment. How long should your brush with the law impact you and your family?"



New Developments With Food Stamps

This year marks many advances and changes in the widely utilized Supplemental Nutrition Assistance Program known as SNAP. While some states are working on pilot programs to incorporate online shopping capabilities as well as home grocery delivery, others are evolving their policies to ensure all requirements are met. Continue below to read up on several new developments in the food stamp realm.

SNAP Home Delivery

With so many food and grocery delivery services available today, it is no surprise that SNAP is planning a test-run of a home delivery service this fall. The trial will last a full year, and will include up to 20 combined government and private food delivery services (nonprofit). Specifically meant for food stamp recipients who are elderly or disabled (one in five), SNAP home delivery services ensure that those who cannot leave home can still receive nutritious food. Although some critics are worried that home delivery services may lead to fraud, the program estimates it will help up to 2.3 million households. Many of the U.S. citizens who do not have access to a vehicle and live more than a mile away from a grocery store will benefit from this progressive option.

Online Ordering

As online shopping continues to evolve, so do the options to browse for groceries via the web. An added convenience for those who receive SNAP benefits, online ordering aims to simplify grocery shopping with your EBT card.

In order to utilize online grocery shopping tools, users must create new accounts, select only SNAP-eligible items, pay

with EBT cards and await delivery. Currently, online grocery shopping services are testing in certain areas of the U.S., including the Bronx in New York.





Family Mealtime Advancements

As summer comes to a close, households throughout the U.S. begin to prepare for the new school year. Oftentimes, this requires entering a new routine that will keep the entire family happy.

Mealtime is a top priority in maintaining a healthy, happy household, which is why ChooseMyPlate.gov has teamed up with Team Nutrition. The mission of the joint effort is to encourage families to eat healthy together by engaging with their children.

Choose from a plethora of resources, including activity sheet printouts, tips for improving your mealtime experience and videos that showcase ideas and success stories of other families and their eating solutions.

Changes in Georgia Food Stamp Requirements

Because food stamps operate on a state-to-state basis, many different components of the program have the ability to vary, depending on where you live. And, while the legislature in Georgia recently passed a bill allowing drug-related convicts to collect food stamp assistance, it is strengthening the work requirements in 24 counties, total. The new program makes it mandatory for all able-bodied adults that do not have children to find paid work. If not, they will lose access to the state's food stamp rations. Affecting approximately 10,000 adults, the program requires 20 hours of work per week or enrollment in a state-approved job training program. Since its start in January, the state has experienced a decrease in food stamp participation by 60 percent.

Tips to Make the Most out of Your Food Stamps



Whether you just received your acceptance letter into your state's SNAP program, or you are a longtime recipient of food stamps, you may be wondering how to make the most out of your monthly allotment. Even though you are receiving government assistance to purchase food and groceries, every dollar in your EBT account counts. Continue below to learn some new tips on how to utilize your food stamps in the most efficient ways.



Set a time for coupon clipping

Even though it may take some extra time out of your week, collecting coupons for your groceries will help you save. There is no reason not to search for savings surrounding your SNAP-approved groceries. Start by perusing through the weekly ads of the grocers you frequent. The best deals are those where you can buy one, get one free (also known as BOGO). Stock up on food items that are no cost to you. Just remember that while some coupons are automatically applied at certain vendors, others require you to physically present the voucher when you head to the checkout.



Look out for in-store sales and deals

Keep an eye out for items on special that cost a certain amount, but note that you do not need to purchase the full amount to receive the sale price. Oftentimes, shoppers believe that they can only collect on the sale by purchasing the total amount of items offered. This is not the case. If a product is priced at 10 for \$10, you can still purchase one item for \$1, without paying for all 10 in the bundle.



Shop Local

Generally speaking, when you shop for produce that is locally grown, you have a better chance of spending less money. The reason it costs less money to buy local fruits and vegetables is because it actually costs less to transport the items from a locally sourced farm, rather than, say, Mexico.



Only purchase in bulk
when it makes sense

Although shopping in bulk is an enticing idea if the price is right, think over your purchase prior to heading to the checkout line. If you plan to buy produce in bulk at an attractive price, will your household be able to consume the items before they spoil? It is important to check expiration dates and be realistic before you buy in bulk. In addition, double-check the price points of single items to see if it is cheaper to buy less.



Schedule your shopping trips

Since your food stamp allotment is scheduled, it is smart to plan your grocery trips, as well. The best thing you can do to make sure you are using your food stamps efficiently and wisely is to first, keep a going list of what groceries you need for your home and, second, to stick to a shopping date. Sometimes, you will need an extra item here or there, but for the most part, you will spend your food stamps mindfully if you are organized and scheduled.



Common Locations Where Food Stamps Are Accepted

If you are a new food stamp recipient, it is important to do your research prior to heading out on your first grocery trip. Oftentimes, you may end up shopping at a venue that does not offer the best price for its value. In addition, you may live close to a retailer you never knew accepted SNAP benefits. Review the below list, so you can expand the reach of your food stamp rations.

Supermarkets

The most common place to purchase groceries with food stamps, is, hands-down, your local supermarket. If you have doubts that your nearest supermarket accepts food stamps or EBT cards, make sure to check with your state's SNAP directory beforehand. So long as you are purchasing eligible foodstuff items, your food stamps should be acceptable at your local supermarket.

Major Retailers and Pharmacy Chains

For your convenience, you can purchase your groceries at major retail stores and pharmacies in your neighborhood. Places like Walmart and Target do accept food stamps and EBT cards as payment, so you can stock up on your goods while doing an unrelated shop. In addition, big pharmacies like CVS, Walgreens, Rite Aid and Duane Reed now host extensive grocery sections from which you can peruse and purchase.

Gas Station Shops and Convenience

Even though you are encouraged to purchase healthy ingredients with your food stamps to cook nutritious meals, you may sometimes find yourself in a bind.

In those cases, you can use your EBT funds to purchase snacks and other food items from a nearby gas station shop or a convenience store.

Farmers' Markets

In cities across the U.S., farmers' markets thrive thanks to local business. There are many benefits associated with shopping at farmers' markets. For one, you are supporting local vendors who need your funds in order to make a living. Next, the produce you can purchase at a farmers' market is typically the freshest you will find. Finally, it is great to frequent farmers' markets, because the price is right. Since locally grown food is not subject to the same fees and costs associated with regulations and shipping, you can obtain items at a lower price than you would at, say, a supermarket.

Food Co-Ops

If you live in a city or a small town where food cooperatives (or co-ops) are prominent, consider joining one. Of course, the first step is to ensure that the co-op in your neighborhood accepts your food stamps – and many do.

The concept of a co-op is that members discuss and decide on distribution and production methods associated with the organization. Oftentimes, this means that only local or in-season produce will be offered/delivered.

This ensures that all food in production is always consumed. The beauty is two-fold: you are never wasting food that is growing in abundance, and you do not have to think so hard about what to cook.

Why are so many people on Food Stamps?



Currently, more than 45 million American households receive food stamps through the Supplemental Nutrition Assistance Program, or SNAP. During the recent recession of 2009, it was apparent that many citizens were relying on the help of food stamps, due to unemployment.

However, even with the economy back in stable condition, and the workforce securely on its feet in 2016, the SNAP enrollment numbers continue to soar.

Today, the seven states reported to have the highest rate of SNAP enrollment are: Oregon, Tennessee, West Virginia, Louisiana, New Mexico, Mississippi and the District of Columbia. Each of these states is home to a food stamp-dependent population of more than 19 percent. In addition, the cost of food stamps to these top states ranges from \$17 million to more than \$160 million, annually. But why, exactly, are so many people receiving food stamp assistance?

Easier Enrollment

Simply put, more people are taking advantage of their eligibility. In 2008, a total of 70 percent of eligible SNAP participants were collecting food stamps. Today, more than 85 percent of eligible recipients are accumulating food stamp benefits. The higher enrollment rate accounts for more than 8 million additional U.S. citizens receiving SNAP assistance. Unfortunately, the downside to the high sign-up rate is that Americans are doing less workwise, in order to keep their benefits afloat. The numbers of long-term unemployment remain on the rise, while the reports of those actually employed or actively seeking work are low.

Extensions on Limits

For applicants who recently lost jobs, do not have children and qualify for food stamps, there is a three-month limit imposed on SNAP benefits over the course of 36 months. However, because of difficult job markets, they have the ability to extend their benefits, thus affecting the amount of enrollees at any given time. In fact, more than 10 percent of current SNAP recipients fit this target group.

Dependence on the Government

Food stamps were originally developed to cater to unemployed adults in dire financial crises. However, unfortunately, Americans across the country now look to food stamps as a government crutch. Sadly, many recipients get by doing the bare minimum while collecting government assistance.

Food stamps are just one arena that misfortunate citizens take advantage of beyond necessity. Instead of providing temporary help to put healthy meals on the table, SNAP has the effect of encouraging laziness. With food stamp assistance, more and more recipients slow down their job hunt so they can continue receiving free handouts from their state governments.

How to Decrease the Numbers

Even though SNAP eligibility is based on nationwide criteria, the program is leveraged at a state level. That said, if the federal government cannot control the enrollment numbers and expenses, it is up to the states to strengthen program requirements, once enrolled, in order for residents to continue collecting food stamp benefits. By upping working standards, states can reduce qualified recipients, encourage them to seek employment and continue to dispense SNAP to incoming applicants who are truly in need.



8 Things You Didn't Know You Could Buy With Food Stamps



Now that you have an active SNAP account and a working EBT card, it is time to put your food stamp benefits to good use. Do not limit your food stamps to everyday groceries, though. Your EBT card has a farther reach than you think. If you have done the math, and know that you may have an extra few dollars in your EBT account this month, consider splurging on a treat beyond your normal menu. Not sure what delectable items your EBT card can buy? Peruse the below list for some creative ideas.



Live seafood

Whether you want to indulge in a fancy lobster feast, or would like to grill a nutritious fillet of fish, note that your food stamps are good for fresh seafood items. Although live fish may be a bit pricy, it is a healthy choice in comparison to many other options.



USDA prime steak

If you've been dreaming of sinking your teeth into a filet mignon, a ribeye or a New York strip, your EBT card can help. Feel free to walk right up to your local butcher and order your favorite cut of steak to enjoy for dinner.



Fast food

Although it does contradict the foundation of SNAP, you can purchase some fast food items with your food stamps. Keep in mind that you are meant to buy healthy, nutritious foods with your SNAP benefits, but the occasional bucket of KFC or a Crunchwrap Supreme from Taco Bell are two cravings you can satisfy.



Coffee

If you rely on caffeine to get you through the day, file this fact away to help you jumpstart your morning. Although you cannot use your EBT card in a standalone Starbucks, you can purchase a macchiato from a branch located inside another retailer. In addition, you can also purchase Keurig K-cups with your food stamps, in case you have access to a compatible machine in your home or your workplace.



Protein and energy bars

Sometimes a quick protein bar is all it takes to fuel up. If you are on the go and need a fast fix, consider purchasing a protein bar with your food stamps. If you have the budget, invest in a whole box. You never know when you might need a pick-me-up packed with protein. Note that so long as your bar of choice has FDA-approved nutritional facts listed on its packaging, your food stamps will work at the checkout line.



Birthday cake

Is there a child in your household with an upcoming birthday? Plan ahead and order a celebratory cake or a batch of cupcakes from your local supermarket bakery with your EBT funds.



Gift baskets

Whether you would like to purchase a gift basket filled with goodies for a friend or a family member, or you simply want to enjoy it on your own, you can purchase a collection of treats with your food stamps, so long as the items that are not edible do not exceed half of the purchase price.



Holiday pumpkins

Whether you simply want to carve a pumpkin for Halloween decorations or you would like to bake up a fresh pumpkin pie for Thanksgiving, have at it. Pumpkins and other edible gourds are free for purchase with your food stamps!

How to Shop Online With Food Stamps

With access to so many different types of apps and online shopping tools today, it is no wonder the team behind SNAP wants to join the web revolution. This year marks the testing phase of shopping for groceries online with SNAP benefits. And, while the rollout is only live in certain pilot cities while utilizing specific companies to facilitate, if the experiment is successful, therein lays a major perk for SNAP food shoppers nationwide. Many benefits are associated with online grocery shopping while receiving SNAP, including:

- A grocery delivery option if you are home-bound.
- Easy access to food items if you do not have a vehicle.
- Added convenience if you do not have time to physically shop at a supermarket.

If there is a current online grocery service in your neighborhood that accepts food stamps, you should become familiar with its enrollment process. Follow the below steps to understand exactly how online food shopping with SNAP works:

1 Create an account

As with any other online grocery service, you must first set up an account. Since you are shopping with food stamps, you must elect the "EBT" option when setting up your method of payment. If you cannot set up payment with your EBT card, call the customer service department for assistance.

2 Shop for groceries

Once your account is verified and active, and your EBT card is accepted by the merchant, you can begin to shop for groceries. Note you must only select SNAP-eligible items. If you are unsure of what you can and cannot purchase with food stamps, review the list in the beginning of our eBook. If you can fill your shopping cart with non-eligible items (such as pet food, toilet paper and cough medicine), you will not be able to purchase these items with your EBT card. Depending on the service, you may or may not have an option to add a separate payment method to your account if you wish to purchase non-food items without the use of your EBT card.

3 Submit payment

Using your EBT card on file, you will pay for the groceries in your online shopping cart. The total may vary, based on federal regulations. If you do not have enough funds in your account to purchase all of your selected groceries, delete items from your cart. In addition, the program you are using may require a minimum order amount, so review these details prior to filling your online cart. If you need assistance, phone a customer service representative at the online grocer with which you are shopping.

4 Choose your order options

Some programs may allow for in-store pickup, while others offer grocery delivery. Currently, some pilot programs do not charge for grocery delivery, but it is a good idea to research this fact prior to using an online grocery service. If you would like to tip the driver who delivers your order, have cash handy. Some companies will not allow you to offer gratuity with your EBT funds.

Tips for Eating Healthy on Food Stamps



When you are dealing with financial hardships, oftentimes, it is difficult to consider your health. However, as a recipient of SNAP benefits, your burden is lessened, thanks to the government food stamp assistance program. If you are currently shopping for groceries with food stamps, consider these healthy tips, so you can make the most out of your monthly food stipend and ensure you have a nutritious household.



Stick to a shopping list

Receiving food stamps already has you on both a budget and a benefits schedule, so take the extra time to make a shopping list before you head to the supermarket. Adhere strictly to your shopping list, so you do not get distracted from your healthy necessities.



Shop alone

If you feel that your healthy eating habits start with your shopping experience, opt to food shop with your SNAP benefits solo. By maintaining total control of the groceries you select, negative influences cannot interfere with your purchases.



Create a budget for snack foods

Even though you are free and clear to purchase junk food and fattening snacks with your food stamps, try to put a limit on these products during each shop. Everyone enjoys a tasty treat now and again, but by creating a food budget for non-nutritious foods on your shopping list, you have the power over which items are housed in your pantry.



Shop at a farmers' market

Whether solo or with the kids, a field trip to the local farmers' market is fun for everyone. And, luckily, many farmers' markets accept food stamps. Take the time to discuss local produce with each vendor, and find out which fruits and vegetables are in season. Additionally, request cooking tips to find out how to transform raw produce into stunning and delicious dishes from farmers who know best.



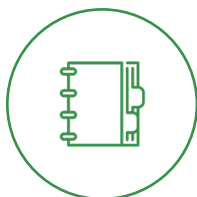
Cook with the kids

Employing the help of the youngsters in your kitchen is a surefire way to encourage healthy consumption of your SNAP-purchased groceries. Children love hands-on activities, so what better a way to engage them than with cooking a healthy dinner for the entire family? Start off with small tasks, like cracking eggs, tossing a salad or seasoning proteins. By involving the kids, you have the control to impart healthy wisdom and nutritious cooking techniques for the future.



Join a food co-op

Since so many food cooperatives accept food stamps as payment, consider becoming an active member in one. Co-ops are healthy for both your diet and the environment. These organizations ensure locally-grown, in-season produce rarely goes to waste, and is dispensed to members on a regular basis.



Schedule meal prep time

With your EBT card, you are already on a budget and planning your food shops. In addition, find the time to schedule in some meal prep a couple of days each week. By preparing meals for your household, you ensure that ingredients are cooked on time, and never spoil. In addition, you are essentially preparing multiple meals, so you have nutritious, ready-to-eat options waiting for you. By penciling in two days per week to cook multiple meals, you have healthy food available daily.



Freeze your meals

Easy access to prepared foods and snacks makes it simple to stray from healthy habits. After purchasing your groceries with food stamps, you can cook healthy food in bulk, and freeze several portions. That way, you can simply defrost and reheat breakfast, lunch or dinner items regularly.

Budgeting Tips for Families



Each and every household situation is different, so no one SNAP recipient can tell you how to budget your food stamps in just the right way. Since your cost of living is entirely different than your neighbor's, be it due to your employment situation, how many children you support or how much money in food stamps you are receiving each month, budgeting is a necessity. Unsure of how to budget your SNAP benefits? Continue below for some helpful insight.

1 Plan weekly menus

Take the time to sit down with your spouse and/or children, and develop a menu of meals to be cooked for the week. By planning ahead, you can estimate the exact cost of your groceries. Make sure to discuss a few backup options, in case items are out of stock in the supermarket when you head in to do your shop.

2 Shop once a week

Schedule your shop once weekly. By doing so, you have complete control over what is purchased on your food stamp budget. This will also get your household into the habit of consuming the inventory before it spoils. If you shop repeatedly throughout the week, new items have the power to outshine older ones. Before you know it, you are wasting perfectly good produce that was shoved to the back of the refrigerator.

3 Visit the dollar store

Even if you do not typically frequent your local dollar store, if there is one nearby that accepts EBT payments, consider purchasing some food items there. Canned goods, bottled water, boxed meal accompaniments and more are available at the dollar store. In addition, some locations and chains host frozen food sections that include a wide array of items for cheap.

4 Buy in-season produce

When you are on a grocery budget for your family, purchase the in-season produce. Learn which fruits and vegetables are ripe and ready in your town. These options will be priced lower than those that are imported and out-of-season. For instance, if you live in a climate where berries are not in season until the springtime for \$3 a carton, wait a bit longer, and do not purchase them in winter for triple the price. Farmers markets typically carry less expensive produce options that are both in-season and locally grown.

5 Consider generic brands

Even though you might be familiar with a certain brand, if you can purchase a generic version of a food item for less money, every cent counts. Many supermarket chains have their own generic products. From canned goods to frozen vegetables, and eggs to dairy products, you can purchase so much more for less by shopping for non-brand name items.



6 Only use coupons that apply to necessities

Coupon clipping is a popular activity among those interested in savings. However, make sure you are only clipping coupons that apply to your household's essentials. Do not clip the coupons of items you do not need. Oftentimes, a good deal entices us to spend money that would be better saved.

7 Create a cheat sheet

If you have a running list of regular items that you shop for at the supermarket, take the time to create a cheat sheet. That way, you will always know the price points of your top purchases and how to spot a good sale. You will also be able to turn down an overpriced item from an unfamiliar grocer if you have your cheat sheet handy.

8 Repurpose leftovers

If you are struggling to find the funds to purchase more groceries prior to your next benefit deposit, get creative in the kitchen. Leftovers can be repurposed into hearty stews and warm casseroles. First, discover ways to use up all of the cooked food in your refrigerator and freezer, and save your money for next week's shop, instead.

Low-Cost Weekly Meal Planning for Families on Food Stamps

With so many options available to use your food stamp funds on, planning meals can be harder than imaginable. Fret not. Below, find tips on how to plan low-cost meals, accompanied by a weeklong calendar of meal ideas.

Discuss your meal ideas as a family: This way, everyone has input in what food will be put on the table each week.

Do not specify produce: Typically, you will plan your meals before you shop. Sometimes it is smarter to say “fruit” or “veggies,” versus “strawberries” or “broccoli,” when planning your menu, as you never know what may or may not be in stock at the supermarket, or what is locally in season at the farmers’ market. A bit of openness in your menu allows for flexibility.

Purchase options that will not spoil: When it comes to breakfast, items like cereals, grits and oatmeal won’t perish fast, and will last longer than a week. However, monitor which items are opened and when, so nothing goes to waste.

Choose items you can use throughout the week: Whether it is deli meat for lunches, or bagged lettuce that can be utilized for several salads, be sure to purchase lower-cost items that can be incorporated all week long.

Factor in repurposing: Leftovers are not so bad if you can figure out fun ways to repurpose them. The same proteins can star in several dishes throughout the week, so long as you get inventive in the kitchen. Commonly, these meals are unplanned.

Buy items that are multifunctional: Purchase items that can serve multiple purposes when cooking. For instance, eggs can be scrambled, runny or hard-boiled.



They also work as binders when baking and for coating proteins meant for frying.

Cook batch items for the week: A pot of rice, a bowl of beans and a container of lentils – these are all items you can cook in bulk, and store for the week. If you feel you are running short on proteins and veggies, one of these accompaniments will work nicely to fill out a meal.

Have emergency canned goods in the pantry: Even though we are conditioned to have canned goods in our homes in case of natural disasters, life sometimes throws us curveballs, and we can't always be around to cook dinner. Emergency canned items are ideal if you have kids, or if you work late hours and cannot cook a balanced meal one night. Consider a few cans of hearty soup, tuna and canned fruit on hand at all times.

Now that you are well-versed on how to prepare your low-cost meals via the groceries you purchased with food stamps, review the below meal calendar. These meal offerings incorporate several of the tips outlined above, so you can visualize what a low-cost week of food stamps can entail



	BREAKFAST	LUNCH	DINNER	SNACK
SUNDAY	Family-size egg scramble	Deli sandwiches	Pot of chicken and vegetable soup	Mixed nuts
MONDAY	Oatmeal or granola	Leftover soup	Pot roast	Piece of fresh fruit
TUESDAY	Cereal	Tuna salad sandwich	Pot of chili with steamed rice	Hard-boiled egg(s)
WEDNESDAY	Cereal with berries	Egg salad from leftover hard-boiled eggs on fresh greens	Casserole with repurposed roast	Protein bar
THURSDAY	Fresh fruit and yogurt	Deli meat-and-cheese roll-ups	Loaded baked potatoes topped	Yogurt with granola
FRIDAY	Oatmeal or granola	Salad with end-of-week vegetables	Hotdogs and Hamburgers	Cheese and cracker snack pack
SATURDAY	Eggs-your-way, using any remaining	Leftover hotdogs and hamburgers	Pre-made pizza crust topped with a jar of sauce, veggies and proteins from the week (leftover or	Farmer's market goodies

Understanding the Special Supplemental Nutrition Program for Women, Infants and Children (WIC)







The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) is a federal food assistance program designed to provide nutritional food for pregnant, postpartum and breastfeeding women as well as infants and children five years of age and younger. WIC is well-known for providing food assistance that supplements the diets of participating families at no cost. WIC is a short-term federal food-assistance program that recipients can only participate in for a certain period when they are certified. A certification period is the duration of time a participant is eligible to receive benefits.

An eligible applicant usually receives WIC benefits for six months to a year. Qualified participants must reapply for WIC to continue receiving benefits. WIC recipients receive their benefits in the form of a book of vouchers for specific foods, which they can purchase at certain stores. Stores that participate with the WIC program vary in every state due to each state having to negotiate with food manufacturers to determine which foods are included in their WIC program. WIC generally provides the very basics of a diet to ensure nutrition. For example, WIC recipients can purchase eggs, bread, milk and formula. WIC does not have as many requirements as the Supplemental Nutrition Assistance Program (SNAP) and is generally easy to obtain.




What are the general requirements for WIC?

Adults who would like to know if they qualifies for WIC benefits, should utilize the [WIC prescreening tool](#), which asks a series of simple questions to determine whether applicants will be eligible to participate in receiving benefits. In general, WIC benefits candidates usually must meet these requirements:



1. Belong to one of the following categories:

-  Women who are pregnant (during pregnancy and up to six weeks after the infant's birth or end of the pregnancy)
-  Women who are currently breastfeeding (up to an infant's first birthday)
-  Postpartum women (up to six months after the birth of the infant)
-  Infants
-  Children five years of age and younger



2. Meet residency requirements:

-  WIC candidates must apply for the WIC program in the state where they reside.
-  Some candidates may have to apply at a WIC clinic that serves the area.
-  Applicants are not required to reside in a state or local service area for a certain amount of time to be considered eligible for the WIC program.

3. Meet income requirements:

-  Some applicants can be accepted automatically by other income-eligibility programs they are participating in.
-  Applicants must have income at or below a level or standard determined by the state WIC program.

4. Meet nutrition risk requirements:

-  "Nutrition risk" means that an applicant has a medical-based or dietary-based condition, such as being underweight, having a poor diet, anemia or history of a poor pregnancy outcome.
-  Applicants must be evaluated by a medical professional that will determine whether the individual can be at "nutrition risk," which can be done at any of the WIC clinics for free.

Visit the [WIC contacts page](#) to select your state and receive more information about WIC clinics near your local area.



How can I apply for the WIC program?

While applicants can receive general information of [the WIC program](#) on the United State Department of Agriculture Food and Nutrition Service page, visit your specific state's WIC website to receive more details on how to apply. Individuals interested in participating in the WIC program need to [call the state or local agency](#) to schedule an appointment. Applicants will be directed on what documents to bring to the WIC appointment to help determine candidacy. State Health Departments or Indian Tribal Organizations administer WIC in each state or territory.

Can I receive benefits from both WIC and SNAP?

Many candidates for WIC also qualify for the [Supplemental Nutrition Assistance Program \(SNAP\)](#), which is commonly referred to as "food stamps". Applicants who qualify for both WIC and SNAP can get benefits from both programs simultaneously and receive more food assistance. The WIC program can be incredibly helpful for families going through hard financial times, but the programs offer only the basics. Many families rely on both SNAP and WIC to provide them with the food assistance needed.

What happens if I am on a waiting list?

Sometimes WIC agencies do not have enough funds to serve all WIC candidates. When this occurs, WIC agencies are required to keep a waiting list of all individuals who are likely to be accepted into the program. WIC agencies then determine which cases are higher priority, to serve individuals who have a higher need first. The criteria for a case to have higher priority is usually medically related and intended to help get individuals with serious medical conditions benefits as quickly as possible. Discover the criteria WIC agencies use to determine an individual's case as a priority [here](#).



Understanding the Temporary Assistance for Needy Families (TANF) Program



Temporary Assistance for Needy Families (TANF) is a federal assistance program that helps families with their basic needs. TANF is commonly referred to as “welfare” and implements requirements for participants. TANF recipients must participate in work activities to receive their benefits. Recipients simply must either be employed, taking classes to increase their chances of long-term employment or working towards becoming employed. Each state is responsible for designing and planning what the state TANF program will look like. Participants can receive up to a maximum of 60 months assistance in their lifetime.

The federal government provides grants to states, and the states administer the TANF program. States have full discretion of determining the assistance payment type and amount, the rules for determining who is eligible and any other services that will be provided to qualified applicants. States have broad flexibility on how to carry out TANF programs, but all TANF programs are designed to achieve the following goals:



Provide assistance to needy families so that children may be cared for in their homes or in the homes of relatives



To prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for reducing and preventing these types of pregnancies



To end the dependency of needy parents on government benefits by promoting job preparation, marriage and work



To encourage the formation and maintenance of two-parent families

Since states delegate how to allocate the grants they receive from the federal government, requirements and benefits vary from state to state. It is imperative when looking for TANF eligibility requirements, to locate the state specific qualifications. To find more general information about your state's TANF program and locate the nearest state or tribal TANF program office, select your state from [this drop-down list](#).

General TANF Requirements

Generally, individuals can receive TANF benefits for their family if they fall into any of the following categories:

- Pregnant or responsible for a child younger than 19 years of age
- Legally recognized parents and their children
- Legally recognized relatives caring for children

And they must also be:

- U.S. citizen, national, legal immigrant or permanent resident
- Low-income.
- Underemployed (working less than full-time hours) unemployed or about to become unemployed.

Who is recognized as married for TANF purposes?

In order to qualify as a married couple for TANF purposes, the state must recognize an applicant's relationship. If an applicant is in a civil union or registered domestic partnership, they may be recognized as married for TANF purposes. If you live in a state that does not recognize your relationship, you will probably not be eligible for TANF. The income of a stepparent may be considered to determine TANF eligibility, depending on the applicant's state's regulations. Nevertheless, it should not affect eligibility if an applicant and his or her partner share children, but are recognized as unmarried.

It is important to note that mandatory participation in TANF work programs is directly influence by marriage status and who constitutes as a legal parent. Married parents may

have stricter work requirements than two legally single parents. It also can determine whether a family gets child care assistance or not.

How can TANF help?

TANF ultimately strives to provide financial assistance and work opportunities to families that need more economic stability. The program is designed to help families get back on their feet. TANF provides participants with financial assistance in addition to many helpful programs, such as childcare assistance, community service programs, on-the-job training, vocational educational training (up to 12 months), job training, work assistance and more.



What are the work requirements for TANF?

TANF beneficiaries are required to participate in “work activities” for at least 30 hours per week, in most states. Specific work requirements for TANF can be found on the

individual [TANF state program pages](#). Most state programs require recipients to become employed within two years of receiving benefits in order to continue receiving assistance. Qualifying work activities are composed of “core work activities” and “non-core work activities”. The majority of hours spent on work activities per week should be activities that fall under “core work activities”. Single-parent TANF participants have various exceptions to the work requirement portion of the program. The state cannot penalize single parents who are unable to find child care for children six years of age and younger. Most states have single parents complete only 20 hours of work activities per week.

Core activities that qualify for the TANF program:

- Unsubsidized employment
- Subsidized public and private sector employment
- Job search (limited to no more than four weeks in a row or six weeks total)
- Participation in a community service program
- Work experience
- On-the-job training
- Vocational education training (limited to 12 months)
- Providing childcare for another TANF recipient engaged in community service

Non-core activities that qualify for the TANF program:

- Secondary schooling or a GED program
- Job skills training
- Education related to your employment

Understanding the Medicaid Program



Medicaid is a federal assistance program that provides health coverage to millions of Americans, such as low-income adults, pregnant women, elderly adults, children and people with disabilities. In 2014, the implementation of the Affordable Care Act allowed many more people to receive Medicaid coverage. The Affordable Care Act provided states the authority to expand Medicaid eligibility to individuals younger than 65 years of age with incomes less than 133 percent of the federal poverty level. The Affordable Care Act standardizes the regulations for selecting Medicaid participants to determine an applicant's eligibility. Medicaid is funded jointly by states and the federal government. The program is administered by each individual state and while they must comply to federal parameters, it is at the state's discretion to determine the type, amount, duration and scope of services beneficiaries can receive.

Benefits

Medicaid provides health care coverage to over 72.5 million Americans. The Affordable Care Act innovated Medicaid by making it easier for applicants to apply and enroll in the appropriate program through the creation of one set of income counting rules and a single application process. Federal law requires states to provide what is considered as “mandatory” benefits while allowing states to select additional “optional” covered benefits. “Mandatory” benefits include services like inpatient and outpatient hospital services, laboratory and x-ray services, physician services, home health services and more. “Optional” benefits vary in every state and can include services like prescription drugs, case management, physical and occupational therapy. To discover all the “mandatory” and “optional” benefits offered by Medicaid visit [this list](#).

Eligibility

To participate in the Medicaid program, applicants must belong to certain groups of individuals, such as low-income families, SSI recipients, qualified pregnant women and children as well as other [mandatory eligibility groups](#). States are allowed to delegate which additional coverage they may provide for specific groups, such as children in foster care. Once a participant is determined eligible for benefits, the beneficiary will receive coverage from the day of the application approval or the first day of the month. Beneficiaries may also be covered retroactively for up to three months prior to the month of application, if the individual would still be considered eligible during that period had he or she applied. Coverage usually stops at the end of the month in which a beneficiary no longer meets the requirements to be eligible.

As mentioned prior, the Affordable Care Act introduced a new standard for determining income eligibility for Medicaid, which is based on Modified Adjusted Gross Income (MAGI). MAGI is used to determine financial eligibility for government programs like Medicaid and CHIP of most children, parents, pregnant women and adults who apply. MAGI replaced the former process for calculating

Medicaid eligibility. MAGI determines a participant’s cost sharing reductions available through the health insurance marketplace and premium tax credits. Some applicants are exempt from the MAGI-based income counting rule, for example individuals who have blindness, a disability or are 65 years of age and older. For individuals to be eligible to receive Medicaid benefits, candidates must meet certain non-financial criteria. Generally, beneficiaries must reside in the state where they are receiving benefits. Beneficiaries must be either U.S. citizens or lawful permanent residents. Some eligibility groups may be limited by age, pregnancy or parenting status.

Individuals may also be considered eligible if the state where they reside has an established “medically needy program”. Medically needy individuals with incomes too high to qualify for Medicaid benefits normally can become eligible for coverage if they have significant health care needs. Medically needy individuals and Medicaid will share in the cost for treatments, with the program paying expenses that exceed their eligibility minimums. Medically needy individuals qualify by “spending down” the amount of income that is above a particular state’s medically needy standard. Once an individual’s medical expenses exceed the difference between the individual’s income and the state’s medically needy income level (the “spend down” amount) the person can qualify for Medicaid.



Cost Sharing

States are allowed at their discretion to charge premiums to beneficiaries and to establish out-of-pocket spending (cost sharing) requirements for Medicaid participants. Out-of-pocket costs include copayments, coinsurance, deductibles and other similar charges. Maximum cost sharing is limited, states are able to impose higher charges for targeted groups of somewhat higher income people.



The Children's Health Insurance Program (CHIP)



The Children's Health Insurance Program (CHIP) provides low-cost comprehensive health care coverage to almost eight million children and families across the United States. In many states, CHIP can also provide coverage to parents and pregnant women. CHIP aims to aid families that are stuck in between coverages; families that cannot receive Medicaid coverage due to having too high of an income, but still cannot afford private health care coverage. While every state offers CHIP coverage, the name of the program can be different in every state. Each state works closely with its Medicaid program to determine the exact benefits included in the CHIP coverage plan and who qualifies.

Eligibility and Application Process

CHIP serves uninsured children up to 19 years of age and pregnant women over 19 years of age with incomes too high to qualify for Medicaid. Each state is responsible for providing their criteria when it comes to determining who can qualify to receive CHIP benefits. Typically, recipients must have a low income and be a U.S. citizen, national, legal alien or permanent resident. Eligibility relies on an individual's income, the number of people in his or her household and the CHIP requirements in an individual's state for qualifying candidates. More than half of the states allow applicants to have a higher income than federally mandated and still qualify. Most states provide CHIP benefits for families with children that have an income level up to 200 percent higher than the federal poverty level, which is \$49,200 annually for a family of four in most states as of 2017.

CHIP candidates can apply any time of the year. Medicaid petitioners usually find out if their children qualify for CHIP through the Medicaid application process. Individuals have two options when applying for CHIP benefits. Individuals can apply by phone by calling 1-800-318-2596 (TTY: 1-855-889-4325) or [apply online](#) by filling out an application through the Health Insurance Marketplace. Once an individual finishes his or her online application, the system will determine if his or her household qualifies for Medicaid and/or CHIP. Once an applicant's eligibility is determined, the application information will be automatically sent to the individual's state agency that will contact applicants about enrollment. Applicants that are interested in receiving [more information](#) about Medicaid and CHIP can also view [specific state profiles](#), which provide an overview of benefits, eligibility and more.

What CHIP Covers

CHIP benefits vary by area, but all states do provide comprehensive coverage for health care like routine checkups, doctor visits, dental and vision care, immunizations, prescriptions, laboratory and x-ray services, inpatient and outpatient hospital care and emergency services. States can determine at their discretion if they choose to provide benchmark coverage, benchmark-

equivalent coverage or secretary-approved coverage. Check the [individual CHIP state benefits](#) to see what CHIP benefits are provided in each state. CHIP is relatively affordable with routine doctor and dental checkups free of charge for beneficiaries and copayments for other services. Some state's CHIP program requires beneficiaries to pay a monthly premium for CHIP coverage. The cost of monthly premiums is different in every state, but never exceed five percent of a family's income for the year. The rest of the coverage is paid for completely by the federal government and by the state where the beneficiary lives.

Using CHIP Benefits

Individuals using CHIP and Medicaid benefits should communicate that with their doctor and pharmacist to receive all covered services and information about which services are not covered. Beneficiaries can discover what benefits they can use by contacting the member services phone number on his or her eligibility letter or on the back of his or her enrollment card. Beneficiaries can also contact their state Medicaid or CHIP agency for any specific coverage questions.

Financing

The Children's Health Insurance Program (CHIP) is funded by the federal and state governments. The federal government pays every state a specified percentage according to the amount of money allotted for the program. The federal government created an incentive for states to expand their health care plans for children when Congress enacted an "enhanced" federal matching rate for CHIP, which is generally 15 percent higher than the contributions for Medicaid.

For example, if a state has a 50 percent match rate for Medicaid from the federal government, they may have a 65 percent match rate for CHIP. States must provide matching funds to get their federal funding allotment. The Affordable Health Care Acts extends CHIP's funding and enhances CHIP's federal matching rate by 23 percent, which brings the overall average federal matching rate for CHIP to 93 percent. This extension for enhancing federal matching continues until September 30, 2019.

Understanding Section 8 Housing



The Housing Choice Voucher Program (often referred to as “Section 8”) is the federal government’s major safety-net housing program. The Section 8 program was designed for very low-income families and disabled or elderly people to afford decent, safe and clean housing in the private market. Housing assistance can be provided in support of an individual or a family. Housing choice vouchers are distributed locally by public housing agencies (PHAs). The PHAs receive their funding from the U.S. Department of Housing and Urban Development (HUD). Eligibility for a housing voucher is determined by the local PHA administering the program. A family that receives benefits for housing is issued a housing voucher and is responsible for finding the best housing option for their specific needs. Participants are free to choose any housing that meets the requirements and candidates are not subjected to just looking at units located in housing projects.

? Do I meet eligibility requirements?

Generally, to qualify to participate in the housing voucher program, a family's income may not exceed 50 percent of the median income for the county or metropolitan area where the family lives. PHA's are required to provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels of a location are published by HUD and the PHA can provide you with the income limits for your area and family size. The PHA determines eligibility for a housing voucher based on the total annual gross income for the family size. Assistance is also limited to U.S. citizens and non-citizens who have eligible immigration status.

During the beginning stages of applying to receive a housing choice voucher, the PHA will collect information to build your file. The PHA will require information on family income, family composition and assets. The PHA will verify all information is accurate. This information is what will allow the PHA to determine program eligibility and the amount of the housing assistance payment a family will receive. If the PHA selects an applicant's family to participate in the housing choice voucher program, the PHA will put the applicant's name on a waiting list, unless they are able to assist the applicant's needs immediately. If an applicant was placed on a waiting list, he or she will have to wait for assistance until the PHA is able issue him or her a housing choice voucher. To apply for the housing choice voucher program, contact the [local PHA](#) in your area. For more eligibility information and further assistance contact the nearest [HUD office](#).

? What are local preferences?

As many can imagine, the demand for housing often exceeds the resources available to HUD. Due to such high demand, long wait periods are fairly common. The PHA can close its waiting list when it has more families than can be assisted in the foreseeable future. PHA's often establish

local preferences for selecting candidates on their waiting list. Common factors a PHA may give preference include families who are homeless, living in substandard housing, involuntarily displaced and paying more than 50 percent of their income on rent. Families who fall under any of those categories move ahead of other families on the list that do not qualify for any preference. Each PHA is allowed to choose what local preferences will take priority in their specific community.

? How do housing vouchers work?

As mentioned earlier, the housing choice voucher program allows families to select their housing that best suits them. The PHA determines a payment standard that is the amount generally needed to rent a moderately-priced unit in the local housing market. Low-income families are encouraged by the PHA to consider several housing options and base their decision on what believe is the most secure housing option for their needs. The PHA advises a housing-voucher holder on the size of a housing unit he or she can obtain according to the family size. Voucher holders can meet with landlords to find more information about units they are interested in. The housing unit chosen must meet an acceptable clearance level of health and safety before the PHA can approve the family to live into the unit. When a voucher holder and landlord come to an agreement over the lease, the PHA must inspect the unit and determine that the landlord is requesting a reasonable rent. To find out more helpful information about how the housing choice voucher program works, visit the [housing choice vouchers fact sheet](#).



Understanding Unemployment Insurance Benefits

The unemployment insurance program, commonly referred to as unemployment benefits, are benefits intended to provide temporary economic assistance to unemployed workers. The federal-state unemployment insurance program provides benefits to eligible workers who are unemployed through no fault of their own (as defined by state law) and meet all other eligibility requirements. Unemployment benefits provides monetary payments to participants for a specific period or until the participant can obtain a job. Although a federal program, the individual state unemployment programs administers benefits. States follow the guidelines established by federal law but are free to determine participants' length of time in the program.

How to Apply for Unemployment Benefits

Every state requires different eligibility requirements so it is beneficial to seek specific [state unemployment program information](#). The most common requirements for applicants to qualify are loss of job beyond the applicant's control and having worked for a certain period. Filing for unemployment benefits should be one of the first things an individual does when he or she has been laid off. It can take a few weeks to receive a benefits check, so it is helpful to file as early as possible. A delay in filing for benefits will result in delays for collecting benefits.

In the majority of states, benefits directly derive from a tax imposed on employers. Many states allow individuals to file for unemployment benefits online, while other states provide a toll-free number or another way to file for unemployment. Documents and requirements vary for



each state's unemployment program, but most programs request an applicant's Social Security Number or alien registration card, driver's license or state-issued ID and employment history for the last 18 months. Each employer that is included in the employment history must be detailed, which includes the business name, address, phone number and Federal Employer Identification Number (FEIN) as well as the claimant's first and last day of work, gross earnings and the reason for separation.

Disqualifications for Unemployment Benefits

If an applicant's reason for separation from his or her last job is due to a reason other than a "lack of work," a determination will be made by the state regarding whether the candidate is eligible. There are certain circumstances that may disqualify a candidate from receiving unemployment benefits, such as:

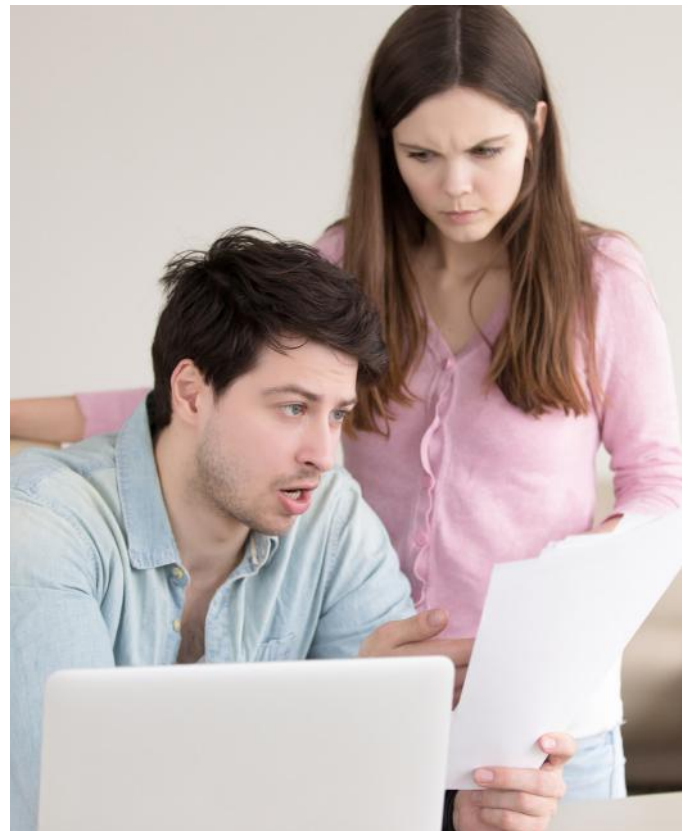
- Quitting for no good cause.
- Being fired for misconduct.
- Resigning for marriage, because of illness or to attend school.
- Being involved in a labor dispute.
- Being self-employed.

Applicants who resigned on his or her own must provide supporting evidence to prove there was good cause. "Good causes" are determined by each individual state, but can include working in a dangerous environment, being sexually harassed or experiencing domestic violence at home that resulted in quitting. In most cases if an applicant has left their job, they are not eligible unless they can show evidence of good cause. If an applicant's claim is denied, the applicant will have the opportunity to a hearing where they can plead his or her case in person.

What is wrongful discharge or termination of employment?

There are federal labor laws that apply to all U.S. businesses. Wrongful termination is an illegal dismissal from employment, typically either the result of discriminatory or reactive practices. For example, an employer cannot fire a worker due to race or because he or she is a "whistleblower", someone who informs on the company's illegal activities.

Wrongful termination laws vary from state to state. "Employment-at-will" states do not require employment contracts (or collective bargaining agreement). These states allow employers to terminate employees for any or no reason, provided it does not violate a law. Individuals who feel like they have experienced wrongfully discharged or terminated from employment should contact their [state labor office](#). If proven, wrongfully terminated workers are usually eligible for unemployment benefits as well as still receiving some company benefits.



Helpful Information for Unemployed Benefits Recipients

Some states offer 13 weeks of extended unemployment insurance benefits during period of high unemployment. When a state begins an extended benefit period for participants, it notifies all individuals who may be eligible for extended benefits. Not every applicant who qualified for regular benefits qualifies for extended benefits.

Individuals who receive unemployed benefits and are interested in seeking educational assistance can learn more about [opportunities here](#). Unemployment beneficiaries can even receive [help with education costs](#).

For individuals who are self-employed, the [self-employment assistance](#) program provides unemployed workers the opportunity to create their own jobs by starting a small business. This is a voluntary program offered in New York, Oregon, Mississippi, New Hampshire and Delaware.

Unemployment benefits are taxable in every state. Recipients must report any unemployment benefits received as part of their gross income on their taxes. For further information about how to file unemployment benefits on tax forms, visit the [IRS unemployment compensation](#) page.



Tips for Advancing in Your Career

Colleges and universities are not for everyone. With proper career training, individuals can get a job that pays well without having to spend years in a formal academic setting. Most four-year programs at colleges and universities are not preparing students for a specific job, which can make finding a job more of a challenge after graduation. In many cases, individuals are obligated to go through more schooling in order to find success in his or her desired field, such as studying a subject in humanities or science. Career training is essential for those who wish to advance in life. Vocational career training refers to education that prepares an individual to enter a specific trade, vocation or occupation. Some examples of careers many individuals pursue after career training include medical sonographer, respiratory therapist, dental hygienist, HVAC technician, electrician and plumber.





Reasons to Choose a Vocational School

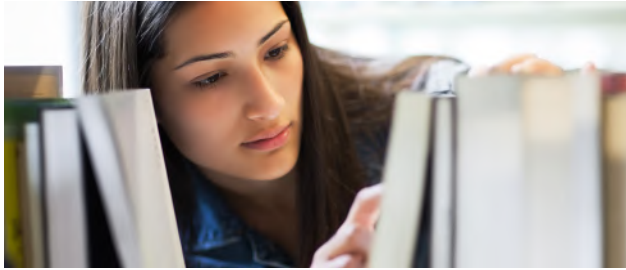
Vocational and career schooling for a specific trade or occupation is a great option for those who want a positive return on their educational investment. Individuals are taught actual skills and technical abilities instead of just theory. There are hardly any surprises when it comes to vocational and career training, as candidates know exactly what they are signing up for. Vocational school education and career training allows individuals to prepare for a specific high in-demand career. Career and technical schools put individuals on a defined path for success. The true value of vocational schooling is the fact that most entry-level jobs that students obtain after completing a program are high paying positions.



Choose a Sensible Career Path

Vocational schooling is an excellent choice for many individuals that provides a wide array of excellent career paths. The top three paths individuals usually choose are in the healthcare, technology and skilled trade fields. Under each field, individuals can choose between many options. It is important when beginning training for a career path that individuals stick to that path in order to avoid not completing the program on time and wasting finances.

It is wise for individuals to look at potential earnings and salaries when deciding which specific job path they would like to follow and select the best route to follow. While the salary of becoming a Network Systems Administrator may be enticing, it is crucial to set up oneself for success. Someone who is not very interested in communications systems and technology, may have a hard time on this path. However, if that individual is interested in helping others, a rewarding career in health care could be the best suited track to follow.



Be Cautious and Selective

Individuals should be selective when deciding which school or career-training program is right for their needs. It is imperative to verify that the school is accredited and that the program is well-developed to ensure success. Finding out a school's retention rate can also be very telling. A high drop-out rate can indicate that the program is not well-developed and did not meet expectations of students. Students should be cautious when training programs and vocational schools advertise that they offer "guaranteed" job placements. It is a tactic used to attract students, focus more on the statistics of graduates from the select program. A quick visit to a school's website usually offers insight on financial aid and what type of assistance is available. When choosing a program, prospective students should compare multiple schools to see which is the most feasible financially while still being marketable to potential employers.

It is important to select a program that is known so that it is easier to sell to employers. Class size can be a factor to consider when selecting a program. If large lecture halls are not the ideal way to learn for an individual, it is important to seek programs that offer smaller and hands-on classes. The best way to be prepared for a career is to learn the necessary skills needed. The most successful vocational and technical programs have very hands-on learning curriculums.





Take Advantage of the Career Services Department

Most well-developed vocational technical programs offer career services. It is valuable for schools to offer this service for students because individuals attending vocational and technical schools are attending for a specific job. The end goal is to get a job offer and schools that offer a career development service can make all the difference for students who are looking to make valuable connections and sharpen their resume. Career services can also help place students in available externships.

For more information on vocational and technical programs, [click here](#).

To explore government programs that offer career development services and workforce preparation, [click here](#).



Food Stamps Office Directory



Whether you are a new SNAP applicant interested in how to obtain information about food stamps in your state, or you are a current benefit recipient, you may need to contact your local office. Our comprehensive directory lists contact information for each state's SNAP resources in the U.S.



Alabama

State Website

<https://www.myalabama.gov/Default.aspx>

Office Directory

http://dhr.alabama.gov/counties/county_select.aspx

Hotline

334-242-1310



Alaska

State Website

<http://dhss.alaska.gov/dpa/Pages/fstamps/default.aspx>

Office Directory

<http://dhss.alaska.gov/dpa/Pages/contacts.aspx>

Hotline

907-465-3347



Arizona

State Website

<https://www.healtharizona.org/app/Default.aspx>

Office Directory

<https://des.az.gov/services/basic-needs/family-assistance/contact-family-assistance-administration-faa>

Hotline

1-800-352-8401



Arkansas

State Website

<https://access.arkansas.gov/Welcome.aspx>

Office Directory

<http://humanservices.arkansas.gov/Pages/DHSCountyOffices.aspx>

Hotline

1-800-482-8988 / 501-682-8269



California

State Website

<http://www.benefitscal.org/>

Office Directory

<http://www.calfresh.ca.gov/PG839.htm>

Hotline

1-877-847-3663 (FOOD)



Colorado

State Website

<https://coloradopeak.secure.force.com/>

Office Directory

<https://www.colorado.gov/pacific/cdhs/contact-your-county>

Hotline

1-800-536-5298



Connecticut

State Website

<http://www.connect.ct.gov/>

Office Directory

<http://www.ct.gov/dss/cwp/view.asp?a=2345&q=304868>

Hotline

1-860-424-5030



Delaware

State Website

<https://assist.dhss.delaware.gov/>

Office Directory

<http://www.dhss.delaware.gov/dhss/dss/contact.html>

Hotline

1-800-372-2022 / 302-255-9500



District of Columbia

State Website

<http://dhs.dc.gov/service/supplemental-nutrition-assistance-snap>

Office Directory

<http://dhs.dc.gov/service/supplemental-nutrition-assistance-snap>

Hotline

202-671-4200 / 202-724-7491 / 1-877-685-6391



Florida

State Website

<http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash>

Office Directory

<http://www.myflfamilies.com/contact-us>

Hotline

1-866-762-2237



Georgia

State Website

<http://dfcs.dhs.georgia.gov/food-stamps>

Office Directory

<https://dfcs.georgia.gov/locations>

Hotline

1-877-423-4746



Hawaii

State Website

<http://humanservices.hawaii.gov/bessd/snap/>

Office Directory

<http://humanservices.hawaii.gov/wp-content/uploads/2013/01/Addresses-for-Benefits-Offices-Statewide.pdf>

Hotline

1-855-643-1643

**State Website**

<https://healthandwelfare.idaho.gov/FoodCashAssistance/FoodStamps/tabid/90/Default.aspx>

Office Directory

<https://healthandwelfare.idaho.gov/ContactUs/tabid/127/Default.aspx>

Hotline

1-877-456-1233

**State Website**

<http://www.dhs.state.il.us/page.aspx?item=33698>

Office Directory

<http://www.dhs.state.il.us/page.aspx?module=12>

Hotline

1-800-843-6154 / 1-800-447-6404 TTY

**State Website**

<https://www.in.gov/fssa/dfr/2691.htm>

Office Directory

<http://www.in.gov/fssa/dfr/2999.htm>

Hotline

1-877-768-5098

**State Website**

<https://secureapp.dhs.state.ia.us/oasis/>

Office Directory

http://dhs.iowa.gov/dhs_office_locator

Hotline

1-877-347-5678 / 1-888-426-6283

**State Website**

<http://www.dcf.ks.gov/services/ees/Pages/Food/FoodAssistance.aspx>

Office Directory

<http://www.dcf.ks.gov/services/ees/Pages/EEScontacts.aspx>

Hotline

1-888-369-4777

**State Website**

<https://benefind.ky.gov/>

Office Directory

https://prd.chfs.ky.gov/Office_Phone/index.aspx

Hotline

1-800-372-2970



Louisiana

State Website

<http://www.dcfslouisiana.gov/CAFE>

Office Directory

<http://www.dss.state.la.us/index.cfm?md=directory&tmp=home&nid=247&pid=0>

Hotline

1-888-524-3578



Maine

State Website

<https://www1.maine.gov/benefits/account/login.html>

Office Directory

<http://www.maine.gov/dhhs/ofi/offices/>

Hotline

1-800-442-6003



Maryland

State Website

<http://dhr.maryland.gov/food-supplement-program/>

Office Directory

<http://dhr.maryland.gov/local-offices/>

Hotline

1-800-332-6347 / 410-767-7327



Massachusetts

State Website

<https://www.mass.gov/snap-benefits-food-stamps>

Office Directory

<https://www.mass.gov/snap-benefits-food-stamps>

Hotline

1-800-249-2007



Michigan

State Website

<https://www.mibridges.michigan.gov/access>

Office Directory

http://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html

Hotline

1-855-275-6424 / 517-373-8230



Minnesota

State Website

<https://applymn.dhs.mn.gov/online-app-web/spring/public/process-login?execution=e1s1>

Office Directory

<http://mn.gov/dhs/general-public/about-dhs/contact-us/counties-and-regional-offices/>

Hotline

1-888-711-1151



Mississippi

State Website

<http://www.mdhs.ms.gov/economic-assistance/snap/>

Office Directory

<http://www.mdhs.ms.gov/information-resources/contact/>

Hotline

1-800-948-3050



Missouri

State Website

<https://mydss.mo.gov/food-assistance>

Office Directory

https://dss.mo.gov/dss_map/

Hotline

1-855-373-4636



Montana

State Website

<http://www.dphhs.mt.gov/hcsd/snap/>

Office Directory

<http://dphhs.mt.gov/hcsd/OfficeofPublicAssistance.aspx>

Hotline

1-800-332-2272



Nebraska

State Website

<http://accessnebraska.ne.gov/>

Office Directory

<http://dhhs.ne.gov/Pages/localoffices.aspx>

Hotline

1-800-383-4278



Nevada

State Website

<https://dwss.nv.gov/>

Office Directory

<https://dwss.nv.gov/Contact/Welfare/>

Hotline

1-800-992-0900 / 775-684-0615 (ext. 40500)



New Hampshire

State Website

<https://nheasy.nh.gov/>

Office Directory

<http://www.dhhs.nh.gov/about/organization.htm>

Hotline

1-800-852-3345 (ext. 9700)



New Jersey

State Website

<http://www.njhelps.org/>

Office Directory

<http://www.nj.gov/humanservices/dfd/programs/njsnap/cwa/index.html>

Hotline

1-800-792-9773 / 609-588-2197



New Mexico

State Website

<https://www.yes.state.nm.us/>

Office Directory

http://www.hsd.state.nm.us/LookingForAssistance/Field_Offices_1.aspx

Hotline

1-800-843-8303 / 505-827-7783



New York

State Website

<https://www.mybenefits.ny.gov/mybenefits/begin>

Office Directory

<http://otda.ny.gov/workingfamilies/dss.asp>

Hotline

1-800-342-3009 / 718-557-1399 (NYC only)



North Carolina

State Website

<https://epass.nc.gov/CitizenPortal/application.do>

Office Directory

<http://www.ncdhhs.gov/divisions/dss/local-county-social-services-offices>

Hotline

1-866-719-0141



North Dakota

State Website

<https://secure.apps.state.nd.us/dhs/ea/oasys/main.htm>

Office Directory

<http://www.nd.gov/dhs/locations/>

Hotline

1-800-755-2716



Ohio

State Website

<https://odjfsbenefits.ohio.gov/SelfServiceSplash.jsf>

Office Directory

http://jfs.ohio.gov/county/county_directory.pdf

Hotline

1-866-244-0071



Oklahoma

State Website

<http://www.okdhs.org/services/snap/Pages/default.aspx>

Office Directory

<http://www.okdhs.org/countyoffices/Pages/default.aspx>

Hotline

1-866-411-1877 / 405-521-3444 / 405-525-4850



Oregon

State Website

<https://apps.state.or.us/onlineApplication/>

Office Directory

<http://www.oregon.gov/DHS/Offices/Pages/Self-Sufficiency.aspx>

Hotline

1-800-723-3638 / 503-945-5600



Pennsylvania

State Website

<http://www.dhs.pa.gov/citizens/supplementalnutritionassistanceprogram/index.htm>

Office Directory

<http://www.dhs.pa.gov/citizens/findfacilsandlocs/countyassistanceofficecontactinformation/index.htm>

Hotline

1-800-692-7462 / 1-800-451-5886 TDD



Puerto Rico

State Website

<http://servicios.adsef.pr.gov/programaAsistenciaNutricional.aspx>

Office Directory

<http://servicios.adsef.pr.gov/contactenos.aspx>

Hotline

877-991-0101 / 1-787-724-7373



Rhode Island

State Website

<https://www.foodstamps.ri.gov/admin/login.cfm>

Office Directory

<http://www.dhs.ri.gov/DHSOffices/index.php>

Hotline

401-462-5300 / 401-785-3340



South Carolina

State Website

<https://dss.sc.gov/assistance-programs/snap/>

Office Directory

<https://dss.sc.gov/contact/>

Hotline

1-800-616-1309



South Dakota

State Website

<https://dss.sd.gov/economicassistance/snap/>

Office Directory

<https://dss.sd.gov/findyourlocaloffice/>

Hotline

1-877-999-5612 / 1-866-854-5465



Tennessee

State Website

<https://www.tn.gov/humanservices/for-families/supplemental-nutrition-assistance-program-snap.html>

Office Directory

<https://www.tn.gov/content/tn/humanservices/for-families/supplemental-nutrition-assistance-program-snap/office-locator-family-assistance.html>

Hotline

1-866-311-4287



Texas

State Website

<https://yourtexasbenefits.hhsc.texas.gov/programs/snap>

Office Directory

<https://www.yourtexasbenefits.com>

Hotline

1-877-541-7905 / 1-877-787-8999



Utah

State Website

<https://jobs.utah.gov/customereducation/services/foodstamps/index.html>

Office Directory

<https://jobs.utah.gov/regions/ec.html>

Hotline

1-866-526-3663 / 1-800-331-4341



Vermont

State Website

<http://dcf.vermont.gov/mybenefits>

Office Directory

<http://dcf.vermont.gov/main-contacts>

Hotline

1-800-479-6151



Virginia

State Website

<https://commonhelp.virginia.gov/access/>

Office Directory

<http://www.dss.virginia.gov/localagency/>

Hotline

1-800-552-3431 / 804-726-7000



Washington

State Website

<https://www.washingtonconnection.org/home/>

Office Directory

<https://www.dshs.wa.gov/esa/community-services-offices/community-services-office>

Hotline

1-877-501-2233



Wisconsin

State Website

<https://access.wisconsin.gov/access/>

Office Directory

<https://www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm>

Hotline

1-800-362-3002



West Virginia

State Website

<https://dhhr.wv.gov/bcf/Services/familyassistance/Pages/Supplemental-Nutritional-Assistance-Program-%28Former-Food-Stamp-Program%29.aspx>

Office Directory

<https://dhhr.wv.gov/bcf/Pages/Contact.aspx>

Hotline

1-800-642-8589



Wyoming

State Website

<http://dfsweb.wyo.gov/economic-assistance/snap>

Office Directory

<http://dfsweb.wyo.gov/home/contact-us>

Hotline

307-777-5846





National Food Stamps Guide