

one step at a time . . .

**toward financial
improvement**



P R O J E C T
Women's Association for Women's Alternatives

HUMAN RESOURCES PACKET

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www.womensassoc.org
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We encourage readers to be proactive and persistent in seeking current information, services, and benefits.

Programs, services, and benefits frequently undergo change. However, every effort to offer up-to-date phone numbers and other resource information was made. Readers are encouraged to make calls or check online for the latest information.

Information sheets give basic information. More complete and specific information and advice should be obtained by calling the phone numbers given. Information sheets and forms can be copied. If access to the internet is available, forms can be downloaded from websites where given.

The information, data, and statements contained herein are not necessarily those of the Women's Association for Women's Alternatives (W.A.W.A.). While every effort has been made to offer accurate, complete, and useful information, W.A.W.A. and its employees and contractors assume no legal liability for the accuracy, completeness, or usefulness of any information contained herein. All of the contents are offered for informational purposes only. Specific situations and questions will need further assistance and clarification.

This packet has been made possible by the Pennsylvania Department of Community and Economic Development.

ADULT HEALTH INSURANCE

ADULT HEALTH INSURANCE

Available at low- or no-cost for adults, who qualify for **Medicaid** (also known as **MA** or **Medical Assistance**) AND also some persons who do not qualify for Medicaid or cash assistance (TANF). Subsidized health insurance can save hundreds of dollars in health insurance costs and thousands in health care costs.

MEDICAID

- **MA** is automatically given with **TANF** (adult must be receiving cash for her/himself and not only for children in a household).
- A sick or injured person who is not eligible for **MA** may become eligible when s/he has exceedingly high medical bills after using up savings.
- **Pregnant women** who are income eligible may receive **MA** health insurance through the **Healthy Beginnings** program for themselves until at least 60 days after the baby is born.
- **Aged, Blind or Disabled adults receiving SSI** receive **MA** automatically.
- Elderly persons (over 65) and **disabled persons** may be eligible for the **Healthy Horizons** program of **Medicaid**, if income eligible.

HOW TO APPLY

For information regarding **MA**, contact the County Assistance Office.



DPW Welfare Hotline: 1-800-426-2090

In the Philadelphia and Pittsburgh areas, persons who receive **MA** must enroll in the **Health Choices** program.



Health Choices Hotline: 1-800-440-3989

TRANSITIONAL MEDICAID

Transitional Medicaid (Extended Medical Coverage) is available for former cash (TANF) recipients.

ELIGIBILITY

- From up to 6 to 12 months after welfare payments end.
- For the first 6 months after the TANF case is closed there is no income limit. After the first 6 months are up, income minus child care costs must be below 185% of the poverty guidelines. For a family of 3 persons, this is \$27,066 for year 2001. Most families leaving cash assistance will qualify for **Transitional Medicaid** for a full year. Additionally, the TANF household must include a child who meets the TANF age requirements and head of household must maintain employment.
- Clients who receive health insurance through their jobs are still eligible for **Transitional Medicaid**, which covers co-payments, premiums and most other costs not covered by employer-provided plans.
- Clients who lose TANF because they do not comply with work requirements should still be eligible for **Transitional Medicaid**, in most cases.

HOW TO APPLY

For more information regarding **Transitional Medicaid**, contact the County Assistance Office. Coverage is not always automatic for those eligible for **Transitional Medicaid**; it may be necessary to apply. Use **Form PA 600** which is included in this packet.

FIND THE FORM THAT LOOKS LIKE THIS

APPLICATION FOR BENEFITS	COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF PUBLIC WELFARE
<ul style="list-style-type: none"> • Please read the entire application form. • Print the requested information in the unshaded sections. • If you need help, another person can help you or you can get help from your county assistance office. • We will accept your application during normal business hours. 	
<p>You may apply for cash, medical assistance and/or food stamps using this form. If we deny your application for cash and/or medical benefits, or stop your cash and/or medical benefits, you will not have to file a new application to receive or continue to receive benefits.</p>	



DPW Welfare Hotline: 1-800-426-2090

ADULT HEALTH INSURANCE (cont.)

Health Insurance Premium Payment Program (HIPP)

Offers employed adults the ability to sign onto their employer's insurance program while receiving [MA](#) with premiums paid by the program.

ELIGIBILITY

The Department of Public Welfare determines that someone is eligible for HIPP if the cost of [MA](#) is greater than the employer's insurance premium and provides similar benefits.

HOW TO APPLY



Central HIPP Office 1-800-644-7730



Other Programs and Care

Blue Cross/Blue Shield's Special Care Program is a relatively low-cost health insurance program that may be available for persons who are not eligible for [MA](#).

ELIGIBILITY

Income eligibility rules apply, which vary by county.

HOW TO APPLY

Contact the local Blue Cross/Blue Shield Health Care Provider. There are four Blue Cross/Blue Shield Special Care regions in Pennsylvania.



Harrisburg: 1-800-958-5558

Northeastern PA: 1-800-829-8599

Philadelphia: 1-800-453-2566

Pittsburgh: 1-800-544-6679

If a person does not have adult health insurance, s/he may be able to obtain free or low cost health care at a county-sponsored health center or other community health centers.

Free prescription medication for long-term medication can sometimes be obtained through [Compassionate Care Programs](#). A doctor sends a completed form to a drug company for the required medication.

In case of a medical emergency requiring hospitalization the hospital must stabilize the patient before discharging. It cannot turn away a patient due to lack of insurance.

CHILD & DEPENDENT CARE

CHILD AND DEPENDENT CARE CREDIT

A tax benefit that helps families pay for child or dependent care that they need in order to work or to look for work. The credit can be used to lower the family's federal tax liability and reduce the amount of taxes owed. It is not refundable. This means if the credit is more than the taxes someone owes, s/he just pays zero federal taxes. If a person pays no federal income tax, s/he will not receive a check for the difference between taxes s/he owes and the amount of this credit that s/he qualifies for.

The size of this credit depends on the number of children or dependents in care, family income, and the amount family paid for care. The credit can be as much as \$720 for one child or dependent in care, and \$1,140 for families with more than one child or dependent in care.

ELIGIBILITY

- A taxpayer can claim this credit if she paid for care for a child under age 13 or a disabled person who lived with the family, and incurred these expenses in order to work or look for work. There are special rules for children of divorced or separated parents.
- In a two-parent family, both spouses must have been working or looking for work, unless one spouse was a full-time student or unable to care for himself.
- A taxpayer must have paid over half the cost of keeping up the home (rent, food, etc.) for the qualifying person.
- If the family's earned income is low enough that the family owes no taxes, the family is not eligible for this credit. (Earned income is salaries, wages, tips, professional fees, and other amounts received as pay for work. It also includes any part of a scholarship or fellowship grant that is included in gross income.)
- In general, the credit can only be claimed for a child claimed as a tax dependent, but there are special rules for children of divorced or separated parents.
- If a family has used subsidized care or a child has a scholarship, they can claim this credit for the co-pay or any part they pay themselves.
- Any kind of care can qualify, including care by a relative (except if provided by a spouse, a dependent, or a child under age 19). The center must have a taxpayer ID number or the person must have a Social Security number and claim the income.

HOW TO APPLY

A taxpayer must file a federal income tax form (either IRS Form 1040 or 1040A), attaching IRS Form 2441 (with IRS Form 1040) or IRS Schedule 2 (with IRS Form 1040A). Forms are included in this packet.



Obtain Forms

1-800-TAX-FORM or 1-800-829-3676

FIND THE FORM THAT LOOKS LIKE THIS

FILED TOGETHER

Form 1040	Department of the Treasury—Internal Revenue Service	U.S. Individual Income Tax Return 2000	(U) IRS Use Only—Do not write or staple in this space.
Label (See instructions on page 18.)	Your first name and initial	Last name	Your social security number
Use the IRS label. Otherwise, use the print label.	If a joint return, spouse's first name and initial	Last name	Spouse's social security number
	Home address (number and street). If you have a P.O. box, see page 18.	Apt. no.	IMPORTANT! You must enter your (e) above.
	Town or post office, state, and ZIP code. If you have a foreign address, see page 18.		

FIND THE FORM THAT LOOKS LIKE THIS

FILED TOGETHER

Form 2441	Department of the Treasury—Internal Revenue Service	Child and Dependent Care Expenses	OMB No. 1545-0068
	(U)	Attach to Form 1040.	2000
	Name(s) shown on Form 1040	See separate instructions.	Attachment Sequence No. 21
Your social security number			
Before you begin, you need to understand the following terms. See Definitions on page 1 of the instructions.			
• Dependent Care Benefits	• Qualifying Person(s)	• Qualified Expenses	• Earned Income

OR

FIND THE FORM THAT LOOKS LIKE THIS

FILED TOGETHER

Form 1040A	Department of the Treasury—Internal Revenue Service	U.S. Individual Income Tax Return (U) 2000	IRS Use Only—Do not write or staple in this space.
Label (See page 19.)	Your first name and initial	Last name	Your social security number
Use the IRS label. Otherwise, use the print label.	If a joint return, spouse's first name and initial	Last name	Spouse's social security number
	Home address (number and street). If you have a P.O. box, see page 20.	Apt. no.	IMPORTANT! You must enter your (e) above.
	Town or post office, state, and ZIP code. If you have a foreign address, see page 20.		

FIND THE FORM THAT LOOKS LIKE THIS

FILED TOGETHER

Schedule 2 (Form 1040A)	Department of the Treasury—Internal Revenue Service	Child and Dependent Care Expenses for Form 1040A Filers (C) 2000	OMB No. 1545-0085
	Name(s) shown on Form 1040A		Your social security number
Before you begin, you need to understand the following terms. See Definitions on page 61.			
• Dependent Care Benefits • Qualifying Person(s) • Qualified Expenses • Earned Income			
Part I	(a) Care provider's name	(b) Address (number, street, apt. no., city, state, and ZIP code)	(c) Identifying number (SSN or EIN)
			(d) Amount paid (see page 62)

MORE INFORMATION

Help with filing income tax forms is available through [VITA](#). Please see [Tax Preparation Assistance](#) in this packet.

More information and forms may be found online.



www.irs.gov

CHILD CARE HELP

PAYMENT ASSISTANCE FOR CHILD CARE

Available to eligible families through a number of programs. Assistance is available for children under age 13, and also for children over age 13 with special needs. The amount of financial help available depends on the child's age, the type of care provided, where the care is provided, and other factors. With child care payment assistance, a family of three with an infant and toddler in a day care center, for example, could save \$10,000 a year.

SUBSIDIZED CHILD CARE


A state program that helps working families by paying part of the cost for child care.

ELIGIBILITY

- Families must be income eligible. For example, a family of three earning up to \$29,260 per year at time of application qualifies for assistance .
- Parents who are **NOT** receiving cash assistance (TANF) and are working at least 25 hours a week may be eligible.
- Families where only the children are receiving cash assistance (e.g. grandparents are the caregivers) may be eligible if the caregiver meets the work requirements.
- In most cases, families have to file for court-ordered child support from a parent who does not have child custody and does not live with the child/ren, unless this is not in the best interest of the child/ren.

HOW TO APPLY

For more information call the Child Care Information Helpline (Child Care Works Helpline).

 1-877-4 PA-KIDS or
1-877-472-5437

CHILD CARE ALLOWANCE

A program of the County Assistance Office (welfare office), which pays part of the cost for child care. Payment can be received through the ACCESS card or paid directly to the provider.

ELIGIBILITY

- TANF eligibility rules apply.
- This is for parents currently receiving cash assistance (TANF) **and** looking for work, or attending an approved school or training program, or working (paid or volunteer).
- Families receiving Food Stamps **without** other public assistance may be eligible for **special** child care allowance while in school or looking for work.

HOW TO APPLY

To apply contact the local County Assistance Office.



Welfare Helpline 1-800-692-7462

EARLY HEAD START AND HEAD START

Free programs, but are often part day and part year. Some are center-based and some offer home-based care.

ELIGIBILITY

- A family of three, for example, may be eligible if they earn up to \$14,630 per year.
- There is no work requirement.
- Families eligible for **Head Start** may also be eligible for **Subsidized Child Care** or **Child Care Allowance** if they prefer to use another type of child care provider.

HOW TO APPLY

Contact the local Head Start or Early Start program.



1-877-472-5437

CHILD CARE HELP (cont.)

MORE INFORMATION

Child Care Information Helpline helps families find child care programs, including after-school programs and programs for parents who work evenings, nights, or weekends.


 1-877-PA-KIDS or 1-877-472-5437

Families of children with special needs can contact the Special Kids Network.

 Special Kids Network 1-800-986-4550

Some employers also offer assistance by providing child care on-site, by offering financial assistance, or by offering a Federal Dependent Care Assistance Plan (DCAP). Parents should ask their employers about these.

Find more information online.

 www.revenue.state.pa.us
www.paheadstart.org



CHILD HEALTH INSURANCE

CHILD HEALTH INSURANCE

Available for low-income children. It is free through **Medicaid** (also known as **Medical Assistance** or **MA**) for some children under age 21. It is free or low-cost through the **Children's Health Insurance Program of Pennsylvania** (also known as **CHIP**) for low-income children under age 19 who are NOT eligible for Medicaid. These programs can save a family at least \$1200 per year per child in health insurance costs and thousands in health care costs, including prescription drugs and medical equipment.

ELIGIBILITY

- The choice between **MA** and **CHIP** depends entirely on the family's income and the age of the child. Children in the same family may qualify for different programs. There are no waiting lists for either **MA** or **CHIP**.
- **CHIP** covers most health expenses, but **MA** is comprehensive and covers everything.
- Eligibility for **MA** is now based primarily on the child's age, family income, and family size. Children living with parents who are receiving cash assistance (TANF) automatically receive **MA**. Children, who are receiving TANF, even if parents or caregivers such as grandparents are not, are still eligible for **MA**.
- Families leaving cash assistance usually can keep **MA** for up to one year. This is referred to as **Transitional Medicaid** (see **Adult Health Insurance** in this packet).
- Children who are not US citizens must have "lawful" immigrant status. Their parents should not have to reveal either their own immigration status or their Social Security number in order to apply for insurance for their children.
- Low-income pregnant women, including teenagers, may be eligible for health insurance for themselves before the baby is born and for up to 60 days after the baby is born. The newborn baby may also be insured.
- Even if a child has other insurance, s/he can also be enrolled in **MA**, for additional coverage. Children covered by other insurance cannot enroll in **CHIP** for extra coverage.
- Children in "substitute care" or "placement" are eligible for health insurance, but are enrolled in different ways depending on their situation.
- Severely disabled children can qualify for **MA** without regard to their parents' income.

MORE INFORMATION

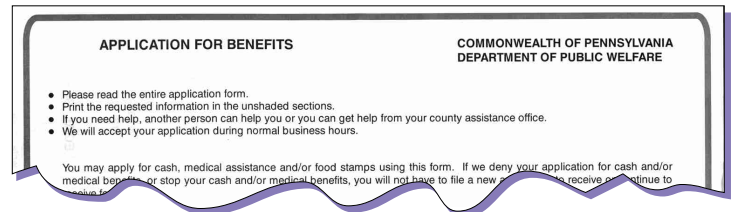
For additional information about **MA** and **CHIP**, call the Pennsylvania Department of Health.



Healthy Babies/Healthy Kids Helpline:
1-800-986-KIDS or 1-800-986-5437

Complete **Form PA 600 CH** or **Form PA 600** in this packet. Together mail the application of your choice with income information and if child is not a citizen, with the child's immigration status information, to either the local County Assistance Office or the **CHIP** program. Call to obtain the address for the closest County Assistance Office, or a postage-paid envelope with the proper address, or an application form.

FIND THE FORM THAT LOOKS LIKE THIS



FIND THE FORM THAT LOOKS LIKE THIS

OR



1-800-986-5437

Families with a child with a chronic or disabling health condition should also access the Special Kids Network regarding many special services (e.g. health care products, therapy, education and training, etc.).



1-800-986-4550

Pregnant women can call Healthy Babies/Healthy Kids Helpline.



1-800-986-BABY or 1-800 986-2229

Find more information or to obtain applications online.



www.dpw.state.pa.us/general/guides.asp

CHILD TAX CREDIT

CHILD TAX CREDIT

Parents of dependent children are eligible for the federal [Child Tax Credit \(CTC\)](#).

The CTC further reduces the family's federal taxes and can be combined with the [Child and Dependent Care Credit](#) (see [Child and Dependent Care](#) in this packet).

Generally, the credit is equal to \$500 per child or the total amount of federal income tax owed, whichever is less.

ELIGIBILITY

- “Qualifying children” for the Child Tax Credit are under age 17 at the end of the year, U.S. citizens or resident aliens, and claimed as a dependent on the taxpayer's federal tax return.
- A single parent with income up to \$75,000, or married parents filing jointly with incomes up to \$110,000, and a married parent filing separately with an income up to \$55,000 may be able to claim the Credit.



HOW TO APPLY

Families must file [IRS Form 1040](#) or [1040A](#).

FIND THE FORM THAT LOOKS LIKE THIS

A sample of the IRS Form 1040 for the year 2000. The form is titled "U.S. Individual Income Tax Return 2000" and includes fields for name, address, and social security numbers. A purple wavy line is drawn across the bottom of the form.

Families with three or more children and who also claim the [Earned Income Tax Credit](#) (see [Earned Income Credit](#) in this packet) must also complete [IRS FORM 8812](#), “Additional Child Tax Credit.” This form is included in this packet.

FIND THE FORM THAT LOOKS LIKE THIS

A sample of the IRS Form 8812 for the year 2000, titled "Additional Child Tax Credit". It includes instructions and a "Before you begin" section. A purple wavy line is drawn across the bottom of the form.

Obtain Forms
1-800-TAX-FORM

Workers who know they will be eligible in the following year for the Child Tax Credit can arrange to have less income tax withheld from their pay. See [IRS Form W-4](#), “Employee’s Withholding Allowance Certificate”, which is available from employers or by calling the IRS.

IRS: 1-800-829-3676

MORE INFORMATION

Tax filing help is available through the [VITA](#) sites. Please see [Tax Preparation Help](#) in this packet.

Find out more information online.

www.irs.gov

CREDIT COUNSELING

Consumer Credit Counseling Service

Provides free or low-cost assistance to people dealing with difficult financial situations. Counseling services can be provided face-to-face or over the telephone. The service can help a consumer save hundreds of dollars and obtain special funding, such as money for first-time homebuyers.

The programs offer help on the following:

- Debt management
- Debt repayment and repair plans
- Budget planning
- First-time home ownership
- Budgeting for retirement
- Saving Tips
- Long-term financial goal planning
- Bankruptcy
- Mortgage default counseling

ELIGIBILITY

- A counselor determines eligibility for the debt management program by looking at a combination of income and debt, though most people qualify for the program. If a caller does not qualify, the program will refer her/him to another place.

PLEASE NOTE

Be aware that some loan companies try to trick people into paying more money for a loan than they should. A lender may be trying to take a person's money if:

- A lender offers a loan without taking into account the borrower's income and ability to repay the loan.
- The lender tries to make a person refinance his/her loan so that the person can borrow more money.
- The lender requires the borrower to purchase unnecessary credit insurance as part of the loan.
- The lender offers one loan rate at the time of application and then switches to a higher rate when the borrower signs for the loan.
- The lender does not give complete information on loan statements, making it difficult to see how much is left to repay on the loan.

MORE INFORMATION

For the closest location, contact the Consumer Credit Counseling Service.



1-800-388-2227

For more information online



www.nfcc.org



EARNED INCOME CREDIT

EARNED INCOME TAX CREDIT (EITC)

Also known as the **Earned Income Credit (EIC)**, this is a special refundable credit that can be applied against a family's federal income taxes. Eligible taxpayers can receive a refund of this credit even if they owe no income tax or had no income tax withheld.

Taxpayers can choose to receive the EITC in either of two ways: they can receive the credit in one lump sum after filing a tax return, or they can spread out the credit over the course of the year by reducing the amount of federal income tax withheld from each paycheck.

The amount of the credit depends on household size and income and whether or not it includes a "qualifying child" (see below). For example, a family with one qualifying child and with earnings in 2000 up to \$27,413 could have received \$2353 after filing a tax return. (In effect, the EITC raises this family's income by 34 cents for each \$1 earned through work!)

ELIGIBILITY

- The tax filer must have worked full-time or part-time at some point during the tax year .
- The lump sum EITC payment does not count against welfare benefits such as a cash grant or Medicaid as long as it is spent within a month or it may be considered as a resource by the welfare department.

Households can claim a larger credit if they have a "qualifying child." A qualifying child:

- Is the tax filer's son, daughter, adopted child (or a descendent of a son, daughter, or adopted child), stepchild, or eligible foster child.
- Is less than 19 years of age, or is under age 24 if a full-time student and living in the same household as the tax filer.
- Lived with the tax filer in the U.S. for more than half of the tax year or, in the case of an eligible foster child, lived with the tax filer for the entire year.
- Must be cared for as one's own.

For households WITH a "qualifying child"

- The tax filer's earned income must be less than \$27,413 if there is one qualifying child, or less than \$31,152 if there is more than one qualifying child.
- A tax filer who pays for the support of a child (or children) of a partner to whom he or she is not married, cannot count those children in claiming the EITC. The tax filer must be the biological or adoptive parent or guardian of the child (or children).
- In households where parents, children and grandchildren reside together, and the child qualifies, and there are more than one taxpayer for EITC, only the person with the highest "adjusted gross income" can claim the credit. If the parent with the higher adjusted gross income exceeds the EITC dollar limitations, then no parent in the home would be entitled to receive the credit.

For households WITHOUT a "qualifying child"

- The tax filer's earned income must be less than \$10,380.
- The tax filer must be between the ages of 25 and 64 at the end of the tax year.
- Neither the tax filer nor the tax filer's spouse may be claimed as a dependent on another person's tax return.
- The tax filer must live in the U.S. for more than half of the tax year.

HOW TO APPLY

A tax filer with qualifying children must file either **IRS Form 1040** or **Form 1040A** and must fill out and attach **IRS Schedule EIC**.

FIND THE FORM THAT LOOKS LIKE THIS

FIND THE FORM THAT LOOKS LIKE THIS

EARNED INCOME CREDIT (cont.)

A tax filer with NO qualifying children can file any tax form—including the [IRS Form 1040EZ](#)—and does not need to file Schedule EIC.

FIND THE FORM THAT LOOKS LIKE THIS

Individuals who did not claim the EITC for a prior tax year are allowed to claim the credit for up to three prior years. To do so, they must have a copy of their tax return or their [W-2 statement](#) from those prior years. If neither is available, the individual can ask his or her employer from those prior years for a copy of his/her W-2 statement. If more than 1½ years have passed, one can also go to a VITA site (see below) or a walk-in Internal Revenue Service office.

FIND THE FORM THAT LOOKS LIKE THIS

FOR MORE INFORMATION

Tax forms are available in this packet.

 **Obtain Forms**
1-800-TAX-FORM or 1-800-829-3676

Help with filing federal income taxes is available through [VITA](#). Please see [Tax Preparation Assistance](#) in this packet for more information.

Find more information about EITC online.

 www.irs.gov
www.cbpp.org

ADVANCED EARNED INCOME TAX CREDIT (ADVANCED EITC)

Allows the tax filer to get part of the credit regularly in each paycheck. A head of household with qualifying children can get up to \$118 of the EITC per month and the remainder in a check from the IRS after filing a tax return.

ELIGIBILITY

- Tax filers must expect their earned income will be less than a certain amount determined by the IRS. In 2000 this amount was \$27,413. The amount for 2001 will be higher.
- The tax filer must have at least one qualifying child (see definition above).
- The tax filer must meet the eligibility requirements for households with a qualifying child.
- Advanced EITC is considered “exempt from income” with regard to welfare grants including cash and Medicaid.

HOW TO APPLY

Eligible individuals must fill out [IRS Form W-5](#) (called the [Earned Income Credit Advance Payment Certificate](#)) and give it to their employer. If the individual changes jobs, she must fill out another W-5 and give the new form to the new employer. If an individual’s situation changes (for example, her earnings rise above the income limit), then a new W-5 must be filed. If the tax filer’s spouse is also employed, separate W-5 forms should be filed with each person’s employer. A sample W-5 form is included in this packet. The form can also be obtained from some employers or by calling the phone number listed above.

FIND THE FORM THAT LOOKS LIKE THIS

Workers who get Advance EITC payments during the year must also file a federal income tax return for that year and must include the total amount in Advance EITC received in their paychecks. They must also complete [IRS Schedule EIC](#) and attach it to their tax return.

FIND THE FORM THAT LOOKS LIKE THIS

FAMILY SAVINGS ACCOUNTS

FAMILY SAVINGS ACCOUNTS

Also known as Individual Development Accounts or IDAs, are special savings accounts that encourage low-income persons to save money. Savings are matched by funds provided by the Commonwealth of Pennsylvania at the rate of \$1 for each \$1 saved (beginning July 1, 2001). Participants can receive a maximum match of \$600 per year, for up to two years. Total possible match is \$1200.

In order to receive the match, savings must be used for a specific, eligible goal. Eligible goals usually include purchase of a home, home improvements or repairs, education for oneself or one's children, starting a business, or retirement. Eligible saving goals vary according to the sponsoring organization; in some cases, other goals can be established with the organization's approval.

The FSA program requires participants to save a minimum of \$10 per week and to attend a number of classes or workshops on topics such as managing a household budget, credit and credit repair, debt management, etc. After reaching one's saving goal, participants may be able to re-enroll in order to save for another goal.

ELIGIBILITY

- Income guidelines apply. There is a maximum income requirement, but government payments (e.g. TANF, SSI, Unemployment Compensation) are not included as income. For example, a family of three may be eligible with an income up to \$29,260, or a family of four can earn up to \$35,300. Interested persons should check with the sponsoring program for the most current income guidelines in effect.

HOW TO APPLY

Contact the nearest program. See below for a list of programs by county. (Each year, new programs are added.)

Participants must enroll in the FSA program through a sponsoring organization and must open a savings account at an approved financial institution.

There is a \$20 nonrefundable enrollment fee.

Allegheny	Garfield Jubilee Association North Side Civic Development Council, Inc.	1-412-665-5204 1-412-322-3523
Berks	Berks Community Action Program Inc.	1-610-375-7866
Dauphin	Pennsylvania Appalachian Capital Alliance	1-717-441-2757
Erie	Greater Erie Community Action Committee	1-814-459-4581
Fayette	Fayette County Community Action Agency	1-724-437-6050
Indiana	Indiana County Community Action Agency	1-724-465-2657
Lancaster	Tabor Community Services, Inc.	1-717-397-5182
Lehigh/Northampton	Community Action Committee of the Lehigh Valley, Inc.	1-610-691-5620
Luzerne	Commission on Economic Opportunity	1-570-826-0510 x120
Philadelphia	Women's Opportunity Resource Center	1-215-564-5500
Schuylkill	Economic Opportunity Cabinet of Schuylkill Co.	1-570-622-1995
Union	Union-Snyder Office of Human Resources	1-570-374-0181
Washington	Community Action Southwest	1-724-225-9550

FOOD STAMPS

FOOD STAMP PROGRAM

In Pennsylvania the Food Stamp Program provides low-income households with Electronic Benefits Transfer (EBT) ACCESS Cards, which they can use like cash to purchase most food or food products, or seeds and plants to grow food in home gardens. A family of three may receive as much as \$341 per month in food stamp benefits.

Each head-of-household receives a plastic debit card (EBT ACCESS card), a private ID number, and an electronic account. The account is credited monthly with the benefit amount. The debit card can be used to pay for groceries at most grocery stores and some farmers' markets/vendors. Non-food items (such as paper products) as well as take-out foods, alcoholic beverages, and pet foods may not be purchased with food stamps. Also, for most individuals there are no time limitations on receiving food stamp benefits.

Once enrolled, able-bodied adults must register with their local employment office and comply with employment and training program requirements. Monthly reporting of income is required for households with earned income; proof of income can be sent by mail or dropped off at the local County Assistance Office.

ELIGIBILITY

- Eligibility depends on household income and the value of any household assets (such as property or vehicles).
- Households may have no more than \$2000 in countable assets, such as a bank account. (The limit is \$3,000 if at least one person in the household is age 60 or older.) The house that one lives in and the land it sits on are not counted against these limits. Special rules are used to determine the value of cars.
- Most people with low incomes qualify for food stamp benefits. One is not required to live with children, be elderly, be disabled, or be on welfare to receive food stamp benefits. Many working people qualify for and receive food stamps.

HOW TO APPLY

A person may apply for food stamp benefits by submitting an application in person or by mail to the local County Assistance Office. The application **Form PA 600** is included in this packet. Additional copies may be obtained by calling the Pennsylvania DPW Helpline number below.

FIND THE FORM THAT LOOKS LIKE THIS

APPLICATION FOR BENEFITS

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF PUBLIC WELFARE

- Please read the entire application form.
- Print the requested information in the unshaded sections.
- If you need help, another person can help you or you can get help from your county assistance office.
- We will accept your application during normal business hours.

You may apply for cash, medical assistance and/or food stamps using this form. If we deny your application for cash and/or medical benefits or stop your cash and/or medical benefits, you will not have to file a new application to receive or continue to receive benefits.

MORE INFORMATION

For information about the Food Stamp Program, call the local County Assistance Office or the PA DPW Helpline weekdays (not holidays) between 8:30 a.m. and 4:45 p.m.



DPW Helpline 1-800-692-7462

For telephone pre-screening (except Allegheny and Philadelphia counties).



Pennsylvania Hunger Action 1-800-634-2033

For printed information on eligibility and benefits, contact the USDA Food Stamp Information Line.



1-800-221-5689

Find more information online.



www.dpw.state.pa.us/oim/oimfoodstamp.asp

HIGHER EDUCATION

HIGHER EDUCATION

Taxpayers can claim a variety of tax deductions or credits to offset educational expenses for an eligible student. Some of the most valuable ones are described below. The **Hope Credit**, for example, is a federal tax credit (nonrefundable), which can be claimed for each of the first two years of college and is worth up to a \$1500 credit for each eligible student per year. The **Lifetime Learning Credit** is also a federal tax credit (nonrefundable) may be worth up to a \$1000 credit per taxpayer.

HOPE SCHOLARSHIP CREDIT

ELIGIBILITY

- The **Hope Credit** is available to a taxpayer with an adjusted gross income up to \$50,000 (or under \$100,000 if married filing jointly). Married persons filing separately cannot claim the credit.
- The student must be in first two years of undergraduate education and enrolled at least half time in a degree program.
- This credit is available only for 2 years per eligible student.

HOW TO APPLY

Complete and submit **IRS Form 8863** (along with **IRS Form 1040** or **1040A**).



Obtain Forms
1-800-829-3676

FIND THE FORM THAT LOOKS LIKE THIS

Form **8863** Department of the Treasury—Internal Revenue Service
Education Credits (Hope and Lifetime Learning Credits) OMB No. 1545-1618
Attachment Sequence No. **51**
2000
See instructions on pages 3 and 4. Attach to Form 1040 or Form 1040A.
Name(s) shown on return Your social security number
Part I Hope Credit

FIND THE FORM THAT LOOKS LIKE THIS

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2000 (U) IRS Use Only—Do not write or staple in this space.
OMB No. 1545-0074
For the year Jan. 1-Dec. 31, 1999, or other tax year beginning , 1999, ending
Label (See instructions on page 18.) Your first name and initial Last name Your social security number
If a joint return, spouse's first name and initial Last name Spouse's social security number
Use the IRS label. Otherwise, please print Home address (number and street), if you have a P.O. box, see page 18. Apt. no. **IMPORTANT!** You must enter your label above.
City, town or post office, state, and ZIP code, if you have a foreign address, see page 19.

FIND THE FORM THAT LOOKS LIKE THIS

Form **1040A** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return (U) 2000 IRS Use Only—Do not write or staple in this space.
OMB No. 1545-0085
Label (See page 19.) Your first name and initial Last name Your social security number
If a joint return, spouse's first name and initial Last name Spouse's social security number
Use the IRS label. Otherwise, please print Home address (number and street), if you have a P.O. box, see page 20. Apt. no. **IMPORTANT!** You must enter your label above.
City, town or post office, state, and ZIP code, if you have a foreign address, see page 20.

LIFETIME LEARNING CREDIT

The **Lifetime Learning Credit** lowers one's federal income tax liability by up to \$1000 per taxpayer. This credit is available for one or more courses taken as part of a post-secondary degree program, or in order to acquire or improve job skills (including noncredit courses and graduate-level work).

ELIGIBILITY

- The **Lifetime Learning Credit** is available to a taxpayer with an adjusted gross income up to \$50,000 (or under \$100,000 if married filing jointly). Married persons filing separately cannot claim the credit.
- This credit is available for an unlimited number of years.

HOW TO APPLY

Complete and submit **IRS Form 8863** with **IRS Form 1040** or **1040A** which are in this packet.



Obtain Forms
1-800-829-3676

HIGHER EDUCATION (cont.)

INTEREST PAID ON STUDENT LOANS

Interest paid on student loans can be deducted from taxable income when filing a federal income tax return. This reduces the amount of tax owed. For tax year 2000, up to \$2000 in student loan interest could be deducted. For tax year 2001, this amount will be increased to \$2500.

ELIGIBILITY

- Whether or not one can claim this deduction depends on one's adjusted gross income (AGI). In 2000, the AGI limit for this deduction was \$55,000 (or \$75,000 if married and filing jointly).

HOW TO APPLY

Complete [IRS Form 1040](#) or [1040A](#) and deduct the eligible amount of student loan interest from income in the section headed "Adjusted Gross Income."

EMPLOYER-PROVIDED EDUCATIONAL ASSISTANCE

Some employers provide educational assistance (for example, reimbursement for tuition and other educational or training expenses) as a benefit to their employees. Up to \$5,250 of employer-paid, undergraduate educational expenses may be excluded from income for federal tax purposes. In other words, the amount of educational expenses (up to \$5,250) paid by an employer would not show up as a benefit on the employee's W-2 wage statement.

Ask employer whether the company offers any education or training assistance programs.

FOR MORE INFORMATION

[IRS Form 8863, Education Credits](#), to be submitted with [Form 1040](#) or [1040A](#), is included in this packet.



Information booklet, [Tax Benefits for Higher Education](#) (IRS Publication 970) is also available from the IRS.



Help with taxes is available through [VITA](#). Please see [Tax Preparation Assistance](#) in this packet.

Additional information about help with student loans and scholarships is available online.



More information on the tax credits may be found online.



LEGAL SERVICES

LEGAL SERVICES

Are available at reduced or no cost for low-income individuals. Various agencies throughout Pennsylvania deal with civil matters such as protection from abuse, child custody, divorce, landlord-tenant issues, bankruptcy, unemployment compensation, and utility termination. Criminal cases are handled by the county's Public Defender Association. Since attorney fees are high, using these services can save households considerable money.

Each agency has different rules regarding fees, eligibility criteria, and services. Please contact the agencies (listed below by region) directly for more information:

FOR MORE INFORMATION

For legal agencies serving areas of the state not listed.



PA Legal Services 1-800-322-7572

For legal help with health care issues.



PA Health Law Project 1-800-274-3258

Free legal help is often available at law schools. Check the telephone directory white pages to find the phone number of a local university's law school (if there is one) and call to ask if it offers legal assistance (or legal clinic) to low-income people.

Private lawyers and law practices will sometimes take cases even if the family is unable to pay for services. Contact the local Bar Association or Lawyer Reference Service (check the telephone directory for the phone number or the Pennsylvania Bar Association at 1-800-692-7375).

Find more information online.



www.palegalservices.org

Allegheny County	Neighborhood Legal Services (Pittsburgh)	1-412-255-6700
	Neighborhood Legal Services (McKeesport)	1-412-678-0195
Berks County	Mid-Penn Legal Services	1-610-376-8656
Blair County	Mid-Penn Legal Services	1-814-943-8139
Center and Clearfield Counties	Mid Penn Legal Services	1-814-238-4958
Delaware County	Delaware County Legal Assistance	1-610-874-8421
Erie County	Mid-Penn Legal Services	1-814-238-4958
Fayette County	Southwest Penn Legal Services	1-888-855-3873
Gettysburg Area	Mid-Penn Legal Services	1-717-334-7623
Harrisburg Area	Mid-Penn Legal Services	1-717-232-0581
Lancaster County	Mid-Penn Legal Services	1-717-299-0971
Lehigh/Northampton Counties	Lehigh Valley Legal Services	1-610-317-8757
Montgomery County	Legal Aid of Southeastern PA	1-610-275-5400
Philadelphia County	Community Legal Services and Phila. Legal Assistance	1-215-981-3700
	Welfare Law Line	1-215-987-3710
	Law Center North Central (Welfare Intake)	1-215-227-2400
Pike County	Legal Services of Northeastern PA	1-570-424-5338
Wilkes-Barre Area	Legal Services of Northeastern PA	1-570-825-8567

PA TAX FORGIVENESS

PENNSYLVANIA'S TAX FORGIVENESS PROGRAM

Also known as the Special Provision (SP) Program, is a tax credit that can be used to offset state income taxes. Eligible taxpayers may be able to reduce or eliminate the amount of state income tax owed. If eligible for the program, one may be able to obtain a refund from the state or reduce the amount of state income tax that is withheld from a paycheck. A family of four earning up to \$28,000 in 2000 could receive a refund of up to \$784 in state income taxes by filing for Tax Forgiveness.

HOW TO APPLY

To obtain a refund, one must file a state income tax return using [Form PA-40](#) or [PA-40EZ](#), as well as [PA Schedule SP Special Tax Forgiveness Credit \(PA-SP\)](#). Forms are available in this packet or from the PA Department of Revenue.



ELIGIBILITY

Employers usually withhold 2.8% of gross pay for state income taxes. Employees can get all or some of that money back through Tax Forgiveness, as long as their incomes are within the guidelines below and they file a state income tax return.

FIND THE FORM THAT LOOKS LIKE THIS

Thumbnail of the PA SCHEDULE SP form. The title is "PA SCHEDULE SP Special Tax Forgiveness Credit". It includes fields for "Name as shown on your PA tax return:", "Social Security Number:", and "Spouse's Name (even if filing separately):". There are checkboxes for "UNMARRIED", "Single", and "Spouse claimed as a dependent on another's return".

FIND THE FORM THAT LOOKS LIKE THIS

Thumbnail of the PA-40 - 2000 form. The title is "PA-40 - 2000 Pennsylvania Income Tax Return". It includes fields for "Your Social Security Number" and "Spouse's Social Security Number". There are checkboxes for "Extension", "Amended Return", and "Fiscal Year Filers".

FIND THE FORM THAT LOOKS LIKE THIS

Thumbnail of the Form 1040EZ form. The title is "Form 1040EZ Department of the Treasury—Internal Revenue Service Income Tax Return for Single and Joint Filers With No Dependents (O) 2000". It includes fields for "Your first name and initial", "Last name", "Your social security number", and "Spouse's social security number".

	Pay No Tax (Maximum Income)	Pay Partial Tax (Income Between)
Single person	\$ 6,500	\$ 6,501 to \$ 8,750
Couple	\$ 13,000	\$ 13,001 to \$15,250
Single parent with 1 child	\$ 14,000	\$ 14,001 to \$16,250
A couple with 1 child	\$ 20,500	\$ 20,501 to \$22,750
For each additional child, add:	\$ 7,500	\$ 7,501 to \$ 9,750

PA TAX FORGIVENESS (cont.)

TO REDUCE THE AMOUNT OF STATE INCOME TAX WITHHELD FROM A PAYCHECK (NONWITHHOLDING)

ELIGIBILITY

- Tax filer must have received a state income tax refund last year by filing the forms listed above (or have owed no taxes because there was no taxable income), and
- Tax filer earned less than the amount in Column 1 above for the household size, and
- The tax filer expected her/his annual income in the coming year to be less than amount in Column 1 above for the household size. The tax filer must be quite certain that her/his income will not rise above the amount in column 1, because if it does rise, the employee might end up owing taxes instead of receiving a refund.

HOW TO APPLY

To apply for nonwithholding, an employee must give [Employee's Nonwithholding Application](#) (PA Form REV-419) to her/his employer, who then submits it to the state for approval. Forms are available in this packet or from the PA Department of Revenue.



1-800-362-2050

FIND THE FORM THAT LOOKS LIKE THIS

REV-419 AS (11-99)		
 COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE BUREAU OF BUSINESS TRUST FUND TAXES DEPT. 28004 HARRISBURG, PA 17128-0304	EMPLOYEE'S NONWITHHOLDING APPLICATION Please Print or Type	TAX YEAR _____
<small>EMPLOYEE INSTRUCTIONS: Who is Eligible For NonWithholding - You may be entitled to nonwithholding of PA State Income Tax if you incurred no liability for income tax the preceding tax year and you anticipate that you will incur no liability for income tax the current tax year, according to the Special Tax Provisions of Act 32 of 1974. Act 32 provides low income individuals a complete or partial tax forgiveness, with specific instructions contained in the current year's Pennsylvania Individual Income Tax Forms and Instructions Booklet.</small>		

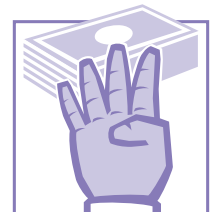
FOR MORE INFORMATION

Tax preparation assistance can be obtained from [VITA](#). Please See [Tax Preparation Assistance](#) in this packet more information.

Find more information online.



www.revenue.state.pa.us



TAX PREPARATION

TAX PREPARATION ASSISTANCE

Free tax preparation assistance is available through the Internal Revenue Service's [Volunteer Income Tax Assistance \(VITA\)](#) program. Volunteers who have been trained by the IRS provide free assistance to people needing help in preparing their tax returns. VITA sites are located in many areas such as at nonprofit agencies and other places in the community. Sites are generally open from February 1 through April 15 and one should check with the individual site for its days and hours of operation.

There are also [Low-Income Taxpayer Clinics](#) sponsored by a few non-profit agencies. They provide legal assistance to low-income taxpayers in controversies with the Internal Revenue Service.

Some tax preparation businesses, especially those offering "instant" refunds, charge very high fees. Using [VITA](#) can save taxpayers hundreds of dollars in unnecessary charges.

ELIGIBILITY

- There are no eligibility requirements.

HOW TO APPLY

For the closest [VITA](#) site in your area, contact the IRS or an IRS Taxpayer Education Office.



IRS: 1-800-829-1040

IRS Taxpayer Education Offices:

Philadelphia: 1-215-861-1089

Pittsburgh: 1-412-395-6569

MORE INFORMATION

To become a VITA volunteer call one of the two Pennsylvania IRS Taxpayer Education Offices listed above or the main IRS office.



IRS: 1-800-829-1040

TAX PREP CHECKLIST

When a tax filer goes to a VITA site for assistance with tax preparation, a tax filer should take the following information:

- A copy of the prior year tax return.
- Copies of any IRS notices or letters notifying the tax filer of any errors or changes in prior year's tax return.
- Social Security cards for self, spouse, all dependents and qualifying children.
- Birth certificates for dependents and qualifying children.
- All wage or other earnings records for the tax year, for self and spouse (if filing together). [See Back for listing and samples.](#)
- Evidence of all other income or alimony records for the tax year, including:
 - Total alimony paid.
 - Total alimony received.
 - Amounts of any other income received.
- Itemized list of deductions:
 - Total medical expenses paid.
 - Total state and local taxes paid.
 - Social Security number or Employer Identification Number (EIN) of any childcare provider used to care for children (if any).
- Other payments or withholdings from earnings to the IRS during the prior and current years.
- A voided check (with routing transit number and account number) from a checking account in tax filer's (or spouse's) name (for direct deposit of any possible refunds).
- Any other tax document for self or spouse.

EARNING RECORDS YOU MAY NEED

W-2 Wage and Tax statement

FIND THE FORM THAT LOOKS LIKE THIS

Form **W-2 Wage and Tax Statement 2000** Department of the Treasury—Internal Revenue Service
 Copy A For Social Security Administration—Send this entire page with Form W-3 to the Social Security Administration. photocopies are not acceptable. Cat. No. 10134D
 For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Do NOT Cut, Fold, or Staple Forms on This Page — Do NOT Cut, Fold, or Staple Forms on This Page

Form 1098 (Mortgage Interest Statement)

FIND THE FORM THAT LOOKS LIKE THIS

8181 VOID CORRECTED OMB No. 1545-0901
 RECIPIENT/LENDER'S name, address, and telephone number
 2000
 Form 1098
 Copy A For Internal Revenue Service Center

RECIPIENT'S Federal identification no. PAYER'S social security number 1 Mortgage interest received from payer(s)/borrower(s)
 \$
 PAYER'S/BORROWER'S name 2 Points paid on purchase of principal mortgage
 \$

Form 1098-E (Student Loan Interest Statement)

FIND THE FORM THAT LOOKS LIKE THIS

8484 VOID CORRECTED OMB No. 1545-1576
 RECIPIENT/LENDER'S name, address, and telephone number
 2000
 Form 1098-E
 Copy A For Internal Revenue Service Center

RECIPIENT'S Federal identification no. BORROWER'S social security number 1 Student loan interest received by lender
 \$
 BORROWER'S name

Form 1098-T (Tuition Statement Payments)

FIND THE FORM THAT LOOKS LIKE THIS

8383 VOID CORRECTED OMB No. 1545-1574
 FILER'S name, street address, city, state, ZIP code, and telephone number
 2000
 Form 1098-T
 Copy A For Internal Revenue Service Center

FILER'S Federal identification no. STUDENT'S social security number 1
 2
 STUDENT'S name

Form 1099-MISC (Miscellaneous Income)

FIND THE FORM THAT LOOKS LIKE THIS

9595 VOID CORRECTED OMB No. 1545-0115
 PAYER'S name, street address, city, state, ZIP code, and telephone no. 1 Rents
 \$
 2 Royalties
 \$
 3 Other income
 \$
 2000
 Form 1099-MISC
 Copy A For Internal Revenue Service Center

PAYER'S Federal identification number RECIPIENT'S identification number 4 Federal income tax withheld
 \$
 5 Fishing boat proceeds
 \$
 RECIPIENT'S name 6 Medical and health care payments
 \$
 7 Nonemployee compensation
 \$
 8 Supplemental unemployment benefits
 \$

Form 1099-SSA (Social Security or Railroad Retirement Distributions)
 . . . and/or other Form 1099s

WIC PROGRAM

WIC (WOMEN, INFANTS AND CHILDREN) PROGRAM

The **WIC Program** (Special Supplemental Food and Nutrition Education Program for Women, Infants, and Children) is a nutrition program providing foods such as eggs, milk, butter and cheese at no cost to low-income individuals. (These benefits will not reduce other benefits a participant may be eligible to receive.) Participants receive vouchers and a list of grocery stores that accept them.

WIC vouchers may be worth as much as \$1000 a year, depending on the age and number of family members eligible for the program.

ELIGIBILITY

- To qualify, one must be certified by a WIC health professional as someone whose health is at risk due to nutritional or medical reasons.
- Applicants must either be pregnant, breast-feeding or postpartum with a baby under six months old, or they must have children up to age five.
- Applicants must reside in Pennsylvania to enroll in a local program.
- Applicants must be income eligible. A family of four with annual earnings under \$32,653 in 2001 may qualify for WIC benefits.

HOW TO APPLY

First contact the WIC Hotline to find the nearest WIC office, learn more about eligibility and obtain application forms.



Call: 1-800-942-9467

Next call the local WIC office to schedule an appointment with a health care professional there. Often the Hotline will automatically transfer the caller directly to the closest WIC office.

A pregnant woman must bring proof of pregnancy. Proof is written certification from a doctor to her first WIC appointment. Most doctors have the forms or will provide verification on a prescription form. Or one can call the local WIC office to obtain the necessary forms.

At one's first WIC appointment the applicant will also need to bring along proof of income (for example, a pay stub) and of address.

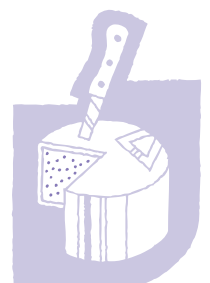
If applicant has a Medical Assistance card, she should bring the card along to the appointment as well.

MORE INFORMATION

Find more information about the WIC program online.



www.health.state.pa.us/php/wic
www.nalusda.gov/wicworks




ADDITIONAL PROGRAMS & SERVICES

This section contains information on a number of other programs and services available for low-income people.

PENNSYLVANIA DEPARTMENT OF PUBLIC WELFARE (DPW)

DPW oversees a large number of programs for low-income households, including TANF (Temporary Assistance for Needy Families), Food Stamps, Children's Health Insurance Program (CHIP), Medicaid, childcare subsidies, mental health and mental retardation services, child welfare programs, and others. Contact their [Helpline](#) for more information about any of these programs. For example, you can obtain the phone number and location of the nearest County Assistance Offices. It is available weekdays (except holidays) from 8:30 a.m. to 4:45 p.m.

 [DPW Helpline 1-800-692-7462](#)

UTILITIES ASSISTANCE

Low-Income Home Energy Assistance Program (LIHEAP)

Provides assistance for paying heating bills or for emergency furnace repairs. It is usually only available in the winter months, but sometimes available in the summer (depending on funding). For information, call the local County Assistance Office or the DPW Helpline.

 [DPW Helpline 1-800-692-7462](#)

Utility Companies

Some utility companies (gas, electric, telephone, home heating fuel) have special programs to help low-income persons obtain and pay for their services, including budget payment plans. Contact the utility company to see if it offers such assistance.

HOUSING ASSISTANCE


Pennsylvania Housing Finance Agency (PHFA)

Helps low-income people with home buying or mortgage emergencies.

 [1-800-822-1174](#)

Subsidized Housing

Such as public housing or Section 8 programs, call the local public housing authority or the US Department of Housing and Urban Development (HUD):

 In eastern Pennsylvania, call the Philadelphia regional HUD office: [1-215-656-0600](#)

In western Pennsylvania, call the Pittsburgh regional HUD office: [1-412-644-6428](#)

REPRODUCTIVE HEALTH

Family planning services are available in almost every county in Pennsylvania. For information about available services or to find a local office, contact:

 In western Pennsylvania: Family Health Council: [1-800-215-7494](#)

In central Pennsylvania: Family Health Council: [1-717-761-7380](#)

In northeast Pennsylvania: Maternal and Family Health Services: [1-800-367-6347](#)

In southeastern Pennsylvania: Family Planning Council: [1-800-848-3367](#)

HEALTH INSURANCE AND HEALTH CARE

 Medicare: [1-800-638-6833](#)

Medicare Part B: [1-800-382-1274](#)

Medicaid: [1-800-692-7462](#)

The PACE program helps low-income elderly Pennsylvanians pay for their prescription medications: [1-800-225-7223](#)

ELIGIBILITY GUIDELINES-FPIG

2001 FEDERAL POVERTY INCOME GUIDELINES & PA PROGRAM THRESHOLDS

Percentage of 2001 Federal Poverty Income Guidelines	Programs Using This Eligibility Level in Pennsylvania	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	For each additional person add:
100%	Medicaid (MA) [children over 6 years & born after 9/30/83] Head Start	\$8,590	\$11,610	\$14,630	\$17,650	\$20,670	\$23,690	\$3,020
133%	Medicaid (MA) [ages 1 through 5 years] Free School Lunch & Breakfast (130%) Food Stamps (approx.)	\$11,425	\$15,441	\$19,458	\$23,475	\$27,491	\$31,508	\$4,017
185%	Medicaid (MA) [infants under 1 year] WIC Reduced Price School Lunch & Breakfast	\$15,892	\$21,479	\$27,066	\$32,653	\$38,240	\$43,827	\$5,587
200%	No-cost CHIP [ages birth through 18] Subsidized Child Day Care Family Savings Accounts	\$17,180	\$23,220	\$29,260	\$35,300	\$41,340	\$47,380	\$6,040
235%	Reduced-cost CHIP [ages birth through 18]	\$20,187	\$27,284	\$34,381	\$41,478	\$48,575	\$55,672	\$7,097

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We also especially owe our gratitude to The Reinvestment Fund that not only encouraged us with this project, but shared insights, resources, time and information.

The Human Resources Packet has been produced as a resource of the Pennsylvania Family Economic Self-Sufficiency Project. The Pennsylvania Family Economic Self-Sufficiency Project is a collaborative effort of more than 1,000 stakeholders from state and local organizations and government agencies that are part of the economic development, social welfare, job training and education communities in Pennsylvania. The Pennsylvania Family Economic Self-Sufficiency Project helps low-income families build paths out of poverty by providing vital resources, training and advocacy that offer realistic ways in which self-sufficiency can be achieved. As a division of a child and family service agency, the project is closely linked with low-income families as well as their service providers.

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Consumer Credit Counseling Service

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