



2011 Quick Reference Guide

| AGENCY | PROGRAM | BENEFIT DESCRIPTION | ELIGIBILITY THRESHOLD |
|---|--|---|--|
| Corporation for National & Community Service | AmeriCorps State and National http://www.serve.gov | AmeriCorps State and National provides funds to local and national organizations and agencies committed to using national service to address critical community needs in education, public safety, health and the environment. Each of these organizations and agencies, in turn, uses their AmeriCorps funding to recruit, place, and supervise AmeriCorps members. | AmeriCorps State and National programs are open to U.S. citizens, nationals, or lawful permanent resident aliens age 17 and older. Members may serve full- or part-time over a period not to exceed 12 months. |
| | AmeriCorps VISTA http://www.serve.gov | VISTA members commit to serve full-time for a year at a nonprofit organization or local government agency, working to fight illiteracy, improve health services, create businesses, strengthen community groups, and much more. With passion, commitment, and hard work, VISTA members create or expand programs designed to bring individuals and communities out of poverty | The VISTA program is open to U.S. citizens, nationals, or lawful permanent resident aliens age 18 and older. Members commit to serve full-time for a year and may not engage in outside employment. |
| | Senior Corps http://www.serve.gov | For nearly 40 years, Senior Corps programs have connected more than 500,000 Americans to service opportunities in their communities. Programs include: - RSVP which offers the opportunity for all volunteers 55 and over who want to find challenging, rewarding, and significant service opportunities in their local communities. - The Foster Grandparent Program is a stipended volunteer program which connects volunteers age 55 and over with children and young people with exceptional needs. The Senior Companion Program is a stipended volunteer program which brings together volunteers age 55 and over with adults in their community who have difficulty with the simple tasks of day-to-day living. | Varies: program dependent |

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| Department of Labor (DOL) | Job Corps 800-733-JOBS; 510-832-2549 https://www.jobcorps.dol.gov | Provides eligible, low-income, young adults residential and non-residential career technical training and educational support in a variety of employment areas. | Between 16, and not yet 25 years old; meet lower level standard income levels (2009 Guidelines); be a legal U.S. resident; and in need of additional training/education |
| | Employment and Training Administration (ETA) 877-US-2JOBS http://www.doleta.gov/ | Administers funding to state and local workforce development orgs. and other entities by way of grants for job training, apprenticeships, income maintenance, and the collection of labor market information. | Varies: Program-dependent |
| | Employee Benefits Security Administration 866-444-3272 | Administrates pension benefits and COBRA through private employers. | Available to qualifying workers |
| Small Business Administration (SBA) | Small Business Loans 617-565-5590 http://www.sba.gov/localresources/district/ma/index.html | Through its loan guaranty programs, SBA provides access to capital for small businesses to start, grow, or expand. | Detailed criteria available at SBA website |
| Federal Deposit Insurance Corporation (FDIC) | Financial Information and Education 781-794-5636 800-334-9593 https://www.fdic.gov/moneysmart | Brochures about a variety of financial topics, including money management and mortgage foreclosure scams. Offers Money Smart - a financial education curriculum. Also, other general consumer information. | Available for general public |
| | Toll-Free Consumer Hotline 877-275-3342 Hotline 800-925-4618 Hearing-impaired http://www.fdic.gov | Consumer questions on banking issues: deposit insurance, retail/loan products, credit cards. [NOTE: For deposit insurance questions, ask to speak with deposit insurance specialist.] | Available for general public |
| Internal Revenue Service (IRS) | Earned Income Tax Credit Any IRS Taxpayer Assistance Center 800-829-1040 | Refundable tax credit for low-to-moderate income taxpayers: Maximum credit: \$5,666 (3 children), \$5,036 (2 children), \$3,050 (1 child), \$457 (no children) | Maximum annual income for 2010 married couples: \$48,362 (3 children), \$45,373 (2 children), \$40,545 (1 child), \$18,470 (no children): Maximum income amounts are \$5,000 less for single individuals |
| | Additional Child Tax Credit Any IRS Taxpayer Assistance Center 800-829-1040 www.irs.gov | Refundable tax credit for low-to-moderate income taxpayers: up to \$1,000 per child | Maximum annual income for 2010: \$75,000 (Single), \$110,000 (Married filing jointly), \$55,000 (Married filing separate); Minimum Annual Earned Income: \$3,000 |
| | Making Work Pay Credit Any IRS Taxpayer Assistance Center 800-829-1040 | Refundable tax credit up to \$400 (Single), \$800 (Married) | Annual Income for 2010: \$95,000 (Single), \$190,000 (Married) |
| | Volunteer Income Tax Assistance (VITA) 800- 829-1040 | Free tax return preparation | Varies by site |

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| | Taxpayer Advocate Service 877-777-4778 | Assists taxpayers with problems that are causing financial difficulty or significant cost. | Taxpayer has been unable to resolve problem through normal channels |
| Administration for Children and Families (ACF) | Assets for Independence Office of Community Services, 1-866-778-6037, info@idaresources.org | Enables community-based non-profits and government agencies to implement AFI projects to help low-income workers to save earnings in special purpose, matched savings accounts called Individual Development Accounts (IDAs) | TANF, or those whose household assets do not exceed \$10,000 in value (excluding a residence and one car) and who are either eligible for Earned Income Tax Credit (EITC), or have total household income of less than two times the Federal poverty line. |
| | Child Support Enforcement (CSE) 617-565-2477 http://www.acf.hhs.gov/programs/region1/program_info/cse.html | A Federal, state, tribal and local partnership promoting family self-sufficiency and child well-being. Support programs to locate noncustodial parents, establish paternity when necessary, establish orders for child support including medical support orders, collect payments and take enforcement action when needed. | Annual income must be limited to \$16,245 for an individual or \$21,855 for a married couple living together. Even if your annual income is higher, you still may be able to get some help |
| | Temporary Assistance for Needy Families (TANF) 617-565-1020 http://www.acf.hhs.gov/programs/region1/program_info/tanf.html | A block grant that provides financial assistance and work opportunities to needy families by granting states and tribes federal funds and wide flexibility to develop and implement their own welfare programs. | Varies by state |
| | Early Head Start 617-565-1727 http://www.acf.hhs.gov/programs/region1/program_info/hs.html | Promotes healthy prenatal outcomes, infant and toddler development and family functioning. Comprehensive social and medical services are available to low income pregnant women and families with children between birth and three years old. Serves children with disabilities. | Pregnant women and children between birth and 3 years old whose family income is < federal poverty guidelines (e.g., \$18,310 in 2009 for three-person family), receiving public assistance or homeless. Some families may be slightly above poverty guidelines. |
| | Head Start 617-565-1727 http://www.acf.hhs.gov/programs/region1/program_info/hs.html | Promotes whole child development with focus on school-readiness and healthy family functioning. Comprehensive education, social and medical services are available to low-income families with children between three and five years. Serves children with disabilities. | Children between 3 and 5 years whose family income is < federal poverty guidelines, or family is receiving public assistance or homeless. Some families may be slightly above poverty guidelines. |
| | Child Care and Development Fund (CCDF) 617-565-1152 http://www.acf.hhs.gov/programs/region1/program_info/cc.html | Supports low-income working families through childcare financial assistance and promotes children's learning by improving the quality of early care and education and afterschool programs. | Eligibility and subsidies vary by state |

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| ACF (continued) | Child Welfare Programs 617-565-2449 http://www.acf.hhs.gov/programs/region1/program_info/cw.html | Services for children and their families including preventive intervention to keep children within the home; to develop alternative placements, and reunification services; for children aging out of foster care. | Varies without regard to income |
| | Runaway and Homeless Youth 617-565-1119 http://www.acf.hhs.gov/programs/region1/program_info/rhy.html | Provides comprehensive services for youth in at-risk situations and their families. Services include transitional living services. | Varies |
| | Low Income Home Energy Assistance Program (LIHEAP) http://www.acf.hhs.gov/programs/ocs/liheap/about/contact_us.html | Program implemented at the state and tribal level that helps low-income households with assistance for their home energy bills. | Based on federal poverty guidelines; benefits vary |
| | Community Services Block Grant (CSBG) http://www.acf.hhs.gov/programs/ocs/csbgrantees/state_officials.html | Provides states and tribes with funds to lessen poverty in communities; Services address employment, education, better use of available income, housing, nutrition and emergency services. | Based on federal poverty guidelines |
| Administration on Aging (AoA) | Meals and Access Services 617-565-1164 or 617-565-1170 http://www.aoa.gov/AoARoot/Index.aspx | Title III and Title VI of the Older American Act (OAA) provides funding to the States to support congregate meals, home-delivered meals, information/referral, outreach, transportation, etc. Title VII of the OAA provides elder rights services including detection and preventive strategies to safeguard older persons who are often vulnerable to abuse in both the community and long-term care facilities. The Senior Medicare Patrol Program (SMP) empowers seniors through increased awareness and understanding of healthcare programs so that seniors can identify, prevent and report health care fraud. Funds are awarded for disease prevention/health promotion services, legal services and the National Family Caregiver Support Program. | No means test: Donations are asked for, but not required. |

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| Health Resources and Services Administration (HRSA) | Community Health Center Program 617-565-1420 https://www.bphc.hrsa.gov/ | Health centers provide varied & comprehensive health services to medically underserved communities and vulnerable populations with limited access to health care. These include low-income patients, the uninsured, those with limited English proficiency, migrant and seasonal farm workers, individuals and families experiencing homelessness, and those living in public housing. | Everyone, sliding fee discount for those below 200% FPL. |
| | Ryan White HIV/AIDS Program 888-ASK-HRSA (275-4772) http://www.hab.hrsa.gov/default.htm http://www.hab.hrsa.gov/aboutus.htm http://www.ask.hrsa.gov/ | Provides HIV-related health services, essential support services, and antiretroviral medications for those who do not have sufficient health care coverage or financial resources for coping with HIV disease. Ryan White fills gaps in care not covered by these other sources. | Varies: Program-dependent |
| | Rural Health Program 800-270-1898 http://www.ruralhealth.hrsa.gov/ http://www.raconline.org | Program helps fund rural health outreach and network development. Funds strengthen critical access hospitals, small rural institutions that serve as key access points for Medicare beneficiaries. | Varies: Program-dependent |
| Centers for Medicare & Medicaid Services (CMS) | Limited Income Subsidy for Part D 800-MEDICARE/ 800-722-1213 www.medicare.gov or www.SSA.gov | Provides assistance for Medicare beneficiaries to pay premium and co-pay amounts for Part D Plans. | Family income <150% of Federal poverty level (2011 annual income: \$16,335 (single), \$22,065 (couple)) |
| | Children's Health Insurance Program (CHIP) For information about CHIP and/or the MA Medicaid program, contact MassHealth at 800-841-2900 | CHIP is a state and federal partnership that targets uninsured children and pregnant women in families with incomes too high to qualify for most state Medicaid programs. | Varies by State |
| Medicaid | MassHealth 1-800-841- 2900 www.mass.gov/masshealth | MassHealth provides comprehensive health care benefits to about 1.3 million Massachusetts residents | Varies: MassHealth looks at categorical and financial eligibility and uses the Federal Poverty guidelines to make a determination |
| Prescription Advantage | State Pharmacy Assistance Program 800-AGE-INFO (800-243-4636) Press 2 TTY 1-877-610-0241 http://www.800ageinfo.com http://www.mass.gov/elders | Provides prescription drug coverage to Massachusetts residents age 65 and older, and younger individuals with disabilities. As a secondary payer to Medicare Part D, Prescription Advantage provides coverage for prescription drugs when members reach the gap in the Medicare coverage that is often referred to as the "donut hole" | Under age 65 - Up to 188% Federal Poverty Level Age 65 and over: If eligible for Medicare - Up to 500% FPL Not eligible for Medicare - No income limit |

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| Social Security Administration (SSA) | Supplemental Security Income (SSI) Local Social Security Office 800-772-1213 https://www.socialsecurity.gov | Provides payments to people with low income who are age ≥ 65 , blind, or disabled. | Income varies by household composition and type of income/assets for 2010: \$2,000 (Single); \$3,000 (Married) |
| | Extra Help | Provides subsidy for people with Medicare with limited income and assets who choose to sign up for a Medicare Part D Plan. | Your resources must be limited to \$12,640 for an individual or \$25,260 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count your house and car as resources; |
| U.S. Department of Agriculture (USDA) | Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamp Program) https://www.fns.usda.gov/snap/ | SNAP is the largest program in the domestic hunger safety net. SNAP provides nutrition assistance benefits via electronic debit cards to millions of low income people to supplement their food budgets so they can purchase more healthy food. | Household gross income at 130 % of Federal poverty level based on household size |
| | Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) http://www.mass.gov/wic | Provides nutritious supplemental foods, nutrition education, and health and social services referrals at no charge to low-income pregnant, postpartum and breastfeeding women, and infants and children ≤ 5 years old. | Family income 185% of Federal poverty level |
| | Summer Food Service Program (SFSP) https://www.fns.usda.gov/cnd/summer | Provides free nutritious meals and snacks to help children in low-income areas get the nutrition they need to learn, play, and grow throughout the summer months when they are out of school. | Varies; |