

INCOME/RESOURCES MAXIMIZATION 2023: A CHECKLIST OF BENEFITS AND RESOURCES

TAFDC for Families with Children

- ☐ Earned income disregards for wages
- ☐ Sept clothing allowance of \$350 per child
- ☐ child care vouchers for work, education, and training and job search
- ☐ categorical eligibility for SNAP
- ☐ categorical eligibility for MassHealth
- ☐ access to education and training
- ☐ transportation benefits

Social Security Disability

- ☐ SSDI for those with work history
- ☐ SSI for those with no or low-wage work
- ☐ Earnings disregards
- ☐ Categorical eligibility for:
 - Medicare with SSDI after 24 month
 - MassHealth with SSI
- ☐ SNAP eligibility – medical expense deductions, no cap on shelter costs

Transitional (Post-TAFDC) Benefits

- ☐ child care vouchers from DTA for 24 months, then EEC provided vouchers
- ☐ 6 months transportation assistance or reimbursement (employment/Ed/Training)
- ☐ Transitional MassHealth: 12 months if TAFDC stopped due to earnings, 4 months for other reasons

EAEDC (Emergency Assistance for Elders, Disabled and Children)

- ☐ Cash assistance even if homeless
- ☐ Categorical eligibility for MassHealth
- ☐ SNAP eligibility

Criminal Record Sealing

MassHealth

- ☐ TAFDC, EAEDC, SSI categorical eligibility
- ☐ at least 12 month categorical eligibility after leaving TAFDC due to increased earnings (as long as child under age 19)
- ☐ at least 4 month categorical eligibility after leaving TAFDC for any other reason
- ☐ MassHealth continuing if eligibility met

Child care

- ☐ DTA vouchers for employment or training while on TAFDC
- ☐ DTA Transitional vouchers for work for two years after TAFDC
- ☐ Income eligible child care vouchers from EEC

Child Support

- ☐ \$50 pass-through while on TAFDC
- ☐ Payments directly to families leaving TAFDC
- ☐ Enforcing and improving existing orders
- ☐ Modifying orders for non-custodial parents no longer able to make payments

Other Health Care

- ☐ CarePlus
- ☐ Medicare Savings Programs/Buy-ins
- ☐ ConnectorCare
- ☐ Health Safety Net
- ☐ Premium Assistance (if paying for employer provided health insurance or in college)
- ☐ Prescription Assistance

Veterans

- ☐ VA benefits for service and non-service connected disabilities
- ☐ VA health care
- ☐ Chap 115 MA monthly cash assistance and assistance for some emergencies
- ☐ Twice Yearly Chap 115 Annuity
- ☐ Supportive Services for Veterans' Families

Unemployment Benefits

- ☐ Cash Assistance incl. Dependents benefits
- ☐ Section 30 continuing benefits for training

Transportation Benefits

- ☐ TAFDC - current and former recipients engaged in education and training (up to 6 months) and/or employment (4 months)
- ☐ Automobile assistance programs
- ☐ MassHealth transportation (PT-1)
- ☐ the Ride and other MBTA subsidized reduced fare options for students, seniors, folks with disabilities and/or vision impairments

SNAP

- ☐ Categorical eligibility with TAFDC, EAEDC, SSI, MassHealth
- ☐ Elder and disability deductions for medical expenses, no cap on shelter costs
- ☐ Deductions for child support payments
- ☐ Eligibility for ABAWD
- ☐ Healthy Initiative Program (HIP) for increased SNAP (\$40 per person, up to \$80 per household) when SNAP used at farmers' markets for fresh produce

WIC

- ☐ Nursing mothers, parents with infants, children 5 and under

Education/Training:

- ☐ Through DTA while on TAFDC
- ☐ Individual Training Accounts (ITAs) through One Stops
- ☐ DET Section 30 continuing UI benefits

Utilities

- ☐ Discounts: electric, gas, some phone co.'s
- ☐ Arrearage Management Program & New Start
- ☐ Affordable Connectivity Program for Internet
- ☐ Shut off prevention/protections:
 - ☐ Winter Moratorium
 - ☐ Elder/Infant/Disability

Fuel Assistance

- ☐ If responsible for paying heating bills
- ☐ If heat is included for private renters

Tax Credits

- ☐ Federal and State EITC
- ☐ Child credits, for care and education
- ☐ COVID and Related Credits

Housing

- ☐ Self-sufficiency programs in public housing and Section 8 with earnings disregards
- ☐ See www.masslegalhelp.org for state and local agencies providing emergency funds to prevent homelessness

Bankruptcy

- ☐ Chap 13 and Chap 7, clean slate for most debt including SSA overpayments

Student Loans

- ☐ Income based repayment plans
- ☐ Predatory loans from private colleges
- ☐ Disability discharge if on SSA or VA