

Making Ends Meet

WHPE

Goals of this Chapter

- Resources available if your income has dropped.
- Benefit and assistance programs currently available to low-income individuals.
- Saving money through tax credits and the tax filing process.

Assistance Programs

- If your income has dropped, you may be eligible for assistance.
- Many programs base eligibility on the *poverty line*.
 - Reflects the minimum income a household needs to achieve an adequate standard of living
 - Based on number of household members and their ages
- Households are considered poor if their gross pre-tax income is below the poverty line.

Receiving Benefits

(based on Poverty level)

- **100%** is the point where small co-pays begin to apply to children in BadgerCare Plus.
- **115%** is the maximum income level for participation in W-2.
- **130%** is the maximum income level for Food Shares (food stamp) eligibility.
- **150%** is the income level at which premiums are required for parents in BadgerCare Plus, and “crowd-out” policies restrict eligibility.
- **185%** is the top income for the WIC supplemental nutrition program and for getting into the child care subsidy program.
- **200%** is the top income for child care eligibility for families qualifying initially at or below 185%, for parents in BadgerCare Plus (BC+) and for family planning services, and where premiums begin for kids in BC+.
- **300%** is the maximum income level for pregnant women in BadgerCare Plus, and the point at which premiums for kids in BadgerCare Plus are based on the full cost of coverage.

Source: www.wccf.org

Using ACCESS

- ACCESS is an online portal.
- Allows Wisconsin residents to check for eligibility and apply for multiple benefit programs at one time.
- Visit ACCESS at <http://ACCESS.wisconsin.gov>.
- Click “Am I Eligible?” – Entirely anonymous at this point.
- If you are eligible, return to the first screen and now click “Apply for benefits!”

Family Economic Security

- Households will have more financial security if:
 - Health care costs are lower,
 - Rent and housing bills are lower,
 - Gas, electric, energy, heat, and other utility bills are lower, and
 - Wages and income are higher.

Family Economic Security Programs

- **BadgerCare Plus**

<http://dhs.wisconsin.gov/BadgerCarePlus/>

- **Wisconsin Home Energy Plus**

<http://www.homeenergyplus.wi.gov/>

- **Wisconsin Unemployment Insurance**

<http://www.dwd.state.wi.us/ui/>

- **Wisconsin Weatherization Assistance Program**

<http://homeenergyplus.wi.gov/>

- **Wisconsin Works (W2)**

<http://dcf.wisconsin.gov/w2/wisworks.htm>

Nutrition Assistance Programs

- **Food assistance:**
Allows families to shift money into other areas, such as rent/housing costs.
- **Emergency Food:**
Call 211 for food pantries, soup kitchens, meal sites, shelters.
- **Wisconsin Nutrition Education Program (WNEP):**
A UW-Extension nutrition education program found throughout the state that helps limited resource families and individuals choose healthful diets, purchase and prepare healthful food and handle it safely, and become more food secure by spending their food dollars wisely.
<http://www.uwex.edu/ces/WNEP/>

Nutrition Assistance Programs

- **Child and Adult Care Food Program (CACFP)**
<http://www.fns.usda.gov/cnd/Care/>
- **Commodity Supplemental Food Program (CSFP)**
<http://www.fns.usda.gov/fdd/programs/csfp/>
- **Elderly Nutrition Program (ENP)**
www.nutrition.gov
- **FoodShare**
<http://dhs.wisconsin.gov/foodshare/>
- **Senior Farmers' Market Nutrition Program (SFMNP)**
<http://www.fns.usda.gov/wic/SeniorFMNP/SFMNPmenu.htm>
- **The Emergency Food Assistance Program (TEFAP)**
<http://www.fns.usda.gov/fdd/programs/tefap/>
- **Women, Infants, and Children (WIC)**
<http://www.fns.usda.gov/wic/>

Programs Targeting Children

- **National School Lunch Program (NSLP)**

http://www.fns.usda.gov/cnd/Lunch/AboutLunch/ProgramHistory_6.htm

- **School Breakfast Program (SBP)**

<http://www.fns.usda.gov/cnd/Breakfast/>

- **Summer Food Service Program (SFSP):**

<http://www.fns.usda.gov/cnd/Summer/>

- **Wisconsin Head Start**

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

Saving Money - Taxes & Tax Credits

Tax credits - subtracted from your tax due.

- **Earned Income Tax Credit:**
File either the 1040 or 1040A tax form along with Schedule EIC.
- **Child Tax Credit:**
File the 1040 or 1040A tax form, if eligible to get money back, you may also need to file form 8812.
- **Wisconsin Homestead Tax Credit:**
File Schedule H or H-EZ along with a copy of your property tax bill or rent certificate signed by your landlord.
- **Other Tax Credits:**
Saver's Tax Credit, Adoption Tax Credit, Child and Dependent Care Tax Credit, Education Tax Credits

Volunteer Income Tax Assistance (VITA)

- Provides income tax assistance to low-income individuals, handicapped or elderly.
- Trained volunteers prepare basic income tax returns free of charge at VITA sites.
- **Taxpayer Counseling for the Elderly (TCE)**
 - Provides free tax information and help in preparing federal and Wisconsin income tax returns for elderly, low-income and handicapped individuals.

Refunds

- Receiving the tax refund:
 - Tax refund check (within 6 weeks of receiving your return)
 - Direct deposit into checking, savings, or retirement account
- Consider adjusting your withholdings so that you do not have a large refund at year-end.
- Use refund to:

Pay off debt, save for emergencies, save for retirement, save for future education for yourself or a child, use as capital to start a small business.

Taxes Due

- Reducing your taxes due next year:
 - Contribute part of your paycheck to an IRA or another account
 - Purchase a home or real estate
 - Take a “tax” loss on your investments
 - Have dividend or municipal bond income
 - Place some of your income into trusts and estates, a type of “tax shelter”

Free Application for Federal Student Aid (FAFSA)

- This process reviews the assets and income of individuals and parents to qualify for grants and loans
- Many qualified families fail to apply for aid in part due to the form being time consuming to complete