

# Financial Benefits



## **In This Section You Will Find Information On:**

- **Money Management Tips**
- **Cash Assistance - Temporary Assistance for Needy Families (TANF)**
- **Earned Income Tax Credit (EITC)**
- **Social Security (OASDI)**
- **Supplemental Security Income (SSI)**
- **Unemployment Insurance (UI)**

**For additional information on:**

**Financial assistance for utilities, see the Utility and Short Term Crisis Assistance section beginning on page 84.**

# Money Management Tips

## Know Your Financial Situation

Determine monthly living expenses, occasional expenses and monthly debt payments.

## Develop A Realistic Spending Plan

Follow your plan as closely as possible. Evaluate your plan by comparing actual expenses with planned expenses.

## Set Financial Goals

Determine short, mid and long range financial goals. Ask yourself "What will my financial situation be in a year or two?" The more thought and planning you put into it, the better your situation will be in the future.

## Use Credit Wisely

Don't allow your credit payments to exceed 20% of your income. Avoid borrowing from one creditor to pay another.

## Don't Allow Expenses To Exceed Income

Don't charge more every month than you are paying to your creditors. Pay more than the minimum due on your credit cards whenever possible.

## Plan For The Future

Save for expenses which occur infrequently, such as car and home maintenance. A good rule of thumb is to save 5 to 10% of your income. You should aim to accumulate 3 to 6 months of job earnings in an emergency fund.

## Pay Your Bills On Time

Maintain a good credit rating. If you are unable to pay your bills, contact your creditors before your bills are due and explain your situation. Many creditors will work with you to create a payment plan. Be wary of using loans, which may carry high interest rates and penalties.

## Keep A Record Of Daily Expenses

Be aware of where your money is going. Keep a record of what you spend your money on every month.

## Tips provided by Consumer Credit Counseling Services, Southwest Gas

# Cash Assistance – Temporary Assistance for Needy Families (TANF)

## Program Description

This program provides cash benefits to needy dependent children under the age of 18, and their caretaker, parent, or relative. If the dependent child is age 18, he or she must be a full-time student in high school or equivalent level of vocational or technical training program and expected to complete the program before turning 19.

You will receive your Cash Assistance on a debit card, called the EBT Card (Electronic Benefit Transfer Card). You will be able to draw your cash benefits from this card at participating stores and banks. Complete user instructions will be given to you with the card.

## Eligibility Information

Cash Assistance is a temporary program. The primary responsibility of the client is to work toward self-sufficiency. Families with dependent children may be eligible for Cash Assistance if the children are without the support or care of a parent due to death, disability, unemployment or under-employment of both parents, hospitalization of a parent, or absence of a parent due to desertion, separation, or divorce. A relative caring for a dependent child may receive Cash Assistance benefits under the Kinship Care Program.

A household headed by an unmarried person under 18 is not generally eligible for benefits; however, exceptions are sometimes granted. An unwed minor parent may be eligible for Cash Assistance if:

- The applicant has no living or locatable legal parent, adult relative, or legal guardian or if the applicant, and or
- The minor parent of child(ren)'s health or safety would be jeopardized if they reside with the legal parent, adult relative, or legal guardian.

In these cases, the unwed minor parent must provide sufficient proof that they meet one or both of the above requirements.

If the applicant lives with their parents, the entire household must meet Cash Assistance requirements. Unwed minor parents and their dependent child(ren) who are not eligible for Cash Assistance may be eligible medical services through AHCCCS (see page 54) or Supplemental Nutrition Assistance (see page 43).

To qualify for Cash Assistance an applicant must:

- Be a resident of Arizona, and a U.S. citizen or qualified legal non-citizen
- Be actively seeking employment or participate in DES approved work activities and must not refuse available employment.
- Have their school-aged children immunized and enrolled in a school program.
- Cooperate in establishing paternity in order to obtain child support payments.
- Meet income and resource guidelines
- Sign a Personal Responsibility Agreement (PRA) – This agreement says that all applicants for Cash Assistance must cooperate with the Jobs Program and the Child Support process; send their school-age children to school; and have their children get all required immunizations (shots). Failure to sign and comply with the PRA will result in benefits and/or services being terminated or denied.

## Time-Limited Cash Assistance

Effective July 1, 2010, families may only receive Cash Assistance for 36 months. This is retroactive to any benefits received on or after October 1, 2002.

Effective October 1, 1996, Arizona tribal family units may receive Cash Assistance for a maximum of 36 months.

Once removed from the Cash Assistance program, because of time limits, adult household members may continue to be eligible for supportive services through Jobs Program, Child Support Enforcement, and AHCCCS Medical Assistance when all other eligibility requirements are met.

## Required Work Activities

Unless exempt, all adult Cash Assistance recipients must participate in required work activities as defined by TANF. If a client cannot find work, a job counselor will help the client locate employment or become job-ready. Required work activities include:

- paid employment
- public or private subsidized employment
- unpaid work experience such as community service
- education and training directly related to employment
- on the job training

Those who need assistance to become job ready will be referred to the Jobs Program (page 39), or Vocational Rehabilitation (page 39). To see if you are eligible for Child Care assistance while you participate in required work activities, see page 39.

## Voluntary Quit or Work Reduction

TANF participants who voluntarily and without good cause quit their jobs or reduce their work hours will be removed from Cash Assistance for a minimum of one month. If the individual is the primary adult in the household, the case will be closed. For more information or before you make a decision to quit your job or reduce your work hours, please contact your TANF caseworker.

## Sanctions

Those who fail to comply with the Personal Responsibility Agreement (PRA) while they are receiving Cash Assistance will have the family grant reduced by 25% the first month, 50% the second month, and 100% the third month. Benefits will be reinstated when the client fulfills the PRA.

**NOTE:** When a household is sanctioned and Cash Assistance is reduced, Supplemental Nutrition Assistance benefits **WILL NOT** increase.

## Cap

A child who would otherwise qualify for Cash Assistance may not be eligible for the benefit if the family is receiving Cash Assistance.

Certain exemptions apply. Contact your local DES office (see page 95) or your TANF caseworker for more details.

## How to Apply

If you think that you may be eligible for Cash Assistance or related benefits, you must fill out an application at the nearest DES/ Family Assistance Administration office (see page 95). For more information, call:

**Statewide** 1-800-352-8401  
**Inside Maricopa County** 602-542-9935

Apply on-line at [www.healtharizona.org](http://www.healtharizona.org)

Applications can also be downloaded from:

[www.azdes.gov/faa](http://www.azdes.gov/faa)  
[www.arizonaselfhelp.org](http://www.arizonaselfhelp.org)

## Documents to Provide

You will need to provide certain documents to verify that you are eligible.

- identification (I.D.)
- proof of any money you receive from any source
- bank statements
- proof of rent/mortgage
- proof of utility payments
- proof of medical insurance
- proof of children's immunizations and school attendance

**For a complete list of documents, please visit [www.arizonaselfhelp.org/page099tobring](http://www.arizonaselfhelp.org/page099tobring).**

## Where to Apply

To see if you qualify for the Cash Assistance program, you must fill out an application at the nearest DES/Family Assistance Administration office (see page 95). For more information, call:

**Statewide** 1-800-352-8401  
**Inside Maricopa County** 602-542-9935

**The application and a prescreening tool are also available online at [www.arizonaselfhelp.org](http://www.arizonaselfhelp.org).**

You may also apply online at [www.healtharizona.org](http://www.healtharizona.org)

## Two-Parent Employment Program (TPEP) Cash Assistance

### Program Description

TPEP Cash Assistance to families with a dependent child when both parents live in the home and can work. The family's main wage earning parent must be unemployed or under-employed (part-time job).

TPEP Cash Assistance is limited to 6 months of payments in a 12 month period. Benefits are issued 2 times a month AFTER employment and training requirements are met. As a condition to receive benefits, participation in the Jobs program (see page 00) is required.

### Eligibility Information

To be eligible for TPEP benefits, a family must meet income and resource eligibility and be a U.S. citizen or a qualified legal immigrant.

All persons receiving Cash Assistance or TPEP may be potentially eligible to receive medical benefits through AHCCCS, the state's Medicaid program (see page 54). Child Care Assistance may also be available (see page 14). If Cash Assistance and TPEP benefits end due to a change in employment earnings, you may still be eligible for Child Care Assistance and AHCCCS. These services may continue for up to 12 months after Cash Assistance and TPEP benefits stop.

## How to Apply

To see if you qualify for TPEP benefits, you must fill out an application and submit it to DES. You may apply on-line at [www.healthearizona.org](http://www.healthearizona.org) or applications can also be downloaded from the DES website at [www.azdes.gov/faa](http://www.azdes.gov/faa).

## Documents Needed

You will need to bring documents to verify that you are eligible for the program. These documents may include:

- proof of citizenship or immigrant status for everyone applying for benefits
- proof of income
- utility bills
- identification
- checking or savings account statements
- rent or mortgage receipts

## Where to Apply

Apply on-line at [www.healthearizona.org](http://www.healthearizona.org) or submit an application to the nearest DES/Family Assistance Administration office (see page 95).

### For more information call:

<b>Statewide</b>	<b>1-800-352-8401</b>
<b>Inside Maricopa County</b>	<b>602-542-9935</b>

## Earned Income Tax Credit (EITC)

### Program Description

EITC is a special tax benefit for low-income people who work full or part time. If you qualify, you will owe less in taxes and you may get money back. Even if you do not owe income tax, you can still get the EITC.

EITC does not affect eligibility for public assistance benefits such as Cash Assistance, Nutrition Assistance, SSI, AHCCCS or Housing. Many legal non-citizens who are employed are eligible for the EITC, including green card holders, refugees and others legally authorized to work. If you are eligible, you can claim the EITC for 3 years back even if you have not filed a tax return for those years.

### Eligibility Information

You may be eligible for EITC if you meet the following income guidelines and your investment income is less than \$3,100.00.

Filing Status	Children	Annual Earnings Less Than	Maximum Credit
Single	0	\$13,440	\$457
Single	1	\$35,463	\$3,043
Single	2	\$40,295	\$5,028
Single	3+	\$43,279	\$5,657
Married Filing Jointly	0	\$18,440	\$457
Married Filing Jointly	1	\$40,463	\$3,043
Married Filing Jointly	2	\$45,295	\$5,028
Married Filing Jointly	3+	\$48,279	\$5,657

(This information is for tax year 2010. For all other years please contact the organizations under "where to apply".)

## How to Apply

You can apply by filing a tax return. If you raised children in your home use Form 1040 or 1040A, NOT Form 1040EZ. Be sure to attach Schedule EITC.

Couples or single individuals without children in 2003, use Form 1040, 1040A or 1040EZ. You don't need to file Schedule EITC.

## Where to Apply

To get income tax booklets or forms, contact the Internal Revenue Service at: **1-800-829-3676**.

You may also download IRS forms at [www.irs.gov](http://www.irs.gov).

You may be eligible for free help filing your taxes through the Volunteers in Tax Assistance (VITA) program. VITA locations are open from late January through April 15.

### To find the VITA location near you call:

### Community Information and Referral

<b>Statewide</b>	<b>1-800-352-3792</b>
<b>Inside Maricopa County</b>	<b>602-263-8856</b>
<b>EITC Hotline</b>	<b>602-263-8856</b>

## Social Security (OASDI)

### Program Description

Old Age Survivors and Disability Insurance (OASDI), better known as Social Security, is a federal retirement and disability insurance program. Workers pay taxes into the program during their working years, and they and/or members of their family receive monthly benefits when they retire or become disabled, or upon death.

### Eligibility Information

As you work and pay taxes, you earn OASDI (Social Security) "credits." The number of credits earned is based on the amount of money earned through work, with a maximum of 4 credits per year. Most people need about 40 credits (10 years of work) to qualify for benefits. The amount of your benefit is based on factors such as your date of birth, type of benefit you are applying for, and most importantly, your lifetime average earnings.

Workers are eligible for full retirement benefits at between 65 and 67 years of age, depending on their date of birth. You can decide to retire as early as age 62 and receive reduced benefits. Go to [www.socialsecurity.gov/retirechartred.htm](http://www.socialsecurity.gov/retirechartred.htm) to locate your full retirement age.

Upon death, certain members of your family may be eligible for benefits on your Social Security record if you had earned enough credits. Eligible family members may include a surviving spouse, unmarried children under 18 or a dependent parent.

If you think you qualify for OASDI's (Social Security) disability insurance and you are not at retirement age, you should file as soon as possible. Eligible individuals include: disabled workers, unmarried persons disabled before age 22, spouses who care for a disabled child under age 16 or a disabled surviving spouse of a deceased insured worker if the widow(er) is age 50-59.

## How to Apply

Individuals can apply at a local Social Security Administration office or by telephone. You will need to fill out an application.

If you are applying for the Disability portion, your application will be sent to the Disability Determination Services (DDS) office to determine whether or not you qualify as disabled. DDS will get medical information from your doctors, hospitals and clinics where you were treated. If necessary, a free examination may be arranged for you. There is a waiting period for receiving disability benefits. If a decision is made in favor of your case, you will begin receiving benefits 6 months after the decision date. It may take from 60 to 90 days to process your application. If you have questions, please contact your local DES office (see page 95).

## Documents Needed

Depending on your circumstance, you may need a variety of documents to apply. Documents commonly needed include:

- Social Security card
- birth certificate
- marriage certificate
- your most recent W-2 form, or your tax return if you are self-employed

If you are applying for disability benefits, you will need to provide:

- names, addresses and phone numbers of your doctors and hospitals where you have been treated
- a list of employers and the types of work you performed for the last 15 years

Social Security's disability rules are different from those of other plans or agencies. If you do not have all the documents you need, do not delay applying. The staff will help you get the information you need.

## Where to Apply

For more information, to make an appointment, to file an application, or for the location of the office closest to you call:

**1-800-772-1213**

**Or visit their Web Site at: [www.socialsecurity.gov](http://www.socialsecurity.gov)**

## Supplemental Security Income (SSI)

### Program Description

SSI pays monthly checks to people who are blind, elderly or disabled (mental or physical condition), and who have limited income and resources. This program is administered by the Social Security Administration. Individuals who qualify can receive \$637, and eligible couples can receive \$956 per month. Payments can change based on the cost-of-living index.

## Eligibility Information

Persons applying for SSI must be low-income, have limited resources and meet one of the following:

- 65 years of age or older, or
- have a disability (physical or mental condition) that is expected to last for at least 12 months, or a terminal illness such as AIDS, or
- be legally blind

Applicants must also have limited assets (countable items or property). Some items are counted in figuring eligibility and some are not. Examples of items counted are savings and checking accounts, and real estate. Items not counted may include: personal belongings, a vehicle, the house you live in, and certain insurance policies. All of the counted items are added together and the total must be less than \$2,000. Couples can have up to \$3,000 in counted items. A family with a disabled child under 18 may have up to \$5,000 in counted items.

## Presumed Eligibility

Applicants with severe or obvious disabling conditions can be presumed to be disabled by the Social Security Administration local office and be given benefits immediately for up to 3 months while a final decision on the disability is being made. Examples of disabilities that may be considered under Presumed Eligibility are multiple amputations, cerebral palsy or blindness. Benefits received under Presumed Eligibility do not need to be paid back if it is decided that you do not qualify for monthly payments.

## How to Apply

Individuals must apply at a local Social Security Administration office. You will need to fill out an application.

## Documents to Bring

To fill out the application, you will need certain documents:

- Social Security card for applicant, spouse and dependents
- proof of age
- medical records or other documents about the applicant's disability or blindness
- names and addresses of doctors, hospitals and clinics that have provided treatment or care
- information about income and resources.

Proof of citizenship or qualified non-citizen status is also needed. Documents to prove citizenship include:

- birth certificate
- drivers license
- Social Security card



## Where To Apply

Call the Social Security Administration for more information about their programs, to file an application or for the location of the office closest to you:

**1-800-772-1213**

**Or visit their Web Site at: [www.socialsecurity.gov](http://www.socialsecurity.gov)**

# Unemployment Insurance (UI)

## Program Description

Unemployment Insurance (UI) provides cash payments after you have lost a job and while you look for another job. UI benefits are not paid out to employees who quit their job, except under very specific circumstances. The amount of the payments and how long you receive them depends on the amount of your wages in the past.

## Eligibility

All workers in Arizona are eligible for UI if they meet the following criteria:

## How To Apply

If you become unemployed and believe you are entitled to Unemployment Insurance benefits, you may file on the internet at **[www.azui.com](http://www.azui.com)**, or apply over the phone by calling the interactive voice response telephone system, at the numbers listed below.

## Where to Apply

Applications can be submitted online at **[www.azui.com](http://www.azui.com)** or over the phone by calling one of the numbers listed below. If you have a specific question regarding your claim, call **602-364-2722** for assistance.

### Maricopa County

#### **DES**

Employment Administration  
P.O. Box 29225  
Phoenix, AZ 85038  
602-364-2722

### Pima County

#### **DES**

Employment Administration  
P.O. Box 28880  
Tucson, AZ 85726  
520-791-2722

### All Other Arizona Residents

#### **DES**

Employment Administration  
P.O. Box 28880  
Tucson, AZ 85726  
1-877-600-2722  
1-877-877-6226 (TTY)