



**SHRIVER
CENTER**

Sargent Shriver National Center on Poverty Law



Getting Ahead: An Adult Student's Guide to Public Benefits in Illinois



About This Guide

College education or job training is an important investment in a financially secure future, but it can be difficult for many students to support themselves while they are in school. Students who lack adequate financial and other support may be unable to complete their educational programs, jeopardizing their future employment prospects.

This guide is intended to help college students and participants in job training determine whether they qualify for public benefits or services, and how to apply for assistance. Students who receive necessary support and assistance are more likely to finish school, start their careers, and establish financial security. This guide is not intended to give legal or tax advice.

About the Author

Wendy Pollack is the director of the Women's Law and Policy Project at the Sargent Shriver National Center on Poverty Law. Ms. Pollack has worked extensively on public benefits and work supports, economic and workforce development, education, employment, family law, violence against women and girls, and the application of international human rights to domestic poverty law, on the local, state, and federal level.

Former Shriver Center staff member Kathleen Rubenstein and current and former AmeriCorps VISTA volunteers including Josephine Herman, and Amy Thompson also contributed to this manual.

About the Shriver Center

The Sargent Shriver National Center on Poverty Law provides national leadership in advancing laws and policies that secure justice to improve the lives and opportunities of people living in poverty. The Shriver Center achieves its mission through three interconnected programs: advocacy, communications, and training. We advocate for and serve clients directly, while also building the capacity of the nation's equal justice advocates to advance justice and opportunity for their clients.

Acknowledgements

This guide was made possible with support from Chicago Foundation for Women, Grand Victoria Foundation, The Joyce Foundation, The Illinois Equal Justice Foundation, and The Libra Foundation.



Getting Ahead: An Adult Student's Guide to Public Benefits in Illinois by Sargent Shriver National Center on Poverty Law is licensed under a [Creative Commons Attribution-NonCommercial-NoDerivs 3.0 United States License](https://creativecommons.org/licenses/by-nc-nd/3.0/us/).

This guide is available online at www.povertylaw.org/publicbenefitsguide.

Photo credit: Oregon Department of Transportation

TABLE OF CONTENTS

I.	Introduction.....	1
II.	How to be a Good Advocate for Yourself	2
III.	Applying for SNAP, TANF, and Medical Assistance	4
IV.	Food Assistance	6
	• Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program)	6
	• Supplemental Nutrition Program for Women, Infants and Children (WIC)	10
V.	Cash Assistance	12
	• Temporary Assistance for Needy Families (TANF).....	12
	• Crisis Assistance	16
VI.	Health Care	17
	• Medicaid	17
	• FamilyCare and AllKids	19
	• Women’s Health	21
VII.	Child Care.....	22
	• Child Care Assistance Program (CCAP).....	22
VIII.	Housing	26
	• Housing Choice Vouchers (Section 8).....	26
	• Public Housing.....	27
	• Homelessness Services	28
	• Housing and Domestic or Sexual Violence	29
	• Low-Income Home Energy Assistance Program (LIHEAP).....	31
IX.	Tax Benefits.....	33
	• Federal Education Tax Benefits.....	33
	• Additional Tax Benefits.....	35
	• Tax Preparation Help	37
X.	Education Loan Repayment.....	38
XI.	Unemployment Insurance (UI).....	41
XII.	Special Information for Immigrants.....	42
XIII.	Criminal Records	46
XIV.	Legal Services	49

I. INTRODUCTION

Do you need more help in order to go to school?

You've already made the important decision to enroll in college or training and are well on your way to increasing your skills and obtaining a satisfying career that offers financial stability. Congratulations! Making that decision and sticking with it can be hard, especially when you have many other responsibilities outside your program—but it doesn't have to be. There are public benefits programs that, if you qualify, can help you manage your multiple responsibilities outside college or your training program—such as rent, buying food, child care, or health care—so that you can focus on getting an education, building a career, and fulfilling your dreams. This guide will help you determine if you qualify for any public benefits programs, what services you may receive, and how to apply.

What are public benefits programs?

Public benefits programs are federal or state governmental programs that provide income support or services to individuals who fall within a certain income or category to qualify. For example, families that do not make a lot of money per year may receive vouchers from the government to help pay rent for their home or receive assistance specifically for buying food. For some programs, you must also meet certain criteria such as being a parent, employed, or disabled to gain benefits. Also, some rules are different for students in school or training programs.

Public benefits programs can be a helpful way to increase your income temporarily so that you don't have to worry about your basic needs while going to school or training. Oftentimes obtaining public benefits can be frustrating, but seeking out information and resources and being organized and prepared can help you get all of the services for which you are eligible. This guide can help you be informed and ready to get the extra help you need.

Public benefits programs change when laws and regulations are amended, sometimes frequently. Before you do anything, keep in mind that you may need to check if the policies detailed in this guide have changed since the guide's publication. Also, administrative agencies don't always have the right answers. Be a strong advocate for yourself by having the correct information and being determined to get the benefits you need and deserve.

This guide is intended to give general information about public benefits programs in Illinois. It is not intended to give legal or tax advice. If you need more specific information or help in accessing public benefits, consult an attorney.

This guide is updated as of July 2015. The laws and regulations may have changed since that date. Changes in laws or regulations may affect your eligibility for public benefits. Some administrative agencies may not know the most current information.

If after reading this guide you have further questions, need more current information, or you are seeking legal representation, see the Legal Services section of this guide for a list of affordable or free options.

If you have specific questions about this guide, *Getting Ahead: An Adult Student's Guide to Public Benefits in Illinois*, send your questions to studentguide@povertylaw.org. We will respond to your request as soon as possible; we will answer general questions and offer referrals.

II. HOW TO BE A GOOD ADVOCATE FOR YOURSELF

Accessing the public benefits you are eligible for is your right. There are certain things you can do to ensure that you receive the correct amount of benefits you are eligible for without any complications, delays, or errors. By following these tips you can be a good advocate for yourself, meaning that you are protecting yourself and your right to the public assistance you need.

- **Keep track of all your conversations with the public agency administering your benefits (such as the Illinois Department of Human Services).** To do this, get a notebook to use only for keeping track of your case.
 - › Write down the date and time of each of your calls or visits to an agency’s office. You should do this even if you didn’t talk to anybody, and note the phone number you called.
 - › If you do talk to someone, always ask for his or her name, and make sure to write it down so you don’t forget. If a person refuses to tell you his or her name, write that down, too.
 - › Be very detailed. Write down everything that happened when you talked to someone on the phone or when you went to the office. A page of your notebook might look like the box below.
- **Prepare all necessary documents ahead of time.** Make sure to read thoroughly any letters you receive from the public benefits agency to be sure of all the documents you will need to submit.
 - › For example, you may need a document that you might not have readily on hand, such as your birth certificate. You can receive help in obtaining your birth certificate. If you were born in Illinois, go online to <http://www.idph.state.il.us/vitalrecords/>. The Illinois Department of Public Health can also help you find a county office if you call 1-217-782-6553 (TTY 1-800-547-0466).
 - › Give yourself plenty of time to get these documents, and make sure to *never give your agency worker an original copy*. Make copies ahead of time, or ask your agency worker to make copies for you. Make a checklist so you don’t forget anything, and bring everything in a folder with you to your appointment. If you need help in collecting the necessary documents, ask your agency worker for help.

June 3, 2015. 8:30 a.m. - Delivered copies of my check stubs to the office. Left them with a man at the front desk, in an envelope with my agency worker’s name, Mrs. Doe, on it.

June 17, 2015. 10:00 a.m.- Did not get aid. Called main office (777-222-1234). My agency worker was busy. Left message for my agency worker with Mr. John Smith.

June 20, 2015. 9:00 a.m.- Called agency worker again at her direct number (777-333-6789). No answer. Same day 11:00 a.m.- Called main office. Left message with woman who would not give me her name.

June 21, 2015 10:00 a.m.- Called agency worker direct line. Spoke to her. She said she never got my check stubs. She said I should deliver them directly tomorrow.

June 22, 2015 8:30 a.m.- Delivered copies of check stubs to office. Waited 2 hours to see agency worker. Finally gave her more copies of my check stubs. She said I should have my aid by June 23.

- **Keep copies of everything that you give to the agency.** File copies in one place and keep track of dates in your notebook.
- **Keep copies of everything you receive from the agency.** Get a folder or box to put all your papers in and keep it with your notebook. This way you have everything in one designated and safe place. Make sure to keep:
 - › All forms and notices you get from your local office.
 - › All notices and letters you get in the mail.
 - › The envelope in which a notice or letter comes in the mail. You may need to show when an agency actually mailed a notice, and you can prove this by showing the postmark date on the envelope. Staple the envelope to the back of the notice it came in to keep it from getting lost.

Ask your agency worker for *a copy of every document you sign* at the agency. Ask for a receipt when you turn in a document, and keep the receipt.

- **Plan for long wait times or unexpected delays.** Sometimes agencies schedule appointments and end up not having enough agency workers to see everyone at their scheduled time. This means you should arrange your work or school schedule to allow for plenty of time to visit an agency's office, and make sure your child care or transportation arrangement is flexible if your appointment is pushed back. If possible, try to avoid rescheduling your appointments or else your case will be further delayed, and there is no guarantee that your appointment will not be pushed back again. Arriving at the office right when it opens or as early as possible may help you get interviewed that day.

III. APPLYING FOR SNAP, TANF, AND MEDICAL ASSISTANCE

You may apply for the Supplemental Nutrition Assistance Program (SNAP; formerly called Food Stamp Program), Temporary Assistance for Needy Families (TANF) cash assistance, and medical assistance programs on one application all at the same time. These programs are administered by the Illinois Department of Human Services, also referred to as IDHS or DHS. There is more than one way to apply for all these programs. See the box on the right for your options.

Below are some tips for the application process:

- **Even if you don't have all of the information you need to complete your application, or there is not enough time, be sure to fill in at least your name, signature, and address to save your date of application.** The date you apply will determine the date your benefits will start after your case is processed. The earlier you apply, the sooner you may receive benefits. You should fill out as much of the application as possible, but under the law IDHS must allow you to fill out only your name, signature, and address to preserve the date of your application. You can fill out the rest later. Don't allow the agency worker (sometimes called "caseworker") to discourage you from doing this. Be aware, however, that the online application is different. Online the date you submit the completed application is the date of your application. An incomplete saved application will not be the date from which benefits are started.
- **If you are homeless and don't have an address, or if you move around a lot and don't have a fixed address, use any reliable address where you know you can access your mail daily.** This address could be an IDHS office. Missing any correspondence may hurt your case. Be sure that you use an address you trust and have access to frequently.
- **If you are unsure of anything, ask questions!** There is no question or detail too unimportant. Don't be afraid to ask about even the smallest things, even if you are treated poorly. IDHS may not have all the answers, but don't get discouraged and don't take no for an answer. You can find more information in the [IDHS Policy Manual](#) found online.
- **For many public benefits programs, your eligibility will be determined anew every six months. Start any necessary paperwork or begin to gather documents at least three months before your case is redetermined.** This way, you avoid any interruptions in your benefits or services. A redetermination can also occur any time your family situation changes, or you have a loss or gain of income. Sometimes you won't need to fill out any paperwork, but always be sure to report any changes right away.

Apply online. You can apply online by going to the ABE portal at <https://abe.illinois.gov/abe/access/>. You can find a guide to using the ABE portal [here](#).

Use a paper application form. Download the application form at <http://www.dhs.state.il.us>, fill out the form, and sign the form. Then mail, fax, or submit the form in person at your local public aid office, which is called a Family Community Resource Center (FCRC).

Apply in person. You can apply in person at any FCRC which is convenient for you. To find an FCRC, follow the online instructions above to find the [IDHS Office Locator](#).

Apply by phone. You can call 1-800-843-6154.

- **If you are not eligible for public benefits programs but your child is, and you are questioned about your immigration status anyway, tell the public benefits agency that you are applying for benefits only for your child or children and not yourself.** U.S. citizen children are eligible for all benefits. Children who are not U.S. citizens are often eligible for certain benefits even if you are not (see the [Special Information for Immigrants](#) section).
- **If you disagree with anything an administrative agency does or fails to do, you may file an appeal.** An appeal is your way to challenge a particular decision about your case, such as if you are denied any benefit and you believe you should not have been, or if there is lack of action or the action is not done in a timely manner. You should have legal representation for this process, although you are not required to do so. See the [Legal Services](#) section of this guide for information on how to get free or low cost legal help.
- **If you disagree with anything your agency worker has done or he or she was treated you badly, you may file a grievance.** A grievance is your way to complain about unprofessional conduct by an agency employee, such as your caseworker is not treating your case fairly or fails to take action. You do not need to have legal representation for this process, but it could be helpful to do so. See the [Legal Services](#) section of this guide for information on how to get free or low cost legal help.
- **Public benefits programs and the law can change.** These changes may affect your case. The best thing to do is stay informed and seek out the most up-to-date information, stay organized, and follow the tips in this guide to be a good advocate for yourself.

IV. FOOD ASSISTANCE

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP; FORMERLY FOOD STAMP PROGRAM)

How can SNAP help me?

SNAP may help you pay for much of your monthly food expenses by providing monthly benefits on an electronic debit card, or LINK Card, that can be used at many grocery stores and some farmers' markets. SNAP is administered by the Illinois Department of Human Services (IDHS).

How do I know if I may receive SNAP?

If you are enrolled half-time or more in college or a vocational training program, you are eligible to receive SNAP benefits if (1) your income is low and (2) one or more of the following applies to you:

- You are participating in an on-the-job training program, or another training program that is designed to help you find employment, whether at a college or training program.
- You have a physical or mental disability that prevents you from working.
- Your age is 50 or over.
- You are employed for an average of 20 hours per week or more.
- You are enrolled in a federal or state work-study program.
- You are receiving Temporary Assistance for Needy Families (TANF) benefits.
- You are responsible for the care of a child under 6 (your own child, a niece, or nephew, etc.).
- You are responsible for the care of a child between the ages of 6 and 11 and you do not have the child care necessary to attend classes and to work or take part in a work-study program.
- You are a single parent who goes to school on a full-time basis and is responsible for the care of a child under 12.

If you are enrolled less than half-time (as defined by your school), you have to meet only the income guidelines. To qualify during the summer break, you must continue to meet at least one of the above guidelines if you are enrolled half-time or more.

What are the income guidelines?

In order to be eligible, your total monthly income must be at or less than the amounts shown in the table to the right for your household size. Be sure to include yourself when determining your household size. Households that include a disabled member or anyone over 60 have higher income guidelines. These guidelines are updated annually; check the [IDHS website](#) for the most current information.

Household size	Monthly income
1	\$1,265
2	\$1,705
3	\$2,144
4	\$2,584
5	\$3,024

How do I know if I am in a training program designed to help me find employment?

IDHS will help you determine if you are in an approved program. You will need to obtain a form that should be filled out by your educational institution and that verifies your participation in a career or technical program or in a course of study designed to help you find employment. If you are enrolled in TANF work activities, the SNAP Employment and Training Program, a Workforce Innovation and Opportunity (WIOA) program, or taking part in on-the-job training program through your employer, then you should qualify. Make sure to ask your agency worker for this form. Keep in mind that your agency worker may not have the most up-to-date information and you will have to be a good advocate for yourself (see section on How to be a Good Advocate for Yourself).

How much will my SNAP benefits be?

The table to the right shows the maximum amount of monthly benefits you may receive for your household size. Your benefit amount may be less than these amounts, depending on your income and expenses. To learn more, visit:

www.dhs.state.il.us/page.aspx?item=30357

Benefit amounts may periodically change. You can verify the most current information [here](#). You can estimate your benefits with the Illinois Legal Aid Online [SNAP Calculator](#) at:

http://www.illinoislegalaid.org/index.cfm?fuseaction=home.dsp_content&contentID=871#state=default

Number in household	Maximum monthly benefit
1	\$194
2	\$357
3	\$511
4	\$649
5	\$771

Note: As of January 1, 2016, the maximum income amounts will increase in Illinois, allowing more people to qualify for SNAP assistance. For a household that includes an elderly, blind, or disabled person, the new income requirement will rise to 200% of the federal poverty level. For households without an elderly, blind, or disabled person, the income limit will rise to 165% of the federal poverty level. Please [see the IDHS website](#) for specific income amounts.

How do I know if I am part of a “household”?

A “household” is defined by those who purchase and prepare meal together. For example, a married couple buys and prepares meals together, but unrelated roommates may have an arrangement where each is responsible for his or her own food purchases and preparation. In some cases you must apply with those you live with, and in other cases you may apply only for yourself.

You may apply for SNAP by yourself if you:

- Live alone; or
- Live with others but buy and prepare more than half of your meals separately.

You must apply as a household if you:

- Are married and living with your spouse;
- Are a parent of children who are under 22 and live with you;
- Are under 22 and live with your parents or legal guardian;
- Are under 19 and live with a caretaker; or
- Are a caretaker of a person under 19.

You **may not** receive SNAP if you:

- Live in a dorm and receive more than half of your meals from a meal plan; or
- Are enrolled full-time in school or a vocational training program (regardless of whom you live with) and do not meet any of the criteria listed [here](#).

In some instances there may be more than one SNAP “household” within your home, in which case you would apply as multiple households. For example, if you are a single parent and live with a roommate, but you buy and prepare all of your meals and your child’s meals separately from your roommate, you and your child would apply as one SNAP household and your roommate would apply as his or her own household (assuming he or she is eligible). Multiple households always receive more SNAP assistance than if everyone is included in the same household.

What may I buy and not buy with my benefits?

SNAP benefits allow you to buy foods you prepare and eat at home. Items you may not buy with SNAP benefits include:

- Beer, wine, liquor, cigarettes, or other tobacco products
- Pet foods
- Nonfood items, such as soap, paper products, or household supplies
- Vitamins and medicines
- Prepared hot foods sold at the grocery store, or food meant to be eaten at the grocery store.

Some farmers’ markets also accept the LINK card. You can visit www.dhs.state.il.us/page.aspx?item=44172 to find out which Illinois farmers’ markets are certified to accept your benefits.

How do I apply for SNAP?

See section on [Applying for SNAP, TANF, and Medical Assistance](#) for instructions on how to apply for SNAP. After your application is processed, your SNAP benefits will start from the date you apply. You should receive your benefits within 30 days of your date of application.

What happens next?

When IDHS receives your signed application, you will receive a letter in the mail with information about the required interview. You can interview in person or over the phone. If you are interviewing over the phone, you need to mail, fax, or submit in person the necessary documents indicated on the letter.

If you are interviewing in person, you need to bring certain things, including:

- Proof of your identity, such as a state ID, driver’s license, or passport;
- Proof of your residence, such as a piece of mail addressed to you or a utility bill;

- Your Social Security card or application for a Social Security ID, as well as for all your household members for whom you also want to get benefits;
- Proof of your monthly living expenses, such as rent receipts, utility bills, child care receipts, or child-support orders;
- Proof of your work income and of others in your household, such as your last two paycheck stubs; and
- Proof of non-work income that you receive, such as Social Security, Supplemental Security Income (SSI), unemployment compensation, or child support.

The agency worker will inform you if you need to bring other types of documents depending on your individual case. Your application may be delayed or denied, or you may get less benefits than you deserve if you fail to give all of the information required to process your case or if you miss your phone or in-person interview.

More Information and Resources

If you have very little current income (no more than your rent plus utilities for one month) and money on hand (no more than \$100), you may qualify for expedited SNAP benefits on your initial application. If you qualify for faster service, you can receive your SNAP within five working days from the date you apply. For more information, including how to apply, visit www.dhs.state.il.us/page.aspx?item=32273.

If you need help, you can call the IDHS Help Line: 1-800-843-6154.

Call the Illinois Hunger Coalition's HUNGER HOTLINE at 1-800-359-2163 to get referrals to food pantries throughout Illinois and for help in applying for public benefits programs. Hotline operators can assist you in both English and Spanish.

Another food bank finder is from Feeding America at <http://feedingamerica.org/foodbank-results.aspx>. You can easily search for food resources by your zip code.

SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS AND CHILDREN (WIC)

How can WIC help me?

If you are a pregnant woman, new mother, or mother with a child or children under five, you may be able to receive vouchers or checks, sometimes called coupons, for nutritious foods, as well as nutrition education and counseling, breastfeeding support, and referrals to other services through the WIC program.

Who may receive WIC?

You may be eligible for WIC if you are one of the following:

- A pregnant woman;
- A breastfeeding woman; or
- A mother or female custodial parent with an infant or children (including foster children) under five.

You must also:

- Have a low to medium annual income equal to or less than the WIC Guidelines, or have no income. The guidelines are determined by household size (the number of persons in your family) and your annual household income. You can find the income guidelines online at <http://www.fns.usda.gov/wic/about-wic>; and
- Be at medical or nutritional health risk. A screening by a WIC Certifying Health Professional at your first appointment will determine if you are at any risk. Such risks can include problems due to low iron, low weight gain during pregnancy or high-risk pregnancy, homelessness, child-growth problems, or inadequate diet.

What services does WIC offer?

WIC can provide:

- Special checks to be used at grocery stores or WIC Food Centers to buy healthy foods, such as milk, juice, eggs, cheese, cereal, dry beans or peas, peanut butter, and iron-fortified infant formula
- Information about nutrition and health such as infant and toddler feeding, anemia, and child growth and development
- Information about and instruction in breastfeeding
- Help finding maternal and child health care and other services in your area
- Special checks to be used at farmers' markets or roadside stands to buy fresh, nutritious fruits, vegetables, and herbs

How do I apply for WIC?

You must apply for WIC at your local WIC office. WIC offices are **not** the same as the Family and Community Resource Centers. To locate a WIC office nearest you and set up an appointment, you can use the [IDHS Office Locator](http://www.dhs.state.il.us/page.aspx?module=12) online at: www.dhs.state.il.us/page.aspx?module=12. At your appointment, WIC staff will check to see if you and your family qualify.

What documents do I need to bring to my WIC appointment?

At your first visit to a WIC office, be sure to bring the following with you:

- Identification, such as a driver's license or photo ID;
- Proof of income, such as your last two paycheck stubs or income tax forms; and
- Proof of residency, such as a utility bill or other piece of mail with your name on it.

If you are pregnant, you must also give proof of pregnancy, such as a medical note.

If you have an infant or children under age five, you must also provide:

- Proof of birth, such as a birth certificate(s); and
- Proof of immunizations, if applicable, such as shot records from the pediatrician's office.

WIC does **not** require proof of citizenship or alien status for you to apply. If you are undocumented and need services, you should receive those services.

How do I receive my benefits and how much will my benefits be?

All WIC services, including health screening, nutrition education, breastfeeding support, and special checks for food, are delivered on-site at your local WIC office. WIC special checks are paper, unlike SNAP benefits which you receive on a LINK card. The vouchers list the specific foods you may buy, such as milk or peanut butter, and the quantity of each.

Your benefits will be determined by your health screening on the basis of your nutritional needs. The average value of the monthly voucher per person in Illinois is approximately \$45.

More Information and Resources

Visit WIC online at <http://www.dhs.state.il.us/page.aspx?item=30513>.

If you need assistance, contact the Illinois State WIC Office at 217-782-2166.

Besides relying on your local WIC office, you can direct questions about any IDHS program to your local Family and Community Resource Center (FCRC). If you do not know where your FCRC is or if you are unable to go there, you may call the automated helpline 24 hours a day at 1-800-843-6154 (TTY 1-800-447-6404).

V. CASH ASSISTANCE

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

How can TANF help me?

The Temporary Assistance for Needy Families (TANF) program may help you become self-supportive while receiving monthly cash benefits to meet your everyday needs such as rent, utilities, clothes, transportation, or additional expenses. Sometimes you may not be eligible to receive TANF for yourself, but a child or children in your household may. The TANF program is administered by the Illinois Department of Human Services (IDHS).

Am I eligible for TANF?

To be eligible, you must meet both types of eligibility— categorical and financial.

You are **categorically eligible** for TANF if you are:

- The parent or relative of a child under 19 years in your care. If the child is 18 the child must be a full-time high school student; or
- A pregnant woman.

To be **financially eligible**, you must have:

- A monthly income (at the time of application) of less than \$630 for a family of two, \$795 for a family of three, or \$960 for a family of four (or less if not all the income is from employment). Educational loans, grants, scholarships, fellowships, Social Security educational benefits, veteran's educational benefits, and federal and state work-study income **are not included** when determining your financial eligibility.
- IDHS will disregard the value of all assets of a family, such as money in a savings account or the fair market value of a car.

What TANF benefits are available to me?

TANF may provide you with:

- A monthly cash benefit. In Cook County a family of two may receive up to \$318 a month; a family of three may receive up to \$432 a month; and a family of four may receive up to \$474 a month. The monthly amounts are less in other parts of Illinois.
- Help on problems related to substance abuse, mental health, and domestic or sexual violence, including referrals and other supportive services.
- Supportive services such as child care and transportation if you are assigned to an activity such as employment or school.

TANF cash benefits are distributed to you on a LINK card that works like a debit card. If you are eligible for both TANF and SNAP, you will receive one card to access both benefits.

What are the work activity requirements?

The TANF program requires most adult recipients to be employed or participate in certain work-related activities, which you will be assigned for a certain number of hours per week in order to receive benefits. IDHS agency workers will emphasize getting a job but education and training programs can be approved.

Most education and training programs can count toward the work activity requirement. *If you are already enrolled, tell your case worker that you are in school or a training program and want school or your training program to count as your required activity.* This is an occasion where you will have to be a good advocate for yourself.

The total number of hours needed to fulfill your work activity requirement depends on your family composition:

- For single-parent families and two-parent families where one parent is exempt from engaging in the work activity requirement the total number of hours required is 30 hours per week. IDHS calls these “one work-eligible cases.”
- For single-parent families with a child under six in the home, the work activity requirement is 20 hours per week. IDHS calls these “one work-eligible cases.”
- For two-parent families, the work activity requirement is 35 hours per week. IDHS calls these “two work-eligible cases.” The required hours may be satisfied by one or both parents.

What are TANF education and training activities?

There are a number of ways to meet your work activity requirement, including employment, community service, job search, etc. There are also a variety of education and training activities that can contribute toward your overall work activity requirement. Activities are categorized as either Core or Non-Core activities. For example, employment is a Core activity, but so is vocational training. Core activities are those that most quickly lead to self-supporting employment. The first 20 hours of work activity must be in Core activities. Non-Core activities are those that increase your employability without directly leading to employment. After the Core requirement is met, the remaining required hours may be in Core or Non-Core activities.

For example: a single mother with one child who is over six years old will have a 20 hour per week Core activity requirement and a 30 hour per week overall work activity requirement. Once approved for her 20 hour per week Core activity requirement, she would need to add 10 more hours of either Core or Non-Core activity to meet her 30 hour per week work activity requirement.

Core Education and Training Activities

- **High School/ GED Program for Teen Parents.** This is reserved for parents 19 years old or younger who have not yet completed secondary school or received their GED.
- **Associate and Bachelor Degree Programs.** An associate's or bachelor's degree program that will qualify you for a specific job or field of work may satisfy the work activity requirement. If you are enrolled full-time, you do not need to engage in any other TANF work activities during the first semester. After the first semester, as long as your grade point average (GPA) is at least 2.5 out of 4.0 and you are enrolled full time, you do not need to engage in any other work activities. If you attend college less than full time, your grades fall below a 2.5 GPA, or you are in a two-work-eligible case, your education hours will be counted as a Non-Core work activity and you will be required to participate in one or more other work activities at least 20 hours per week.
- **Vocational Training.** This is a program that results in the receipt of a Certificate of Achievement or Completion, and/or prepares you to obtain a professional license. If the training results in an Associate or Bachelor's degree, then those rules apply. The vocational training program must prepare you for a specific type of work, such as nursing or in manufacturing. If you are enrolled in vocational training you do not need to engage in any other work activities during the first 12 months of participation. It is possible for you to be approved to attend part time if it is the most practical option for your family situation. After 12 months you may have an additional work activity requirement to fulfill; depending on your family composition your vocational training hours will be approved to fulfill 10 hours of your Core requirement for a one-work eligible family or 15 hours for a two-work eligible family.

Non-Core Education and Training Activities

- **Job Skills Training.** This is training that helps you develop your ability to obtain employment or to adapt to the changing demands of the workplace. This will be counted as Non-Core activity and you will be required to fulfill at least 20 Core activity hours through work or another form of education and training.
- **Education Directly Related to Employment.** This includes Adult Basic Education, General Educational Development (GED) Certificate, or English as a Second Language (ESL). For adults over 20 years old, this activity will be counted as a Non-Core activity and you will be required to fulfill at least 20 Core activity hours through work or another form of education and training. This may only be authorized for up to 24 months.

Are there exemptions from TANF work activity requirements?

Yes, in certain cases. Some people with “good cause” are exempt from the work activity requirement. In some cases you may be required to do other self-sufficiency activities, such as parenting classes or getting mental health care. You are exempt if:

- You are in the last six weeks of your pregnancy
- You are in the first 12 weeks after childbirth
- You are caring for a child under one year of age
- You are seeking TANF benefits for children only (for example, if you are a relative other than the parent or you are an undocumented immigrant)
- You (or a household member) are a victim of domestic or sexual violence (including stalking) and you need to focus on getting out of an abusive situation, or your household would be unfairly penalized or subjected to further violence by your being a victim of domestic or sexual violence (this is called the Family Violence Exclusion)
- You have serious health problems which prevent you from working
- You are responsible for the care of a minor child or spouse who has severe physical or mental health problems and you must provide in-home care as your work activity
- You need supportive services, such as child care or transportation assistance, for your work or training activity, but IDHS does not make them available to you
- You are homeless and must spend your time finding a home

Note: If you are a domestic or sexual violence survivor and qualify for the Family Violence Exclusion, you may be excused from any TANF program requirement, including the work activity requirement. If you choose to participate in education or training activities, this should mean not needing to meet all the requirements for attendance. This also could be attending school or training part time without any other activity required, not meeting the required GPA, etc.

CRISIS ASSISTANCE

How can the Crisis Assistance Program help me?

If your family is in an immediate crisis situation and is eligible for or already receives TANF benefits, you may be able to get Crisis Assistance, which can provide you with a one-time limited payment for rent, food, clothes, household supplies, and essential furniture.

Who is eligible for Crisis Assistance?

You may qualify for Crisis Assistance if your family is eligible for or already receives TANF benefits and is:

- Homeless or may become homeless because you've left or you need to leave your home due to domestic or sexual violence; because you've been evicted for any reason; or because a fire, flood, or other natural disaster has occurred; and/or
- Deprived of food, essential clothing or furniture, or income because of domestic or sexual violence; because your cash is lost or stolen; or because a fire, flood, or other natural disaster has occurred.

How do I apply for Crisis Assistance?

You can apply for Crisis Assistance at an IDHS Family and Community Resource Center (FCRC). To locate a FCRC, call the automated helpline 24 hours a day at 1-800-843-6154 (TTY 1-800-447-6404) or visit <http://www.dhs.state.il.us/page.aspx?module=12&office type=&county>.

You need to fill out a paper application for Crisis Assistance. The Crisis Assistance-only application can be found in [English](#) and [Spanish](#) at <http://www.dhs.state.il.us/onenetlibrary/12/documents/Forms/IL444-2689.pdf> or <http://www.dhs.state.il.us/onenetlibrary/12/documents/Forms/IL444-2689s.pdf>, or at a local FCRC. If you are not already enrolled in TANF, you must fill out a separate TANF application also. The TANF cash assistance application can be found online at <http://www.dhs.state.il.us/page.aspx?item=33698>. You can download, print, and fill out the application forms and bring them to the FCRC to expedite your application. If you are eligible, your benefits will be issued within 10 days after you apply.

Crisis Assistance is an underutilized program, and IDHS staff may not always have the best information readily available. If you have a problem at a local office, see Legal Services for advice.

More Information and Resources

Visit <http://www.dhs.state.il.us/page.aspx?item=32273>.

If you are experiencing domestic violence, the Illinois Domestic Violence Help Line is toll-free, confidential, 24 hours, and multilingual. To get help, call 1-877-863-6338 (TTY 1-877-863-6339).

You can find additional domestic violence and sexual assault services at: www.ilcadv.org and <http://www.icasa.org/>.

For information about temporary emergency child care for families in crisis, see this guide's section on [Maryville Crisis Nursery](#).

V. HEALTH CARE

MEDICAID

As of January 2014, Medicaid eligibility changed under the Affordable Care Act. You no longer have to be elderly, disabled, blind, or have dependent children to be eligible for Medicaid. Even if you do not qualify for Medicaid, you are eligible to buy affordable health insurance on the Illinois Health Insurance Marketplace.

How can Medicaid help me?

If you need help paying for your health care needs and your family's health care needs, Medicaid may be able to provide you with limited insurance and payment for health care. The Illinois Department of Healthcare and Family Services (IHFS) runs the Medicaid program, but the Department of Human Services (IDHS) takes applications and determines eligibility.

Am I eligible?

The income limits for Medicaid coverage of adults varies with the categories of applicants. Medicaid will cover nearly all individuals with incomes up to 138% of the federal poverty level (\$16,248 for an individual and \$27,725 for a family of three in 2015). However, the resource limit varies with the type of Medicaid program. Contact IDHS at 1-800-843-6154 to obtain the specific income and resource limits for your type of Medicaid.

If your income is between 138% and 400% of the federal poverty level, you may be eligible for a premium subsidy under the Affordable Care Act. In addition, if your income is between 138% and 250% of the federal poverty level, you may be eligible for a cost sharing reduction. With the help of this federal financial aid you may purchase affordable health insurance on the Official Illinois Marketplace. For more information, visit: <http://getcoveredillinois.gov/>

Immigration status. Adults must be U.S. citizens or eligible immigrants (see Special Information for Immigrants section). Children and pregnant women are eligible regardless of immigration status.

What services will Medicaid cover?

Covered services for adults include:

- Hospital and physician services, lab tests, and X-rays
- Prescription drugs
- Vision for children
- Home health care, long-term care, or hospice care
- Some medical and respiratory equipment and supplies
- Some substance abuse treatment
- Community mental health treatment
- Some dental services for adults
- Podiatry services

New under ACA:

- Preventive services such as certain health screenings and vaccines
- Dental services for children and when necessary for the health of a pregnant woman
- Expanded coverage for contraception, reproductive health screenings (see this guide's section on Women's Health).

Medicaid will pay for services directly to your medical provider. Services are provided by your “medical home.” A medical home is a doctor’s office or clinic that knows you and your health care needs. You must choose a medical home or select a doctor or clinic you already have. Some services and items may require prior approval.

How do I apply?

You can find out if you are eligible for Medicaid or the Official Illinois Marketplace by visiting <https://getcovered.illinois.gov/en/how-to-get-covered> and clicking on “see your options.” You will be asked questions about your family size and monthly income and then redirected either to the ABE portal for Medicaid benefits or <https://www.healthcare.gov/> for the Marketplace. See section on Applying for SNAP, TANF, and Medical Assistance for more instructions about the ABE portal.

If you are approved, your Medicaid benefits usually begin the month you apply; however, the application can be backdated three calendar months from the month you apply. You will receive a medical card in the mail that you can use for your medical expenses. Coverage began January 1, 2014 for people who are newly eligible under Medicaid expansion. Medicaid enrollment is always open and ongoing.

If you apply for benefits from the Marketplace between the 1st and 15th of the month, your benefits will start at the beginning of the following month. If you apply between the 16th and the end of the month, your benefits will not start the following month but will begin the month after that. For example, if you apply on January 16th, your benefits will begin on the 1st of March. The Marketplace had a special enrollment period of November 15, 2014 to February 15, 2015. The next enrollment period will be November 1, 2015 to January 31, 2016.

Starting in 2014, everyone must have health insurance or an exemption. If you do not have insurance or an exemption, you will have to pay a fee. This is called the Individual Mandate.

More Information and Resources

For more information about applying for healthcare insurance, call 1-800-318-2596 for assistance in 150 languages. For in person assistance, visit <http://getcoveredillinois.gov/> and type in your zip code to find an assister in your area or call 1-866-311-1119.

If you need help finding a provider, call Illinois Health Connect at 1-877-912-1999 (TTY 1-866-565-8577).

You may also call the IHFS Health Benefits Hotline toll-free at 1-800-226-0768 (TTY 1-887-204-1012) to find out which doctors accept the Medicaid card, what benefits are covered, and what you may receive for general assistance. Also visit IHFS online at www2.illinois.gov/hfs/. To find a dental provider who accepts Medicaid (adults who are not pregnant may get only emergency dental, but children may have regular dental visits), visit www.dentaquestgov.com/FindProvider/FindProvider.aspx.

Additional Related Programs

Supplemental Security Income (SSI) or **Supplemental Security Disability Income (SSDI)** may also help you pay for your medical expenses if you or your dependents are blind, disabled, or 65 or older and have little income. For more information, visit www.ssa.gov/ssi.

If you are 65 or older or have a disability, you may also be eligible for **Medicare**. For more information, visit <http://www.medicare.gov/>.

To find resources that can help you to reduce and manage your prescription medication costs, visit **RxAssist** at <http://www.rxassist.org/>.

FAMILYCARE AND ALLKIDS

How can FamilyCare and AllKids help me?

If you are a parent living with your children 18 years old or younger, or are a relative taking care of a child or children in place of their parents, FamilyCare may help you receive discounted health care coverage. AllKids is another state program that provides insurance for Illinois children only. The FamilyCare and AllKids programs, which are Medicaid programs for families and children, are administered by the Illinois Department of Healthcare and Family Services (IHFS). The application forms are the same.

Who is eligible for FamilyCare and AllKids? Your monthly gross income level for the size of your family must fall under a certain limit to be eligible for FamilyCare and you must meet immigration and residency requirements. There are income limits for AllKids as well but no immigration requirements. These income levels may change annually; for income eligibility standards, go to <http://www.familycareillinois.com/income.html> for FamilyCare and <http://www.allkids.com/income.html> for AllKids. Be sure to count yourself when determining the size of your family.

Due to the expansion of Medicaid under the Affordable Care Act in January 2014, many families who were previously covered under FamilyCare will be eligible for comprehensive Medicaid coverage. FamilyCare Assist will cover families who meet the following income eligibility limits:

Family size	Monthly income — 138% FPL
1	\$1,354
2	\$1,832
3	\$2,311

Is FamilyCare or AllKids free?

No, but coverage under FamilyCare is provided at a low price depending on your plan. Current copays for doctor's visits and prescriptions are \$2 to \$3.90.

Cost for coverage under AllKids depends on your family size and income. For more information on what you may pay, please visit <http://www.allkids.com/income.html>

What health care services are covered under the FamilyCare and AllKids programs?

FamilyCare and AllKids help pay for, among others:

- Doctor visits
- Dental care (emergency only dental coverage for adults; kids may have more dental care)
- Specialty medical services
- Hospital care
- Emergency services
- Prescription drugs

Services are provided by your "medical home." A medical home is a doctor's office or clinic that knows you and your health care needs. You must choose a medical home or select a doctor or clinic you already have as your medical home.

What documents will I need to gather before I apply?

Before you apply, make sure you have the following information, if applicable:

- Proof of identity, such as a driver's license or photo I.D.;
- Full names and date of birth for everyone that is applying for benefits;
- Social Security cards for everyone who is applying and has a Social Security card or the date when one applied for the Social Security number if it is pending;
- Alien Registration number for anyone who is applying and, not being a U.S. citizen, has an Alien Registration number ;
- Proof of where you live;
- Information, such as paycheck stubs, about all income (including all income from other sources such as TANF, SSI, child support) received by all members of your family;
- Amount of housing costs;
- What utilities you pay;
- Amount of child support or spousal support you pay to someone else and the names of absent parents; and
- Amount you pay for care of a child or disabled adult.

How do I apply for FamilyCare or AllKids?

- **Apply online**

You can apply online by using the FamilyCare and AllKids online application system at <http://getcoveredillinois.gov/> or on the [ABE portal](#).

- **Apply by mail**

You can complete the FamilyCare/AllKids [application](#) online, print it, and then mail it with all other required documents to the central AllKids Unit at:

AllKids Unit
P.O. Box 19122
Springfield, IL 62794-9122

- **Apply in person**

- › You can apply at the Family Community Resource Center (FCRC) closest to you. To find an FCRC, use the [IDHS Office Locator](#). You can also call 1-800-843-6154.
- › You can also apply through a Navigator, a trained counselor who will help you complete your application. To find Navigator nearest you, go to <http://getcoveredillinois.gov> or call 866-311-1119.
- › If you are approved, your FamilyCare or AllKids benefits usually begin the month you apply; however, they can be backdated three calendar months from the month you apply.

More Information and Resources

You can find more information online at <http://www.familycareillinois.com/>. You can contact FamilyCare through the website by e-mailing your questions.

You can also call the FamilyCare hotline for help: 1-866-255-5437 (TTY 1-877-204-1012).

To learn more about the AllKids program, go online at www.allkidscovered.com.

To find a medical “home,” visit Illinois Health Connect at www.illinoishealthconnect.com.

The Official Illinois Healthcare Marketplace can help you find more resources specific to you or your family's health care needs. Go online at <http://getcoveredillinois.gov>.

WOMEN'S HEALTH

Preventive services for women

The following services are covered by Medicaid and any other health care plan:

- Physical exams and health history
- Birth control
- Pap smears
- Testing for sexually transmitted infections (STIs) and treatment if STIs are found during a visit
- HIV testing
- Folic acid supplements
- Mammograms every one to two years for women over 40
- Lab and diagnostic tests related to women's health or family planning
- Domestic and interpersonal violence screening and counseling

You may have heard of or know people who were covered under the Illinois Healthy Women program. This program was discontinued on January 1, 2015. The services it provided are required to be covered under Medicaid and any other health plan.

Moms and Babies

If you are already pregnant, you may be eligible for the Moms and Babies program. **Pregnant women and mothers with a newborn baby are eligible regardless of immigration status.** You can apply by visiting <http://getcoveredillinois.gov/> or the ABE portal.

More Information and Resources

If you are an uninsured woman over 35, you may be eligible for free breast and cervical cancer screenings through the Illinois Breast and Cervical Cancer Program (IBCCP). For more information, call the Women's Health-Line at 1-888-522-1282 (TTY 1-800-547-0466) or visit <http://cancerscreening.illinois.gov/>.

VII. CHILD CARE

CHILD CARE ASSISTANCE PROGRAM (CCAP)

How can CCAP help me?

The CCAP may assist you in paying for the child care you need to attend school or training or to work. You are responsible for making a copayment, the amount of which is based on your family size and income. CCAP is run by the Illinois Department of Human Services (IDHS) and administered in Cook County by Illinois Action for Children (IAC). CCAP pays for full-time or part-time care, including transportation time going to and from child care.

Note: The CCAP has undergone significant changes in 2015. Prior to July 1, 2015, to be eligible for CCAP, the monthly income limit was set at 185% of the federal poverty level (a maximum income of \$2,456 per month for a family of two). From July 1 to November 9, 2015, the income limit was decreased to 50% of the federal poverty level (a maximum income of \$664 per month for a family of two). In addition, new eligibility requirements relating to child support and criminal background checks for relative providers were instituted. However, on November 9, 2015, the monthly income limit was increased from 50% to 162% of the federal poverty level (a maximum income of \$2,151 per month for a family of two), with the child support and criminal background checks requirements rescinded. This information about CCAP that follows is current as of December 2015.

Who can receive CCAP services?

To be eligible for CCAP, you must be an Illinois resident, have a child under the age of 13, and have an income within the program guidelines. You must also satisfy at least one of the following:

- Be working with an income within the program guidelines
- Be a TANF recipient participating in an approved work activity;
- Be a teen parent enrolled full time in elementary or high school, or GED classes to obtain a high school degree or equivalent;
- Have a child with special needs (eligible until the child turns 19)

Teen parents enrolled full time in elementary or high school or GED classes are eligible for full-time, full year child care, including summers, when using a licensed child care provider, up to and including a three-month period after graduation, in order to secure employment or to prepare for higher education.

CCAP is available to adults who are not TANF recipients and need child care services to attend education or training programs. However, they must also be working, though there is no minimum number of work hours required. Child care services should be provided for the education or training program and work hours. Education and training programs include literacy and other adult basic education, English proficiency and GED preparation programs, training programs that result in a Certificate of Achievement or Completion and/or prepares the individual for a specific job or to obtain a license required by some occupations, and college programs up to and including the acquisition of the first Associate Degree and/or the first Bachelor Degree. Child care is available for activities reasonably related to the education or training activity, including class hours and research, study, laboratory, library and transportation time and educationally required work activities such as student teaching, an internship, a clinical, a practicum or an apprenticeship. Generally, a 2.0 (out of 4.0) grade point average is needed to remain eligible for CCAP. Note: prior to the recent changes in CCAP, work was not always required.

Children can get assistance regardless of their immigration status. Listing your Social Security number on your application is not required.

What are the income guidelines?

Income eligibility is based on your family size and income. In two-parent families, both incomes must be combined to determine eligibility. Two-parent households consist of married couples or parents who have a child in common. Your income must be at or below the levels listed for your corresponding family size. Be sure to include yourself when determining your family size. On July 1, 2015, the income guidelines were lowered significantly from 185% to 50% or less of the federal poverty level. However, on November 9, 2015, the income guidelines were raised. Households first applying for CCAP benefits must now have an income that is 162% or less of the current federal poverty levels for their family size. Since prior to these changes the income guidelines were at 185% or less of the current federal poverty level, if your household already uses CCAP, upon reassessment of your eligibility for CCAP (called a “redetermination”) your income eligibility limit will remain at 185% of the federal poverty level. As part of the compromise to raise the income limit to 162%, the income eligibility will be restored to the 185% level once a state budget is in place. In other words, the income guidelines for application—not just redetermination—will be restored to the 185% level. The changed income limits as of November 9, 2015, can be seen in the table above.

Family size	Applicants 162% Monthly Income Limit	Redetermination 185% Monthly Income Limit
2	\$2,151	\$2,456
3	\$2,713	\$3,098
4	\$3,274	\$3,739
5	\$3,836	\$4,380
6	\$4,397	\$5,022

Example: If a household of 4 is first applying for CCAP after November 9, 2015, their total household monthly income must be less than or equal to \$3,274. However, if that same family has already been using CCAP, upon redetermination their household monthly income must be less than or equal to the \$3,739 limit.

What kinds of services are available through CCAP?

CCAP can refer you to what best suits your individual needs for quality child care in your community. CCAP will reimburse the provider of your choice who is one of the following types of providers:

- A licensed or license-exempt child care center;
- A licensed child care home; or
- A family, friend, or neighbor who is not legally required to be licensed and who cares for your child in your home or the home of the family, friend, or neighbor.

Providers must be at least 18 years old and must not be a parent, stepparent, adoptive parent, or legal guardian of the child; a person living in the home who is a parent of the child’s sibling or has a child in common with the applicant; or a member of the parent’s TANF unit. A family, friend, or neighbor is not legally required to be licensed if the family, friend, or neighbor is caring for three or fewer children, including the children of the family, friend, or neighbor, or all children in care are from the same household. All license-exempt providers must pass an Illinois Sex Offender Registry Check, Child Abuse and Neglect Check, and a Criminal Background Check, unless they are related to the child.

What are copayments?

The copayment is the amount that you are responsible for paying. Illinois will pay the rest of your child care expenses based on a provider reimbursement schedule. Your copayment will be based on your income and family size. Whether your children are of school age can also impact your copay amount. As of July 1, 2015, copay amounts have increased. You can get an estimate of your copay by visiting the IDHS online eligibility calculator at: www.dhs.state.il.us/applications/ChildCareEligCalc/eligcalc.html

Child Support Requirement

On July 1, 2015, IDHS implemented an emergency requirement that families eligible for CCAP who have an absent parent in their household must have an active child support collection case with the Division of Child Support Services at the Department of Healthcare and Family Services within six months of determining their CCAP eligibility. On November 9, 2015, this requirement was rescinded. Therefore, **you should not be required to have an active child support collection case in order to receive CCAP benefits.**

How do I apply for CCAP?

To apply for CCAP, follow these steps:

- Identify a child care provider. If you don't already have a provider, contact your local Child Care Resource and Referral (CCR&R) agency.
- The agency for Cook County is Illinois Action for Children (IAFC) Child Care Resource & Referral. You can find information about their hours and services [here](#).

They have offices located at:

North Side/Uptown
4753 N. Broadway
1st Floor
Chicago, IL 60640

Central/West Side
1340 S. Damen
3rd Floor
Chicago, IL 60608

South Side/Chatham
8741 S. Greenwood
Suite 300
Chicago, IL 60619

To find your local CCR&R outside Chicago, go to <https://www.dhs.state.il.us/page.aspx?item=19552>, or call 1-877-202-4453 (toll-free).

- Once you have a provider, complete an application form. You can find the application form online at <http://iafcapps.net/ccap/Application%20ENG%206.15.11.pdf> (including a Spanish version), or you can call your local CCR&R for a form. Your local child care center may also have application forms.
- Obtain proof of your income; such proof includes copies of your last two paycheck stubs or, if you have not been working that long, a verification letter from your employer or verification of self-employment.
- Obtain proof of your school enrollment, including copies of your official school schedule and copies of your most recent report card showing your GPA.
- Submit your completed application to your local CCR&R or your child care center (if they process applications). In Cook County, send applications to:

Illinois Action for Children (IAFC)
Childcare Assistance Program
1340 S. Damen, Third Floor
Chicago, IL 60608
Phone: 312-823-1100/FAX: 312-823-1200

IAFC also has walk-in sites throughout Chicago to assist parents in applying for and troubleshooting problems with CCAP. These sites also have drop-boxes to submit your paperwork conveniently and securely. To locate IAFC walk-in sites, visit: www.actforchildren.org/site/PageServer?pagename=FamilyContact

More Information and Resources

Some community colleges and universities have on-site child care programs. Be sure to ask if your school provides child care services and what you need to do to enroll.

For information on family resources, visit Illinois Action for Children online at:
www.actforchildren.org/site/PageServer?pagename=Family_ForParents

Contact the Illinois Network of Child Care Resource and Referral Agencies (INCCRRA) at 866-697-8278 for provider information.

Maryville Crisis Nursery may help you with free temporary emergency child care if your family is in crisis—whether you are experiencing a medical emergency, overwhelming stress, a mental health or substance abuse problem, domestic or sexual violence, employment or school problem, homelessness or other problems . The crisis nursery offers immediate crisis care 24 hours a day, seven days a week, for children from birth through age six. Child care is available for a length of 24-to-72 hours for an initial stay, and families may use the nursery for up to 30 days in a year. The crisis nursery may also help you with individual crisis counseling, referrals to community resources, advocacy, and follow-up services. The nursery is located at:

Maryville Crisis Nursery
4015 N. Oak Park Ave.
Chicago, IL 60634
24-Hour Helpline: 773-205-3637

To view an online informational brochure, visit:

http://www.maryvilleacademy.org/wp-content/uploads/2013/05/webBrochureLOW_RES_ci_08-Copy.pdf

VIII. HOUSING

HOUSING CHOICE VOUCHERS (SECTION 8)

How can housing choice vouchers help me?

The Housing Choice Voucher Program may help your family with housing costs by providing you with a voucher paying some of your rent while you pay approximately 30% of your income towards rent. The program allows you to rent housing in the private market with your voucher if it meets the requirements of the program and pays a portion of your rent directly to your landlord, so that you can live in a home that meets your needs.

Note: Housing Choice Vouchers and other housing assistance are often VERY limited, and long waiting lists are common even if you are eligible. Sometimes, if the demand for affordable housing is greater than housing resources, the waiting lists are closed.

As a student in college or a training program, am I eligible?

Yes. However, any financial assistance which you receive from Pell Grants, scholarships, work-study income, etc., and which is in excess of tuition is considered income when determining eligibility, except for persons over 23 with dependents.

How do I apply for housing choice vouchers?

To apply for housing choice vouchers, contact your local Public Housing Authority (PHA). To find a PHA, visit www.hud.gov/offices/pih/pha/contacts/states/il.cfm.

More Information and Resources

For further assistance, contact the Housing and Urban Development (HUD) Region V Office at the Chicago Regional Office:

Ralph Metcalfe Fed Building
77 W. Jackson Blvd.
Chicago, IL 60604-3507
Phone: 312-353-5680; Fax 312-913-8293

PUBLIC HOUSING

How can public housing help me?

Public housing may help you and your family move into a home with a discounted rent you can afford. Public housing is made up of rental housing units that are made affordable for low-income families through funding from the federal government. **Public housing assistance is very limited in Illinois**, and often eligible people must wait for years on a waiting list, or sometimes the waiting list is closed even for eligible families.

Am I eligible?

Public housing is limited to low-income families and individuals. Your student status should not affect your eligibility, though some tuition assistance may be counted as income. Your eligibility is based on:

- Your annual gross income, which must be within the income limits;
- Whether you qualify as elderly, a person with a disability, or as a family (family is defined to include one person in a household);
- Your citizenship or eligible immigration status; and
- Your criminal background screening based upon the rules of the housing authority.

Generally, households are income eligible for public housing if they make no more than 80% of the Area Median Income, however, public housing income limits vary from area to area. To determine the income limits for a certain geographic area, contact your local PHA, or look online at:

<http://www.huduser.org/portal/datasets/il.html>.

How do I apply for public housing?

To apply for public housing, contact your local PHA. To find a PHA, visit:

www.hud.gov/offices/pih/pha/contacts/states/il.cfm

More Information and Resources

For more information, visit the Chicago Housing Authority (CHA) online at www.thecha.org, or visit the U.S. Department of Housing and Urban Development (HUD) website at:

<http://portal.hud.gov/hudportal/HUD?src=/states/illinois>.

Direct2Housing is an online resource for locating housing in Metro Chicago. You can search by housing type, location, and your personal needs to find available units. Go online at www.direct2housing.org to learn more.

HOMELESSNESS SERVICES

Homelessness affects my ability to get financial aid and pay for college or training. Can I get help?

In order to qualify for many forms of financial aid, all students must fill out the Free Application for Federal Student Aid (FAFSA) and must submit financial information and the signature of a parent or guardian. However, there are special provisions for unaccompanied youths and unaccompanied youths at risk of homelessness. You can be considered an “independent student” on your FAFSA if you are an unaccompanied youth and may apply without submitting a parent’s financial information or signature. You may even qualify for a greater amount of financial aid.

In order to be considered an independent student, you need to receive written verification (a signed letter) that you were homeless and living without a parent or guardian during the school year in which you submitted your FAFSA. This includes if you were living temporarily with others or left an abusive parent who otherwise provide financial assistance.

You can get this letter from one of the following:

- A school district or liaison for the homeless;
- The director or designee of an emergency shelter or traditional (HUD-funded) housing program;
- The director or designee of a runaway or homeless youth basic center; or
- A college financial aid administrator.

For more information about filling out a FAFSA or for a sample verification letter for unaccompanied youths, contact The Law Project of the Chicago Coalition for the Homeless at 1-800-940-1119 or <http://www.chicagohomeless.org/>.

Where do I go to find immediate assistance related to my homelessness?

If you are currently homeless, going to be homeless, or experiencing housing instability, there are resources available to help you. Many nonprofit organizations, faith-based institutions, and city agencies offer a diverse range of services to help you. Here are some useful services:

- The Chicago Department of Family and Support Services (DFSS) Community Service Centers can help you and your family accesses a wide range of resources from shelter, food, and clothing to domestic violence assistance, job training/ placement, and prisoner reentry. The facilities also serve as Warming and Cooling Centers where you can go during periods of extreme weather. To locate the Centers, call 3-1-1 or visit:

http://www.cityofchicago.org/city/en/depts/fss/provdrs/serv/svcs/community_servicecenterlocations.html

- Chicago Catholic Charities has a number of homelessness programs including temporary housing, homelessness prevention, rapid re-housing assistance, emergency food and basic needs assistance, housing counseling, and case management. You can find more information about these services at <http://catholiccharities.net/GetHelp/OurServices/Homelessness.aspx>.

- If you have a family, there are many women’s and children’s shelters that can help you with your immediate needs such as temporary housing, obtaining food and toiletries, and escaping from domestic violence situations. Some shelters also provide long-term resources, such as case management, counseling, substance abuse treatment, or help in education or job placement. To find a list of women’s shelters, go online at <http://www.mercyhome.org/womens-shelters>. To find a list of men’s shelters, go online at <http://www.mercyhome.org/mens-shelters>.

This list of resources is not exhaustive. You can get referrals to shelters and other resources at any local IDHS office, or call 3-1-1 for immediate assistance.

More Information and Resources

You can get help from the Chicago Health & Human Services Homeless Outreach program. To get help, call: 3-1-1 or visit a Community Service Center for walk in help. You can find a list of locations at: http://www.cityofchicago.org/city/en/depts/fss/provdrs/serv/svcs/community_servicecenterlocations.html

HOUSING AND DOMESTIC OR SEXUAL VIOLENCE

I am not safe in my home because of domestic or sexual violence.

What is the Safe Homes Act?

The Safe Homes Act is a state law that gives you or any of your household members who are a victim of domestic or sexual violence (including dating violence, stalking, child abuse, and elder abuse) the right to:

- **End your lease (written or oral) early and leave the home.** Tenants who properly use the law, including giving your landlord written notice within three days of moving out of the unit, will not be responsible for rent due after they leave the home.
- **Change the locks to keep the abuser out of the home.** If you have a written lease and the perpetrator is not on the lease, you and all adult tenants on the lease write a letter requesting the lock change due to the threat of violence. The letter must be accompanied by some proof of the violence/threat of violence. If the perpetrator is a tenant or there is an oral lease, you and all adults in the home, except the perpetrator, must write a letter to the landlord requesting the lock change due to the threat of violence. The letter must be accompanied by a two-year court order giving the victim tenant exclusive possession of the home. The tenant has to cover the cost of the lock change.

The law protects anyone who lives in private or subsidized housing (including Section 8 housing choice vouchers), but the law does not include public housing. If you use the Safe Homes Act, your landlord cannot share that information with your next landlord.

To find out more information and help, go online at:

<http://www.povertylaw.org/advocacy/women/pubs/safe-home>

I am about to be or have already been evicted from my home because of domestic or sexual violence. What are my rights?

The Forcible Entry and Detainer Act, among other laws, protects you from being evicted from your home due to incidents of, threats of, or criminal activity directly related to domestic or sexual violence, or dating violence or stalking, or solely due to your or anyone in your household's status as a survivor of these crimes.

Call legal services immediately if you are a victim of domestic violence or sexual violence and are being threatened with an eviction. Tell the intake worker that you have been or may be evicted, that you have experienced domestic or sexual violence, and that you want to learn about the Forcible Entry and Detainer Act.

Cook County:

Coordinated Advice and Referrals Program for Legal Services (CARPLS) Hotline:
312-738-9200

Outside Cook County:

Land of Lincoln Legal Assistance Foundation:
877-342-7891

Prairie State Legal Services:
(see website to find the correct contact number for your location)
<http://pslegal.org/psls-locations.asp>

I am a survivor of domestic and/or sexual violence. What protections do I have under the Violence Against Women Act (VAWA)?

If you otherwise qualify for housing assistance, property owners cannot use your history of or current situation of actual or threatened domestic or sexual violence to refuse you housing or to evict you from housing. If you share a lease or voucher with your abuser, your abuser may be evicted or removed from the voucher without affecting your housing. This applies for all public housing, Project-Based Section 8, Housing Choice Vouchers, Section 202, Section 811, Section 236, and Section 221(d)(3) BMIR Projects, properties with HOME, HOPWA, or McKinney-Vento Funding, and Rural Development Multifamily and LIHTC Housing.

More Information and Resources

The Illinois Domestic Violence Help Line is toll-free, confidential, 24 hours, and multilingual. To get help, call 1-877-863-6338 (TTY 1-877-863-6339).

You can find a directory of additional domestic violence and sexual assault services at www.ilcadv.org and www.icasa.org. For information about temporary emergency child care for families in crisis, [see information about Maryville Crisis Nursery](#).

You may also contact Kate Walz, director of Housing Justice at the Shriver Center, 312-368-2679, for more information and assistance on VAWA.

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

How can LIHEAP help me?

LIHEAP may help you pay for energy costs for your home if you are eligible. In most cases, LIHEAP benefits are paid directly to your utility providers.

LIHEAP is not an entitlement program—the amount of money the state has to provide these services is limited. Service is basically provided on a first-come, first-served basis. Money for this program usually runs out quickly.

Who is eligible?

Your eligibility for energy assistance depends on your household's total combined income for the 30 days before your application; your income must be equal to or less than the guidelines below. The income guidelines may change periodically; check the [CEDA website](#) for the most updated information.

If your heat or electricity or both are included in the rent, your monthly rent amount must be greater than 30% of your total combined income for the household in order to be eligible to receive assistance.

Family size	Monthly income	Annual income
1	\$1,459	\$17,505
2	\$1,966	\$23,595
3	\$2,474	\$29,685
4	\$2,981	\$35,775
5	\$3,489	\$41,865

What benefits does LIHEAP provide?

LIHEAP provides assistance for winter gas costs or electricity costs or both in many ways:

- Regular assistance provides a onetime Direct Vendor Payment (DVP) to your utility providers if you purchase energy directly. If you purchase energy indirectly because your energy costs are included in your rent, you may receive a onetime payment made directly to you.
- Percentage of Income Payment Plan allows clients of listed providers pay a percentage of their income, receive a monthly benefit toward a utility bill, and lower overdue bills for every on-time payment made by the bill due date.
- Emergency Services (ES) may be provided when your primary heat source is disconnected or, when you or someone in your household has a life-threatening medical condition, to prevent disconnection.
- The weatherization component may help you with home repairs that will decrease your energy costs. More information can be found at:

<http://www.illinois.gov/dceo/CommunityServices/HomeWeatherization/Pages/default.aspx>

How do I apply?

Make an appointment to apply for LIHEAP at the Community Action Agency nearest you. To find a Community Action Agency in your area, go to:

<http://www.illinois.gov/dceo/CommunityServices/HomeWeatherization/CommunityActionAgencies/Pages/default.aspx>

You should plan to wait in line during your application visit. The Community Action Agency for Cook County and Chicago is located at:

Community and Economic Development Association of Cook County Inc. (CEDA)
208 S. LaSalle St., Suite 1900 (LIHEAP Suite 2010)
Chicago, IL 60604
Telephone: 800-571-2332
Hours of Operation: 8:30 a.m. - 5p.m

Bring the following documents:

- Proof, such as paycheck stubs, of total income from all household members for the last 30 days;
- A copy of your current heat and electric bills issued within the last 30 days;
- A copy of your rental agreement if you are renting—the lease must show which utilities, if any, are included; your monthly rent amount; and contact information for your landlord;
- Proof of Social Security numbers for all household members; and
- Proof of any other public benefits you receive, such as TANF, SNAP, or medical assistance.

The LIHEAP application schedule prioritizes certain vulnerable populations. The general application schedule is:

- Beginning September 1 of any year: seniors and people with disabilities
- Beginning October 1 of any year: households with children under five
- Beginning November 1 of any year: all other eligible households

More Information and Resources

Call the Energy Assistance Hotline at 877-411-9276.

Visit the Illinois Department of Commerce and Economic Opportunity (DCEO) Energy Assistance website for information, including your rights, at:

<http://www.illinois.gov/dceo/CommunityServices/UtilityBillAssistance/Pages/default.aspx>

IX. TAX BENEFITS

FEDERAL EDUCATION TAX BENEFITS

What are federal education tax benefits?

There are three different federal education tax benefits that may help you receive a higher refund or owe less money when you file your taxes if you have paid for tuition, books, supplies, or equipment related to college courses or job training. The benefits are available for classes taken by you or your dependents. The Internal Revenue Service (IRS) is the federal government agency responsible for tax collection.

What tax benefits are available to me if I am enrolled in college or training program?

Of the three federal education tax benefits, two are tax credits, and one is a tax deduction.

- A **tax credit** directly reduces the amount of income tax you have to pay. After you determine your taxable income and subtract your deductions, you figure out your tax due. You can reduce that number through tax credits. If the credit is refundable, it can reduce the amount you owe to below zero, which provides you with a cash refund check.
 - › The **American Opportunity Tax Credit (AOTC)** is a partially refundable credit. Individuals enrolled in a program leading to a degree, certificate, or other recognized educational credit are eligible.
 - › The **Lifetime Learning Credit** is a nonrefundable credit. This credit is available to anyone enrolled in one or more courses, which can include job training or other courses that do not result in a degree.
- A **tax deduction** reduces the amount of income counted towards calculating your income tax, which may reduce the amount of tax you owe. This tax benefit is called the **Tuition and Fees Deduction**. This deduction is available for anyone in enrolled post-secondary courses at an eligible institution.
- **You may use only one tax benefit per student per tax year**, but you may use different credits for different students within the same tax year. For example, if you have a dependent for which you are claiming credits, you may receive the AOTC for that dependent but you may not then claim the Tuition and Fees Deduction also. For a second dependent, you may claim the Lifetime Learning Credit (but not also the Tuition and Fees Deduction and the AOTC) in that same year.

How much is each federal education tax benefit worth?

- The American Opportunity Tax Credit can help you increase your refund by up to \$1,000. If you owe taxes, then you can reduce that amount by up to \$2,500 per student.
- The Lifetime Learning Credit may reduce only the amount of tax you owe by up to \$2,000 per return depending on your spending, the tax you owe, and your income.

Which federal education tax benefits am I eligible for?

You can use the chart below to determine your eligibility.

Tax benefit	You are eligible if you meet ALL of the following:
For all benefits	<ul style="list-style-type: none"> • You are eligible if you paid tuition or fees during the tax year, and the course(s) either started that year or by the end of March the following year • You cannot claim credits or deductions for expenses paid with tax-free funds, such as a tax-free scholarship, employee benefit, or portions of distributions from certain educational savings accounts or tuition plans <p>You may not claim any of the tax credits or deductions if:</p> <ul style="list-style-type: none"> • You are married, but you filed separately from your spouse • You are listed as a dependent on someone else's tax return, such as on your parent's return • You (or your spouse) were a nonresident alien for any part of the year
American Opportunity Tax Credit (AOTC)	<ul style="list-style-type: none"> • You are pursuing an undergraduate degree or other recognized post-secondary educational credential • You are enrolled at least half-time for at least one academic period that begins during the tax year • You are within the first four years of education past high school or GED • You paid qualified education expenses, including tuition, fees, and course-related books, supplies, and equipment not necessarily paid to the educational institution (room and board, transportation, insurance, and medical expenses do not count) • You earned \$80,000 or less in income if you are a single head of household • You earned \$160,000 or less if you are married and filing jointly • You do not have any felony drug convictions • For more information, visit http://www.irs.gov/uac/American-Opportunity-Tax-Credit
Lifetime Learning Credit	<ul style="list-style-type: none"> • You are pursuing education and training related to improving your job skills; the course does not have to count toward a degree • You paid qualified education expenses, including tuition, fees, and course-related books, supplies, and equipment (room and board, transportation, insurance, and medical expenses do not count) • You purchased the above expenses through the institution you are attending and were required to purchase materials to enroll • You earned less than \$64,000 if you are a single head of household or a qualifying widow(er) • You earned less than \$128,000 if you are married and filing jointly • You can get this credit every year you are eligible; there is no limit on the number of years it is available • Felony drug convictions do not make students ineligible • For more information, visit http://www.irs.gov/publications/p970/ch03.html
Tuition and Fees Deduction	<ul style="list-style-type: none"> • You were enrolled in a course at an eligible institution; this includes most accredited colleges, universities, vocational schools, or other postsecondary educational institution (your institution will be able to tell you if it is eligible) • Your course was at the undergraduate or graduate level • You earned less than \$80,000 if you are a single head of household • You earned less than \$160,000 if you are married and filing jointly • You paid tuition or fees required for enrollment (tuition or fees do not include room and board, transportation, insurance, or medical expenses) • You paid the institution directly, and those expenses were required for you to enroll • Felony drug convictions do not make students ineligible • For more information, visit http://www.irs.gov/publications/p970/ch06.html

Am I still eligible if I live with my parents?

If you file your own taxes and take an exemption for yourself, then you are eligible for federal education tax credits on your own. If your parents or someone else claim you as a dependent on their taxes, then they are eligible. Oftentimes the rules for claiming the Tuition and Fees Deduction are more complicated than the credits. If your parents paid for your tuition and supplies but you file your own taxes, you may not claim the deduction. If you file on your own and have paid all of your own expenses, you are eligible for the deduction.

More Information and Resources

For more information, visit <http://www.irs.gov/Individuals/Students>

ADDITIONAL TAX BENEFITS

What additional tax benefits are available to me and my family?

Additional federal and state tax benefits can help you reduce the amount of tax you owe, or, in some cases, you may receive a cash refund on your yearly taxes. These credits can be a valuable way for you and your family to develop savings accounts, create emergency funds, build your assets, or meet other needs.

Normally, refunds from tax credits will **not** affect your eligibility for other public benefits programs included in this guide. The tax credits included in this guide are (1) the federal Earned Income Tax Credit (EITC); (2) the Illinois EITC; (3) the federal Child and Dependent Care Tax Credit; and (4) the federal Child Tax Credit.

How many additional tax benefits may I receive?

There is no limit on the amount of tax credits for which your family may claim. If eligible, you may claim all of them. What's important, though, is that you must file a separate IRS 1040 or 1040A (not a 1040EZ) form and attach the required schedule or form **for each credit**.

1. Federal Earned Income Tax Credit

(EITC)

How can the EITC help me?

The EITC is designed to boost your wages. It can be worth up to several thousand dollars depending on your family size and is available as a refund if you or your family owes no income tax.

Am I eligible?

To qualify, your income must meet certain guidelines that are updated annually. You can find these guidelines online at the [IRS website](#). To the right are the limits for 2015.

Number of qualifying children	Annual earned income is less than	Maximum credit amount
3 or more	\$47,747 (\$53,267 if married filing jointly)	\$6,242
2	\$44,454 (\$49,974)	\$5,548
1	\$39,131 (\$44,651)	\$3,359
No children (applicant age 25-65)	\$14,820 (\$20,330)	\$503

Qualifying children must be under 19, or under 24 if also a full-time student at the end of the filing year. Additionally, if your child of any age is totally and permanently disabled he or she can be considered a qualifying child. In most cases, all household members must have Social Security numbers. If you are a worker without a qualifying child, you must be at least 25 to qualify for the EITC.

If you worked in the last three years and you did not receive an EITC payment for any of those three years in which you were eligible, you may still apply for EITC benefits for those years by filing an amended tax return.

You can determine if you qualify and estimate your credit amount by using the online [EITC Assistant](#). The Assistant is available in both [English](#) and [Spanish](#).

2. Illinois Earned Income Tax Credit

How can the Illinois EITC help me?

This credit is a state version of the federal EITC and is refundable. As of 2015, the IL EITC is worth five percent of the federal credit. You may receive both the federal and the state tax credits if you are eligible.

Am I eligible?

To determine if you are eligible for the state version of the EITC, use the federal guidelines.

3. Federal Child and Dependent Care Tax Credit

How can this tax credit help me?

The federal [Child and Dependent Care Tax Credit](#) is designed to help you make up for some of the child and dependent care costs you pay in order to work or actively look for work. The credit is worth up to \$1,050 for one child or dependent and up to \$2,100 for two children or dependents.

Am I eligible?

In order to qualify, your child or dependent must:

- Be a dependent child under 13 when the care was provided; or
- Be your spouse or another dependent person who was not physically or mentally able to care for himself or herself and lived with you for more than half the year.

Your child care and dependent care expenses must be work-related, meaning that such expenses allow you to go to work or to look for work; the care can be any type of care—in a center, family day care home, in a church, or in a relative's or neighbor's house.

You may claim up to \$3,000 in child care and dependent care expenses for one child or dependent, or up to \$6,000 in expenses for two or more children or dependents.

4. Federal Child Tax Credit

How can this tax credit help me?

The Child Tax Credit may be claimed in addition to the Child and Dependent Care Credit. The credit is worth up to \$1,000 per child, with no maximum number of children you may claim. For example, if you have six children, you may claim a \$6,000 credit.

Am I eligible?

To be eligible for the child care tax credit, you must:

- Have one or more qualifying child under 17 (age 16 or younger)
- Have a federal income tax amount greater than zero
- Have a low income of at least \$3,000.

If your family does not owe enough taxes to use all of your credit, you may be eligible for a refund.

TAX PREPARATION HELP

Where can I get help in completing my tax forms?

There are two organizations that provide free tax preparation in Illinois:

The Center for Economic Progress (CEP) provides free, high-quality tax preparation at multiple sites across Illinois for families making less than \$50,000 a year and individuals making less than \$25,000 a year. CEP may be able to help you with one-on-one financial education and counseling about sound money practices and help you understand the college financial aid application process. To find a CEP tax site near you, visit <http://www.economicprogress.org/>.

The Volunteer Income Tax Assistance (VITA) Program can help you prepare your tax returns for free if you make \$53,000 or less per year and need assistance completing your taxes. Many VITA sites offer free electronic filing, and all volunteers let you know about credits and deductions you may be able to claim. To find the nearest VITA site, visit <http://irs.treasury.gov/freetaxprep/>.

More Information and Resources

You can find more information on additional tax credits from the IRS online at www.irs.gov/individuals/parents/index.html, or call the IRS toll free at 1-800-829-1040.

Many services related to taxes are available by phone. To order tax forms and instructions, call 1-800-TAX-FORMS (1-800-829-3676); you should receive them within 10 days. You can get face-to-face help in solving tax problems by calling your local Taxpayer Assistance Center (TAC). To find a local TAC, go online at <http://www.irs.gov/uac/Contact-Your-Local-IRS-Office-1>, or look in the phone book under United States Government, Internal Revenue Service.

You can also call the Illinois Department of Revenue toll-free at 1-800-732-8866.

X. EDUCATION LOAN REPAYMENT

I'm worried about paying back my student loans. What can I do?

There are laws that give you options for paying back some student loans. These laws apply only to certain federal student loans, not private loans, but may help you manage the cost of paying back student loans after college or training without undue financial hardship. Two repayment options that may help you are Income-Based Repayment (IBR) and Public Service Loan Forgiveness (PSLF). You can obtain information and plan carefully to make sure that paying back your loans won't be burdensome.

What is Income-Based Repayment (IBR)?

For the major types of federal student loans, IBR is a repayment plan which will make your monthly payment affordable. If your loan debt is high relative to your income, family size, and state of residence, you may be able to decrease the amount of your monthly bill that you would regularly be required to pay under a standard repayment plan. The types of loans eligible under the IBR plan are:

- Stafford Loans;
- PLUS Loans (but **not** Parent PLUS loans); and
- Consolidation Loans made under either the Direct Loan or Federal Family Education Loan (FFEL) program (but **not** Consolidation Loans that repay Parent Plus loans).

Am I eligible?

You may enter the IBR plan if your loan debt is high relative to your income and family size. You are eligible for IBR if the monthly payment amount calculated under the IBR plan (see below) is lower than your regular monthly payment under a standard repayment plan, based on the greater of the amount you owed on your loans when you were first required to start paying them back or the amount you owe when you apply for IBR.

If you are married and your spouse also has IBR-eligible loan debt, the combined amount of your loan liability and required monthly payments is taken into account.

While your loan provider will calculate to determine your eligibility, you can use the U.S. Department of Education's IBR Calculator to see if you may be eligible by going online at:

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>.

For more specific information on IBR, go online at:

<https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>

What is the Public Service Loan Forgiveness (PSLF) Program?

120 on-time, scheduled, monthly loan payments, not lump sums or advance payments, under either an Income-Based or Income-Contingent repayment plan, the PSLF program will forgive the remaining balance due on your federal student loans. This process may take at least 10 years. Only Federal Direct Loans are eligible for PSLF. If you have an FFEL or a Perkins loan or both, you may consolidate them into a Direct Consolidation Loan to take advantage of PSLF.

For more specific information on PSLF, go online at:

<https://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service>.

More Information and Resources

If you aren't sure what type of loans you have, visit:

www.nsls.ed.gov

For more information on consolidating an FFEL and a Perkins loan and for an electronic application, visit:

www.loanconsolidation.ed.gov

For more information on different options of repayment plans, visit:

<http://studentaid.ed.gov/repay-loans/understand/plans>

XI. UNEMPLOYMENT INSURANCE (UI)

How can UI help me?

If you lose your job and are going to school or training to gain the skills necessary to get a new job, UI may help you by partially replacing your wages through a biweekly cash benefit payment. The Illinois Department of Economic Security (IDES) runs the Unemployment Insurance (UI) program.

What are UI benefits?

UI benefits are biweekly (every two weeks) payments direct-deposited into your bank account or administered to a special debit card. UI benefits are based on the amount of your past wages earned in your most recent job(s). To be eligible for benefits, you must have been paid at least \$1,600 during the first four out of the last five calendar quarters or be eligible under the Alternative Base Period. The rules for determining eligibility and benefit levels are complicated, but your local IDES office can help you understand them.

You may receive regular state UI benefits for up to 26 weeks in Illinois. After 26 weeks, you may qualify for additional weeks of federal benefits. You will be notified in writing by IDES if you are eligible for any federal benefits. The laws concerning the number of weeks of UI benefits available may often change. Currently, no federal benefits are available as of December 28, 2013.

As a student in college or a training program, am I eligible?

In order to receive UI benefits, you usually must be available to work and be conducting a regular job search. Generally, if your primary occupation is that of a student in college or training, you are not eligible for UI. If you want to be considered a student as your primary role according to IDES and receive benefits, you must be a dislocated worker who is enrolled in an IDES-approved training program. You will then be exempt from the work-search rules.

You may go to an educational or training program that is not IDES-approved and still be eligible for UI as long as the program does not stop you from being available to actively search for work and accept a job when offered. For example, you attend classes at night or on the weekends, or you are willing to quit school to accept a job offer. If you meet all of the other eligibility requirements, you should be eligible for UI.

What is an IDES-approved training program?

Your local IDES office can confirm if you are in an approved training program. Training is usually approved on a case-by-case basis. Generally the following criteria must be met for a training course to be approved:

- The training course must relate to an occupation or skill where there are expected to be reasonable and immediate job opportunities. This generally means that:
 - › The course may not be longer than one year in duration;
 - › The course must consist of at least 12 hours per week of instruction that includes contact with the instructor, whether through classroom training, laboratory instruction, or tutoring; and
 - › The course must focus on helping you secure entry-level employment in a selected occupation by providing you with essential work skills.

For example, classes designed solely to provide you with a high school equivalency diploma would not be approved because they do not provide you with the skills necessary to perform work in a specific occupation. However, vocational courses of study that also include some purely academic courses may be approved so long as the academic coursework is secondary to the vocational aspects.

- The training course is offered by a credible agency, educational institution, or employing unit.
- Most Workforce Innovation and Opportunity Act–funded programs will qualify.
- You are not a recipient or eligible for subsistence payments or similar assistance under any public or private retraining program.
- You have the ability and qualifications to complete the course successfully.
- You must attend every scheduled session of the course and be able to present an attendance report. If you miss any scheduled class session on a particular day, your weekly benefit amount will be reduced for that week.
- There are no available work opportunities for which you are qualified in your locality.

For example, if you are a trained and certified nurse’s aide, training that would allow you to become a registered nurse would not be approved if there are reasonable openings for nurse’s aides in your area, even if you are dissatisfied with your present occupation as a nurse’s aide.

How do I apply for UI?

- **Apply online at** www.ides.state.il.us. Click on “Unemployment Insurance” under the “Individuals” heading.
- **Apply in person** at any IDES office. To find an IDES office most convenient for you, visit the online office locator at http://www.ides.illinois.gov/Pages/Office_Locator.aspx.
- **Apply by phone** by using Tele-Serve, the UI automated telephone service. Call 1-312-338-4337 and ask to apply for benefits.

Make sure to have all of the following information available when you apply for UI:

- Your Social Security number and name as it appears on your Social Security card;
- Two forms of identification, at least one with your picture and at least one with your Social Security number on it;
- If you are not a U.S. citizen, your Alien Registration Information;
- If you are claiming your spouse or child as a dependent, the Social Security number, date of birth, and name of dependent(s); and
- Your employer’s name, mailing address, phone numbers, dates you were employed, wage information, and separation reason for all the employers you worked for in the last 18 months.

More Information and Resources

Visit <http://povertylaw.org/workers-guide-to-ui> for an easy-to-understand guide to claiming unemployment insurance benefits in Illinois.

You can also visit www.illinoisworknet.com to find help for laid-off workers and help in filing for unemployment insurance; to find job search resources; or to connect to work-support resources.

If you need help in finding a job, your college or vocational training program may have a career services office. You can schedule an appointment to talk to a career counselor and access helpful resources.

XII. SPECIAL INFORMATION FOR IMMIGRANTS

Are immigrants eligible to receive public benefits?

The rules concerning eligibility of documented and undocumented immigrants for public benefits are complex. In general, in order to qualify for most federally funded public benefits, you must either be:

- A U.S. citizen;
- A Lawful Permanent Resident (LPR) or other “Qualified Immigrant” who entered the United States **before** August 22, 1996;
- A Lawful Permanent Resident (LPR) or other “Qualified Immigrant” who entered the United States **on or after** August 22, 1996, **and** has lived in the United States for at least five years;
- A refugee; asylee; Cuban or Haitian entrant; AmeriAsian immigrant; person granted withholding of deportation or removal; or a victim of severe forms of trafficking; or
- A noncitizen who has experienced abuse and has a pending or approved self-petition under the Violence Against Women Act (VAWA).

All noncitizens regardless of immigration status are eligible for:

- AllKids
- Child care assistance
- Supplemental Nutrition Program for Women, Infants and Children (WIC)
- Prenatal, labor and delivery, and postpartum care
- Community resources such as food pantries, short-term housing shelters, child protection services, and mental health, and disability and substance abuse services
- School lunch and breakfast and Head Start
- Domestic and sexual violence services including crisis counseling, intervention, and shelter for the protection of life or safety

Even if you personally do not qualify for benefits because of your own immigration status, you may apply for your children or others in your household who do qualify.

Agency workers are not allowed to ask you for information about your personal immigration status if you are requesting benefits for your children or other family members only, but they may require you to verify your income.

What benefits may “qualified immigrants” receive?

- If you are a “qualified immigrant” who entered the United States before August 22, 1996, you may generally receive the same public benefits available to U.S. citizens, except for SNAP and Supplemental Security Income (SSI) benefits (unless you were receiving SSI on August 22, 1996).
- If you entered the United States on or after August 22, 1996, you are subject to a five-year bar on receiving federal benefits. After you have lived in the United States for five years, you may become eligible for select programs depending on your status.
- Exempted from the 5-year bar are some immigrant groups, including refugees; AmeriAsians; asylees; Cuban and Haitian entrants; veterans and immigrants on active military duty; immigrants granted withholding of deportation or removal; and battered immigrants. These exempt groups may also generally receive the same public benefits available to U.S. citizens.

For more information about what benefits immigrants are eligible for, you may also look at this chart from the National Immigration Law Center: http://www.nilc.org/table_ovrw_fedprogs.html

Will enrolling in public benefits programs affect my application for citizenship or permanent residency?

- Receiving public benefits should not affect your application for citizenship unless you committed public aid fraud to obtain the benefits.
- Receiving public benefits usually will not affect your application to adjust your status to Lawful Permanent Resident (LPR), or bar you from reentering the United States after an absence of more than six months, unless you are found to be a “public charge” based on your having received Medicaid for long-term nursing home care, SSI, or TANF (if your family’s only source of income is your child’s TANF benefit).
- If you are a VAWA self-petitioner, receiving public benefits will not prevent you from obtaining Lawful Permanent Resident (LPR) status.

Who is a VAWA Self-Petitioner?

The Violence Against Women Act (VAWA) includes special immigration law provisions that provide protections to abuse victims who are not U.S. citizens. If you are an abuse victim, a VAWA self-petition is a way for you to apply for lawful status in the United States on your own, without the assistance of your abuser, by submitting an application and required documents to the U.S. Citizenship and Immigration Service (USCIS) for “Battered Immigrant–Qualified Alien” status. You may file a VAWA self-petition to apply for this lawful status without a sponsor if you were abused by:

- Your spouse and he or she is a U.S. citizen (USC) or Lawful Permanent Resident (LPR) (or if you are the spouse of a USC or LPR and he or she has abused your child);
- A USC or LPR parent (including a stepparent); or
- A USC adult son or daughter (but not an LPR son or daughter).

Note: There are additional requirements for each of the above categories that go beyond the scope of this guide. Because immigration law is very complicated, you should consult an attorney with experience in VAWA cases if you or someone you know might benefit from self-petitioning.

For help in filing a self-petition under VAWA, contact the National Immigrant Women’s Advocacy Project (NIWAP) at 202-274-4457 or niwap@wcl.american.edu. NIWAP staff members are national experts on VAWA cases and can help you in self-petitioning and answer your questions.

After you submit a VAWA petition with the help of an attorney, the U.S. Citizenship and Immigration Services (USCIS) sends a receipt to the address given on your petition (make sure that a safe address is used, such as your attorney’s address) stating the date when the application was received. While reviewing the application, the USCIS may request additional evidence from you. Having a pending or approved VAWA self-petition will qualify you for most public benefits, but it is not a final approval notice. Once USCIS determines that you indeed meet all of the requirements, it will send you a final approval notice.

May “qualified battered immigrants” receive financial aid?

Yes, in some cases. If you are a self-petitioner who has been approved by the USCIS for “Battered Immigrant- Qualified Alien” status under VAWA, you and your designated children are eligible for federal student financial aid.

In order to receive financial aid you must submit certain documentation directly to your school’s or training program’s financial aid officer. You must submit any one of the following documents:

- An I-360 self-petition (either your approval notice or notice of prima facie case) which proves your status as a Battered Immigrant–Qualified Alien under VAWA;
- An approved application for suspension of deportation or withholding of removal under VAWA; or
- A cancellation notice of a removal case under VAWA

Your school must keep your status as a “Battered Immigrant-Qualified Alien” and all supporting documents confidential. Talk to your school’s or training program’s financial aid administrator for assistance completing FAFSA.

Am I eligible for financial aid as an undocumented immigrant student?

You have a right to an education regardless of your immigration status. The Illinois DREAM Act qualifies eligible undocumented students for in-state tuition while attending a public college or university in Illinois. The Act also created the Illinois Dream Fund Scholarship.

The scholarship fund offers financial resources to undocumented students and does not require an Individual Tax Identification Number (ITIN). To be eligible you must meet these requirements:

- Lived with your parents or guardians while attending high school
- Graduated from a public or private high school in the state of Illinois or earned an equivalent diploma (the GED) in Illinois
- Attended school in Illinois for at least three years before graduating high school or earning an equivalent degree
- Sign an affidavit stating you will file an application for U.S. citizenship at the earliest opportunity
- Be an incoming freshman or current undergraduate student with at least a 2.5 G.P.A. on a 4.0 scale

The Illinois DREAM Act **does not** offer a path to citizenship.

For more information on and to apply for the Illinois Dream Fund Scholarship, visit:

www.illinoisdreamfund.org

For more information on the Illinois DREAM Act, visit

<http://www.icirr.org/illinoisdream>

More Information and Resources

Statewide:

For more information, contact the Illinois Coalition for Immigrant and Refugee Rights (ICIRR) at: phone 312-332-7360; fax 312-332-7044; e-mail info@icirr.org; or web <http://icirr.org/>.

National:

For more information about VAWA laws for domestic violence victims, contact the National Immigrant Women's Advocacy Project (NIWAP) at 202-274-4457 or niwap@wcl.american.edu.

Northern Illinois:

National Immigrant Justice Center (NIJC) at Heartland Alliance provides legal consultation in-person at its Chicago office or during monthly intake hours in Lake County, Illinois. The NIJC's Chicago office is located at:

208 S. LaSalle St., Suite 1818
Chicago, IL 60604
www.immigrantjustice.org

For survivors of domestic and sexual violence, Life Span provides legal and counseling services, including immigration help:

70 E. Lake Street, Suite 700
Chicago, IL 60601
312-408-1210

Central and Southern Illinois:

The Immigration Project. Call 1-800-298-3235 about new cases on Mondays from 10:00 a.m. to 6:00 p.m. or go to www.immigrationproject.org.

XIII. CRIMINAL RECORDS

Having a criminal record can potentially impact your eligibility for some benefits. Here is information on some of the benefits that may be negatively impacted by a criminal record.

FOOD ASSISTANCE: SNAP

You are still eligible for SNAP benefits if you have a felony on your criminal record. However, if you are in current violation of your probation or parole for any type of conviction or are a fugitive felon, you are ineligible for SNAP benefits. If you have previously been convicted of making a false statement or representation about your identity or residence which resulted in your receiving more than one SNAP issuance at a time, you will be ineligible for SNAP benefits for 10 years from the date of your conviction.

ILLINOIS CASH ASSISTANCE

IDHS considers cash assistance to be Temporary Assistance for Needy Families (TANF), Crisis Assistance, Aid for the Aged, Blind, and Disabled, and Refugee and Repatriate Assistance.

- If you have been convicted of a drug-related felony that is not Class X or Class 1, you are ineligible for these programs for two years from the date of conviction. However, if this applies to you, but since your conviction you have successfully completed or are currently involved in a drug treatment or aftercare program, you may be eligible to receive benefits.
- If you have been convicted of a Class X or Class 1 felony (or other similar federal offense) involving the possession, use, or distribution of a controlled substance, you are ineligible.
- If you are considered a fugitive felon or a probation/parole violator, you are ineligible.
- If you have previously been convicted of misrepresenting an address in two or more states to receive benefits for these programs, you will be ineligible to receive these benefits for 10 years from the date of your conviction.

HOUSING

Housing Choice Vouchers & Public Housing

A criminal record can be a barrier to obtaining housing, depending on the nature of the crime and local regulations. You will **not be eligible** for housing assistance if you or a member of your household:

- have been evicted from federally assisted housing within the past three years because of drug related criminal activity, unless you have participated in drug rehabilitation or the circumstances leading to the eviction no longer exist. For example, the person who was engaged in the drug activity is no longer a part of the household.
- are subject to a lifetime sex offender registration requirement in any state;
- have been convicted of manufacturing or producing methamphetamine on the premises of federally assisted housing;
- are currently engaging in illegal drug use; and
- are currently abusing alcohol in a manner that interferes with the health, safety or right to peaceful enjoyment of other residents.

You **may be denied housing assistance** if you or a member of your household:

- have engaged in any drug-related criminal activity;
- have engaged in any violent criminal activity;
- have engaged in any other criminal activity that would threaten the health, safety or right to peaceful enjoyment of other residents, the owner, or PHA personnel.

If these apply to you, you may have an opportunity to present evidence of why you should still be admitted to housing, such as participation in drug treatment or use of rehabilitation, counseling, or social services.

For more information about your housing options if you have a criminal record, contact:

Safer Foundation

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

St. Leonard's Ministries

<http://slministries.org/>

Cabrini Green Legal Aid

<http://www.cgla.net/>

TAX BENEFITS

Depending on the type of conviction, you may be ineligible for certain tax benefits. See [Tax Benefits](#) section for details.

UNEMPLOYMENT INSURANCE (UI)

A criminal record in and of itself will not disqualify you from receiving UI benefits. You will be ineligible, however, following any dismissal that was due to the commission of a felony or theft in connection with your position of employment. You must also have admitted your role in the commission of the crime. It is possible to become eligible again once you are re-employed and have additional earnings.

What options are there for alleviating effects of criminal records?

For individuals with a criminal record in Illinois, it can be difficult to obtain employment or access certain resources related to education. There are some options, however, for those who would like to minimize the negative effects of a record. Depending on the type of conviction and time passed since conviction, there are opportunities for individuals to either remove criminal records from public view or, if the offense on record is a non-conviction, to expunge the record completely.

Record Sealing

Record Sealing is a process of submitting paperwork to the court (where your case took place) and asking the court to limit who can look at old arrests or convictions to law enforcement and other entities given the authority by law. It is important to note that *convictions can only be sealed, not expunged; expungement is only available for people with no convictions on their record*. All arrests that do not result in convictions are eligible for sealing. The convictions eligible for sealing include:

- **Eligible Misdemeanors:** Most non-violent misdemeanors, such as criminal trespassing, criminal damage to property, disorderly conduct, or misdemeanor retail theft. Assault, aggravated assault, battery and reckless conduct (DUI and domestic battery convictions are not eligible for sealing).
- **Eligible Felonies:** deceptive practices, forgery, possession of burglary tools, possession of cannabis, possession of controlled substances, possession with intent to deliver, prostitution, retail theft, and theft.

Certificates of Good Conduct & Healthcare Waivers

Certain industries, such as healthcare and education, are legally allowed to deny an individual employment or license in the field if his or her criminal record contains certain offenses. Certificates of Good Conduct, Certificates of Relief from Disabilities, and Healthcare Waivers allow employers and licensing agencies to hire or license people with specific offenses on their record that they would never be able to hire or license otherwise. When applying for these certificates and waivers, a successful application will typically include the necessary forms, a criminal history report, a description of the circumstances surrounding the conviction, and other documents that can speak to your character and qualifications. These can include letters of support from teachers, employers and loved ones, an updated resume, a log of jobs you have applied for and been rejected from, and any training or certificates you've received.

The [Certificate of Good Conduct Petition Form](#), [Certificate of Relief from Disabilities](#), and the [Healthcare Waiver Application](#) can be found online.

Pardons from the Governor

Pardoning is a process of submitting paperwork to the Prisoner Review Board asking them to recommend that the Governor expunge your old conviction to limit who can see your conviction to law enforcement and other entities given the authority by law. To apply, see [Illinois Prisoner Review Board](#) for clemency guidelines and necessary forms.

Advisory Opinions

If you have a criminal record and are interested in a career or education path that requires a license, you can verify with the IL Department of Financial and Professional Regulation (ILDFPR) and request what is called a Non-Binding Advisory Opinion. In order to do so, you must mail in a detailed description of your particular record, explain the circumstances surrounding the conviction, and contribute any materials that demonstrate your good conduct since the offense occurred. For more details, see the [Non-Binding Advisory Opinion Instruction Sheet](#).

XIV. LEGAL SERVICES

Free legal services are available for those who qualify:

LAF (Cook County)

120 S. LaSalle St., Suite 900
Chicago, IL 60603
312-341-1070

Land of Lincoln Legal Assistance Foundation

(Southern and part of Central Illinois) 1-877-342-7891

Prairie State Legal Services

(Northern and part of Central Illinois) 1-800-690-2130

Sargent Shriver National Center on Poverty Law

If you have specific questions about this guide, email studentguide@povertylaw.org. We will respond to your request as soon as possible; we will answer general questions and offer referrals. These Shriver Center's attorneys can also provide assistance on specific issues:

Health care:

Stephanie Altman
stephaniealtman@povertylaw.org
312-789-4105

Housing issues related to domestic violence, sexual assault, stalking, and dating violence, and for other discrimination-related housing issues:

Kate Walz
katewalz@povertylaw.org
312-368-2679

CARPLS

The Coordinated Advice and Referrals Program for Legal Services (CARPLS) Legal Aid Hotline can help you obtain information, advice, and brief services including the preparation and review of legal documents on civil legal problems or referrals to legal and social service providers for more complex legal issues if you live in Cook County.

The Hotline service is free to low-income residents of Cook County. Clients who do not qualify for free services may be charged a \$25 fee. The CARPLS Hotline is open Tuesday, Thursday, and Friday from 9:00 a.m. to 4:30 p.m. and on Monday and Wednesday evenings until 7:30 p.m. Hotline: 312-738-9200

Online Legal Resources

- You can find out more information about legal services and help on public benefits questions online at www.illinoislegalaidonline.org.
- For referrals to other helpful organizations:
<http://www.illinoislegalaid.org/index.cfm?fuseaction=home.helpfulOrgsAll>.
- If you are Spanish-speaking, visit www.ayudalegalil.org



www.povertylaw.org
