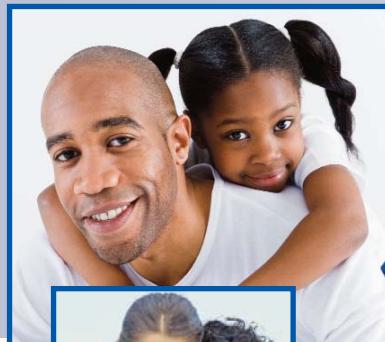


Programs that work for people who work...

In this economy, it can be difficult to make ends meet, even if you're employed. Sometimes, it takes just a little help or support to get through the tough times. New Jersey offers programs that work for people who work.



CHILDREN'S HEALTH INSURANCE

Family insurance packages are very expensive. So your child may be one of the estimated 200,000 who are uninsured in New Jersey. Here's the solution: *Apply today for NJ Family-Care*. Children in families with incomes as much as \$78,225 per year for a family of four are eligible. The plan includes primary care, specialists, hospitalization, prescription and dental benefits. Even if your income is higher, your child still may qualify for low-cost health insurance through *NJ FamilyCare Advantage*.

Call 1-800-701-0710 or go to www.NJFamilyCare.org

CHILD CARE

It's hard to work if you don't have safe, reliable child care. Working parents with incomes at or below \$29,420 per year for a family of two, or \$37,060 per year for a family of three, can receive assistance for child care. To learn more about this program and to find out if you may be eligible, call the *Child Care Helpline at: 1-800-332-9227*

FOOD ASSISTANCE

New Jersey's Supplemental Nutrition Assistance Program helps people stretch their food dollar with monthly electronic benefits provided on a debit-like card. Individuals with incomes at or below \$1,680 per month or \$20,160 per year, and families with incomes at or below \$3,447 per month or \$41,364 per year (for a family of four) may be eligible.

Call 1-800-687-9512 to learn more or apply online at www.njsnap.org.

ENERGY ASSISTANCE

The Low Income Home Energy Assistance Program (LIHEAP) helps people afford home heating and cooling costs. You can qualify for LIHEAP if you are the head of household and have an individual income less than \$1,815 per month or \$2,452 per month for a couple. The amount of the LIHEAP heating benefit is determined by income, household size, fuel type and region.

For further information on LIHEAP or to locate the nearest application agency, call 1-800-510-3102.

MORTGAGE ASSISTANCE

Sometimes it only takes a couple of emergency expenditures to deplete the monthly budget and set a person or family back months in bill payments. *The Mortgage Assistance Program* provides funding to homeowners to bring mortgages current or to refinance or renegotiate the terms of the mortgage. Homeowners work with a counseling agency to determine eligibility.

Go to www.995hope.org or call the Homeownership Preservation Foundation at: 1-888-995-HOPE

EARNED INCOME TAX CREDIT (EITC)

Few people know that there is a special federal and state tax benefit for individuals and families who earn low-to-moderate incomes in NJ. It is a tax credit that may reduce the amount of taxes owed, or provide a refund, even when the person doesn't owe any taxes.

To qualify, you must file a federal and state tax form. Individuals and married couples filing jointly are eligible.

To check income levels, call 1-800-829-1040 or go to www.njeitc.com