HANDBOOK

NEW JERSEY

WORKFIRST

THE DIGNITY OF WORK; THE PRIDE OF INDEPENDENCE

Welcome

Welcome to Work First New Jersey (WFNJ), the state's welfare program. It's called Work First because it emphasizes work as the first step toward building a new life and a brighter future.

This handbook provides information on:

- The basic requirements of WFNJ
- Your responsibilities as a WFNJ participant
- Support services you can receive while you are in the WFNJ program
- Support services for working families

Overview

Welfare in New Jersey

New Jersey's program for families is known as Work First New Jersey/Temporary Assistance for Needy Families (WFNJ/TANF). New Jersey also has a program for single adults and couples without children, known as Work First New Jersey/General Assistance (WFNJ/GA). (Some of the services and programs described in this book apply only to families under the TANF program and are not available to single people and childless couples receiving General Assistance.)

WFNJ limits assistance to a maximum of five years over your lifetime.

To receive assistance:

- You will need to cooperate with child support requirements if you have dependent children.
- You will have to work, actively look for work or participate in an approved work activity.

Note: the law provides that victims of family/domestic violence may be granted waivers from certain requirements.

Work is the goal

The Work First New Jersey program:

- works to end welfare dependency by limiting assistance to five years and offering you the tools to find a job.
- works to help children by helping you get child support payments to care for your dependent children.
- works toward self-sufficiency by allowing you to keep more of your paycheck when you get a job or to close your case and receive a work supplement.
- works to keep you on the job by helping with child care, health care, transportation and other support services, if needed.

Your Rights and Responsibilities

When you apply for WFNJ benefits and while you are on assistance, you are entitled to receive certain information and services. In turn, you, too, must do your part to cooperate with specific requirements detailed in this handbook in order to receive assistance and benefits.

Your rights under WFNJ include, among others, the right to:

- submit an application
- receive immediate benefits after you apply, if you qualify to receive them
- receive emergency assistance benefits, if you're eligible
- receive support services, such as health care, child care, transportation assistance and treatment for drug- and alcohol-related problems
- get a temporary deferral from some work requirements, if you meet certain criteria
- receive equal treatment under the law, regardless of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status
- receive written notice before your benefits are denied, reduced or stopped
- request a fair hearing if your benefits are denied, reduced or stopped.

To be able to get WFNJ benefits, you are required to work or take part in work preparation activities. In addition, you must cooperate with other requirements of the program, including:

- providing information to determine your eligibility for WFNJ assistance
- cooperating with child support requirements
- participating in a work activity or working
- notifying your welfare agency right away when you move, get a job, make more money, or if there's a change in your family size
- reporting to your welfare agency any unexpected change in the amount of your income
- notifying your welfare agency in advance if you will be out of the state for more than 30 days
- repaying the welfare agency for any part of cash assistance you get while you're waiting for settlement of a Fair Hearing claim, legal suit or other award.

If you do not meet these responsibilities, your WFNJ cash assistance may be denied, reduced or stopped and your case may be closed.

Time Limits

Welfare has time limits

After you begin receiving cash assistance, you are required to be at work or in a work activity as soon as possible, unless there is a reason why you cannot participate. You will need to attend your work activity or you will be sanctioned. This means your welfare grant will be reduced.

A five-year limit of assistance during your lifetime

When you get a job and go off welfare, the "clock stops ticking" on your five-year limit. Any time you have left will remain available to use for a future emergency. There are, however, certain situations in which you may qualify for continued cash assistance after five years. Your case manager will discuss these with you when you get close to your five-year limit.

Most individuals stay on welfare less than two years and leave before the five-year limit is up. You can do it too!

If benefits are received for only dependent children and/or teen parents, the months of receipt are not counted toward the five-year limit. The five-year limit begins once a teen parent reaches age 18.

Supportive Assistance to Individuals and Families (SAIF)

If you reach the five-year limit on welfare, you may be eligible for up to an additional 12 months of cash assistance and services such as child care and transportation under the SAIF program. After that additional 12 months, you would lose all of your cash assistance. Starting in 2006, the first families began reaching the end of the SAIF program and lost all of their WFNJ services, including their cash assistance and Emergency Assistance.

Working closely with you, your SAIF case manager will help keep you on track to become employed and close your case as quickly as possible.

SAIF gives you a last chance to extend your assistance while you step up your efforts to find – and keep – a job that will help you leave welfare behind.

If it is determined that the lifetime limit on welfare does not apply to you at this time, you may not be required to participate in SAIF. That would include people who are permanently disabled, the only caretaker of a disabled family member, over the age 60, a victim of family violence, or who have serious problems preventing them from getting a job.

Work/Work Activities

Start your job search now!

Once you become eligible for WFNJ, you will be required to participate in a job search/job readiness or a work activity. Your case manager will advise you of your responsibilities as a participant of the WFNJ program.

For the nearest One-Stop Career Center location, you also can call **1-877-US2-JOBS**.

Certain TANF applicants, who have recent work experience, may receive assistance through the Early Employment Initiative (EEI). EEI offers you up to 30 days of intensive job search, plus help in paying for one-time expenses, such as car repairs or back rent. In many cases, you will be placed into a job and avoid going on welfare. Therefore you won't have to use any time toward your five-year limit.

Getting a job as soon as possible leaves you with more time in the future to be eligible for welfare if there is an emergency, such as losing your job or becoming ill.

Earning a Wage

Many people start in an entry-level job to get work experience. They also learn the skills necessary to get a better paying job. It's the first step toward a brighter future!

It Pays to Work

The following chart is an example of how much your monthly income would increase if you were employed rather than if you received only cash assistance.

- The wages shown are based upon a 35-hour per week job.
- Net earnings are the amount of earnings you receive after taxes, or your take home pay.
- If you are making more than these amounts, the increase in your monthly earnings will be even greater.

Net Earnings at $9.00 per hour
(35 hours per week)

	Cash Benefit	Net Monthly Earnings	Increase
Parent & 1 Child	$322	$1213	**$891**
Parent & 2 Children	$424	$1230	**$806**
Single Adult (GA)	$140	$1172	**$1032**
Couple with no children (GA)	$193	$1229	**$1036**

Note: Figures on net monthly earnings are based on 2009 tax schedules and are rounded to the nearest dollar. Figures provided by the NJ Department of Treasury, Office of Management and Budget.

WFNJ Makes Work Pay

As a participant in WFNJ, you may receive any combination of the following types of income:

- the paycheck from your job
- a cash assistance benefit
- child support - Your child support is collected by the county to cover the costs of assistance to you. Depending on the amount collected, you will receive up to $100 per month of child support added to your cash assistance. Once you stop receiving WFNJ cash assistance, you receive the full amount of your child support payment.

Paycheck Plus

In addition, if you are working at least 20 hours a week, you can keep all or some of your cash assistance in addition to your paycheck. Here's how it works for someone who begins working 30 hours a week:

- You keep all of your cash assistance for the first month;
- For the next six months, we "ignore" 75 percent of your income, which means only 25 percent of your paycheck is subtracted from your cash assistance; and,

- After that, 50 percent of your paycheck will count when figuring your cash grant, until you earn too much to still be eligible.

What does that mean in real money?

Say you are a mom with two children getting $424 a months in cash assistance. You earn $9 an hour and work 30 hours a week to earn $1,169 before taxes per month.

Working 30 hrs/week	Cash Assistance	Food Stamps	Job Paycheck	Cash Assistance, Food Stamps and paycheck
Welfare Only	$424	$442	$0	$866
First month working	$424	$161	$1,169	$1,754
Next 6 months with Paycheck Plus	$132	$249	$1,169	$1,550
Case closes in month eight	$0	$288	$1,169	$1,457

In the example above, after seven months, you would not be eligible for cash assistance anymore. But you may be eligible for a variety of post-TANF benefits, such as transportation assistance and child care assistance.

Ask your case manager to help you figure out what Paycheck Plus would mean to you.

Supplemental Work Support

If you become employed and are working at least 20 hours per week for at least four months and still receive a partial cash grant, you may be eligible to receive $200 per month for up to 24 months. To be eligible for this program, you must have been on WFNJ/TANF for at least six months and agree to voluntarily close your case.

If you are receiving Paycheck Plus and would like to get Supplemental Work Support, you must ask to close your case before Paycheck Plus ends, at which time your case would close automatically.

Work Activities

A life on welfare is not good enough for any New Jersey family. That's why you must be taking steps toward getting a job to continue receiving cash assistance. Specifically, that means you must participate in a work activity or a job for 35 hours a week. You and your case manager will develop a plan to meet your needs and the requirements of the Work First program.

What kind of services/programs can I participate in?

For at least 20 hours each week, you must participate in one or more of the following:

- Job search (may include a limited amount of substance abuse or mental health services). This is a work activity that may run from two to four weeks at a time. This activity will prepare you to develop a resume, search for employment and develop your interviewing skills.

- Work experience – This program is to help you get work experience or develop skills to help you get a job. You are not considered an employee and are not paid wages by the employer, but you receive your cash assistance during this activity.

- Vocational training or college – This activity helps you achieve the skills required to obtain employment in a demand occupation.

- Community service – This activity is another program that helps you get work experience and develop skills to help you get a job.

- Paid work

For the remaining hours, you may participate in:

- Education, including college
- Substance abuse treatment/behavioral health
- GED, Adult basic education
- Job skills training, which is directly related to employment, such as a computer skills class or forklift operator certification.

Families with a child under the age of six have more services and programs to choose from for these remaining 10 to 15 hours. If you have a young child, talk with your case manager about the package of services that might be available for you. And, if you have a child under the age of one, you may be able to participate in a parenting program called TIP.

Self Employment

If you work for yourself, but are not earning a lot of money, you may have to participate in another work activity along with your job – even if you are working full time. For example, say you are babysitting for your neighbor for 35 hours a week, earning $70 per week. If you were working in a minimum wage job, which would pay $7.15 an hour, you would earn $70 in about 10 hours. So using this minimum-wage formula, you would need an additional 25 hours a week of a work activity to meet your 35-hour-a-week work requirement.

Getting Serious about Work Activities

Your work activity is your path to a job, and we want you to take it seriously. That's why we are taking it seriously, too. There will be someone there to supervise your work activity, job or class, and we will follow whether you attended your activity, using a computerized timesheet.

Sanctions

Sanctioning is when you lose part or all of your cash assistance because you did not attend your work activity or did not cooperate with some other Work First New Jersey (WFNJ) requirement – and you cannot show a good reason for it.

If you are sanctioned, you will lose one person's share of your family's cash assistance for one month. During this month, if you participate with the program requirements you will receive the full amount the ***next*** month. If you do not participate in your required activity during this first month, you will lose all of your cash assistance for the second month. If you still do not participate in the second month, your case will be closed in the third month.

Once your case is closed, there is no way to fix the sanction or to get any cash in the third month. If your case is closed you can reapply, however, certain requirements must be met. Your case manager will provide the details.

If you are getting Emergency Assistance, including Temporary Rental Assistance (TRA), it will continue for the month that your case is closed and then it ends too.

Here's an easy way to understand it. The sanction period is three months. If you don't do anything to fix the sanction, in month two, you will lose all cash assistance. In month three, your case will close.

For example: Marie, who gets cash assistance of $424 for herself and two children, did not attend her work activity in September, and the reasons she has for not attending are not acceptable ones. Here's what happens.

October	November	December
Cash assistance reduced by one person's share to $283.	Cash goes back to $424 if Marie meets the program requirements in October. If she did not attend in October, she loses her entire $424 this month	If she did not attend work activity in November, her case is closed. She will have to reapply for welfare if she wants to fix the sanction

Even if your case was closed because of a sanction, you may still be eligible for Food Stamps and Medicaid. Also, if you think that you should not have been sanctioned, you can request a fair hearing by calling **1-800-792-9774**.

Sanctioning is a process to help make sure that WFNJ recipients understand the importance of participating in work activity requirements. Remember, welfare is limited to five years, and if you use up your time, you will have no assistance left for a future emergency.

Deferrals

WFNJ will "defer" or delay the requirement to work or participate in work activities for those who are unable to work due to age, health or disability.
For example, deferrals may be granted to:

- persons age 60 or older
- women who have reached the seventh month of pregnancy
- parents or relatives who are responsible for the care of a child under 12 weeks of age
- a sole caretaker of a severely disabled or seriously ill dependent child or family member
- persons who are diagnosed by a certified physician to be physically or mentally impaired and are unable to work
- victims of family/domestic violence

IRP

As a Work First New Jersey participant, you and your case manager will develop an Individual Responsibility Plan (IRP) which will create specific employment goals and work activities for you.

The IRP will:

- identify the support services that you may receive such as child care, transportation assistance or assistance with other work-related expenses;
- identify any problems you may have that might interfere with your ability to get a job, such as a drug or alcohol problem, language barrier, poor reading skills, or a physical or mental disability.

Child Support

"Child Support. It's More than Just Money"
Both parents need to take responsibility for their children. In order to be eligible for WFNJ benefits, a parent must provide the information needed to secure child support, including identifying the parent of your child.

When you apply for WFNJ benefits, you will be asked to provide your case manager with certain information that will help locate the absent parent, if he or she is not involved or doesn't know about your dependent child. This includes his or her full name and address and at least three of the following items, if you know them or can reasonably obtain them:

- date of birth
- Social Security number
- employer
- make and model of motor vehicle and license plate number

There are certain situations where you may not be required to provide child support information, such as in the case of family violence.

Child Support Collections

While you are receiving cash assistance, you will need to assign your child support rights to the county. This means that child support payments will be collected on behalf of your children who are receiving welfare. The payments are then sent to the county welfare agency.

However, as a WFNJ recipient, you may receive up to $100 per month from the child support payments that are collected. Child support orders also can help to get medical benefits for each child.

Once you are working and off welfare, you will receive your entire child support payment, in addition to your paycheck.

For more information about child support, visit the website at: **www.njchildsupport.org** *or call toll-free* **1-877-NJKIDS1 (1-877-655-4371)**.

REMEMBER!

- ***When you are in the Work First program, you may receive up to $100 per month of child support payments that are collected.***
- ***When you are off of welfare and working, the entire child support payment will go to you.***

WFNJ – Specific Situations

Family Cap

Under WFNJ, you are not entitled to an increase in your cash assistance benefits if you give birth to another child 10 months after applying for and receiving cash benefits. However, the child may be eligible for other benefits, such as Medicaid, Food Stamps, and child care.

Minor Parents

If you are a teen parent (under age 18), you must now live at home with your parents, or with another responsible adult relative. If this living arrangement is not appropriate, your case manager will help you find another acceptable arrangement.

Parents – Ages 18 and 19

If you are under age 20 and have not finished high school, you must attend high school or a General Equivalency Diploma (GED) program. If you are 18 or 19, you may meet this requirement by participating in another education or training program approved by your case manager.

Drug or alcohol abuse

If you are experiencing a problem with drug or alcohol abuse, and the problem interferes with your ability to work or participate in work activities, you can get help. WFNJ will pay for treatment at a licensed

substance abuse treatment facility, as well as provide supports such as child care and transportation while you are receiving treatment.

If you have been sanctioned for not complying with WFNJ work requirements and you are suspected of having a substance abuse problem, you will be required to be assessed by a Substance Abuse Care Coordinator. If it is determined that you do have a problem with drugs or alcohol, you must enter a treatment program. This will be considered your work activity.

Drug Convictions –WFNJ/General Assistance

Under the law, any person convicted on or after August 22, 1996 of felony drug distribution will be permanently ineligible to receive WFNJ/GA benefits.

Any person convicted on or after August 22, 1996 of drug possession, or use only, of a controlled substance may be eligible for WFNJ/GA benefits if he or she enrolls in and participates in a licensed residential drug treatment program, tests drug-free at the end of the program and remains drug-free for 60 days. Some exceptions may apply.

Citizenship

You must be a U.S. citizen or qualified alien resident to receive WFNJ benefits. A qualified alien who was in this country before August 22, 1996 may still receive benefits. A person who enters the country on or after August 22, 1996 who is not a citizen is not eligible for benefits for a period of five years – except for special categories of aliens.

These include, for example: Amerasian immigrants, Cuban or Haitian entrants, refugees, asylees or parolees.

For more information on how to become a U.S. citizen, call the U.S. Citizenship and Immigration Services toll-free: **1-800-375-5283**

Victims of Family/Domestic Violence

WFNJ recognizes that family/domestic violence victims may have special needs. If you are a victim of family/domestic violence, rape or incest, some WFNJ requirements may not apply to you.
They include:

- time limits on benefits
- work requirements
- the limitation on an increase in cash assistance benefits as a result of the birth of a child (if the child was conceived as a result of family/domestic violence, rape or incest).

Child support cooperation requirements may not apply when the welfare agency determines there is a good reason for not cooperating.

Family/domestic violence victims also will be referred to available supportive services, as appropriate.

For more information, call the Family/Domestic Violence Hotline toll-free: **1-800-572-7233**

Emergency Assistance

Emergency Assistance (EA) is temporary housing and shelter-related assistance for people who are eligible for WFNJ. It helps to:

- prevent homelessness by paying for back rent or mortgage
- provide temporary support for ongoing housing costs, such as rent or emergency shelter for up to one year, with the possibility of two six-month extensions for families and one six-month extension for single people and childless couples
- set up a household, by paying for moving expenses, security deposits, furniture.

To be eligible for Emergency Assistance, you must:

- be able to show that you are about to lose utility – heat, water, electric – services (shut off notice)
- show proof that you are about to be evicted or are facing foreclosure or,
- be homeless or about to become homeless.

If you are receiving Emergency Assistance, you must contribute a portion of your household income or your welfare grant toward your housing costs.

Support Services while you are on WFNJ

Child Care

You may need to find child care so that you can work, look for work, or participate in another work activity. WFNJ can provide you with child care services while you are in an approved work activity.

You will not be required to work or participate in a work activity until you obtain child care; however, while you're looking for services, you will use up time towards your five-year limit.

For more information about child care, call toll-free: **1-800-332-9227**

Work Expenses

Some jobs require special clothing or equipment, such as uniforms, tools and driver's licenses. WFNJ can provide up to $500 in vouchers during your five years on welfare for these items. Ask your case manager about assistance to cover these work-related expenses.

Health Care - Medicaid

If you have dependent children, your family may be eligible for health benefits – through a program called Medicaid – based on your income and situation. Medicaid is a separate program from WFNJ, but when you apply for WFNJ benefits, your case manager will also determine your Medicaid eligibility. As your income changes, so will your Medicaid eligibility.

For more information, call the Medicaid Hotline toll-free: **1-800-356-1561**

Note: If you are a single adult or a couple without dependent children who receives WFNJ General Assistance (GA), you are eligible for medical coverage while you are receiving cash assistance.

Transportation

You may also be able to get assistance with travel costs while you are looking for a job, engaged in an approved work activity or taking your child to and from a child care facility (in conjunction with work or work-related activities). You may receive a voucher for daily or weekly transportation costs. If you take public transportation, you may receive free or low-cost bus or train passes from your county Board of Social Services or welfare agency.

Food Stamps

As a WFNJ participant, you will also be eligible to receive Food Stamps to help pay for food for you and your family. The Food Stamp Program is separate from WFNJ, but your county welfare agency will help determine whether you can get Food Stamp benefits.

For more information, visit **njfoodstamps.com**, *call the Food Stamp Hotline* **1-800-687-9512** *or visit the Food Stamp office at your county welfare agency.*

Energy Assistance

Low Income Home Energy Assistance Program (LIHEAP)

If you need help to pay your heating bills, or if your heat is included in your rent, you may be eligible for LIHEAP. You may also be eligible for assistance with medically-necessary cooling costs.

Universal Service Fund (USF)

USF can help make energy bills more affordable to low-income New Jersey residents. If you are eligible, USF can lower the amount you have to pay for natural gas and electric bills.

Note: If you are receiving Food Stamps, you may be considered automatically for the LIHEAP and USF programs. But if you are getting Food Stamps and are not receiving this energy assistance, contact your case manager, visit the website at www.state.nj.us/dca/dcr/or call the LIHEAP and USF programs directly toll-free at 1-800-510-3102.

Families First Card

WFNJ uses a "Families First" debit card for you to access your cash assistance and Food Stamp benefits. The card can be used to withdraw cash benefits from Automated Teller Machines (ATMs) or to purchase food at grocery stores.

To replace a lost or stolen card or PIN, go to your county welfare agency. In the meantime, call customer service immediately at **1-800-997-3333** so they can "freeze" your card so that no one can use your benefits.

Welfare Fraud

In New Jersey, we use a number of different information systems to monitor the information you put on your application. The welfare agency makes sure that you:

- are not collecting welfare from another state
- have a valid Social Security number
- are not employed and earning income that you did not report
- are not collecting unemployment.

There are penalties for knowingly providing false or inaccurate information, including: being ineligible for future benefits; having to pay back to the state any money you were not eligible to receive; and, criminal charges.

Fair Hearings

If you disagree with a decision made by your county or local welfare agency about your case, you have a right to request a fair hearing to appeal the decision.

For example, you might appeal a decision about:

- eligibility for benefits
- an unnecessary delay in receiving your benefits
- a cut, suspension or termination of your benefits

You may request to have any benefits you are receiving continued until the time of the hearing; but if your appeal is denied, you will have to repay those benefits.

For more information about Fair Hearings, contact your county or local welfare agency or call the Fair Hearings Hotline toll-free: **1-800-792-9773**.

Post-TANF Transitional Support Services

Supporting a family can be a real challenge and getting a job is just the beginning. In order to keep

a job, you need reliable and affordable child care, transportation, health insurance and more.

Work First New Jersey offers a number of benefits and services to you when you leave welfare for a job or agree to close your case.

These are time-limited supports intended to help you stay employed and move closer to an independent life.

Supplemental Work Support

If you are now employed and have been working at least 20 hours per week for at least the past four months, and still receive a partial cash grant, you may be eligible to receive $200 per month for up to 24 months. To be eligible, you must have been on WFNJ/TANF for at least six months and agree to voluntarily close your case.

This program is designed to support you in your efforts to stay employed and stay off welfare.

REMEMBER!

To take advantage of the Supplemental Work Support program, you must agree to close your welfare case. Doing so brings the added benefit of "stopping the clock" on your five-year lifetime limit on welfare benefits.

For more information, contact your County Board of Social Services or welfare agency.

Transportation

You may be able to get assistance with travel costs when you begin to work. If you take public transportation, you may receive a one-time free monthly bus or train pass from NJ TRANSIT. You may also be eligible for an additional six months of free or low-cost bus or train passes.

For more information, contact your County Board of Social Services or welfare agency.

Career Advancement Vouchers

If you are off welfare and employed and are interested in taking work-related classes or training, this program offers opportunities to advance your career. Work First New Jersey can help pay for classes or training for your current job or a new job with training or education vouchers worth up to $4,000.

To find out if you qualify and how to apply, ask about it at your One-Stop Career Center.

Transitional Child Care

You may need to find child care so that you can work. If you participated in Work First New Jersey, you may be eligible for extended child care benefits for up to 24 months after you leave welfare. Once you are earning an income, you must pay part of the cost of child care (a "co-pay" or fee). The amount of your co-pay changes as your income changes.

Let your case manager know that you have a job, and bring your pay stub to show how much money your earn.

Your case manager will give you a referral to an agency in your county that will help you find child care.

For more information, call toll-free: **1-800-332-9227.**

Medicaid

If you have children under the age of 18, and you are working, your family may be eligible for a 24-month extension of your Medicaid health benefits. As your income changes, so will your Medicaid eligibility. Exactly when the two years begins depends on the amount you are earning. If your new job already provides health benefits, you will use those first, then your Medicaid benefits, if needed, to pay for health care costs.

For more information, call the Medicaid Hotline toll-free: **1-800-356-1561**.

REMEMBER!

In addition to the transitional services described in this section, Paycheck Plus allows you to work and keep some of your cash assistance before it is reduced or eliminated.

Support for Working Families

By the time you have been off welfare for a couple of years, most of the programs for people leaving WFNJ will have come to an end. But New Jersey still offers a number of programs to strengthen low-income, working families.

These programs – which are not connected to the welfare program – are available to income-eligible or qualified working families.

To find out if you are likely to be eligible for the following programs and many more, go to **www.njhelps.org**, an easy-to-use, confidential website.

New Jersey Cares For Kids (NJCK)

Low-and moderate-income parents who work, are in school full-time or are attending a training program may get help paying for child care. You must have a child or children under age 13 (or under age 19 if your child has special needs), and meet family income eligibility requirements.

For example, a family of four with an annual income of $42,400 would qualify for this child care subsidy. A co-pay is required for this service.

For more information, call toll-free: **1-800-332-9227**.

NJ FamilyCare

Your family or your children may be able to get free or low-cost health insurance. Eligibility is based on family size and monthly income. The NJ FamilyCare program covers some parents and children under the age of 19 who have no insurance. For example, a child who lives in a family of three with a monthly income of $5,341 may qualify. His parents also may qualify, if the family income is under $3,052 a month.

For information, ask your case manager, visit the website at **www.njfamilycare.org** *or call the NJ FamilyCare hotline toll-free:* **1-800-701-0710**.

Parents at higher income levels can purchase health insurance for their children at reasonable rates through the NJ FamilyCare ADVANTAGE program administered by Horizon NJ Health if they qualify. The cost is $143 per month for one child; $286 per month for two children; and $429 per month for three or more children.

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To learn more, please visit
www.horizonnjhealth.com/members/advantage.html.
or call 1-800-637-2997

Food Stamps

Providing food for a growing family can be one of your greatest expenses. But, even when you're working, you may be eligible to receive Food Stamps to help pay for the food your family needs. Remember, while the Food Stamp program is separate from cash assistance, your county Board of Social Services will determine whether you qualify for Food Stamps benefits.

You also can apply for Food Stamps online at **www.njfoodstamps.com**

For more information, visit the website or call the Food Stamp Hotline toll-free **1-800-687-9512**

REMEMBER!

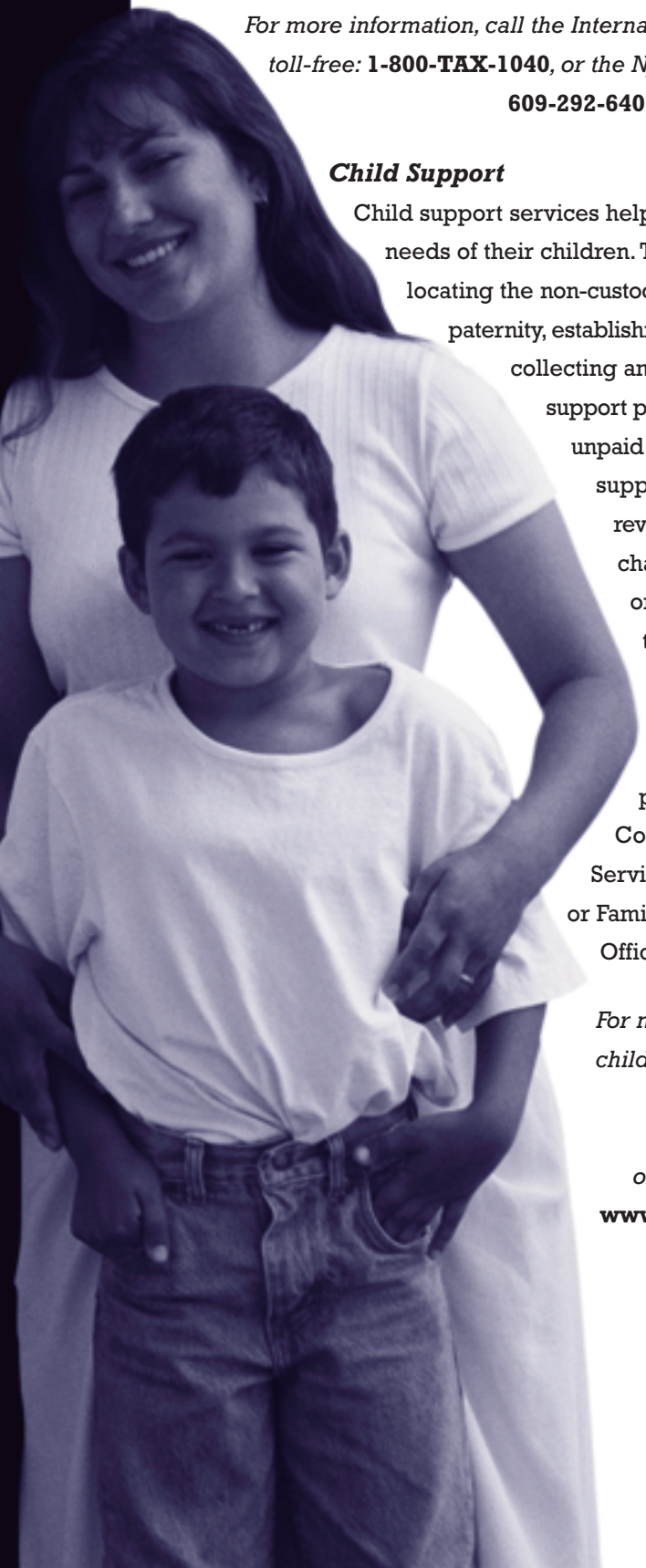
Even if you are working, you may still be eligible for help paying for your energy costs through the Low Income Home Energy Assistance Program (LIHEAP) or the Universal Service Fund. For more information, call toll-free: 1-800-510-3102.

Earned Income Tax Credit (EITC)

The EITC is a special tax benefit for working people who earn low or moderate incomes. It reduces the amount of taxes you pay. If you qualify for the EITC and file a federal income tax return, you can get back some or all of the federal income tax that was taken out of your pay during the year. Families that are eligible for the federal EITC also qualify for additional tax refunds under the New Jersey state EITC.

For example, a mom who has two children and is earning less than $37,700 could earn a fenderal EITC benefit of as much as $4,700 and a state benefit of as much as $900. Don't miss out on this great opportunity for working families.

For more information, call the Internal Revenue Service (IRS) toll-free: **1-800-TAX-1040**, *or the NJ Division of Taxation:* **609-292-6400**.



Child Support

Child support services help parents meet the needs of their children. These services include: locating the non-custodial parent, establishing paternity, establishing a support order, collecting and distributing child support payments, enforcing unpaid child and medical support and child care, reviewing/recommending changes to your support order, and working through the court system to resolve disputes. These services are provided through your County Board of Social Services, Probation Division, or Family Case Management Offices.

For more information about child support, call toll-free:
1-877-NJKIDS1
(1-877-655-4371)
or visit the website at
www.njchildsupport.org.

Important Questions to Ask Your Case Manager

- How do I get into an approved work activity?
- What are my work activity options?
- What if I am too sick to participate in my work activity?
- What is an Individual Responsibility Plan, or IRP?
- How can an IRP help me?
- Do I have to quit school to go to work?
- How do I get child care while I look for work or participate in a work activity?
- What does "cooperating with child support" mean?
- Can I get transportation assistance?
- Can I get Medicaid?
- Can I get help with work expenses?
- Can I get Food Stamps?
- How do I get help with a drug or alcohol problem?
- What is the Kinship Navigator Program?
- Can I get help for a family/domestic violence problem?
- When I get a job, how much of my grant will I get to keep under the Paycheck Plus program?
- When I begin working, how do I get support services or benefits? Can I get:
  - Medicaid?
  - Child Care?
  - Transportation?
  - Supplemental Work Support?
  - Paycheck Plus?
  - Food Stamps?
  - NJ FamilyCare?
  - Earned Income Tax Credit?
  - Career Advancement Voucher?

Important Toll-Free and other Phone Numbers

Work First New Jersey Hotline	1-800-792-9773
Fair Hearings Hotline	1-800-792-9773
Kinship Hotline	2-1-1
Child Support Hotline	1-877-NJKIDS1 1-877-655-4371
Family/Domestic Violence Hotline	1-800-572-7233
Child Care Hotline	1-800-332-9227
Medicaid Hotline	1-800-356-1561
NJ FamilyCare Hotline	1-800-701-0710
Food Stamp Hotline	1-800-687-9512
Low Income Home Energy Assistance	1-800-510-3102
Universal Service Fund	1-866-240-1347
Immigration and Naturalization Service (INS)	1-800-375-5283
Internal Revenue Service (IRS)	1-800-TAX-1040
NJ Division of Taxation	609-292-6400
Social Service Referral Hotline	2-1-1

NEW JERSEY DEPARTMENT OF HUMAN SERVICES

DIVISION OF FAMILY DEVELOPMENT

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