United States benefits and assistance handbook

Practical guidance for immigrants and mixed status families

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This handbook helps you identify assistance, prepare an application, follow a case and challenge an incorrect decision. It covers healthcare, food, housing, family support, education, training, employment, disability, legal help and community finance. Start with your current immigration documents, not simply the reason you came to the United States. Then follow the relevant application walkthrough and the numbered program entries.

The United States does not have one immigrant benefits package. Federal, state, county, city, college and nonprofit programs use different rules. Two people in the same household can receive different decisions. A work permit, Social Security number, tax return or five years in the country does not establish eligibility for every benefit.

This edition includes national programs and selected state and local opportunities. It is not a complete inventory of every county fund or a guarantee that a particular provider has money available. Check the linked administrator before submitting. Amounts and deadlines are dated; the program's written decision controls your individual case. Immigration and public charge questions need individualized advice from a licensed attorney or Department of Justice accredited representative.

How to navigate the handbook

Part 1 explains status and household rules. Part 2 gives detailed application walkthroughs by sector. Part 3 covers state routes and overlooked opportunities. Part 4 provides appeal instructions, practical examples and reusable checklists. The final program directory contains 80 numbered entries and articles with eligibility, documents, application routes, timing and official links. References such as “entry 08” point to that directory.

Read the policy update before using an older eligibility chart. Several federal rules changed in 2026. A page saying that refugees automatically qualify for a particular federal benefit may no longer describe the current rule. You should not withdraw an application or terminate coverage based solely on this handbook; obtain the agency's determination and advice where necessary.

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Part 1 Status and household eligibility

Rule changes that affect your first application

SNAP noncitizen eligibility has narrowed to lawful permanent residents, Cuban or Haitian entrants, and citizens of the Compact of Free Association countries. Refugee or asylum status alone no longer supplies the former SNAP route. Some people who become permanent residents retain waiting-period exceptions because of their earlier humanitarian category. Tell the agency both your current status and your earlier status; do not discard your asylum or refugee records after receiving a green card.

From 1 October 2026, federal Medicaid and CHIP funding generally follows narrower noncitizen categories: permanent residents, Cuban or Haitian entrants, and COFA migrants. Exceptions include emergency services and state options for certain lawfully residing children and pregnant people. Separate state-funded programs may cover other residents. An adult's refusal does not establish that the children are ineligible.

From 1 January 2027, Marketplace premium assistance also narrows for noncitizens. Buying a plan and receiving a subsidy are different questions. If you lose savings, the full premium may be unaffordable even though you remain able to buy coverage. Review the actual 2027 eligibility notice and premium, not an automatic renewal estimate.

USCIS rescinded the 2022 public charge regulation effective 18 September 2026 and issued broader guidance for covered adjustment applications filed on or after that date. Means-tested benefits received from that date can be considered with other circumstances; receipt does not automatically produce a refusal. Refugees, asylees and certain other humanitarian applicants remain exempt. Do not rely on an old blanket statement that a named benefit never matters. Ask which rule applies to your filing date, immigration pathway, benefit and beneficiary.

An October 2026 federal correction specifies a 12-month period for refugee cash and medical assistance, with implementation within 30 days. Eligibility dates and transition provisions matter. Twelve months is not a new period beginning whenever you apply. Ask the state or resettlement administrator to calculate your final eligible month in writing.

USDA SNAP immigration policy

North Carolina explanation of current SNAP categories

CMS Medicaid and CHIP implementation guidance

Marketplace immigrant eligibility

USCIS public charge update and exemptions

Federal Register refugee assistance correction

Citizens and United States nationals

Begin with income, household and residency screening. Citizenship removes many immigration restrictions, but it does not remove income limits, work-history requirements, disability standards or waiting lists. A recently naturalized person should update agencies that still have an old immigration category. Supply the new document through the agency's secure route and keep the confirmation.

For a low-income family, the first applications usually concern health coverage, food and childcare. For a worker who has lost employment, add unemployment insurance promptly. For a person with a long-term

disability, distinguish SSI from SSDI before choosing an application. For an older adult, ask about Medicare enrollment and help with Medicare costs rather than assuming Medicaid is the only route.

A citizen child can be an applicant even when a parent is not. The parent may still need to disclose household earnings and relationships for the child's calculation. Do not mark every person as an applicant merely because everyone lives together. Read each form's distinction between household members and people requesting benefits.

Start with entries 01–04, 08–22, 23 and 27–30. If you have Medicare, add entries 43–44. If you became a citizen after a denial, ask whether you need a new application, a reported change or an appeal of the earlier decision; those actions are not interchangeable.

Permanent and conditional permanent residents

Keep a timeline showing your entry date, earlier qualifying status, green-card effective date and any extended absence. Agencies may need different dates. The five-year waiting period associated with some benefits is not a general rule that begins with any arrival, nor does completing five years guarantee approval.

Ask the worker to identify the rule applied to your category. If you previously held refugee or asylum status, provide the earlier approval or arrival document. If the agency asks about a sponsor, ask whether sponsor income or resources are being counted and which exception or hardship procedure may apply. Sponsor deeming and immigration public charge are separate issues; resolving one does not resolve the other.

Permanent residents can generally be considered eligible noncitizens for federal student aid, subject to the other education requirements. Work history matters for unemployment, Social Security and Medicare. An older sponsored parent with little US work history should not budget for immediate free Medicare or automatic SSI. The agency must assess the relevant residence, insured-status and noncitizen rules.

Before starting a small business loan application, read entry 36. SBA citizenship and ownership restrictions changed in 2026. A green card should not be treated as sufficient for every SBA product. Ask a community development lender about its own non-SBA products instead, without assuming that every CDFI accepts every immigration category.

Your practical sequence is health and food screening, income or work-history programs, education and training, and then longer-term housing or savings opportunities. Obtain legal advice about public charge when applicable to your immigration case; do not infer that every permanent resident faces the same immigration consequences.

Refugees and people granted asylum

Arrange a benefits assessment with a refugee-service provider soon after arrival or the asylum grant. Tell the provider the exact date and category on your document. Ask for separate decisions on refugee cash assistance, medical assistance, employment services, career training and savings programs. Their eligibility periods and rules can differ.

Bring your I-94 or grant evidence, employment authorization where applicable, identity documents, address, income and any existing benefit notices. If a document is delayed, explain that at intake rather than waiting silently while an eligibility clock runs. Ask which alternative evidence can be accepted and whether the agency can verify status electronically.

Compare cash assistance with Matching Grant before committing to a program. Matching Grant is an employment-focused alternative with program obligations; do not assume you can receive all cash programs

simultaneously. Ask how employment, rent help, childcare, transport and medical coverage will be coordinated, and which support stops if you leave the program.

Do not assume ORR services end when short-term cash support ends. Ask separately about career pathways, English instruction, credential recognition, youth mentoring and Individual Development Accounts. Local providers may have different grants and capacity. A referral is not confirmation of a funded place.

Use entries 31–34, then 03–05, 23, 27–29 and 39. For SNAP and Medicaid, use the 2026 update rather than historical refugee eligibility lists. If you become a permanent resident, promptly report the change and retain proof of earlier humanitarian status.

Pending asylum and other protection categories

An asylum application receipt is not an asylum grant. A pending applicant should not select “asylee” simply because that option seems closest. Describe the pending application and any employment authorization separately. Having permission to work can open employment opportunities without opening the same public benefits available to a granted asylee.

“Protected person” is not one universal US benefits category. Temporary Protected Status, withholding of removal, protection under the Convention Against Torture, humanitarian parole, a pending asylum application, an asylum grant and refugee admission are different. Programs may use their own statutory definitions, including specific nationality, admission and date requirements.

For TPS, parole, DACA or pending asylum, prioritize community healthcare, hospital assistance, food providers, eligible children, school resources, authorized work and local nonprofit programs while obtaining a precise public-benefit screening. A state-funded program may have a route that the federal program does not. Do not assume a humanitarian parole announcement covers all parolees or that a past nationality-specific benefit remains open.

Survivors of trafficking or domestic violence may have specialized assistance and immigration pathways. Use a qualified legal or victim-service organization to assess the actual category, evidence and confidentiality needs. Do not choose a benefits category or file an immigration claim solely to fit a program description.

Ask the legal adviser: What is my current status for this program? Does my receipt, grant or employment authorization prove it? Is a public charge exemption relevant? What changes if I obtain a green card? Which deadlines run independently of the benefits application? Entries 39–40 provide starting points.

International students and exchange visitors

Start with the designated school official or exchange sponsor, financial aid office and student basic-needs office. Ask each office a specific question. The international office assesses status and employment permission; the financial aid office assesses school funds; the basic-needs office may handle food, short-term housing or emergency grants. One office may not know what another administers.

F-1, M-1 and J-1 status does not normally create eligibility for federal student aid. A citizen or permanent-resident student is a different case. Ask about institutional grants, department awards, tuition waivers, assistantships, donor funds and emergency aid that expressly accept international students. Confirm whether an award covers tuition only or living costs as well.

Before an internship, assistantship or paid project, obtain the required immigration authorization. “Unpaid,” “stipend,” “remote” or “volunteer” does not by itself make an activity permissible. A school or employer's offer

is not an authorization document. Ask the international office about the exact role, employer, dates, hours and location before beginning.

Do not cancel your school insurance because a clinic offers inexpensive appointments. Compare emergency care, prescriptions, mental-health care, maternity care where relevant, network limits and coverage during breaks. If a financial crisis threatens enrollment, seek advice before dropping below the required course load or stopping attendance.

Use entries 24–26 and 28, plus 03–05 and 11. For scholarships, record nationality, status, degree level, field, school, academic stage and deadlines in separate columns. This prevents spending hours on an award that excludes your degree or visa category.

Visitors and tourists

Visitor admission generally does not provide access to ordinary resident cash assistance, federal student aid or unrestricted work. A tourist cannot turn a scholarship, internship or business opportunity into permission to work. Check immigration rules before accepting paid or productive activity.

For a medical problem, contact your travel insurer and obtain its claims instructions where possible. In an emergency, seek care promptly. Emergency treatment obligations and payment responsibility are different: receiving emergency care does not mean the bill is free or that you qualify for Medicaid. Ask the hospital about financial assistance if you cannot pay.

If you are stranded, contact your consulate, insurer, travel provider and appropriate local nonprofit for practical help. Food or crisis services may have their own intake rules. Do not claim state residence or immigration status you do not have. Temporary presence, mailing access and lawful residence are not interchangeable.

If your actual circumstances have changed, obtain immigration advice rather than relying on a visitor label indefinitely. Benefits agencies, schools and employers cannot extend an admission merely by accepting your application for their services.

Mixed status families and household calculations

List every person, then identify who is applying for each program. A parent's category may differ from the child's, and spouses may have different dates of eligibility. Use accurate household information even when only one member requests assistance. An agency may require income from a nonapplicant to calculate an applicant's benefit.

Ask what information is required for nonapplicants and why. Do not invent an SSN, use another person's number or describe an ineligible adult as eligible. If the form seems to require a number from everyone, seek application assistance rather than abandoning an eligible child's application. Request the program's written rule if the requirement remains unclear.

Household does not mean the same thing everywhere. SNAP considers food purchasing and preparation with mandatory grouping rules for some relatives; Marketplace assistance generally follows tax-household rules; housing programs assess their own assisted-family composition. Explain roommates, shared kitchens, separated spouses, custody and support honestly rather than copying one household definition onto every form.

Create one folder per program with a cover sheet naming the applicants. Keep family documents in a secure master folder and submit only what is requested through verified channels. Ask about interpreter services and

disability accommodations when arranging the interview. Do not send sensitive immigration records to an unverified person offering to “guarantee approval.”

Part 2 Detailed application walkthroughs

Healthcare coverage and affordable treatment

Your goal is both coverage and access to treatment. An insurance approval is not the same as finding a doctor who accepts the plan, and a clinic discount is not comprehensive insurance. Work on immediate treatment and longer-term coverage in parallel if care cannot wait.

Apply for Medicaid or CHIP

1. Identify your state's official health application route. Some states use the same portal for food and cash assistance; others separate healthcare. Use the state routes in Part 3 or an official Medicaid link, not a paid advertisement.

2. List the people requesting coverage and provide the requested household income. Report pregnancy, disability or Medicare coverage when relevant because these can change the eligibility pathway. Do not assume the adult income standard also applies to children.

3. Provide current and earlier immigration documents when the earlier category affects a waiting-period exception. Ask specifically about the state option for lawfully residing children or pregnant people and separate state-funded coverage.

4. Upload legible evidence, retain the receipt and read every request for additional information. If electronic verification fails, ask what additional verification is needed; a mismatch is not necessarily a final finding that you lack eligible status.

5. Read the decision for each applicant. Confirm the start date, covered program, health-plan selection instructions and any premium. Ask whether bills for earlier care can be considered under the applicable state's current rules; do not assume a universal retroactive period.

If full coverage is refused because of immigration status, ask whether emergency Medicaid is relevant to the particular episode of care. Other eligibility requirements still apply. Also ask about state-funded coverage, community health centers and hospital financial assistance. Keep the refusal notice for those applications and for an appeal if the category was incorrectly assessed.

Choose a Marketplace plan carefully

Complete the eligibility application before comparing the final subsidized premium. Use a realistic estimate of annual household income and update it when circumstances materially change. A monthly wage figure and an annual tax-income estimate are not interchangeable. If you are self-employed, gather income and business-expense records rather than using gross receipts as though they were take-home pay.

Compare the premium, deductible, copayments, drug list, provider network and out-of-pocket maximum. Confirm your exact doctor and location with the insurer and provider. A familiar insurer name does not mean every plan has the same network. Pay the first premium by the insurer's deadline and verify that coverage is active before assuming a selected plan will pay a claim.

HealthCare.gov's consumer page reviewed for this edition lists 1 November as the opening, 15 December for January coverage and 15 January as the end of open enrollment. Other federal rule materials have carried different end-date language. Use 15 December 2026 as the safe planning target for January coverage and verify your exchange's live deadline. Medicaid and CHIP applications are not limited to Marketplace open enrollment.

Get help with a hospital bill

Ask for the financial assistance policy, application and list of covered providers. Request an itemized bill and compare it with your insurer's explanation of benefits. Identify separate ambulance, anesthesiology, radiology and physician accounts; a hospital's approval may not cover them.

For tax-exempt hospitals subject to section 501(r), federal rules generally provide a 120-day notification period and a 240-day application period measured from the first post-discharge bill, with additional requirements before extraordinary collection actions. These are not a reason to delay. Apply promptly and ask the billing office in writing to pause collection activity while your request is assessed. Keep evidence of submission and ask what is missing if the application is incomplete.

Explain income changes rather than sending only a prior tax return that overstates what you currently earn. Ask what evidence is accepted if you have no income, are paid irregularly or live with relatives. Do not move a hospital balance to a high-interest credit card before checking assistance; a paid hospital account and a credit-card debt can be treated differently.

Medicaid application and fair hearing resources

Marketplace dates

Find local Marketplace help

IRS hospital collection protections

Hospital financial assistance policies

Food assistance without missing the household rules

Complete a SNAP application

1. Apply through your state SNAP agency. Ask how to preserve your application date if you do not yet have every document. Save the receipt or stamped copy.

2. Request expedited screening if you have very little income or money available. Eligible expedited cases are generally processed within seven days; ordinary applications generally within 30 days. The agency must assess the actual expedited criteria.

3. Prepare the household interview. Explain who lives with you, who buys and prepares food together, and relevant family relationships. Answer accurately even when an individual is not seeking benefits.

4. Supply wages and allowable expenses. Ask about dependent-care expenses needed for work or qualifying activities, shelter and utility costs, and eligible elderly or disabled household members' medical expenses. Do not assume the worker can identify a deduction you never reported.

5. Review the notice for eligible members, countable income, deductions and the benefit period. The maximum allotment is not a promise of your award. An incorrect household size or omitted deduction can affect the calculation.

Immigration eligibility, financial eligibility, college-student restrictions and work requirements are separate tests. Passing one does not satisfy the others. If you study at least half time, ask for a student-exemption screening. If disability, caregiving or another circumstance may affect a work rule, disclose it and ask what evidence is needed. Do not rely on an old list of exemptions without checking current implementation.

For a denial, request the reason in writing. If the agency treated you only as a refugee despite your later green card, provide both documents and ask for correction. If it excluded the adult but failed to assess an eligible child, ask for the child's decision. A change report or new application may help future eligibility, but it does not automatically preserve an appeal of the original decision.

Combine food routes appropriately

Ask about WIC during pregnancy, after a birth and for young children. WIC offers specified foods and nutrition support rather than unrestricted grocery cash. Its eligibility assessment differs from SNAP. School meal applications are another route; ask the school whether meals are universally free at that site or an application is needed.

If food is needed now, contact a food bank or pantry while the public-benefit application is pending. Ask about distribution days, delivery for people unable to travel, dietary needs and any identification requirements. Do not assume a pantry can provide cash, rent or unlimited repeat visits.

Keep EBT account information private. No legitimate helper needs your PIN to prepare an application. Check transactions and follow the state reporting process promptly if benefits are stolen. Replacement rules and deadlines can change; reporting a theft does not by itself guarantee reimbursement.

USDA SNAP eligibility and application rights

SNAP applicant rights

SNAP expedited screening

Housing rent utilities and homelessness prevention

Separate an immediate housing crisis from a long-term subsidy application. A voucher waiting list may take a long time and will not stop an eviction hearing. If you have a notice to quit, court papers or a utility shutoff notice, record the dates and contact legal or crisis assistance promptly while pursuing longer-term support.

Apply for subsidized housing

Identify the public housing agencies serving the places where you can realistically live. Check each agency's own waiting-list page. Public housing, tenant-based vouchers and project-based units may have separate lists. Ask which lists are open, whether local preferences apply, and how notices will be sent. Never pay someone merely to put you on a public housing waiting list.

Record the application number and the exact agency. Save the waiting-list policy and update your phone, email, mailing address, household composition and required income information. An agency's unanswered update request can remove a household from consideration. If you lack stable housing, ask about an acceptable mailing arrangement.

At selection, prepare identity, household, income and eligible-status evidence. Ask how mixed immigration status affects the assistance calculation under the current rule. Do not interpret a proposed federal rule as already implemented. Request the written decision and review process if your family is denied or assistance is prorated.

For a voucher, compare the approved payment standard, the unit's rent, utilities and your calculated share before signing. A household commonly pays around 30 percent of adjusted income, but the actual share depends on program rules, rent and allowances; there are additional limits at initial leasing when rent exceeds the payment standard. Ask the agency to show the calculation. Budget for a deposit, moving costs and utility setup that may not be included.

Prevent a short crisis from becoming a permanent loss

Ask a local housing or community-action provider about eviction prevention, deposit help, utility arrears and legal representation. Bring the lease, rent ledger, notices and current income. If you are staying informally with family or friends, explain the arrangement and ask which documents can substitute for a lease. Local funds may require a landlord to cooperate or may pay the landlord directly.

LIHEAP and weatherization address different needs. LIHEAP may help with qualifying energy bills or crises; weatherization improves eligible homes rather than paying every bill. Tenants may need landlord permission for work. Ask whether an application is seasonal, whether a crisis route is open, and whether a payment arrangement with the utility can prevent disconnection while the application is reviewed.

Ask about savings while receiving housing support

If your housing agency offers Family Self-Sufficiency, ask whether you can join, what the contract requires and how escrow is calculated. Increased earned income may generate an escrow credit under the program rules. It is not an immediate cash grant, and access to the accumulated balance depends on the contract and completion rules. Before declining a job because of expected rent increases, request a written explanation of both your rent and possible escrow.

HUD voucher information

HUD voucher guidebook

HUD local housing resources

Cash assistance disability and income replacement

TANF, SSI, SSDI, unemployment insurance, workers' compensation and paid leave do different jobs. TANF is need-based family assistance. SSI is a means-tested program for eligible aged, blind or disabled people with restrictive noncitizen rules. SSDI depends on insured work and disability. Unemployment generally concerns eligible workers who lost work and remain able and available for suitable work. Do not file for a program solely because its name includes “income.”

Apply for family cash assistance

Ask the state to screen the children and adults separately where appropriate. Explain pregnancy, caregiving, disability, domestic violence or other circumstances relevant to work participation or exemptions. Ask what cooperation requirements apply, how support from a sponsor is treated, and whether a diversion payment or other state program is a better fit than ongoing cash assistance.

Request a written explanation of the benefit amount, reporting schedule, work plan and any time limit. If childcare or transport prevents compliance, raise the issue before missing an activity. Keep appointment notices and your attempts to obtain help. A sanction can involve a different issue from financial eligibility, so ask which decision you are challenging.

Prepare an SSI or SSDI claim

Gather a list of conditions, treating clinicians, dates of treatment, medications, tests and work history. Explain how your condition affects specific activities: standing, lifting, concentration, attendance, personal care or dealing with others. A diagnosis alone does not explain functional limitations. Supply requested evidence and keep copies of questionnaires.

Ask Social Security to assess both financial/insured eligibility and the medical claim as appropriate. For SSI, ask about citizenship or noncitizen category, income, resources and living arrangements. For SSDI, ask about work credits and the insured date. Do not assume a disability finding in another program automatically satisfies Social Security.

The 2026 maximum federal SSI payment is $994 monthly for an eligible individual and $1,491 for an eligible couple before reductions; state supplements may differ. SSA has announced 2027 federal maxima of $1,029 and $1,544. These are ceilings, not promised checks. Countable income and other rules can reduce payment.

Handle unemployment and employment injury claims

File unemployment through the appropriate state agency promptly after a qualifying loss of work. Keep your separation letter, pay records, employer details and dates. Answer questions about work authorization, availability, earnings and job searches accurately. Continue required certifications while an issue is being reviewed unless the agency instructs otherwise. An initial claim and weekly or biweekly certifications are different tasks.

If an injury happened at work, ask about the state's workers' compensation process rather than assuming unemployment is the correct benefit. Report the injury through the applicable procedure and document treatment. A pending immigration or employment dispute does not replace a claim deadline. Obtain qualified advice where status, employer retaliation or disputed classification complicates the case.

SSA SSI payment amounts

SSA historical SSI amounts

Social Security appeals

Children childcare and family support

The United States has no single universal monthly child allowance available to every family. Relevant support may come from tax credits, food programs, health coverage, childcare subsidies, school services and targeted cash assistance. Apply to each appropriate program rather than waiting for one office to assess everything.

For childcare assistance, ask the state or county about both family eligibility and provider approval. A provider may have a place but not accept the subsidy; a subsidy may be approved while no suitable place is available. Ask about the copayment, hours authorized, start date, absences, renewal and whether the subsidy covers registration or other charges. Do not assume the agency will reimburse care purchased before authorization.

For Head Start or Early Head Start, contact the local provider and ask about age, income, priority categories, service schedule and openings. Head Start is not necessarily full-day childcare covering every work shift. Ask how to combine the service with other authorized care if your schedule requires it. Keep applications active at suitable providers without misrepresenting a confirmed place.

Tell the school if your child has difficulty seeing, hearing, learning or participating. Ask about an evaluation and available disability-related services rather than waiting for a cash disability award. If the family lacks stable

housing, ask for the school district's homeless-education liaison and explain the living situation. These are school-support pathways, not a promise of a housing voucher.

For tax credits, obtain advice about the specific tax year, qualifying child, custody, income, residency and SSN or ITIN requirements. The fact that a child is a citizen does not settle every parent's tax-credit eligibility. Never let a preparer claim a child who does not meet the rules or invent self-employment income to generate a refund. Entry 41 explains free tax-preparation screening.

Keep school, childcare and benefit changes coordinated. A move, a new job, a new baby or a change in custody may trigger different reporting deadlines. Ask each agency which change must be reported and keep its response. One agency's updated record does not automatically update the others.

College funding scholarships and education grants

Build a funding plan before accepting debt

List tuition, fees, books, equipment, transport, childcare, insurance and living costs for the entire study period. Subtract grants and scholarships that are actually awarded, not merely available. Identify when funds are paid; an award arriving after classes start may not cover a deposit due now. Treat loans as debt and work-study as potential earnings, not an upfront grant.

Check federal student-aid eligibility from your actual immigration category. Permanent residents and certain other eligible noncitizens can qualify; ordinary international student status is different. If you cannot use federal aid, ask about your state's alternative financial-aid application and the school's own grants. In-state tuition, state aid and federal aid are separate determinations.

Complete FAFSA and follow the school process

Use the correct academic-year application. For 2026–27, the federal FAFSA deadline is 30 June 2027, but state and school priority deadlines can be much earlier. Filing at the federal deadline may miss limited campus funds or occur too late for the term you want. Check the school financial-aid calendar before choosing a submission date.

Create the required accounts and arrange for contributors to complete their own sections. Read instructions when a contributor does not have an SSN; do not substitute a fabricated number. After submission, review the FAFSA output and resolve identity, status, income or school verification requests. A submitted FAFSA is not an award letter.

The 2026–27 maximum Pell Grant is $7,395. Your award depends on eligibility, enrollment and the applicable calculation; not every eligible student receives the maximum. Compare each school's net cost and its mix of grants, loans and employment. Ask whether outside scholarships reduce loans, unmet need or institutional grants.

If your family's income has fallen since the tax year used, ask the financial-aid office about a special-circumstances review. Prepare evidence of job loss, reduced wages, unusual expenses or other relevant changes. The school makes the determination; changing a figure yourself without authorization is not the same as requesting a review.

Submit stronger scholarship applications

Read exclusions before writing essays: immigration category, parent background, age, location, partner college, field, degree level and academic stage. Put recommendation deadlines on the same calendar as the application deadline. Ask recommenders early and confirm the portal shows receipt. A complete essay cannot compensate for missing required recommendations.

Use concrete examples of your work, leadership, study and community contribution. Explain financial need clearly without inventing hardship or achievements. Keep a reusable record of activities and supporting evidence, but tailor the response to the actual selection criteria. Avoid organizations that charge a fee to guarantee an award.

Ask departments about small awards for professional exams, conference travel, research, equipment and completion expenses. These funds are often less visible than large national scholarships. Confirm eligibility and reimbursement rules before paying. A department's informal encouragement is not a written funding commitment.

Federal student aid for noncitizens

FAFSA deadlines

2026 to 2027 Pell award guidance

Skills internships and professional employment

Start with an employment goal rather than a course advertisement. Identify the job, local hiring requirements, expected starting pay, licensing requirements and whether employers accept the proposed certificate. Training that is free can still cost you months of earnings, transport and childcare.

At an American Job Center, request a career assessment and ask specifically about WIOA-funded training, approved providers and supportive services. Explain existing qualifications, English needs, work authorization and barriers. Ask whether you must be approved before enrolling or paying. Keep the written training plan and authorization; do not assume a course will be reimbursed afterward.

For foreign qualifications, contact the relevant state licensing board before buying a credential evaluation. Ask which evaluation organizations, translations, exams, supervised practice or bridging courses it accepts. The cheapest assessment may be unusable for your profession. Upwardly Global and refugee career programs can help eligible participants plan a route, but a nonprofit cannot waive a licensing board's requirements.

For an apprenticeship, verify the employer or registered sponsor, starting wage, progression, training schedule, tools, travel requirements and any probationary conditions. A registered apprenticeship combines paid work and training; it is not a guaranteed offer to every applicant. Check work authorization and any occupation-specific restrictions separately.

For internships, ask whether the role is paid, how hours are recorded, what the stipend covers and when it is paid. International students must secure the appropriate authorization before starting. For any participant, ask whether the program guarantees a placement or merely offers access to interviews. Do not budget an unconfirmed placement as income.

Before accepting a stipend, ask both the provider and your benefits agency how it will be reported and treated. The same payment may be described differently for program, tax and immigration purposes. Keep the award letter and payment schedule. If you receive SSI or SSDI, seek a benefits analysis before changing work hours; work incentives are program-specific.

Use entries 27–30, 33 and 42. In Part 3, also review Year Up United and the National Farmworker Jobs Program where relevant.

Business loans savings and community development

Separate a business grant from a loan, a matched-savings program and free business advice. A grant may restrict spending and require reporting. A loan must be repaid. Matched savings may require deposits and approved purchases before matching funds are released. Advice can be useful without providing any money.

Before borrowing, prepare a simple cash-flow forecast with expected sales, operating costs, household needs and debt payments. Test a slower-sales case. Ask the lender for the interest rate or APR, fees, repayment frequency, collateral, personal guarantee, late-payment terms and whether prepayment costs extra. A low advertised rate does not describe the full obligation.

CDFIs and nonprofit lenders have product-specific immigration, location, income, business and credit rules. Ask whether the product is financed through SBA or another restricted source. The 2026 SBA ownership restrictions mean a lender's general welcome to immigrants does not establish eligibility for its SBA-backed product. Ask about separately funded alternatives and obtain a written eligibility answer before paying application-related costs.

For an Individual Development Account, ask what purchases qualify, how much you must save, the matching formula, savings period, financial-education requirements and whether funds are paid directly to a vendor. Do not buy equipment first and assume the program will match the expense later. Ask what happens if income changes, you move or you cannot complete the savings goal.

Community-development grants often go to organizations rather than individuals. If you want to organize a neighborhood project, identify whether the applicant must be a nonprofit, municipality or fiscal sponsor. Prepare the project purpose, eligible location, budget, permissions and reporting plan. An organization receiving a grant does not make every resident eligible for a cash payment.

Avoid “government grants for all immigrants” offers and anyone requiring gift cards, cryptocurrency or a fee to release a supposed award. Verify the funder independently using its official website. Do not share banking credentials, even with someone who offers to complete the application for you.

Part 3 State routes and overlooked opportunities

Use the correct state application route

These examples are entry points, not a claim that every listed benefit uses one form or that every resident qualifies. Select your state of actual residence and the program you need. Moving states usually requires coordination; do not assume a benefit account automatically transfers. Keep termination and start-date notices to avoid gaps or overlapping payments that create an overpayment.

California

Use the state's BenefitsCal route for CalFresh, CalWORKs, Medi-Cal and related county services. Ask the county for separate decisions when your family members have different eligibility. For healthcare, review the 2026 adult expansion restrictions and protect renewals if already enrolled.

California official BenefitsCal service page

New York

Use myBenefits for the programs and counties it supports. New York City has separate application routes for some services, so use the city's program page rather than assuming the statewide portal handles every NYC application. Health coverage also has its own enrollment routes. ACCESS NYC is useful for identifying city programs and their actual application instructions.

New York myBenefits

New York SNAP application instructions

ACCESS NYC program screening and routes

Texas and Florida

Texas's official family-resources page directs applicants to Your Texas Benefits for supported programs. WIC and some other services have separate intake arrangements. Florida's MyACCESS supports food, cash and medical assistance applications and case management. Read the program-specific evidence request instead of assuming one uploaded document resolves all cases.

Texas official benefits application guidance

Florida MyACCESS

Florida application instructions

Illinois Georgia and Pennsylvania

Illinois ABE is a route for medical, food and cash assistance and Medicare Savings Programs. Georgia Gateway supports applications, renewals, document uploads and reported changes for supported programs. Pennsylvania COMPASS connects applicants with health and human-service programs. Keep separate application and renewal receipts; merely opening an account does not submit a form.

Illinois ABE

Georgia Gateway official guidance

Pennsylvania COMPASS guidance

Washington

Ask DSHS about Washington Connection for food and cash routes and use the state's health enrollment route for medical coverage where directed. Request screening for state-funded assistance if federal eligibility is unavailable. Apple Health Expansion is capacity-limited; an expansion announcement is not proof that a new enrollment place is open.

Washington DSHS service and application contacts

Washington immigrant basic needs programs

California Cash Assistance Program for Immigrants

CAPI is a state-funded cash program for qualifying aged, blind or disabled noncitizens who cannot receive SSI solely because of immigration status. It is not a general cash payment to all immigrants. Ask the county to assess age or disability, income, resources, residency and the reason for SSI ineligibility.

Request the CAPI application, including form SOC 814, through the county. Gather immigration records, financial evidence and the SSI denial or other proof the county requests. Explain if you have not yet received a written SSI decision and ask how to proceed. Do not assume that a denial for excess income or insufficient medical evidence qualifies you for CAPI.

Ask for the current payment calculation, sponsor treatment, reporting requirements and appeal instructions. Apply when the need arises rather than waiting for a national annual enrollment window. Keep every agency decision so you can show why federal SSI was unavailable.

CAPI eligibility and application route

CAPI program information

CAPI forms

Washington state funded food and family assistance

Washington has state-funded assistance pathways for some immigrants who do not qualify for the corresponding federal program. Ask DSHS to screen you for the state Food Assistance Program as well as federal Basic Food. State funding does not mean every immigration category qualifies; obtain an assessment under the current state manual.

Bring the federal denial if you have one, but do not assume you must wait for a denial before asking about both routes. Ask which household members qualify, how income is counted and whether a single application covers the relevant screening. Also ask about applicable cash programs, youth mentoring and naturalization support rather than assuming one office's food decision exhausts all help.

Washington food benefit immigration rules

Washington immigrant and refugee services

Massachusetts alternative financial aid application

The Massachusetts Application for State Financial Aid, MASFA, provides a route for qualifying students who cannot obtain federal aid to be assessed for state financial assistance under the state's tuition-equity rules. It does not change immigration status or create federal Pell eligibility.

Read the residence and education-history requirements, confirm that your institution participates and complete the applicable year. Ask the financial-aid office about both in-state tuition classification and state grant eligibility; they are related but distinct decisions. If you already submitted FAFSA but cannot qualify for federal aid, follow the state's instructions for resolving the application route rather than submitting inconsistent records.

Request the school's priority deadline and list of required supporting documents. Ask how tuition assistance interacts with other grants and whether books, fees or living expenses remain. Do not assume “free college” means all attendance costs are paid.

Massachusetts MASFA guidance

Paul and Daisy Soros Fellowships for New Americans

The 2027 fellowship application deadline is 29 October 2026 at 2 pm Eastern Time. The program supports eligible graduate or professional study for qualifying immigrants and children of immigrants. Applicants must be

30 or younger at the deadline and meet the detailed New American definition and academic-stage rules. A general immigrant background is not sufficient by itself.

Check the eligibility page before writing. The program includes specified naturalized citizens, permanent residents, refugees, asylees and another route for qualifying people who completed both high school and college in the United States. Parent-background requirements and exceptions require careful reading. Applicants already studying cannot have started the third year of the degree for which they seek funding.

Prepare the online application, essays, academic records and recommendations. The application-process page requires at least three recommendations received by the deadline. Register recommenders early and check the portal's received status. Applying to graduate school at the same time is permitted under the published rules; admission need not already be secured when you apply.

Fellowship eligibility

Application process and deadline

Fellowship support and benefits

Year Up United training and internship access

Year Up United offers tuition-free career training, support and access to internship opportunities. Its published eligibility includes age 18–29, a high-school diploma or GED, no bachelor's degree, low to moderate income, commuting access to a program location, weekday availability and authorization to work throughout the program.

Apply through the provider, attend the interview and complete onboarding if accepted. Prepare education evidence, work-authorization evidence and references. Ask about the local start date, attendance expectations, training pathway and educational stipend. A stipend is not necessarily enough to replace your present earnings.

Before accepting, check how you will pay for transport, childcare and living expenses and whether your existing benefits must be updated. The program offers access to internships; do not treat a specific placement or later job as guaranteed. Ask the local team what happens if no placement is secured.

Year Up United eligibility and application steps

Student questions and stipend information

Mission Asset Fund Lending Circles

Lending Circles are credit-building loans, not grants. Mission Asset Fund describes groups whose members make scheduled payments and receive the pooled funds in rotation. Published loan amounts range from $300 to $2,400. Availability and intake depend on the provider and location.

Before joining, ask about identity requirements, SSN or ITIN use, income screening, payment dates, credit reporting, missed payments and when you would receive funds. A late rotation may not solve today's rent emergency. Confirm that you can make every payment even before your turn arrives.

Ask separately about any immigration-related loan product and its eligible expenses. A loan that pays an application fee does not guarantee the immigration application will be approved. Compare it with a fee waiver where legally available before borrowing.

Mission Asset Fund Lending Circles

Mission Asset Fund programs

National Farmworker Jobs Program

This program supports qualifying migrant and seasonal farmworkers and eligible dependents through local grantees. “Migrant” in the program name does not mean every immigrant qualifies. Ask the grantee to assess your agricultural work, income, authorization and other eligibility requirements.

Request information about employment and training services, related assistance and any locally funded housing services. Explain whether you want to advance in agriculture or move into another occupation. Bring work history and available wage evidence; ask about alternatives if records are incomplete. Confirm the service is approved before paying tuition or relocation expenses.

Department of Labor farmworker program

2026 farmworker program fact sheet

New York City transport assistance

Fair Fares NYC provides reduced transit fares to eligible low-income New York City residents. The program page reviewed describes half-price travel. Check the live income and age rules and the supported fare system before applying. Recent budget announcements about expanded income thresholds should not be treated as active application rules until the program implements them.

Prepare residence, identity and income evidence. Ask how renewal works and how to replace a lost card or resolve an account issue. Do not assume the discount applies to every regional train, express service or fare product. A transit discount can make training or medical visits more affordable, but it is not cash assistance.

Fair Fares NYC official program

ACCESS NYC Fair Fares instructions

Part 4 Decisions appeals and practical tools

When an application is delayed or refused

First identify the problem. A missing-document request, a verification mismatch, a financial denial, a status denial, a sanction, a waiting list and a closed funding round require different responses. Ask for the written notice rather than relying on a phone explanation. Note its issue date, date received, effective date and appeal instructions.

Request a copy of the information used: household members, income, deductions, status category, relevant dates and the rule applied. Compare it with what you submitted. Correct factual errors clearly, attaching the relevant evidence. Keep the correction receipt. If the appeal deadline is near, do not assume that asking a worker to reconsider stops the appeal clock.

For immigration verification problems, ask whether the agency has completed required additional verification and whether it can give you the SAVE verification case number. Use official SAVE CaseCheck to follow the verification process. SAVE verifies information; the benefits agency decides eligibility. A status-document correction and an appeal of the benefit decision may need to proceed separately.

Ask about interpretation, disability accommodations and representation. Legal aid availability depends on case type, location, funding and eligibility. A benefits organization may assist with paperwork without providing an attorney for a hearing. Confirm what the representative will do and which deadlines remain your responsibility.

Official SAVE CaseCheck

USCIS SAVE applicant information

Deadlines that should go on your calendar

SNAP fair hearings generally may be requested within 90 days of the decision. The period for asking to keep existing benefits pending a hearing can be shorter. Read your notice and ask immediately; do not wait until the outer appeal deadline if your benefits are about to stop.

Marketplace eligibility appeals generally have a 90-day deadline from the eligibility notice. An appeal about eligibility is not the same as an insurer's appeal about a denied medical claim. Use the correct route. Ask about expedited review when the applicable criteria are met.

Social Security appeals generally must be requested within 60 days after receipt of the decision. Some continuation-of-payment requests have much shorter deadlines and depend on the type of case. Read the notice promptly and ask whether payments can continue, what must be requested and whether repayment could be required if you lose.

Medicaid, unemployment, housing and local cash-assistance appeal deadlines differ. Do not use the SNAP or Social Security deadline for another program. Record the deadline printed on that notice and the accepted submission method. A postmark rule and an agency-receipt rule can produce different last safe filing dates.

When requesting continued benefits, ask about potential overpayment if the decision is upheld. Do not assume continued payment means the appeal was won. Keep a separate record of benefits received during the dispute.

Marketplace eligibility appeals

Expedited Marketplace appeals

Social Security appeal information

SNAP rights

A clear request for review

Use the agency's required form or procedure. The following wording is a starting point, not a substitute for a required form:

“I request review of the decision dated [date] concerning [program and case number]. I received it on [date]. I disagree because [specific factual or legal issue]. Please provide the calculation, evidence and rule used. I attach [documents]. Please confirm receipt and tell me the hearing or review procedure. I also request information about continued benefits and any deadline to request them. I need [interpreter or accommodation, if applicable].”

Send only accurate statements. If you do not yet know the full reason, say that you request the case record and will supplement your explanation through the permitted process. Do not include unrelated immigration history or medical detail unless needed for the issue. Keep the submission confirmation and a copy of everything sent.

Worked example of a mixed status family

Example, not an eligibility determination: a permanent-resident parent lives with a citizen child and a spouse whose asylum application is pending. The family has low wages and no health insurance.

Prepare separate status records for all three people. Ask the health agency to assess the child's coverage and each adult's applicable pathway rather than seeking one all-or-nothing family decision. For SNAP, identify the applying members, disclose household information accurately and ask how the nonapplicant's income affects the calculation. Do not select “asylee” for the spouse with only a pending application.

While applications are reviewed, arrange a community-health-center appointment and ask about food distribution. If the child is young, request WIC screening; if school-age, ask about school meals. Apply for childcare assistance if the family's circumstances fit the local program. Obtain immigration advice about any public charge issue relevant to a future filing instead of assuming the child's benefit and the parent's benefit are legally identical.

Keep the three eligibility outcomes separate. If the parent is denied due to a waiting period, that notice does not establish that the citizen child is ineligible. If one adult later receives a new status, report that change with the effective date and retain the old documents.

Worked example of a newly recognized asylee

Example: you receive an asylum grant while working irregular hours. Your immediate priorities are rent, healthcare and stable employment.

Contact the refugee-service provider with the grant date and ask for the final eligible months for RCA and RMA under the October 2026 correction. Compare available cash support with Matching Grant, including work obligations and how medical coverage is handled. Ask about a career plan and transport or childcare support, not only the initial cash payment.

Do not assume the asylum grant alone establishes current SNAP or federal Medicaid eligibility after the 2026 changes. Request screening for any applicable exception or state-funded route and use community care while coverage is resolved. If you later receive a green card, notify the relevant agencies and supply the earlier grant record because it may affect waiting-period rules.

For education, ask whether your status is an eligible noncitizen category for FAFSA and whether your school needs additional verification. Keep a single calendar for refugee assistance, school priority deadlines, work-authorization documents where applicable and benefit renewals; those dates do not all start with the same event.

Worked example of an international student in financial crisis

Example: your sponsor can no longer send money, but you remain enrolled on F-1 status.

Contact the international office before changing your course load or accepting work. Ask the financial-aid and basic-needs offices about emergency grants, tuition arrangements, food and short-term housing. Present a specific budget showing the shortfall and the date rent or tuition is due. Ask whether a grant is restricted to particular expenses and when it would be paid.

If offered an internship or paid project, give the international office the actual duties, hours, employer and proposed dates. Do not begin on the assumption that an unpaid label or small stipend avoids authorization rules. If a medical bill is part of the crisis, apply for hospital financial assistance separately from your school aid request.

Compare a manageable funding plan with the consequences of taking expensive debt. A scholarship application with a future decision date does not solve an immediate tuition deadline. Obtain written confirmation of any extension or payment plan and understand what happens if a payment is missed.

Worked example of an older permanent resident

Example: you recently joined adult children in the United States and have little US work history.

Ask Social Security to assess Medicare entitlement and residence requirements rather than assuming age 65 is sufficient for premium-free coverage. Ask the state about health coverage options and, if Medicare eligible, Medicare Savings Programs and Extra Help. These are separate screenings with their own rules.

If income is very low, ask about SSI noncitizen eligibility, but do not presume five years of residence guarantees SSI. In California, ask whether CAPI applies if the sole reason SSI is unavailable is immigration status. Gather sponsor, income, resource and living-arrangement information as requested. Ask how support from adult children is treated rather than leaving it out.

Use community health centers for accessible care while coverage questions are resolved. Before purchasing an insurance product, confirm whether it is comprehensive coverage, a limited discount product or travel insurance. Compare exclusions, waiting periods and out-of-pocket costs in writing.

Documents to prepare without overcollecting

Identity and status: collect the document requested for each applicant, including earlier status evidence if relevant. Record expiration and effective dates separately. An expired card does not always mean the underlying status ended, but do not assume an extension applies without checking the applicable evidence.

Income and resources: gather recent payslips, employer statements, self-employment records, benefit letters and account information where required. Label the period each document covers. Explain irregular income, a recent job loss or support from relatives rather than sending a pile of unexplained bank transactions.

Household and residence: keep the lease or an accepted alternative, household relationships, custody documents where relevant and mailing arrangements. If homeless or staying temporarily with others, ask which evidence the program accepts. Do not create a false lease to satisfy a checklist.

Expenses: retain rent, utilities, dependent care, eligible medical expenses and other program-relevant costs. An expense that is deductible in SNAP may not be deductible in another program. Ask about the specific calculation.

Application record: save the submitted form, confirmation number, document receipts, appointment details, worker communications and decision notices. Use a secure folder; do not send originals unless the agency expressly requires them and you understand the return process.

Questions to ask before ending an appointment

- Which people and immigration categories have you assessed, and which dates did you use?
- Is this a final decision, a document request, a preliminary estimate or a waiting-list registration?
- What amount or service is approved, when does it start, and what costs remain mine?
- Which changes must I report, by what deadline and through which channel?
- When is renewal due, and will I receive a notice?
- If I disagree, what is the appeal deadline and can benefits continue while I appeal?
- If this program cannot help, what specific state-funded or nonprofit alternative fits my circumstances?

Your application and renewal record

Make one record per application. Write the program, applicants, agency, date submitted, receipt number, requested documents and deadline. Add the decision date, approved amount or service, start and end dates, reporting rules, renewal date and appeal deadline. Record the worker's name and the substance of each conversation; a name alone is not proof of what was agreed.

Review the record weekly while applications are pending and whenever you receive agency mail. Put a reminder before the real deadline, leaving time to obtain evidence. If you move, update each agency separately and confirm the change. Keep access to the email and phone used for online accounts.

Before renewal, compare the agency's recorded household and income with current facts. Report changes accurately even when they may reduce an award. If you receive an overpayment notice, request the calculation and ask about appeal, waiver or repayment options that apply to that program; do not assume all three are available or have the same deadline.

Program directory

The numbered entries below provide the provider, eligibility screen, application route, documents, timing and additional opportunities for each program. Use them with the detailed walkthroughs above. Local availability and your written eligibility decision remain essential.

Healthcare programs

01 Medicaid and CHIP

Health • public insurance | State Medicaid and CHIP agencies

Who should check. Low income residents in eligible age, pregnancy, disability or adult categories. Use the October 2026 immigration rules, not older refugee eligibility lists. Many LPRs face a five year wait; exceptions and state funded routes matter.

What you receive. Free or low cost covered healthcare. Benefits, premiums and income limits vary by state and category.

How to apply. Apply through your state agency or Marketplace. Ask for screening of every eligible child and any pregnancy category, even if an adult is refused. Ask about emergency Medicaid if status prevents full coverage.

Documents. Identity, status and prior status evidence, address, household income, and pregnancy or disability information when relevant.

Timing. Applications are accepted year round. Respond to renewal and evidence requests by the notice deadline.

Often missed. Ask whether your state covers lawfully residing children or pregnant people without the five year wait. Emergency Medicaid still requires the other applicable criteria; it is not visitor health insurance.

State options for children and pregnant people

CMS October 2026 rules

02 Marketplace health insurance

Health • insurance and tax subsidy | HealthCare.gov or state exchange

Who should check. Citizens and eligible lawfully present residents meeting Marketplace residence rules. Being on a valid visa is not sufficient if you are merely visiting.

What you receive. Private insurance; eligible households may receive premium tax credits. Immigration eligibility for subsidies narrows from January 2027.

How to apply. Complete the exchange application, estimate annual household income, compare the deductible and provider network, and pay the first premium. Ask about a special enrolment period after qualifying loss of coverage or a qualifying move.

Documents. Status records, income estimate, tax household information, current coverage and qualifying event evidence.

Timing. 2027 enrollment opens 1 November 2026. HealthCare.gov currently lists 15 December for January coverage and 15 January as the closing date. Because other federal materials have carried different end dates, verify the live exchange deadline and plan to act by 15 December.

Often missed. Insurance approval and subsidy approval are separate. Compare the full price if your status loses savings in 2027; report income changes to avoid an unexpected tax reconciliation.

Immigrant coverage

Dates and deadlines

CMS published enrolment rule

03 Community health centres

Health • reduced cost services | HRSA supported community health centres

Who should check. People needing affordable primary care, including uninsured patients. Ask the centre about its current intake requirements and services.

What you receive. Income based discounts on primary care; many centres also offer dental, behavioural health or pharmacy services. Availability varies.

How to apply. Use the health centre locator, call a nearby clinic and request an appointment plus a sliding fee assessment. Ask whether outside laboratory work or referrals are billed separately.

Documents. Bring any ID available, income evidence, household size, medicines and insurance details. Ask what is accepted if you have no payslips.

Timing. Year round appointments; urgent and routine waiting times differ.

Often missed. A low cost clinic is not insurance. Before a referral, ask the receiving specialist about discounts as well. Ask about interpreters and medication assistance during the same visit.

Find a health centre

Services and purpose

04 Hospital financial assistance

Health • bill reduction | Individual nonprofit hospitals

Who should check. Patients who meet the hospital’s financial assistance policy. Income, residence, insurance and service rules differ.

What you receive. Partial or full reduction of qualifying hospital charges; it is not a cash payment or automatic cancellation of all bills.

How to apply. Ask the billing office for its financial assistance policy, plain language summary and application. Submit the form and request a collection hold while it is reviewed. Ask for a written decision.

Documents. Bills, income and household records, insurance explanation of benefits and any hardship evidence requested.

Timing. Apply promptly, including after receiving a bill. The hospital’s policy and collection protections determine the applicable periods.

Often missed. Check which doctors are covered by the policy. Anaesthesia, ambulance and independent physician bills may need separate applications. Ask about assistance before converting a medical bill into a credit card balance.

IRS requirements for hospital assistance policies

05 Hill Burton assistance

Health ● overlooked bill reduction | Facilities with remaining Hill Burton obligations

Who should check. Low income patients at an obligated facility; the facility assesses income and applicable service rules.

What you receive. Free or reduced cost facility care. Private doctors' bills are not covered by this programme.

How to apply. Find an obligated facility through HRSA, then apply at its admissions or business office. Ask explicitly for Hill Burton assistance and a written eligibility decision.

Documents. Income evidence, household details and the relevant facility bill.

Timing. You can apply before or after care, including after a bill reaches collections. Confirm available services and local procedures.

Often missed. This is a small remaining network, not a benefit available at every hospital. If the hospital has no Hill Burton obligation, still ask about its ordinary financial assistance policy.

Rules and obligated facility directory

06 NYC Care

Health ● local access programme | NYC Health and Hospitals ● New York City only

Who should check. New York City residents who cannot qualify for or afford health insurance, subject to programme screening; immigration status does not itself bar access.

What you receive. Low cost or no cost care in the NYC Health and Hospitals system. NYC Care is not health insurance.

How to apply. Contact NYC Care or an enrolment partner through ACCESS NYC. Complete the insurance and financial screening and arrange your first primary care appointment.

Documents. Identity, New York City residence and income evidence; ask about alternatives when documents are missing.

Timing. Enrolment is ongoing. Confirm current residence documentation directly because some city webpages retain older residency wording.

Often missed. Ask whether your prescriptions, specialists and tests are available within the system. Membership does not pay for all care outside its network or make you eligible for federal benefits.

ACCESS NYC eligibility and application route

NYC immigrant health resources

07 State funded healthcare alternatives

Health ● state programmes | California DHCS and Washington HCA ● examples only

Who should check. Residents excluded from some federal coverage may have state options. Immigration category, age, pregnancy, income and existing enrolment matter.

What you receive. State funded coverage where available; openings and covered services are limited by state rules and funding.

How to apply. In California, request a current Medi-Cal screening rather than assuming universal adult access. In Washington, ask HCA about Apple Health alternatives and whether a funded enrolment opening exists.

Documents. Residence, income, immigration records and any current coverage or termination notice.

Timing. California froze new enrolment for certain adult expansion groups on 1 January 2026. Washington expansion has capped enrolment and published a change to fee for service from January 2027.

Often missed. Existing members should prioritise renewals. A state's past expansion announcement does not prove that new applications are open now. Ask about pregnancy and child routes separately.

California current help

Washington expansion

Food programs

08 SNAP food assistance

Food • monthly electronic benefit | State SNAP agency • names include CalFresh and FoodShare

Who should check. Income eligible households with eligible members. Current noncitizen routes are narrower; student restrictions and work rules are separate tests. Former humanitarian status may affect an LPR waiting period.

What you receive. An EBT food allowance calculated from household circumstances. A published maximum is not the amount everyone receives.

How to apply. Apply to your state, complete the interview and submit requested evidence. Ask for expedited screening if you have very little income or cash. Identify which family members are applying.

Documents. Income, rent, utilities, household composition, identity and eligible applicants' status records. Report allowable expenses accurately.

Timing. Rolling. Normal processing is generally within 30 days; eligible expedited households may receive benefits within seven days.

Often missed. College students should ask about student exemptions, including eligible work study or childcare circumstances. A SNAP eligible immigration category does not remove the student test.

Eligibility and current year limits

Student rules

Immigration implementation

09 WIC nutrition support

Food and maternal health • services and food | State and local WIC offices

Who should check. Pregnant, postpartum or breastfeeding applicants, infants and children under five who meet residence, income and nutritional risk requirements. Ask WIC directly; SNAP immigration exclusions should not be applied to WIC automatically.

What you receive. Specified nutritious foods, breastfeeding support, nutrition advice and referrals. This is not an unrestricted grocery cash payment.

How to apply. Contact a local WIC office, arrange the assessment and ask what to bring for you and your child. A parent or caregiver can apply for an eligible child.

Documents. Identity, address, income or qualifying programme evidence, and any requested pregnancy or child health information.

Timing. Apply throughout the year. Certification and follow-up appointments have their own deadlines.

Often missed. You may already meet WIC's income test through another qualifying benefit, but still need the other checks. Ask about breastfeeding equipment and referral help rather than only the food package.

Eligibility

Apply locally

Benefits

10 School meals and holiday food

Food • meals for children | School districts and local child nutrition providers

Who should check. Children at participating schools; free or reduced price eligibility depends on the school's universal programme, qualifying category or household income.

What you receive. Breakfast and lunch, with separate summer or holiday provision where available. A school meal benefit is not the same as SNAP.

How to apply. Ask the school nutrition office whether you need a household application or are already directly certified. Request summer meal information before the school year ends.

Documents. Household income or qualifying case number if required by the form. Follow instructions when an adult signing the form does not have an SSN.

Timing. Apply at enrolment and again if income drops. Summer benefits and meal sites have local schedules and separate rules.

Often missed. Ask about breakfast as well as lunch. Homeless, migrant or foster children may have a separate certification route. Do not assume a parent's SNAP denial means the child cannot receive school meals.

USDA family guidance

Application guidance

Food programme directory

11 Food banks and community supplies

Food • nonprofit emergency help | Feeding America network and local charities

Who should check. People facing food insecurity. Individual food banks and pantry sites set service area, appointment and documentation rules.

What you receive. Food parcels, community meals and sometimes baby supplies or referrals. Stock and frequency vary.

How to apply. Enter your ZIP code in the food bank finder, then contact the actual distribution site. Ask about delivery if disability or transport prevents collection.

Documents. Ask whether ID, address evidence or household details are required; requirements vary by distribution programme.

Timing. Ongoing with local collection times. Check before travelling, especially around holidays.

Often missed. Ask about culturally suitable food, dietary restrictions, diapers and weekend school food. You do not need to wait for a public benefit decision to ask a charity what it can offer.

Food bank locator

211 local referrals

Housing and household costs

12 Rental assistance and public housing

Housing ● public rent subsidy | Local Public Housing Agency and assisted property managers

Who should check. Low income households meeting HUD and local requirements, including eligible citizenship or immigration categories. Student and mixed household rules require a specific assessment.

What you receive. Rent assistance or an assisted unit. Your contribution and the subsidy depend on income, rent rules and household circumstances.

How to apply. Find your local PHA through HUD. Apply to open voucher, public housing and property waiting lists separately where permitted. Save every confirmation and update contact details.

Documents. Identity, household composition, immigration declarations, income and assets, and any preference evidence such as disability or homelessness.

Timing. Waiting list openings may be brief; waiting can take years. A closed list is not a denial of eligibility.

Often missed. HUD announced a mixed status proposal in 2026. A proposal is not itself a final rule. Ask the PHA for the currently effective policy and any proration or household exclusions before relying on older guidance.

Housing Choice Vouchers

HUD proposed mixed household rule

13 Emergency housing and eviction prevention

Housing ● local crisis support | Local coordinated entry system and community agencies

Who should check. People homeless or at risk; funding stream, household type, residence and immigration conditions differ.

What you receive. Shelter referral, case management, legal referral or limited rent and deposit assistance when funds exist. None is a guaranteed immediate permanent home.

How to apply. Use 211 and ask for coordinated entry, family shelter or eviction prevention. If you have a court summons, also contact legal aid immediately; applying for aid does not stop a court deadline.

Documents. Eviction notice, lease, rent balance, income and household details if available. Ask the provider how to proceed without standard documents.

Timing. Contact the service as soon as housing is at risk. Emergency funds can close when exhausted.

Often missed. Ask whether the fund pays the landlord directly and whether moving costs or a deposit are eligible. Do not pay an intermediary to secure a supposed guaranteed Section 8 voucher.

Local housing referrals

Civil legal aid finder

14 Family Self Sufficiency savings

Housing and savings • overlooked public programme | Participating PHAs and assisted housing owners

Who should check. Eligible households already receiving participating HUD housing assistance; local FSS availability is required.

What you receive. Coaching and a potential escrow savings account linked to qualifying increases in earned income and rent. It is not an automatic cash grant.

How to apply. Ask your housing agency for its FSS coordinator, enrolment rules and contract of participation. Agree goals and understand the requirements for receiving escrow funds.

Documents. Current housing participation, income information and documents requested for your goals.

Timing. Local enrolment and contract deadlines apply. Ask before an anticipated earnings increase.

Often missed. Request a written explanation of how escrow is calculated, when withdrawals are allowed and what happens if you move or leave the programme. This opportunity is often missed because tenants only discuss rent with the agency.

HUD FSS overview and resources

15 Energy bills and weatherisation

Utilities • public assistance | State LIHEAP and Weatherization Assistance offices

Who should check. Low income households meeting local household, income and immigration rules; priority groups and eligible fuels differ.

What you receive. Heating or cooling bill help, crisis assistance or eligible home energy improvements. Weatherisation is a service, not cash for general renovations.

How to apply. Contact your state programme through USAGov. If disconnection is imminent, request crisis screening and ask the utility about payment arrangements while the application is pending.

Documents. Utility bill, account number, shutoff notice, income, address and household eligibility evidence.

Timing. Seasonal application windows and funding limits apply. Submit early; crisis applications can have different procedures.

Often missed. Renters should ask about eligibility and landlord consent for weatherisation. Ask about both bill assistance and efficiency work; applying for one does not necessarily apply for the other.

LIHEAP and WAP application routes

16 Lifeline phone or internet discount

Utilities ● recurring discount | USAC and participating providers

Who should check. Households meeting income or qualifying benefit participation rules. One Lifeline benefit per economic household, not per person.

What you receive. Up to $9.25 monthly for eligible internet or bundled service; the published standard voice only discount can be lower. Enhanced Tribal benefits have separate conditions.

How to apply. Apply through Lifeline's route for your state, complete verification and choose a participating provider. Ask what the plan costs after the discount.

Documents. Identity, address and income or programme participation evidence; a household worksheet may be needed for shared addresses.

Timing. Rolling applications; respond to annual recertification requests and any usage requirements.

Often missed. Lifeline is distinct from the former Affordable Connectivity Program. Do not accept a sales claim that an old ACP offer is still a current federal entitlement.

Eligibility

Benefit amounts and FAQs

Documents

Income and family support

17 TANF and local cash assistance

Income and welfare ● public cash support | State or tribal TANF agency

Who should check. Families meeting the state's child, pregnancy, income, resource and immigration rules. Many LPRs face restrictions; humanitarian and state funded provisions differ.

What you receive. Temporary cash assistance and related work or family services. There is no single national monthly rate.

How to apply. Use the state route from USAGov. Ask whether an eligible child can receive a child only grant when an adult is not eligible and whether emergency diversion assistance exists.

Documents. Household and child records, income, rent, status documents and child support information requested by the agency.

Timing. Rolling applications. Work participation, interviews, renewals and lifetime limits may apply.

Often missed. Ask how a one time diversion payment affects later eligibility before choosing it. Discuss public charge applicability with an accredited adviser if your immigration pathway is subject to it.

Government welfare directory

State agency starting point

18 SSI and Social Security disability

Income and disability • two distinct programmes | Social Security Administration

Who should check. SSI requires limited income and resources plus age 65, blindness or qualifying disability; noncitizens face additional category rules. SSDI generally depends on insured work history and disability, with applicable noncitizen payment rules.

What you receive. Monthly support based on the relevant programme. SSI and SSDI are not interchangeable, and a medical diagnosis alone is insufficient.

How to apply. Ask SSA to screen for both when appropriate. Start the claim, provide work and medical history and respond to examinations or evidence requests.

Documents. Identity, immigration history, earnings and assets for SSI, doctors, treatment records and work details for disability claims.

Timing. Apply promptly. Appeal by the date in the decision; do not simply start over without checking appeal rights.

Often missed. Some humanitarian noncitizens have a seven year SSI limit. Ask SSA to explain your end date and whether another exception applies; an LPR card does not automatically erase the limit.

SSI noncitizen rules

Disability application

19 Unemployment insurance

Employment • earned insurance benefit | State unemployment agency

Who should check. Workers with sufficient covered earnings who meet the state's job separation, availability and work search rules. Noncitizens must meet applicable authorisation requirements.

What you receive. Temporary partial wage replacement. Weekly rates and duration vary by state and earnings history.

How to apply. File with the state where you worked, using its official portal. Report all work and earnings, complete weekly or biweekly certifications and retain job search records.

Documents. Employment dates, employer details, earnings, separation information, identity and work authorisation records.

Timing. File promptly after job loss. Weekly certifications and appeal dates are strict even while a claim is under review.

Often missed. If your right to work is tied to a specific employer or has expired, ask the agency how that affects availability. Never report that you are authorised or available for work when you are not.

Official state application routes

20 Paid leave and workplace injury support

Employment and insurance • wage protection | State leave agencies and workers compensation systems

Who should check. Covered workers with qualifying wages and a covered medical, family or workplace injury event. Eligibility and immigration treatment depend on the applicable programme.

What you receive. Possible wage replacement or medical costs. Federal FMLA generally provides unpaid job protected leave, not a universal maternity stipend.

How to apply. For leave, use the Department of Labor state map and notify your employer. For an injury, report it promptly and ask for the state workers compensation claim procedure.

Documents. Employment and earnings records, medical certification and event dates; keep copies of injury reports.

Timing. State notice and claim deadlines vary. Do not wait for an employer to volunteer information.

Often missed. Ask separately about paid benefits, job protection and continuation of health insurance. Approval of one does not automatically establish the others.

State paid leave map

FMLA requirements

21 Child and earned income tax credits

Family income • tax credits | Internal Revenue Service and state tax agencies

Who should check. Eligible taxpayers meeting income, tax residency, filing status and qualifying child rules. Required SSNs matter; an ITIN does not substitute for an SSN for EITC.

What you receive. For tax year 2025, the IRS page reviewed lists CTC up to $2,200 per qualifying child and ACTC up to $1,700. These are not monthly payments or guaranteed refunds; use the correct year's instructions.

How to apply. File the appropriate return and schedules, ideally with qualified assistance. Review state credits separately. For CTC, the IRS requires the qualifying child and you or your jointly filing spouse to have a work valid SSN by the applicable deadline.

Documents. Tax forms, SSNs, child residence and relationship records, childcare expenses where relevant and income records.

Timing. Annual tax filing and refund limitation deadlines apply. Verify any extension or disaster relief individually.

Often missed. The USA has no universal equivalent of Canada's monthly Child Benefit. Do not copy another country's benefit amount into your US budget.

Child Tax Credit

EITC rules

22 Childcare and early learning

Childcare and education • subsidised services | State childcare agencies and local Head Start programmes

Who should check. Families meeting programme income, child age and activity rules. Child and parent status may be treated differently; obtain a current assessment rather than applying one programme's rules to another.

What you receive. Childcare subsidy or early learning services. Provider availability and family copayments vary.

How to apply. Use ChildCare.gov to find your state subsidy office. Apply to Head Start or Early Head Start separately through a local programme; ask about its current eligibility rules and available places.

Documents. Child identity and age, address, earnings, school or work schedule and eligibility documents specifically requested.

Timing. Apply early; waiting lists and local enrolment cycles apply. Update the agency if work or study hours change.

Often missed. Ask whether the subsidy covers your actual shift, including evenings, and whether the chosen provider accepts it. An award is not useful if no suitable place is available.

Childcare financial assistance

Head Start application

Education and employment programs

23 FAFSA grants loans and work study

Education • grants loans and paid work | Federal Student Aid and participating colleges

Who should check. Citizens and eligible noncitizens, including many LPRs and recognised humanitarian categories. F-1 or J-1 status alone does not qualify. The school must verify any less common category.

What you receive. Potential Pell Grant, other available grants, federal loans and work study. A loan must be repaid; work study requires obtaining an eligible job.

How to apply. Create StudentAid.gov accounts for required contributors, complete the FAFSA for the correct academic year, list schools and answer verification requests. Compare the actual aid offer with total living and tuition costs.

Documents. Identity, eligible noncitizen records, required contributor details and tax information or consent requested by the form.

Timing. 2026–27 federal filing deadline: 30 June 2027. State and school priority deadlines can be much earlier. The 2027–28 form is also available; choose the year you will attend.

Often missed. If family income has fallen since the tax year used, ask the financial aid office about a special circumstances review. Submitting FAFSA does not guarantee every form of aid.

FAFSA application

2026–27 official form and deadlines

Current cycle updates

24 College scholarships and emergency support

Education • institutional funding | Your college and scholarship providers

Who should check. Students meeting each fund’s academic, financial, residence or status rules. International students should use the school’s international applicant funding route.

What you receive. Possible merit awards, need based aid, completion grants, emergency support or assistantships. None is a universal student benefit.

How to apply. Ask financial aid and student affairs for separate lists of institutional scholarships, emergency funds and basic needs services. Apply to the actual fund, not only for admission.

Documents. Transcript, enrolment, budget, hardship evidence and references or essays where required.

Timing. Annual scholarship deadlines and rolling emergency rounds differ. Ask whether funds are available for the current term.

Often missed. Ask about small departmental awards and help with a final unpaid balance preventing graduation. For assistantships, check tuition coverage, fees, health insurance, stipend terms and work authorisation before accepting.

Federal aid starting point for eligible students

IIE international student crisis support

25 TheDream US scholarships

Scholarships ● nonprofit award | TheDream.US and partner colleges

Who should check. Eligible undocumented students, including some DACA and TPS students, under the specific scholarship's arrival, education, financial and residence criteria. This is not a general scholarship for F-1 students.

What you receive. College support at named partner institutions; award coverage and caps depend on the scholarship and current cycle.

How to apply. Check National and Opportunity criteria separately, choose an eligible partner college and complete both scholarship and admission applications.

Documents. Academic records, arrival and residence information, financial details and the current application's required responses.

Timing. The Opportunity FAQ lists opening on 1 November 2026 and a 31 January 2027 deadline. Some main pages still describe the prior cycle; verify the live form. The National February 2026 deadline is past, not an upcoming deadline.

Often missed. Confirm partner college admission and eligible tuition status before relying on the award. The two scholarships are not interchangeable.

Opportunity scholarship and live application

Opportunity FAQ and dates

National scholarship

26 IIE crisis support for students and scholars

Education ● emergency grant or fellowship | Institute of International Education

Who should check. International students affected by crises for the Emergency Student Fund; threatened or displaced established scholars for the Scholar Rescue Fund. These are separate programmes.

What you receive. Limited emergency student grants or scholar fellowship support. Selection, funding and institutional participation apply.

How to apply. Ask your international office whether an ESF nomination round is open. Scholars should read the SRF criteria and submit through its stated application route.

Documents. Enrolment and crisis evidence for students; academic CV, research record, threat information and references for scholars as requested.

Timing. ESF availability is crisis and round dependent. SRF considers awards periodically and can consider emergencies; no award is guaranteed.

Often missed. SRF is not a general undergraduate scholarship. A threatened lecturer or researcher should check it even when ordinary student funding is irrelevant.

Emergency Student Fund

Scholar criteria

Scholar application

27 American Job Centres and training funds

Employment and skills • public services | Local workforce boards and American Job Centres

Who should check. Jobseekers can ask about career services; funded WIOA training has separate eligibility, work authorisation, priority and local funding tests.

What you receive. Career advice, job search support and potentially approved training plus allowable support costs. There is no guaranteed national training cheque.

How to apply. Book an assessment and ask about WIOA Adult, Dislocated Worker or Youth services. Obtain written approval before enrolling in a course you expect the programme to fund.

Documents. Identity, work authorisation, income or layoff records, qualifications and course information.

Timing. Local intake may be ongoing, but courses, funding and provider approval have deadlines.

Often missed. Ask about transport, equipment, exam fees and childcare as well as tuition. A course advertised as “WIOA eligible” does not mean your personal funding is approved.

Department of Labor job centre network

CareerOneStop

28 Paid apprenticeships and internships

Employment and skills • paid training | Registered apprenticeship sponsors and individual employers

Who should check. Applicants meeting job requirements and lawful work conditions. International students require the appropriate school or immigration authorisation.

What you receive. Registered apprenticeships combine paid work and training; wages and progression depend on the sponsor. Internships vary and are not automatically funded.

How to apply. Search Apprenticeship.gov and apply to the actual sponsor. Ask about wages, classroom fees, credentials, required equipment and the employment contract.

Documents. CV, qualifications, identity and work authorisation; licensing or background requirements may apply to the role.

Timing. Employer and cohort deadlines apply. Do not begin work before required authorisation is effective.

Often missed. Look beyond construction: programmes may exist in healthcare, technology and advanced manufacturing. Confirm the credential and whether training creates any repayment obligation if you leave.

Apprenticeship search and guidance

Student work rules

29 Upwardly Global professional support

Employment • nonprofit career services | Upwardly Global

Who should check. Immigrant and refugee professionals meeting the provider's current programme criteria. Confirm education, location, work authorisation and career requirements at intake.

What you receive. Career support, coaching and connections aimed at helping internationally trained professionals pursue suitable US work. It is not a guaranteed job or cash stipend.

How to apply. Use the jobseeker route on the provider's website, complete screening and discuss your professional goal and barriers.

Documents. CV, overseas qualifications, work history and the eligibility evidence requested by the programme.

Timing. Intake and capacity vary; ask about the current service model and waiting time.

Often missed. Before paying for another degree, ask about licensing, credential evaluation and a realistic bridge into your field. A professional licence and immigration permission to work are separate requirements.

Upwardly Global programmes and intake

30 AmeriCorps service opportunities

Community development • service allowance | AmeriCorps programmes and host organisations

Who should check. State and National generally requires US citizenship, nationality or LPR status plus programme conditions. Other streams have their own rules; student visa status alone does not qualify.

What you receive. Eligible positions may provide a living allowance and an education award after successful service. Benefits vary by position and funding.

How to apply. Find an active vacancy, read the service commitment and apply to the host programme. Confirm current funding and the actual start date before making financial commitments.

Documents. Identity and status, application history, references and checks required for the position.

Timing. Vacancy and cohort deadlines apply. An old listing is not evidence that a funded place remains available.

Often missed. Treat the allowance as a budget item, not a normal market salary. Ask about tax treatment, childcare, health coverage and the conditions for earning the education award.

State and National service

VISTA programme

Refugee assistance programs

31 Refugee cash and medical assistance

Refugee support • temporary cash and medical aid | ORR funded state or replacement administrators

Who should check. ORR eligible people meeting cash or medical programme rules. A pending asylum application alone is not enough; category and eligibility date must be verified.

What you receive. Time limited RCA or RMA. An October 2026 correction sets a 12 month period, with administrator implementation within 30 days; your cohort and start date matter.

How to apply. Contact the local refugee services administrator immediately and request assessment for both programmes. Ask how the October correction affects any previous closure or shorter award.

Documents. I-94 or grant and status records, eligibility date, household income and other benefit decisions.

Timing. Do not delay: the clock is tied to eligibility, not a fresh period from application. Ask for a written end date and any review available under the correction.

Often missed. If you lost Medicaid in October, ask about RMA while still within the applicable period. Medical and cash screening should not be assumed to have identical outcomes.

October 2026 correction

ORR programme starting point

32 Matching Grant employment support

Refugee employment • alternative support package | Participating refugee resettlement agencies

Who should check. Eligible ORR clients accepted by a participating provider. Entry windows, employability and programme availability must be confirmed immediately.

What you receive. Employment focused case management and transitional help toward self sufficiency. The federal listing describes an eight month service period; the local package varies.

How to apply. Ask your resettlement agency whether Matching Grant is available and compare it with RCA or TANF before choosing. Get an explanation of restrictions on concurrent public cash assistance.

Documents. Status and eligibility date, household members, income, work background and existing assistance.

Timing. Enrolment is time sensitive after the qualifying event. Ask on first contact rather than waiting for a job search to fail.

Often missed. “Matching Grant” does not mean the government matches your wages or gives you a business grant. Ask for the rent, cash and employment commitments in writing.

Federal programme listing

ORR programme information

33 Refugee Career Pathways

Skills and employment • targeted grant funded help | Local ORR funded Career Pathways providers

Who should check. Refugees and other eligible ORR populations accepted by a funded local project; location, time since eligibility and career criteria vary.

What you receive. Career planning and possible help with tuition, training, supplies, transport or childcare related to a professional pathway.

How to apply. Ask the refugee services agency for the current Career Pathways provider. Present a specific occupation and request a written plan covering licensing, training and job placement steps.

Documents. Status history, qualifications, transcripts, work experience, income and proposed training costs.

Timing. Project intake and funding windows apply. Obtain approval before paying for courses or exams.

Often missed. Ask about professional relicensing rather than accepting the first available low wage job as your only route. An HHS award listing proves a project exists; it does not prove individual applications are open.

Example current HHS Career Pathways award

Another funded provider example

34 Refugee matched savings accounts

Savings • Individual Development Accounts | Local ORR funded IDA providers

Who should check. Eligible low income refugee participants accepted by a funded provider. Permitted categories, time limits and saving goals require local confirmation.

What you receive. Matched savings for approved asset goals under the project rules, plus financial education. This is not unrestricted cash and usually requires your own saving.

How to apply. Ask your refugee agency for an IDA provider. Confirm the match rate, maximum, permitted purchase and required training before opening an account or buying anything.

Documents. Status and eligibility date, income and assets, savings plan and purchase or education estimates.

Timing. Local enrolment and savings completion deadlines apply. Places may be limited.

Often missed. Ask whether an essential vehicle, education, business or housing goal is allowed by that specific project. Do not infer the same match amount from another city's programme.

Example HHS funded IDA project

Additional IDA project description

Finance community and legal support

35 Community development lenders

Loans and enterprise • community finance | Certified CDFIs and participating credit unions or loan funds

Who should check. Applicants meeting the lender's location, purpose, repayment and identity rules. Immigration and ITIN acceptance are lender specific.

What you receive. Potential business, housing or small personal loans and financial counselling. CDFI status does not make borrowing free or guarantee approval.

How to apply. Use the Treasury CDFI directory to identify a local lender. Ask which product serves your goal and whether it uses SBA funds or the lender's own capital.

Documents. Identity and tax identification accepted by the lender, income, bank records and a business plan or cost estimate where relevant.

Timing. Lender intake is often ongoing but funds and application rounds vary.

Often missed. Compare APR, fees, collateral, personal guarantee and total repayment. A non SBA loan can have different immigration rules from an SBA backed loan. The Treasury CDFI Fund does not lend directly to individuals.

CDFI Fund explanation and lender directory

Certified CDFI resources

36 SBA business loans under 2026 rules

Business ● restricted loan route | Small Business Administration and approved lenders

Who should check. Current SBA ownership and citizenship rules are restrictive. Do not assume green card ownership remains eligible because a pre 2026 article says it is.

What you receive. Government backed loans for qualifying businesses, not general grants for newcomers. Microloans have their own programme structure and loan terms.

How to apply. Ask an approved lender to screen the complete direct and indirect ownership against current SBA rules before paying for a full application.

Documents. Ownership structure, citizenship and residence evidence, business finances and the lender's underwriting documents.

Timing. 7(a) and 504 changes took effect in March 2026; microloan changes in April 2026. Read current notices before applying.

Often missed. If your business is ineligible, ask a CDFI about a separately funded product. Do not transfer nominal ownership or conceal an owner to obtain a loan.

SBA March 2026 policy announcement

7(a) and 504 notice

Microloan notice

37 Community development grants and local projects

Community development ● organisational funding | Local governments foundations and grantmaking agencies

Who should check. Often a nonprofit, eligible business, public body or fiscally sponsored project rather than an individual resident. Each notice defines applicants and service areas.

What you receive. Competitive project funding or a locally funded service. A grant to an organisation is not a personal cash entitlement for its clients.

How to apply. Ask your city community development office or a local community foundation about a current call matching your project. Read the eligibility and spending rules before drafting an application.

Documents. Organisation registration or fiscal sponsor agreement, project plan, budget, governance and financial records as specified.

Timing. Each current notice has its own deadline. Do not use a past award announcement as an open call.

Often missed. If you want personal assistance, ask which funded organisation provides the service. If you run a community project, confirm whether a fiscal sponsor is permitted and what reporting is required.

Government benefits and grants starting point

ORR grant opportunities for organisations

CDFI programmes

38 Public libraries and local learning

Skills and community ● free or low cost services | Local public library systems and community education providers

Who should check. Residents and other people meeting the library's card rules; visitors may have on site access or a separate card option. Local policies control.

What you receive. Possible internet access, language learning, job search resources, computer classes and community referrals. Offerings vary by branch.

How to apply. Check your city library website or ask at a branch for a card and the current adult learning calendar. Ask about library access if you lack conventional proof of address.

Documents. Accepted identity and address evidence for a card; many on site activities have separate admission rules.

Timing. Cards are generally available year round; classes and reservations may require advance registration.

Often missed. Ask specifically about digital learning subscriptions, device lending, English conversation groups and citizenship classes. These resources can reduce costs while you wait for a funded training place.

Find local services through 211

CareerOneStop learning and employment resources

39 Civil legal aid and immigration advice

Legal support ● free or reduced cost advice | LSC funded legal aid and qualified immigration organisations

Who should check. Civil aid depends on income, case type, service area and immigration eligibility or exceptions. Immigration advice providers have separate intake and funding rules.

What you receive. Possible advice, document help or representation. An intake appointment does not promise that a lawyer will take your case.

How to apply. Use LSC for civil matters such as benefits or eviction. Use the EOIR pro bono list for immigration court related providers; confirm the organisation covers your location and case.

Documents. All notices, court dates, decisions, household income and relevant status records. Keep envelopes showing service dates.

Timing. Contact providers immediately after receiving a legal notice. Intake does not pause a court, immigration or appeal deadline.

Often missed. Use a licensed attorney or authorised accredited representative for immigration advice. A notario or form preparer is not automatically qualified. Ask specifically about the September 2026 public charge changes if relevant.

Find civil legal help

LSC eligibility guidance

EOIR provider list

40 Immigration fee waivers and reductions

Legal access ● fee relief | US Citizenship and Immigration Services

Who should check. Applicants filing an eligible form who meet that form's waiver or reduction rules. Not every immigration fee is waivable.

What you receive. Possible waiver or reduced filing fee, not payment of attorney fees or automatic approval of the underlying application.

How to apply. Check the current form instructions and fee schedule. For eligible requests, complete I-912 or the required reduced fee section and submit with supporting evidence in the permitted manner.

Documents. Qualifying benefit letter, household income or hardship evidence, depending on the chosen basis and current instructions.

Timing. Submit correctly with the underlying filing. A rejected fee request can jeopardise a time sensitive application; obtain advice if a deadline is near.

Often missed. New statutory fees may be separate and nonwaivable even when an older filing fee has a waiver. Never use an old fee amount without checking the current schedule.

Form I-912

Current USCIS fee schedule

41 Free tax preparation

Tax and income ● free service | IRS VITA and Tax Counseling for the Elderly partners

Who should check. Taxpayers within a site's income and return complexity scope; TCE focuses on older taxpayers. International and nonresident returns require a suitably trained site.

What you receive. Free basic return preparation and review; any refund depends on your actual entitlement.

How to apply. Use the IRS locator and book a suitable appointment. Tell the site if you have foreign income, an ITIN, self employment or student visa tax issues before attending.

Documents. Identity, SSN or ITIN letters, income and tax forms, prior return, bank details and qualifying dependent information.

Timing. Most sites operate during tax season; availability outside it varies. Ask about filing or amendment deadlines for your specific year.

Often missed. A tax resident is not necessarily a permanent resident for immigration purposes. Do not copy another international student's filing status; ask the preparer to assess yours.

IRS free tax preparation programmes

Site locator

42 Disability benefits and returning to work

Employment and disability ● counselling and work incentives | SSA Ticket to Work and WIPA providers

Who should check. Eligible Social Security disability beneficiaries. The rules depend on whether you receive SSI, SSDI or both.

What you receive. Employment support and advice on work incentives that may protect benefits or coverage during a return to work. This is not an additional universal allowance.

How to apply. Ask a WIPA benefits counsellor to assess your proposed earnings before starting or increasing work. Use the Ticket to Work provider route for employment support.

Documents. Benefit award letters, current earnings, proposed hours and pay, health coverage and relevant work expenses.

Timing. Access and provider capacity vary. Report work and earnings on the required schedule, not only at annual review.

Often missed. Ask for a written benefits analysis. Do not assume that one extra dollar of earnings ends all support, or that an SSDI trial work rule applies identically to SSI.

SSA work incentives

Ticket to Work

Medicare and help with costs

43 Medicare enrolment

Health ● federal insurance | Medicare and Social Security Administration

Who should check. Usually people 65 or older and certain younger people with qualifying disability or conditions, subject to applicable citizenship, immigration, residence and insurance entitlement rules. Age alone does not qualify every newcomer.

What you receive. Hospital and medical insurance, with optional drug coverage and plan choices. Premium free Part A depends on an entitlement route; other premiums and cost sharing may remain.

How to apply. Ask SSA to establish your entitlement and enrolment window. Compare Original Medicare and other permitted plan choices using Medicare.gov, including drug and provider coverage.

Documents. Identity, immigration and residence history, insured work records for you or a spouse where relevant, and existing employer coverage details.

Timing. Initial and special enrolment periods depend on your circumstances. Late enrolment penalties can apply. Ask promptly when approaching 65 or losing qualifying employer coverage.

Often missed. For the premium paying age based route, LPR residence requirements can include five continuous years. Ask SSA which route applies rather than assuming a sponsored parent receives free Medicare on arrival.

Start with Medicare

CMS eligibility and enrolment routes

44 Medicare Savings Programs and Extra Help

Health and insurance ● overlooked cost assistance | State Medicaid agency and Social Security Administration

Who should check. Medicare beneficiaries meeting the relevant income, resource and other programme rules. State treatment of income and resources may differ from a simple national chart.

What you receive. Possible help with Medicare premiums and, for some categories, cost sharing. Extra Help reduces qualifying prescription drug costs.

How to apply. Apply for a Medicare Savings Program through your state. Apply for Extra Help through SSA unless you qualify automatically. Ask whether SSA will forward information to initiate the state application.

Documents. Medicare details, household income, resources and any benefit or insurance notices requested.

Timing. Applications can be made during the year. Respond to requests and annual reviews; some programmes have limited funding.

Often missed. Apply even if you are unsure how the published limits count your income. Ask about both medical and drug costs. If you qualify for Extra Help but have no drug plan, ask about temporary LI NET coverage.

Medicare Savings Programs

Extra Help and temporary drug coverage

SSA application

Additional benefits with detailed application articles

The following articles add programs and services beyond entries 01–44. They are grouped by sector and numbered so you can return to the right application. Each availability statement describes what was verified on 14 October 2026. An ongoing national program does not guarantee a funded place at every local provider. A scholarship with a future closing date can still reject an incomplete or ineligible application.

For citizens and permanent residents, start with the program's financial and personal eligibility, then check any additional status requirements. Refugees, asylees, parolees, TPS holders, DACA recipients and pending asylum applicants must use their actual documents; these categories are not interchangeable. International students should prioritize awards that explicitly accept international applicants and obtain authorization before employment or an internship. Visitors should not treat resident assistance, a training place or a scholarship as permission to remain or work.

The new articles identify status restrictions where the provider publishes them. Where the national source leaves individual eligibility to a state or local provider, the article says so. That is a screening route, not a confirmed award for every status. The application guidance below is designed to help you secure a clear answer and avoid spending money before approval.

Additional healthcare and medical cost support

45 Vaccines for Children

If the cost of childhood vaccination is stopping you from arranging an appointment, ask a participating clinic about Vaccines for Children, usually called VFC. The program supplies eligible vaccines without charging for the vaccine itself. It is a healthcare service, not a cash payment to parents, and it does not replace comprehensive health insurance.

Who can benefit. CDC's eligibility categories cover children through age 18 who are uninsured, Medicaid eligible or enrolled, American Indian or Alaska Native, or underinsured. Underinsured children generally need to use a federally qualified health center, rural health clinic or approved deputized location. A child with ordinary private insurance that fully covers vaccines is not eligible simply because the family would prefer a different clinic. A separate CHIP plan is not automatically the same as Medicaid for VFC screening.

For an immigrant family, ask the clinic to assess the child's actual insurance circumstances. Do not assume the parent's lack of Medicaid eligibility settles the child's vaccine route. The CDC eligibility page lists age and insurance-related categories rather than making a parent's citizenship the eligibility test. Ask the enrolled provider what information it needs for the child and whether any local program offers additional help.

How to use it. Call before attending and ask whether the clinic is currently enrolled in VFC, accepts new patients and can provide the needed vaccines. Bring vaccination records from the United States and abroad, any insurance card and the child's date of birth. If records are incomplete, explain that when booking so the clinician can assess what is needed. Do not pay to translate every record before asking what format the clinic accepts.

Costs and timing. VFC is an ongoing program, with appointments subject to the clinic's schedule. Ask about administration and office-visit charges separately. CDC explains that a provider cannot refuse VFC vaccination because a family cannot pay the vaccine administration fee; unrelated services may still have charges. Request an itemized explanation before the visit if cost is a concern.

Often missed. A school vaccination deadline and a clinic appointment date are different. Contact the school promptly if records are missing or the earliest appointment is later than requested. Keep an updated vaccination record after each visit so a move or school change does not lead to unnecessary repeat paperwork.

CDC VFC eligibility

CDC information for parents and costs

46 Breast and cervical cancer screening

The National Breast and Cervical Cancer Early Detection Program can help eligible women obtain free or reduced-cost screening and diagnostic services. It is particularly relevant when you have no insurance or your plan does not cover the examination. Do not assume that having a low income means you must wait until you can afford a routine private appointment.

The CDC page updated in September 2026 describes a general income threshold at or below 250 percent of the federal poverty level. It lists ages 40–64 for breast screening and 21–64 for cervical screening, with some younger or older women potentially eligible. These are program screening criteria, not personal medical advice about when you need a test. Symptoms, previous results and risk factors require a clinician's assessment.

Status and residence. Use the CDC state-program selector to find your actual administrator. Its intake rules determine the documents and residence evidence required. The national page does not establish an identical immigration-document rule for every local program. Ask about your precise category and any alternative local screening route if this funding source cannot cover you. Do not assume eligibility for screening automatically establishes eligibility for Medicaid-funded treatment.

Applying. Contact the program before scheduling an examination at an unrelated provider. Explain your insurance, age, income and whether you need routine screening or follow-up of an abnormal result. Ask whether the appointment must be with an enrolled clinic and whether diagnostic imaging, biopsy or other follow-up needs separate authorization. Bring prior results, insurance information and the income evidence requested.

After the appointment. Ask who will communicate the result, when to expect it and whom to contact if no result arrives. A normal billing balance is not proof that follow-up is complete. If another test is recommended, have the program confirm the referral and coverage before assuming that the original screening authorization pays for it.

Availability. This is an ongoing screening network, not a scholarship with one annual deadline. Appointment capacity and local funding vary. Seek a clinical assessment promptly for a new concern rather than waiting for an assistance application to finish. Ask the clinic's navigator to connect you with hospital financial assistance or other treatment support if the diagnostic process produces further costs.

CDC screening eligibility and state locator

CDC program scope

47 HealthWell assistance with treatment costs

Health insurance may cover a medicine while leaving you with a copayment you cannot afford. HealthWell Foundation administers disease-specific charitable funds that can help eligible insured patients with approved expenses. This is different from ordinary hospital charity care and from a manufacturer's discount card. The diagnosis, medication, insurance and particular fund all matter.

Eligibility. HealthWell's published criteria include treatment in the United States, qualifying insurance that pays part of the treatment cost and financial eligibility. Income limits differ by fund and circumstances. The patient must be treated for a condition for which the foundation has relevant funding. Do not assume a broad diagnosis such as “cancer” qualifies for every cancer-related fund; use the exact disease and medication name.

For immigrants, the published national criteria focus on the medical, financial, insurance and US-treatment conditions. They are not an assurance that every visa holder or visitor will qualify. Ask the foundation about any patient-specific documentation issue. An uninsured person should ask about another route because this assistance generally supplements insurance rather than replacing it.

Check availability first. The live Disease Funds page separates open funds, re-enrollment-only funds and closed funds. Re-enrollment-only does not mean open to a first-time applicant. A closed fund may continue paying approved existing grants while accepting no new patients. This handbook therefore does not label every HealthWell disease fund open.

Apply using the patient route if you are the patient or an authorized family helper. A clinician, social worker or pharmacy uses the appropriate provider route. Prepare the diagnosis, prescribed treatment, insurance details, household income and prescriber's information. Ask your clinic or pharmacy to help resolve an incomplete medical section; do not substitute a similar drug or diagnosis to get through the form.

Managing an award. Read the grant period, spending limit, eligible costs and claim instructions. Keep receipts and explanations of benefits. Ask whether payment is made through the pharmacy, to a provider or through reimbursement, and confirm any rules for expenses incurred before approval. Budget for the possibility that funding is exhausted before treatment ends. A previous award does not guarantee renewal.

Availability. The foundation is active; the fund-specific opening must be checked on the day you apply. If your fund is closed, ask the treating team's financial navigator about other foundations or manufacturer assistance while continuing to monitor the official page.

HealthWell eligibility

Patient application guidance

Live open and closed disease funds

48 Medicaid transport to medical appointments

If you are enrolled in Medicaid and cannot reach a covered appointment, ask about non-emergency medical transportation, often called NEMT. It may involve a bus pass, an arranged ride or another approved transport method. It is not a general transport allowance for shopping, school or work, and it is not a replacement for emergency medical transport.

Who should check. Your Medicaid coverage and the state's transport rules determine eligibility. A citizen, permanent resident or other eligible immigrant already enrolled should not assume the benefit is unavailable simply because nobody mentioned it during enrollment. Conversely, a person who does not qualify for the underlying coverage cannot assume the transport benefit creates a separate eligibility route.

How to arrange it. Start with the number on your plan card or the state Medicaid transport instructions. Ask whether the plan, county or a separate broker schedules rides. Have your member number, appointment date, provider's address and phone number, pickup address and expected appointment length ready. Explain mobility limitations, wheelchair use, communication needs and whether an escort is medically necessary.

Book in advance using the local notice period. Ask about urgent appointments, recurring treatment, return trips and what to do if a driver does not arrive. Confirm the reservation number and arrival window. An approved

medical appointment does not necessarily mean the ride has been booked. If the appointment changes, update the transport provider as well as the clinic.

Avoid an unexpected bill. Do not assume you can book a taxi or rideshare yourself and claim reimbursement afterward. Ask whether prior authorization is required and whether mileage reimbursement for a friend or relative is available under your state's rules. Obtain instructions before spending, including the required trip log, signature and submission deadline.

If refused. Ask whether the problem is coverage, the destination, the type of vehicle, insufficient notice or missing medical information. Obtain the decision and complaint or appeal route. Tell the clinic if transport problems could interrupt treatment so its social worker can explore another arrangement.

Availability. NEMT is an ongoing Medicaid service, but each ride must meet the applicable rules. This article verifies the benefit's existence, not a booked trip or a particular state's reimbursement rate. Ask your agency to confirm the current arrangement after changing plans or moving.

Medicaid transportation assurance

Medicaid transport coverage and coordination fact sheet

49 PACE coordinated care for older adults

The Program of All-inclusive Care for the Elderly, PACE, may help an older adult remain in the community when they need a nursing-home level of care. It combines medical and social services through an interdisciplinary team. Depending on assessed need, support may include personal care, medications, day services, meals, therapy and transport. It is a coordinated care arrangement, not an unrestricted allowance to hire anyone you choose.

The published conditions include being at least 55, living within a participating organization's service area, meeting the state's nursing-home level-of-care standard and being able to live safely in the community with PACE support. PACE is not available everywhere. Being elderly or having a disability alone does not satisfy all four conditions.

Status and cost. Medicare and Medicaid entitlement rules remain relevant to how care is paid for. A recently arrived permanent resident should not assume age alone provides free enrollment. Medicare explains that Medicaid participants do not pay a monthly PACE premium; Medicare-only participants may face premiums, while people without either program may pay privately. Request a written cost assessment for your circumstances.

How to apply. Use Medicare's PACE finder or contact the state Medicaid office. Ask the local organization for an enrollment assessment. Prepare your medication list, clinicians' details, insurance cards, mobility information, care needs and current home-support arrangements. Include the person receiving care in the discussion and obtain appropriate permission before a family member shares medical records.

Compare the practical arrangement. Ask which clinicians you would use, how specialist referrals work, how emergencies are handled, whether your preferred pharmacy remains available, and how transport and home visits are scheduled. Explain language needs and who will communicate with the team. A comprehensive service is useful only if the actual arrangement works for your health and daily life.

Often missed. Joining a separate Medicare drug plan while enrolled in PACE can cause disenrollment from PACE. Do not make an independent plan change without discussing the consequences with the PACE team and a qualified Medicare adviser. Ask what happens if you move outside the service area.

Availability. PACE is active with local service areas and enrollment processes. There is no promise of immediate acceptance, and care must be approved through the program. Obtain the effective date before ending other arrangements.

Medicare PACE eligibility costs and plan finder

Medicare PACE fact sheet

50 New Jersey Charity Care

New Jersey's Hospital Care Payment Assistance Program, commonly called Charity Care, is a separate state route for reducing eligible hospital charges. It applies through acute-care hospitals and is not an insurance policy. If you received care in New Jersey and cannot pay, ask specifically for this assessment as well as any additional hospital financial-assistance policy.

The state's current overview describes assistance for New Jersey residents without coverage or with coverage that pays only part of the bill, who do not qualify for other relevant medical assistance and meet income and asset rules. Limited nonresident situations may also be considered. Ask the hospital to assess your actual residence and immigration circumstances rather than assuming a general federal-benefit denial decides this state hospital program.

The published schedule assigns no patient share for eligible hospital charges at income of 200 percent of the poverty guideline or below, with graduated shares above that level through 300 percent. The overview lists asset limits of $7,500 for an individual and $15,000 for a family. These are program criteria, not a promise that every bill will be erased. Private doctor, anesthesia, radiology interpretation and outpatient prescription charges may be separate.

Application process. Contact the hospital's business or admissions office and complete screening for other coverage as instructed. Then submit the Charity Care application with income, asset and residence evidence. Ask which date the financial assessment uses and how to document a recent income change. Keep the hospital account numbers and identify every date of service you want assessed.

Timing. The current state overview permits application up to one year after the service date and says a complete application should receive a determination within ten business days. Apply early enough to correct missing evidence. If the hospital says the application is incomplete, request a written list of the missing items and a receipt for your response.

Practical tip. Before accepting a payment plan, ask whether Charity Care screening is complete and whether the proposed payment reflects the reduced balance. If you are refused, request the calculation and the review route. Do not confuse this state program's one-year period with the separate federal hospital financial-assistance protections discussed earlier in the handbook.

New Jersey Charity Care eligibility application and deadlines

Additional food and family essentials

51 The Emergency Food Assistance Program

The Emergency Food Assistance Program, TEFAP, supplies USDA foods through state and local organizations. You usually encounter it at a participating food pantry, food bank partner or meal service rather than through a personal federal account. It can help with food while a SNAP application is pending or where a different food-assistance route is needed.

Eligibility and status. Take-home food uses state-established household income rules. Prepared-meal distribution operates differently. Ask the actual distribution site whether its food is TEFAP, privately donated or a combination, because intake requirements can differ. A SNAP denial does not by itself answer whether a local food service can help, but this handbook does not apply SNAP's immigration categories to every other food program.

Find the service using USDA's applicant page and the state or local food network. Before traveling, confirm distribution hours, service boundaries, appointment requirements and whether the site accepts walk-ins. Ask about the information required to establish household eligibility and what to bring if you have no standard proof of address. Explain that you need food now if the next regular distribution is too far away.

What you receive. Food is supplied in kind. The items and quantities depend on available stock, household rules and the distribution schedule. It is not a cash grant or a guaranteed complete grocery shop. Tell the provider about allergies, cooking facilities and transport limits; a box of ingredients may be difficult to use if you have no kitchen or refrigerator.

At collection, ask whether someone else can collect for you and what authorization is needed. If mobility, illness or work prevents attendance, ask about an accessible alternative or another partner's schedule rather than missing several distributions without contacting the site. Keep any household registration or pickup number.

Often missed. A pantry may also offer privately funded hygiene supplies, referrals or benefits enrollment assistance, but those services are not automatically part of TEFAP. Ask separately rather than assuming a food-program approval covers rent or utilities.

Availability. TEFAP is an ongoing program; local distribution dates and food supplies vary. There is no single nationwide application closing date for households. Current official applicant and eligibility pages are linked below; some USDA pages restrict automated access, so confirm the site's intake procedure directly before traveling.

USDA TEFAP applicant route

USDA TEFAP program facts

Current TEFAP income guidance

52 Commodity Supplemental Food Program for older adults

The Commodity Supplemental Food Program, CSFP, provides supplementary USDA foods to qualifying low-income people aged 60 or older. It is often overlooked because families ask only about SNAP or meal delivery. CSFP is a separate route with its own enrollment, income assessment and distribution arrangements.

The benefit is food, not a monthly cash payment. It supplements your diet rather than providing every meal. The local agency determines eligibility and distribution. An older person living with adult children should explain the household arrangement and ask how income is counted rather than assuming the younger family's earnings automatically produce the same calculation as SNAP.

Immigration and residence. Request screening under the current CSFP rules for your location. Do not use the SNAP five-year waiting rule as a substitute for the CSFP assessment. The national applicant page identifies the age and low-income focus; local documentation and any applicable category requirements still need confirmation. A visitor should not claim residence merely because a relative can receive mail for them.

How to apply. Contact the state or local agency through the USDA route. Ask which organization serves your address, whether enrollment is open and whether a waiting list exists. Prepare age, identity, address and

income evidence as requested. If someone helps you, ask whether an authorized representative can submit information or collect food.

Before enrolling, find out the pickup schedule, location and rules for missed collections. If the package is too heavy to carry or you have limited transport, discuss that before the first distribution. Ask whether delivery or another pickup arrangement exists locally; it is not guaranteed nationally. Report changes through the provider's process and respond to recertification requests.

Practical tip. Tell the provider if you cannot use particular foods because of an allergy, prescribed diet or lack of cooking facilities. Ask for preparation advice or a referral to an appropriate meal program. Do not assume a food package replaces medical nutrition advice.

Availability. The program is active, but local caseload limits can create waiting lists. A national program page remaining online does not prove a place is immediately available. Ask for written confirmation of enrollment or waiting-list status and keep the next contact date.

USDA CSFP applicant information

Current CSFP income guidelines

53 Congregate and home delivered meals for older adults

Older Americans Act nutrition services can provide meals at community locations or deliver meals to eligible older adults at home. These services can be particularly valuable if you live alone, cannot shop or cook safely, or have difficulty traveling. A meal program can also connect you with other aging services that are difficult to find through a general benefits search.

Who should ask. Contact your Area Agency on Aging or the Eldercare Locator and explain your age, living arrangements, mobility and ability to prepare food. Local programs assess the appropriate service and priorities. Ask about age and other participant rules, residence and documentation for your actual circumstances. Do not assume that holding Medicare, receiving SNAP or being a citizen is the only possible way to obtain a meal assessment.

Choose the right service. Congregate meals are served at participating community sites and may provide social contact as well as food. Home-delivered meals require an assessment of the home situation and local service criteria. Delivery can be limited by staffing, routes and funding. Neither arrangement automatically includes a full day of meals every day of the week.

Applying. Explain what makes food access difficult: stairs, a recent hospital discharge, poor vision, lack of transport, inability to stand long enough to cook or an absent caregiver. Ask about the intake visit or phone assessment, start date, meal frequency, special diets, reheating requirements and emergency contacts. Be specific about language and accessibility needs.

For a family member helping an older relative, obtain permission before sharing health information. Ask how to notify the service when the person is hospitalized, away or not answering the door. Missed deliveries can trigger welfare concerns, so keep the service informed.

Costs and availability. Ask the local provider about any contribution policy and whether inability to contribute affects service. Do not assume a charitable Meals on Wheels organization and an OAA-funded program use identical rules. This is an ongoing local service network, with possible waiting lists rather than one national closing date.

Often missed. Ask the same aging-service intake team about transport, benefits counseling, caregiver support and home-safety referrals. A nutrition referral can be the first contact with a wider support network, but each additional service needs its own assessment.

ACL nutrition services

ACL home delivered meals

Eldercare Locator

54 Diapers and basic supplies for babies

Diapers can be a major household expense, particularly when childcare requires you to supply them. Diaper banks and their distribution partners provide a practical form of help that is separate from ordinary food benefits. The National Diaper Bank Network directs families to community resources; it is not a national office that sends an automatic monthly allowance to every applicant.

How to find help. Use the network's help page, its member information and local 211 resources. Search or ask specifically for diapers or basic needs, not just “food assistance.” A food pantry, family resource center, community clinic or faith-based organization may be a distribution partner even if it does not call itself a diaper bank.

Eligibility and status. Local partners decide their service area, intake documents, referral requirements and distribution frequency. Ask whether the service needs proof of income, a child's age or a referral and whether alternative documents are accepted. Do not assume immigration status rules from a government cash program apply identically to privately donated diapers, or that every partner serves every visitor or nonresident.

Before traveling, confirm the diaper size, available stock, collection hours and whether you must register. Explain if you need a particular size urgently; a bag of the wrong size may not solve the problem. Ask whether the same partner distributes wipes, period products or adult incontinence supplies, but treat these as separate requests rather than guaranteed additions.

If someone will collect for you, ask what permission or identification is required. Keep track of the distribution schedule and tell the organization if the child's size changes. Do not submit duplicate applications under different names to exceed a local allocation; ask openly about additional need or another legitimate source.

Availability. Community distributions operate on local schedules and donated or funded supplies. There is no universal award amount or nationwide annual deadline. Confirm availability before each trip, particularly if transport is expensive.

Often missed. Tell your childcare or family-support worker that lack of diapers is affecting attendance. They may know a direct referral route. Ask the provider to help you locate a recurring source rather than relying on one emergency bag, and include diaper costs in your household budget when discussing a broader support plan.

National Diaper Bank Network help route

National Diaper Bank Network

Disability aging and caregiver support

55 National Family Caregiver Support Program

If you provide unpaid care, ask about support for you as well as services for the person receiving care. The National Family Caregiver Support Program funds local information, assistance, counseling, training, respite and limited supplementary services. Respite gives a caregiver a temporary break through an approved care arrangement. It is not necessarily a salary paid to the family caregiver.

The national categories include adult informal caregivers helping people aged 60 or older, caregivers of people of any age with Alzheimer's disease or related disorders, and specified older relatives caring for children or adults with disabilities. The details differ by category. Do not assume only spouses can ask for help or that every parent caring for a child falls under this particular aging program.

Start with the local Area Agency on Aging through the Eldercare Locator. Describe whom you care for, the relationship, ages, daily tasks, other available help and what is becoming difficult. Ask which funded service fits the situation and what current residence, status or documentation requirements apply. The national overview alone is not a decision about every immigrant family's eligibility.

Prepare for an assessment by writing a typical week: work or study hours, lifting or personal-care tasks, overnight interruptions, medical appointments and periods when nobody can safely cover care. Ask about language access and whether the care recipient needs a separate functional assessment. Explain urgent changes such as hospital discharge or a caregiver becoming ill.

Before booking respite, confirm the approved provider, number of hours, location, cost contribution if any, cancellation rules and the date service can begin. Do not hire a relative or private worker and assume reimbursement is automatic. Ask what happens when the authorized hours are used up and whether a new assessment is possible.

Availability. The program is ongoing and locally funded, with possible waiting lists and service limits. It is not an open-ended national cash entitlement. Ask for the assessment outcome and the next review date.

Often missed. Training may help you perform care more safely, and counseling or a support group can address the pressure of caregiving. These can be worthwhile even when respite funds are unavailable. Ask for specific referrals and appointment details rather than accepting a general instruction to “find support.”

ACL caregiver program and eligibility categories

Eldercare Locator

56 State assistive technology programs

Before purchasing expensive disability equipment, check your state's Assistive Technology Act program. These programs can offer demonstrations, short-term device loans, equipment reuse and information about financing. Trying a device before buying can prevent a costly mistake, especially when a product works well in a showroom but not in your home, classroom or workplace.

The support may involve communication devices, software, mobility-related equipment or other technology, depending on the state program. It is not a guarantee that every requested item will be supplied free. A demonstration, a temporary loan, a reused item and a financing arrangement have different ownership and repayment conditions.

Eligibility and status. Find the actual state program through ACL's resources or DIAL. Ask which services are open to residents, what documentation is required and whether an income or other eligibility test applies to the particular activity. Do not assume the financial rules for an equipment loan are the same as those for a public demonstration. The national overview does not promise identical terms for every immigration category or every state.

Applying. Describe the task you need to perform rather than naming only a brand: reading text, communicating remotely, using a computer, entering a doorway or completing work safely. Explain your environment and any existing assessment. Ask whether a clinician, therapist, school or employer should participate in choosing equipment.

For a device loan, confirm the period, collection or shipping arrangements, training, return process and responsibility for damage. For reused equipment, ask about condition, fitting, cleaning, repairs, accessories and warranty. A low-cost device that cannot be fitted safely or repaired may not be suitable. Do not use medical or mobility equipment without appropriate assessment when one is needed.

Funding questions. Ask whether insurance, vocational rehabilitation, school services or another program should be assessed before you pay privately. If financing is offered, obtain the interest, fees and repayment terms. An assistive-technology loan is still debt.

Availability. The state program network is active; particular inventory and loans depend on local capacity. Ask for a written next step and a realistic wait estimate. Keep the model and trial results so you can explain what worked when approaching another funder.

ACL assistive technology services

DIAL local disability service search

57 iCanConnect communication equipment and training

iCanConnect, the National Deaf-Blind Equipment Distribution Program, provides qualifying people with significant combined hearing and vision loss with distance-communication equipment and training. The combination matters: this is not a general free-laptop scheme for every person with a disability or every low-income household.

The published income limit is at or below 400 percent of the federal poverty guidelines, together with the required disability criteria. Equipment can include suitable phones, computers, braille displays, screen readers or other tools chosen around the person's communication needs. The program assesses suitability; applicants do not automatically receive every device advertised on the website.

Status and residence. Contact the program serving the state where you live and ask about its application evidence and any residency requirements. Its disability and income assessment must be completed for the actual participant. Do not assume another person's Medicaid or SSI letter establishes your own eligibility, or that a temporary visitor can apply through a relative's address.

How to apply. Use the official state contact on the iCanConnect website. Ask for an accessible application format and explain your preferred communication method. Prepare verification of combined hearing and vision loss and accepted income evidence. The provider may accept evidence of participation in a qualifying income-tested program; ask which current documents count instead of guessing.

After the application, participate in the assessment of communication goals. Explain whom you need to contact, whether you use text, speech or braille, the internet access available and any devices already owned.

Ask how training will be delivered and whether another household member can learn to assist without taking over the participant's choices.

Costs and limitations. Confirm what equipment, software and training are included, what remains your responsibility, and how repairs or changes are handled. Ask about internet or phone-service charges separately; equipment support does not necessarily pay every ongoing connection bill. Do not buy equipment in advance assuming reimbursement.

Availability. The program has an active state-based application route rather than a single national scholarship deadline. Assessment and delivery depend on the local provider. If an application is incomplete or refused, request the reason and the steps for review or supplying additional evidence.

iCanConnect application and eligibility

iCanConnect frequently asked questions

Program equipment and purpose

58 ABLE disability savings accounts

An Achieving a Better Life Experience account, or ABLE account, can help an eligible disabled person save for qualified expenses while receiving favorable treatment under specified tax and benefit rules. It is a savings arrangement, not free government money. You or other contributors must supply the funds, and the account's rules determine how contributions and withdrawals are treated.

An important 2026 change expanded the disability-onset requirement from before age 26 to before age 46. The relevant question is when the qualifying disability began, not simply your age when opening the account. SSA describes eligibility through qualifying disability benefits or the applicable disability-certification route. People who were excluded under the old onset-age rule should check again.

Immigration and financial screening. Ask the selected state ABLE plan about account-opening identity, tax identification and residence requirements. Opening an ABLE account does not create SSI, Medicaid or immigration eligibility. If you receive means-tested benefits, obtain advice about that program's treatment of the account, contributions and distributions before moving money.

How to proceed. Compare state plans for fees, investment options, cash access, minimum contributions and whether out-of-state residents may participate. Prepare evidence of eligibility and identify who will manage the account if the beneficiary needs authorized assistance. Read the plan disclosure rather than relying only on a promotional summary.

Keep a separate record of each deposit and withdrawal and the expense it paid. Ask whether education, housing, transport, health, support services or other proposed expenses are qualified in your circumstances. The tax rules and a benefit program's timing rules can differ, particularly when money is withdrawn but not spent promptly.

What to avoid. Do not treat ABLE as a way to hide income or omit required reports. Do not assume every dollar is excluded without limit or that all withdrawals are tax-free. Ask about the balance threshold affecting SSI, annual contribution limits, Medicaid recovery provisions and what happens after the beneficiary dies. Those details can materially affect a family's plan.

Availability. ABLE plans are active and the expanded onset-age rule took effect on 1 January 2026. There is generally an ongoing enrollment route, but contribution limits are annual. Use current plan documents and ask a benefits counselor to assess your actual situation before transferring substantial funds.

SSA ABLE account guidance and 2026 expansion

SSA detailed ABLE policy

IRS ABLE tax information

Additional training education and scholarships

59 Per Scholas technology career training

Per Scholas offers eligible learners immersive technology training without tuition charges. Depending on the campus and course, training can lead toward IT support, cybersecurity or another technology pathway. It is worth checking before paying for a private bootcamp, but admission is selective and meeting the minimum criteria does not guarantee a seat.

Status rules are specific. The current work-authorization policy requires valid authorization at enrollment, extending at least six months beyond graduation, meeting I-9 documentation requirements and not depending on future employer sponsorship. The provider lists citizens, permanent residents, refugees, asylees and qualifying nonsponsorship-dependent EAD holders among eligible categories. Its published exclusions include F-1 students, including OPT/CPT, and several other visa or dependent categories. A general statement that you “have a work permit” is therefore insufficient; read the provider's policy before applying.

Other screening includes age, education, location, English, digital literacy, income and the ability to attend. The current income-policy page uses a campus-based area median income measure. A remote class does not necessarily accept applicants anywhere in the country. Choose the campus serving your address and the course that fits your starting skills.

Application process. Complete the eligibility form and the admissions steps, which can include an assessment, interview, document verification and preparation work. Prepare accepted evidence of education, residence, income and work authorization. If you studied abroad, ask whether a credential evaluation is required and which evaluation is accepted before paying for one.

Plan for attendance. Obtain the actual timetable and expected homework hours. Compare it with employment, childcare, transport and medical appointments. Ask what technology is supplied and what you need at home. The provider advises against buying equipment solely to apply because admission is not assured.

What to confirm before accepting. Ask which certification examinations are included, whether retakes cost extra, what happens after missed classes and what job-search support continues after graduation. Training is not a guaranteed job, and tuition-free does not automatically mean a living stipend. If you receive unemployment or another benefit, obtain the agency's decision about training participation before assuming ordinary job-search obligations stop.

Availability. Admissions are course- and campus-specific. Use the current course page for start dates and an actual offer for confirmation of a place. The application and policy routes below were active when reviewed.

Per Scholas application steps

Work authorization policy and exclusions

Income policy

Learner eligibility and documents

60 NPower technology training

NPower's US Tech Fundamentals program provides selected participants with tuition-free technology training and career support. The published young-adult route is generally for people aged 18–26 with a high-school diploma or equivalent and authorization to work in the United States. Separate routes serve eligible military-connected participants. This article concerns the US program; NPower Canada's eligibility is different.

Geography matters even when instruction is virtual. NPower explains that it generally accepts participants within its current service areas because employment partnerships are local. Check the location page before applying from another state. Do not assume internet access removes the residence requirement.

For permanent residents, refugees, asylees and other people with work authorization, ask admissions to confirm the document and validity requirements for the selected program. For international students, the ability to study online does not settle internship or employment permission. A tourist is not eligible merely by being able to attend a video class.

What the support includes. Training can include technical skills, professional development, certification preparation and access to a paid internship or project-based learning opportunity. NPower's FAQ says the training itself does not provide an additional living stipend. A possible paid placement should not be counted as guaranteed income in your budget.

How to apply. Use the official application, choose the correct location and respond to interview or assessment requests. Prepare education and work-authorization records and explain technology-access problems during intake. Ask what computer and internet access are needed; do not abandon the application without discussing equipment barriers with admissions.

Before enrolling, request the timetable, expected independent study, certification arrangements and rules for attendance. Ask whether the particular cohort uses an internship, project or both, and how placements are selected. Compare the course with the jobs you want and ask what support is available if you need additional English or basic computer practice first.

Availability and deadlines. The provider describes rolling admissions and spring and fall cohorts, with places filling before classes start. A submitted form does not confirm acceptance into the next cohort. Keep the acknowledgment, follow up through the official contact and ask whether you should remain under consideration or reapply if the current class is full.

NPower US application

NPower student eligibility costs and admissions FAQ

Tech Fundamentals application process

61 Senior Community Service Employment Program

The Senior Community Service Employment Program, SCSEP, combines community-service work experience with training for eligible older jobseekers. It can be useful if you are struggling to re-enter employment, update skills or establish recent work experience. It is not a pension, an unrestricted welfare payment or a guarantee of permanent employment at the host organization.

The Department of Labor's published core criteria are age 55 or older, unemployment and family income no higher than 125 percent of the federal poverty level. Other participation and priority rules apply. Because the program includes work, ask the local grantee to verify immigration and employment authorization. Reaching

age 55 does not override those requirements, and an international visitor cannot use the program as work permission.

Find the local grantee through the Department of Labor or CareerOneStop's Older Worker Program Finder. Ask whether there are funded openings, what areas it serves and how to apply. Bring age, residence, family-income and work-authorization evidence requested at intake. Explain any disability, language barrier, limited transport or gaps in employment so the assessment reflects your actual needs.

Ask for a clear description of the assignment: host organization, duties, paid hours, wage, training objectives, supervisor and expected progression toward other employment. Clarify whether transport, work clothing or other supports are available locally. Do not assume the host agency's ordinary employee benefits apply to a training assignment.

Before starting, check how the pay affects any benefits you already receive. Report earnings through the relevant agency's process and keep wage statements. If the schedule conflicts with medical treatment or caregiving, discuss that before accepting rather than risking avoidable absences.

Often missed. The training plan should help you move toward a realistic employment goal, not merely fill time. Ask for help translating previous professional experience into current job applications, especially if your earlier work was outside the United States. Keep examples of new skills and request a reference where appropriate.

Availability. SCSEP remains listed as an active federal program, but placements depend on local grants and openings. There is no single national enrollment deadline for every participant. Ask whether you have been accepted, placed on a waiting list or only referred to another service, and record the next contact date.

Department of Labor SCSEP eligibility and local finder

CareerOneStop older worker resources

62 YouthBuild education and pre apprenticeship support

YouthBuild is a community-based route for eligible young people who need both education and practical career preparation. The Department of Labor describes it as a pre-apprenticeship program for opportunity youth aged 16–24 who left school without a secondary diploma. Local programs combine classroom learning, vocational experience and leadership development, often including construction or other career pathways.

Eligibility involves more than age. Ask the local grantee about education status, qualifying circumstances, work authorization, residence and any permitted exceptions. Do not assume every student aged 16–24 can enroll or that a person with a completed degree fits the intended population. Refugees and other newcomers should provide their actual education records and ask how foreign schooling is assessed.

How to apply. Find a funded local program through the Department of Labor's YouthBuild information and the provider's own recruitment page. Ask whether the next cohort is recruiting and whether there is an orientation. Prepare identity, age, residence, education and other requested eligibility evidence. Explain barriers to obtaining school records instead of silently leaving that section incomplete.

Compare what the provider offers. Ask which diploma or equivalency route you will follow, what vocational credentials are earned, whether an apprenticeship partnership exists and how participants move into jobs or further education. Confirm any stipend, wage, transport, meals or childcare support in writing; the national program description does not establish one uniform payment package.

For a young person with unstable housing or caregiving responsibilities, ask how the schedule and support plan will address those barriers. If a parent or guardian helps with the application, clarify who must sign consent forms and who will receive notices. A recruitment conversation is not the same as enrollment.

Application tips. Be prepared to explain why this route fits your goals and what would help you attend consistently. Do not hide an earlier school or employment history to appear eligible. If the program cannot admit you, ask for a specific referral to adult education, WIOA youth services or another suitable training route.

Availability. YouthBuild is active through local grantees, with cohort-specific deadlines and capacity. A federal grant announcement is for organizations, not an individual application for cash. Apply to the local participant program and verify the start date before changing work or school arrangements.

Department of Labor YouthBuild program

63 SNAP Employment and Training

If you already receive SNAP, ask about SNAP Employment and Training, commonly called SNAP E&T. It can connect participants with training, work experience, job-search support and approved help with participation costs. Many households know about the food benefit but never ask about the employment service attached to it.

The underlying SNAP eligibility remains important. A person excluded from SNAP under the current immigration rules should not assume SNAP E&T is a separate way around that exclusion. If you are an eligible member of a mixed-status household, ask the state to assess your own participation rather than treating the household as one immigration category.

What may be available. USDA describes support such as case management, transport, books and supplies, with childcare available in some states. The exact training components and support differ locally. A course being useful does not make it automatically reimbursable, and a private school's claim that it “accepts benefits” is not an agency authorization.

How to start. Contact your SNAP worker or the state E&T provider route and explain the occupation you want, your current skills, work authorization and barriers. Ask whether participation is voluntary or required in your case and how it relates to any work rule. Obtain the actual appointment and activity instructions rather than relying on a general leaflet.

Before paying for a course, books, travel or childcare, ask which costs are approved, whether payment is direct or reimbursed and what receipts are required. Request a written plan identifying the provider, dates, support and obligations. If another program is also paying, tell both administrators so the same expense is not claimed twice.

If a barrier arises. Report illness, transport failures, caregiving problems or a change in work promptly. Ask about an exemption, a revised activity or a provider determination when relevant; do not assume that missing an appointment without explanation is harmless. Keep evidence of your attempts to obtain help.

Availability. SNAP E&T is active and state-administered. Training openings and supportive-service budgets vary. An E&T referral does not guarantee admission to a course, and completion does not guarantee employment. Ask for a practical next step and a named contact, and keep your food-benefit renewal obligations separate from the training schedule.

USDA participant guide

USDA SNAP E&T program

Program components and rules

64 State vocational rehabilitation

State vocational rehabilitation, usually called VR, helps eligible people whose disabilities create barriers to employment. Depending on an approved plan, support can involve assessment, counseling, training, assistive technology, job preparation or placement. It is not a general tuition grant available to anyone who would like a different career.

Who should apply. If a physical, sensory, mental-health or other disability affects your ability to obtain or keep work, request an assessment from the state VR agency. Ask how the disability, need for services, employment goal, work authorization and other program requirements will be determined. Receiving SSI or SSDI can be relevant, but you should not assume you must already receive disability cash benefits before asking about VR.

Immigrant applicants should provide their actual status and employment documents and ask the agency to identify the rule it applies. A school accommodation, an overseas disability certificate and a work permit each establish different things. None is a substitute for the entire VR eligibility assessment.

Preparing your case. Write down the job you want, previous qualifications, work history and the tasks your disability makes difficult. Bring existing medical or functional records and describe accommodations that have helped. Ask before paying for new assessments or credential evaluations; the agency may need a specific assessment or may authorize one itself.

If eligible, work with the counselor on an individualized employment plan. Confirm the goal, approved services, who pays, any financial participation, provider choice and completion dates. Do not enroll in an expensive course and then ask VR to reimburse it without prior approval. Ask how another funder, such as a college or insurer, affects the plan.

When services are delayed, find out whether the state uses an order of selection or waiting list, what priority category applies and how to update the agency if your needs change. Request written decisions and the available review or Client Assistance Program route if you disagree.

Availability. State VR agencies are operating, but funding and priority categories can limit immediate service. The benefit is the approved employment-support plan, not an automatic cash award. Keep in contact with your counselor and report changes in work, health or location that affect the plan.

Federal Rehabilitation Services Administration

State VR agency directory

65 Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant, FSEOG, is a campus-based grant for eligible undergraduates with exceptional financial need. It can be overlooked when students assume the Pell Grant is the only federal grant. Participating schools have limited allocations, so the school's funding process and priority date matter.

The federal student-aid overview lists awards up to $4,000 a year. That is a ceiling rather than a promise. Your school determines an award within the applicable rules and its available allocation. Unlike a loan, a grant ordinarily does not require repayment when its conditions are met, but withdrawal or other changes can affect what you are entitled to keep.

Status. Federal student-aid citizenship or eligible-noncitizen requirements apply. Permanent residents and qualifying humanitarian categories may be eligible; ordinary F-1 or J-1 student status does not qualify by itself. A state alternative-aid application does not create federal FSEOG eligibility. Ask the financial-aid office to resolve a status-verification issue rather than selecting an incorrect category.

How to apply. Submit the correct year's FAFSA and list the institution. Then ask the school's financial-aid office whether it participates in FSEOG, whether funds remain and whether any institutional step is required. Complete verification requests promptly. A submitted FAFSA, an estimated aid result and a confirmed school award are different stages.

Prepare household financial information and respond to any request for income or identity documents. If income has fallen since the tax year used, ask about the school's special-circumstances process. Do not simply replace verified tax figures with a preferred estimate. Explain the change with evidence and request the appropriate review.

Before relying on the award, check the term, enrollment requirements, disbursement date and whether the money first pays tuition or can cover other attendance costs. Ask how another scholarship changes the aid package and what happens if you reduce your course load.

Availability and deadlines. FSEOG is an active federal aid category, but not every school has funds available to every eligible student. The federal FAFSA closing date is not a guarantee of access to campus-based money. Apply by the school's earlier priority date and obtain a written award before counting the grant in your budget.

Federal grant types and FSEOG amount

FSEOG details

Federal student aid noncitizen requirements

66 Jack Kent Cooke Undergraduate Transfer Scholarship

This scholarship can provide substantial support for a strong community-college student transferring to a four-year bachelor's program. The foundation describes last-dollar funding of up to $55,000 per year, with the actual award reflecting educational costs and other aid. It can help with tuition and other approved attendance expenses and includes advising. Selection is highly competitive.

The 2027 application is open and closes on 9 December 2026 at 11:59 pm Eastern Standard Time. Applicants must plan full-time bachelor's enrollment in fall 2027 and meet the community-college, academic and financial criteria. The published minimum GPA is 3.5 on a 4.0 scale, and the foundation considers applicants with income up to its stated $95,000 ceiling while reviewing the wider financial circumstances.

Immigrant opportunity. US citizenship is not required, but attendance at an accredited US two-year institution is required. Prior attendance at a four-year institution, including outside the United States, can make an applicant ineligible, with limited exceptions needing confirmation. This is a particularly important check for newcomers who began a university degree abroad before attending a US community college.

Apply through Common App for Transfer and add the foundation's scholarship application. Prepare the required academic history, financial information and recommendations. The FAQ requires two academic recommendations and explains transcript and parent-information rules. Ask your college's Cooke campus representative for help if available, but do not assume a nomination is required.

Application tips. Check prior-school eligibility before spending time on the rest of the application. Request transcripts and recommendations early and ensure supporting documents are in the required language. If a parent cannot provide information, use the foundation's applicable waiver procedure rather than omitting the

section. Monitor the application email after submission because later-stage requests can have separate deadlines.

Budget carefully. The maximum award is not a guaranteed amount and is not paid merely because an application is complete. Apply to transfer institutions separately and compare their aid offers. Follow the scholarship's own rules on original application responses and disclosure of assistance used.

Availability. The closing date is unexpired as of this edition. The linked application page and FAQ identify the 2027 cycle. Save submission confirmation and verify the time zone; submitting on the last evening leaves little time to resolve a portal problem.

2027 application eligibility award and deadline

Citizenship prior study and application FAQ

67 PEO International Peace Scholarship

The P.E.O. International Peace Scholarship supports qualifying international women pursuing graduate study in the United States or Canada. The published maximum is $12,500, and the award is based on need. It is not intended to pay all academic and living expenses, so applicants must explain the other resources that will complete their funding plan.

Status is central to this opportunity. The provider excludes US and Canadian citizens and permanent residents, while allowing tax residence alone. Applicants must meet its international-student and study requirements and intend to return to their home country to use their education. Do not infer eligibility solely from having been born abroad. Read the full rules if your immigration category or study plans are changing.

The usual graduate route requires a full year of formal coursework remaining and residence for the academic year. First-time doctoral applicants doing only dissertation work are excluded. Standalone online study, research, internships or practical training without qualifying coursework are not the intended route. A separate provision covers eligible international students at Cottey College.

The 2027–28 eligibility-form window runs from 15 September to 15 December 2026. This first-stage date is not the same as the later complete-application deadline. The published calendar gives 1 February 2027 for applicants already enrolled in the relevant graduate program and school, and 15 March 2027 for the specified not-yet-enrolled and Cottey applicants. Follow the category assigned to your application.

How to prepare. Complete the eligibility form first and follow the invitation or instructions for the full application. Gather admission or enrollment information, the remaining course schedule, a realistic budget and evidence of other funding. Explain the intended use of your education with specific plans rather than general claims about helping people.

Check the gap in your budget. Include insurance, housing, travel and fees, not only tuition. Do not describe uncertain assistantship income as secured. Ask the school how an outside award affects institutional funding, and keep scholarship conditions separate from visa employment rules.

Availability. The eligibility window is open as of 14 October 2026. Award decisions are scheduled for May 2027, with acceptance due by 1 June 2027 under the current calendar. The award cannot solve an immediate bill due before the selection process finishes.

PEO eligibility award and application form

2027 to 2028 application calendar

68 USA Learns English and citizenship preparation

USA Learns offers free online learning that can help you strengthen English and prepare for practical tasks. It is a useful option when a local class is full, your work schedule changes or transport makes regular attendance difficult. Courses include English and citizenship preparation. The service provides learning, not immigration advice, cash or a recognized professional license.

Who can use it. This is an online educational resource rather than a means-tested cash benefit. Newcomers, permanent residents, refugees and students can explore the lessons relevant to their needs. Citizenship preparation does not mean you are eligible to apply for naturalization; that requires a separate assessment of the actual legal criteria.

Getting started. Use the official website and choose a level that matches your current English. Set aside a regular study period and check whether your device, speakers or headphones and internet connection work with the exercises. If you use a public computer, sign out at the end and do not save sensitive account information in the browser.

Make the course practical. Keep a notebook of words you need for appointments, work, housing or school. Practice speaking aloud rather than completing every activity silently. Repeat a difficult lesson and ask a tutor or conversation partner to help you use the language in a real exchange. Free access is valuable only if the study routine is sustainable.

For citizenship preparation, use the course alongside current USCIS instructions for the test version that applies to your application. Naturalization test and interview requirements can change. A learning site's general course description is not a substitute for the version and exemption rules applicable to you.

Combine this with local support. Ask a library, community college or adult-education provider about conversation groups, literacy tutoring or workplace English. Tell the provider what you can already do and what you need to improve. Do not pay a consultant who claims that finishing a free online course guarantees citizenship or employment.

Availability. The learning site is active and has ongoing access rather than a competitive annual award round. Check course access and technical requirements directly. If your goal requires a formal language test, diploma or professional qualification, confirm whether this course helps you prepare but does not itself meet that requirement.

USA Learns courses

USA Learns citizenship course

Technology work clothing and community access

69 PCs for People computers and internet options

PCs for People sells low-cost refurbished technology and offers internet options for eligible households. It can be useful when you need a computer for school, employment applications, online training or telehealth. It is not a promise of a free laptop to every applicant, and a device price does not necessarily include internet service, software or every accessory.

The current eligibility page reviewed for this edition generally uses 80 percent of area median income or participation in a qualifying assistance program. Older pages still mention other thresholds, so use the main

current eligibility page and the provider's assessment. It requests photo identification and evidence of income or qualifying participation and expressly says proof of citizenship is not required.

For immigrants and students, that citizenship statement is useful, but you must still meet the financial and documentation requirements. A FAFSA application or a pending benefits application does not by itself prove an award. Ask about accepted evidence if you have no current income, irregular wages or a nonstandard identity document. Use the provider's current attestation process where offered, not a homemade statement assumed to be sufficient.

How to apply. Check eligibility before selecting a product, then use the official store or a listed location. Upload clear evidence with the required name and date. Ask for help if the eligibility record and your identity document use different names. Do not send your documents to an unrelated marketplace seller using the organization's name.

Choose equipment for the task. Ask your course or employer for minimum specifications before buying. Check memory, storage, operating-system support, webcam, battery condition, charger, warranty, return policy and delivery cost. A cheap desktop may be unsuitable if you need to travel with it or have no monitor.

For internet, confirm coverage at your actual address, data or speed conditions, equipment cost and recurring payment. Do not rely on an old page describing Affordable Connectivity Program discounts as if that federal program were still available. Ask which current offer applies and what the price will be after any temporary promotion.

Availability. The provider is active, with products dependent on stock and internet dependent on service coverage. There is no guaranteed nationwide free-device award or universal closing date. Keep the order confirmation and warranty information, and verify the final charge before paying.

Current eligibility and accepted documents

PCs for People products and service routes

70 Dress for Success interview clothing and career support

Dress for Success can help eligible women access interview clothing and career support through local network members. If the cost of appropriate clothes is stopping you from attending an interview or starting work, this is a practical service to investigate. It is not a clothing voucher automatically accepted at any store.

The global organization's description explains that many locations see clients through referrals from partner agencies. Local services and eligibility differ. Use a US location serving your community; a Toronto or other overseas branch's policy does not establish the rules for a US applicant.

Status and access. Ask the local provider whether it needs a referral, proof of an interview, residence information or other documents. Do not assume a federal-benefit immigration restriction automatically applies to donated clothing, but also do not assume every network member serves every applicant. If you are an international student, obtaining clothing does not authorize the job or internship itself.

Preparing for an appointment. Explain the employer, role, interview date, dress expectations, size and any accessibility or religious-dress needs. Ask whether shoes, bags or other accessories may be available. Availability depends on donations and local stock, so request what you need rather than expecting a complete new wardrobe.

Ask the referring organization to confirm that the appointment is actually booked. Bring the referral and any requested interview information. If the date changes, notify the boutique promptly. Some locations may offer

interview preparation, résumé support or continuing employment programs; ask what is currently offered and whether another intake is required.

After getting a job, contact the provider to ask whether additional work clothing or retention support is available. The first outfit may be intended for an interview, while a separate service helps with the first weeks of employment. Do not assume the initial referral automatically books a second visit.

Availability. The network is active, but appointments, referrals and stock are local. There is no nationwide annual closing date and no guaranteed cash equivalent. If a location is not currently taking clients, ask your employment counselor or community organization about another local clothing closet.

Often missed. Tell your job counselor that clothing or presentation costs are a concrete barrier. A specific request such as suitable shoes for a confirmed interview is easier to resolve than a broad request for “employment help.”

Dress for Success client services

Clothing and referral process

71 Museums for All reduced admission

Museums for All gives eligible visitors reduced entry at participating museums. It can make family learning, children's activities and community participation more affordable. It is a discount program rather than a cash benefit, and admission is not paid by deducting money from your SNAP balance.

The program's current guidance uses a SNAP EBT card and photo identification. Participating institutions set their offer within the program's rules; current museum guidance describes admission from free to $5 per person for up to four people per EBT card. Older descriptions may quote a $3 ceiling, so confirm the actual museum's current price rather than relying on an old article.

Status. Access is tied to the qualifying card and the museum's participation, not a new immigration application. A visitor should not assume they qualify simply because they are a tourist or accompanying a low-income family. Ask about the eligible group size and accepted card types before buying tickets. Do not borrow another household's card or misrepresent the cardholder.

Plan the visit. Use the official participating-museum finder and read the museum's own ticket instructions. Some institutions require advance reservations even for discounted admission. Ask whether the offer includes special exhibitions, planetarium shows, parking or paid activities; those costs may be separate.

Bring the required card and photo ID. If the museum's booking system asks for payment in advance, confirm how to obtain the correct reduced rate. Do not assume a standard ticket will be refunded later. For a family traveling a long distance, confirm opening hours, accessibility and any closure before leaving.

Combine savings carefully. Ask the public library about museum passes or free community days if you do not have a qualifying EBT card. These are separate offers with different reservation and borrowing rules. A library pass may be a better option for a larger group, but do not assume the offers can be combined.

Availability. Museums for All is active; the participating list and individual offers can change. There is no annual national application deadline, but a timed ticket can sell out. Keep the reservation and take a copy of the institution's offer if you need to clarify the rate at entry.

Visitor eligibility and participating museums

Current museum pricing and group rules

Housing ownership repairs and emergency assistance

72 Habitat for Humanity affordable homeownership

Habitat for Humanity works through local organizations to help selected households buy affordable homes. A Habitat home is not generally a free house. Applicants normally need to demonstrate housing need, willingness to partner and the ability to meet an affordable mortgage obligation. Local selection and financing rules determine whether the program fits your household.

For immigrants, ask the affiliate about its current identity, residence, income, credit and financing requirements. Do not assume citizenship is universally required or universally irrelevant. A local mortgage product can have requirements separate from the organization's general nondiscrimination policy. A visitor or student without a sustainable plan for residence and repayments should not treat a housing application as a way to obtain immigration status.

How to start. Find the affiliate serving the area where you intend to live and check whether its homeownership application window is open. Ask about orientation, geographic priorities, household size and the expected timeline. National information is not proof that your local affiliate is currently selecting buyers.

Prepare income and employment records, current housing costs, debt information and documents requested for the financing assessment. Explain irregular income and changes honestly. Ask how the program evaluates affordability, including property taxes, insurance, utilities, maintenance and any association charges. A mortgage payment alone does not describe the full cost of ownership.

Before accepting, read the partnership requirements, education obligations, closing costs, mortgage terms and any restrictions on resale or moving. Ask how disability or caregiving affects participation requirements and what alternatives exist. Do not assume every household must perform the same physical construction tasks without accommodation.

Practical tip. Use a HUD-approved housing counselor to compare this route with other affordable-homeownership programs and with renting. Avoid taking new expensive debt while an application is being assessed without understanding how it affects affordability. Keep your current housing arrangements until the purchase and move dates are confirmed.

Availability. Habitat's homeownership network is active, with local selection cycles, waiting periods and limited homes. This handbook identifies an application route, not an open unit or a guaranteed loan. If the local round is closed, request the next announcement date and ask whether its repair program is a separate option for existing homeowners.

Habitat homeownership qualifications

Local application route

73 Rebuilding Together home repairs and accessibility

Rebuilding Together's local affiliates provide home-repair and safety services for qualifying households. Its Safe at Home work includes preventive modifications for people with mobility limitations or disabilities. This can be a valuable route when an unsafe bathroom, damaged entry or other housing condition makes daily life difficult and private repairs are unaffordable.

Eligibility is local. Ask about ownership, occupancy, income, location, repair type and any priority categories. Do not assume a national description means every homeowner qualifies or every repair is covered. Renters should

ask whether any relevant service exists and whether landlord consent is required; the organization is not a substitute for a landlord's legal duties.

Immigrant homeowners should describe their actual residence and ownership circumstances and ask which documents the local funding source requires. A private nonprofit repair project may use different rules from federal housing assistance, but there is no basis to promise identical immigration eligibility across every affiliate and grant.

Applying. Use the national affiliate finder and the local homeowner-assistance application. Describe the problem, its effect on health or safety, how long it has existed and whether it is worsening. Prepare ownership and income records, photographs if requested and any relevant accessibility assessment. Ask for an accessible intake process if completing forms is difficult.

Before work begins, request the approved scope, inspection arrangements, timetable and any cost or agreement you must accept. Ask who secures permits, whether you must leave the home during work and how contractors or volunteers will identify themselves. Do not authorize unrelated paid work merely because someone says they are connected with the nonprofit.

Often missed. Explain the task you cannot safely perform, not only the item you want installed. A home-safety assessment may identify a more suitable solution than the first product you found online. Ask about maintenance and whom to contact if a completed modification needs adjustment.

Availability. The network and Safe at Home program are active, but individual affiliates have service boundaries, project schedules and funding limits. This is not an emergency repair guarantee. If there is immediate danger, seek appropriate emergency or housing-enforcement help rather than waiting for a nonprofit selection round.

Rebuilding Together homeowner help FAQ

Local affiliate finder

Safe at Home accessibility support

74 HUD approved housing counseling

Housing counseling is a practical benefit even when no cash grant is available. A HUD-approved housing counseling agency can help you understand rent problems, foreclosure options, homeownership affordability or other housing decisions. HUD states that foreclosure, eviction and homelessness counseling are always free. Other counseling may have permitted fees, so ask before booking.

Who should use it. Contact an approved agency if you are behind on payments, considering a first home, confused by a lender's offer or trying to understand a housing problem. Tell the counselor your location, actual housing situation and any time-sensitive notice. Ask whether the service covers your issue and whether language support is available.

For immigrants, counseling and qualification for a mortgage or housing subsidy are separate matters. The counselor can help identify the appropriate program questions, but cannot turn an ineligible financing application into an eligible one. Do not treat a counseling certificate as immigration advice or a guarantee that a lender will approve a loan.

Prepare the appointment. Bring the lease or mortgage information, payment history, notices, household budget, income records and correspondence with the landlord or servicer. Make a timeline of missed payments and attempted solutions. If you received court papers, state the hearing or response deadline immediately.

Ask for a written action plan identifying what you should do, what the counselor will do, documents needed and the dates for follow-up. Confirm whether the agency is negotiating with a lender or only explaining options. A counseling appointment does not automatically stop eviction, foreclosure, collection or a court deadline.

Avoid scams. Verify the agency through HUD's official locator. Be cautious of an unrelated company demanding money to “guarantee” foreclosure prevention or asking you to transfer ownership. Read any agreement before signing and obtain legal advice where the issue involves litigation or title.

Availability. HUD's counseling network is active, with appointments subject to the agency's capacity. There is no single national annual closing date. Ask for another approved agency if the first cannot see you before an urgent deadline, and use legal aid as well when the issue requires representation rather than financial counseling alone.

HUD housing counseling services and fee rules

HUD approved counseling agency search

75 New York City One Shot Deal emergency assistance

New York City's One Shot Deal is emergency assistance assessed by the Human Resources Administration. It may help with a crisis involving housing loss, utility shutoff, loss of essential belongings or another health-and-safety need. It is not a universal rent grant, and some or all assistance may need to be repaid.

Eligibility is decided case by case. The city's current page lists income, household size, resources, the reason for the emergency, housing affordability, disability, a plan to meet future costs and citizenship or immigration status among the factors. A permanent resident, refugee or other applicant should provide the actual category requested rather than assuming that every NYC resident qualifies.

Applying. Use the city's official ACCESS HRA route or an appropriate HRA location. The application requires an interview. Prepare income evidence, the lease, rent ledger or utility notice, relevant court papers and an explanation of the event that created the crisis. Ask what evidence can be accepted if your housing arrangement is informal.

Explain how the immediate problem and future budget connect. If a temporary job loss caused arrears but work has resumed, document both events. If the rent will remain unaffordable, ask about other housing options rather than presenting a plan you cannot sustain. HRA's assessment includes the ability to meet ongoing costs.

Before accepting an award, ask who receives payment, which debt is covered, whether repayment is required and the repayment terms. A previous award does not automatically prevent another application, but unpaid repayment obligations can affect a new request. Keep the approval and confirm that the creditor or landlord received and credited the payment correctly.

Timing. Apply promptly when a crisis arises; there is no single annual closing date. An application does not by itself stop a court hearing or disconnection. Tell HRA the exact dates and contact legal or utility assistance in parallel. If more information is requested, submit it through the official channel and retain the receipt.

Often missed. Do not assume approval for one household expense covers every arrear. Read the notice carefully and ask what remains unpaid. If refused, request the reason and the applicable review or hearing instructions rather than relying on an informal statement that “there is no help.”

NYC One Shot Deal eligibility documents and application

Tax refunds legal help and family income

76 Washington Working Families Tax Credit

Washington's Working Families Tax Credit is a state tax-refund opportunity for eligible working residents. It is particularly relevant to immigrant households because qualifying ITIN filers can be eligible even when the SSN requirement prevents them from claiming the federal Earned Income Tax Credit. It is not automatic simply because you filed a federal return.

For tax year 2025 applications, the state advertises a maximum refund of $1,330, with the applicable amount depending on qualifying children, income and other rules. The current eligibility page explains that applicants must qualify for the federal EITC or meet its requirements except for filing with an ITIN, alongside Washington's own criteria. Check the current residence, age, income and child rules for the tax year you are claiming.

How to apply. Use the state portal or another official filing method described on the application page. Prepare the federal return, SSNs or ITINs and birth dates for the relevant family members, Washington residence information and payment details. Check names and numbers carefully; a mismatch can delay the claim. If an ITIN is pending, follow the state's published instructions rather than inventing a number.

Do not confuse tax residence with immigration status. A person can have tax-filing obligations without being a permanent resident. Ask a qualified preparer to assess federal and state eligibility separately, especially where there is foreign income, unusual filing status or a dependent living elsewhere. The state specifically identifies some federal filing circumstances that can disqualify a claim.

Often missed. The application page says prior-year refunds may still be claimed for eligible years. Review each year's rules and filing window instead of assuming a missed annual filing means the opportunity is permanently lost. Do not copy the current year's amount into an earlier year's claim.

Availability and deadlines. The program is active and currently accepts tax-year 2025 applications. Use the state page for the applicable original or prior-year filing deadline; do not assume the ordinary April federal deadline is the only relevant date. Keep confirmation of the state application separately from the federal tax-return receipt.

Before relying on old immigration assurances, review the current public-charge guidance relevant to your own immigration pathway and filing date. The state itself has updated its information following the September 2026 federal change.

Current Washington credit and application year

Eligibility and income rules

Applying with an ITIN

Application and prior year claims

77 Low Income Taxpayer Clinics

A Low Income Taxpayer Clinic, or LITC, can help qualifying people with disputes involving the IRS. It is different from a VITA site that prepares ordinary tax returns. If you receive an audit notice, face collection, dispute a denied credit or cannot resolve an IRS problem, a clinic may provide free or low-cost representation or advice within its scope.

The national program generally serves low-income taxpayers and also provides education and outreach to people who speak English as a second language. The 2026 income guidance uses 250 percent of the federal

poverty guideline for low-income representation, with clinic-specific screening and applicable exceptions. Each clinic decides whether it can accept the case; appearing on the directory does not guarantee representation.

Immigrant relevance. An ITIN, foreign income, unfamiliar tax terminology or limited English can complicate a dispute. Explain the actual issue and ask whether the clinic has experience with it. Tax help does not replace immigration representation, and a clinic's acceptance does not establish eligibility for an immigration benefit.

How to approach a clinic. Use the official IRS or Taxpayer Advocate Service directory. State the notice date, tax year, issue, amount in dispute and response or court deadline. Have the notice, filed return, supporting records and a short timeline ready. Do not send your entire immigration or medical history unless it is relevant and requested through a secure channel.

Ask what the clinic will do: a consultation, help with a letter, administrative representation or a court matter. Confirm any fee, scope of representation, documents you must supply and who will track deadlines. If the clinic cannot accept you, request another specific referral promptly.

Protect the deadline. Contacting a clinic does not suspend an IRS or Tax Court deadline. Tell intake staff if time is short and ask about the step needed to preserve your rights. Do not assume an informal phone conversation with the IRS is the same as filing the required response or petition.

Availability. LITCs are an active network with local case capacity. They are not a national cash-grant program and generally do not replace routine tax preparation. The benefit is access to specialist help that can prevent an incorrect liability or unresolved dispute from worsening.

IRS Low Income Taxpayer Clinics

Current clinic eligibility and directory

78 Taxpayer Advocate Service

The Taxpayer Advocate Service, TAS, may help when an unresolved IRS problem causes financial hardship or when normal IRS processes have failed to resolve the issue. It is an independent organization within the IRS. Its assistance is free, but it is not a grant and cannot promise the refund or tax outcome you want.

When to consider it. Examples include an IRS delay or action that threatens your ability to meet essential expenses, or a repeated process failure that ordinary contacts have not fixed. Use the official eligibility tool and request instructions. A return taking longer than you hoped is not automatically a qualifying hardship; explain the actual consequences and attempts to resolve it.

For immigrant taxpayers, TAS can be relevant to an unresolved tax-administration problem, including one involving identification or processing, but it does not issue immigration status or replace an immigration lawyer. An ITIN is a tax identifier, not work authorization. Keep those questions separate when describing the case.

Preparing a request. Gather the tax year, notice or case numbers, relevant returns, dates of IRS contacts and the response received. If hardship is the reason, provide concise evidence such as a threatened shutoff or other essential-expense problem. Use the official Form 911 or current request route as directed by TAS, and keep a copy.

Be specific about the outcome needed. For example, explain which processing issue needs review and why delay is causing harm. Do not simply state that the IRS is unfair or ask TAS to waive every legal requirement. A clear timeline makes it easier to identify where the process failed.

If accepted, ask who is assigned, what information is missing and when to expect the next contact. Continue to read IRS notices and comply with deadlines unless you receive reliable instructions otherwise. A TAS request does not automatically stop every collection, appeal or court deadline.

Availability. TAS is an active assistance service with case-acceptance criteria. There is no annual application window, but the underlying tax issue may have strict deadlines. Use LITC as well where you need independent representation in a dispute; TAS and a clinic perform different roles.

TAS assistance criteria

Submit a request for assistance

79 Early intervention for infants and toddlers

If you are concerned about a young child's speech, movement, learning or other development, ask your state's early-intervention program for an evaluation. CDC explains that these publicly funded services are available free or at reduced cost to eligible children, with eligibility based on an evaluation and state rules. You do not need to wait until the child starts school before asking.

For a child under three, use CDC's state contact directory and explain the concerns. State that you want an evaluation for early-intervention eligibility. A doctor's referral is not always needed to make the initial contact. For an older child, ask about the local school-system route and the transition to age-appropriate services.

Status and language. Ask the state program which residence and other documents are required for the child and how to obtain an interpreter. A parent's difficulty speaking English should not be treated as proof that the child's needs are understood. Explain the languages the child hears and uses so the assessment can consider that context. Do not substitute a cash-benefit immigration decision for the service's own eligibility assessment.

Preparing. Write examples of what worries you, when you noticed it and what the child can already do. Bring existing health or developmental records and information from childcare where relevant. Avoid paying for a new private evaluation before asking whether the public program provides the assessment you need.

If eligible, ask for a clear service plan: goals, type and frequency of services, where they occur, family participation, costs if any and how progress is reviewed. Ask whether insurance will be billed and what consent is required. “Publicly funded” does not justify assuming every service in every state has identical cost rules.

If not eligible, request the evaluation explanation and ask about review rights, monitoring and another referral. Keep the report so a later provider can understand what was assessed. If concerns continue or change, ask when reevaluation is appropriate.

Availability. State early-intervention systems are active and use ongoing referrals, not one annual scholarship deadline. Development and age transitions make prompt contact useful. Ask for the applicable evaluation timeline and transition planning before the child reaches the age limit rather than waiting until services are about to end.

CDC early intervention explanation

State early intervention contacts

80 Social Security survivor benefits

Social Security survivor benefits may provide monthly income to qualifying family members after an insured worker dies. Eligible relationships can include a spouse, former spouse, child or dependent parent, subject to

the relevant rules. This is an insurance-based family benefit, not a general bereavement grant for every household.

The worker's Social Security record and the survivor's circumstances both matter. Age, disability, relationship, marriage history, school attendance for some children and other conditions can affect entitlement. A former spouse should not assume divorce automatically removes every possible claim; SSA describes qualifying circumstances for some marriages lasting at least ten years.

Immigration questions require individual assessment. Ask SSA about the survivor's citizenship or lawful-presence requirements, residence, any payment restrictions abroad and relevant international arrangements. The deceased worker being a citizen or permanent resident does not automatically settle every survivor's eligibility. Likewise, a family member's overseas residence should be disclosed rather than omitted.

How to prepare. Contact SSA promptly and ask which claim is appropriate. Gather the deceased person's identifying information, death certificate if available, marriage or divorce records, children's records and any information requested about earnings or other benefits. Ask how to proceed if an overseas civil document is delayed and whether a translation or alternative evidence is needed.

Ask about each potentially eligible family member and the interaction with benefits already received. Do not assume survivor payments simply add on top of a person's existing retirement or disability amount without adjustment. Request an explanation of the start date, amount and any family maximum that applies.

Keep the distinction between reporting and claiming. Reporting a death does not necessarily complete a survivor-benefit application. Confirm what application has been taken, for whom and which evidence is outstanding. If there is a separate lump-sum death payment possibility, ask SSA about its eligibility and deadline rather than assuming it is included automatically.

Availability. Survivor benefits are an ongoing Social Security program, but delay can affect payment periods and some claims have specific timing rules. Contact SSA early, keep the application record and request a written decision. If refused, use the appeal instructions on that notice rather than assuming the refusal also applies to every other family member.

SSA survivor benefits

Who can receive survivor benefits

Current availability and deadline checklist

The new articles add 36 numbered support routes, bringing the main numbered set to 80. The earlier state and nonprofit examples remain in Part 3. Do not add every advertised maximum together as though one household can receive them all; eligibility, coordination and funding differ.

Applications with verified future dates include the Paul and Daisy Soros 2027 fellowship closing 29 October 2026 at 2 pm Eastern Time, the Cooke transfer scholarship closing 9 December 2026 at 11:59 pm Eastern Standard Time, and the PEO eligibility form closing 15 December 2026. PEO's later full-application dates depend on enrollment category. These deadlines concern specific cycles, not permanent annual promises.

Ongoing programs include health and food services, disability equipment routes, tax assistance and local housing counseling. Ongoing means the program operates without one national closing date; it does not mean every local provider has an immediate opening. Ask for the next intake, actual waiting-list status and whether funding is available for your specific need.

Funds requiring a live check include HealthWell's disease-specific grants, campus FSEOG allocations, local repair projects, training cohorts and affordable-homeownership rounds. A provider website remaining online is not evidence that each fund is open. Use the linked live program page before gathering expensive documents or making travel arrangements.

This edition does not present expired pandemic rental grants, the ended Affordable Connectivity Program or an old scholarship deadline as a currently open award. If a linked page contains an older cycle, use the provider's current application instructions and ask for confirmation before applying. Some official pages restrict automated access; those entries rely on current indexed official material and clearly identify local confirmation needs.

Source scope and maintenance

This handbook uses government agencies, program administrators and direct nonprofit providers. Sources were reviewed on 14 October 2026. Some agency pages restricted automated access; indexed official material and corroborating official sources were used where available. The links beside each topic identify the responsible source and application route. Practical checklists and worked examples are guidance for organizing your application, not individual eligibility decisions.

Federal policy changes, state budgets, court orders and local funding can alter availability. The guide deliberately distinguishes enacted or implemented rules from proposals and announcements. Recheck current policy when applying, renewing, changing status or moving. Treat the live application portal and your written notice as essential, and seek advice if they conflict with a general webpage.

The directory is a starting set of major programs, not a claim to exhaust all 50 states and every locality. State and local examples are labeled. A provider may offer different services at different locations; confirm capacity and eligibility before paying for transport, training or an application-related service.

Priority rechecks: 2027 Marketplace eligibility and enrollment dates; implementation of the October 2026 refugee cash and medical assistance correction; current SNAP and Medicaid immigration rules; USCIS public charge guidance for your filing; state health expansion enrollment limits; live scholarship cycles and partner-school requirements.