



Get Help with Living Expenses

If you have a low income and need help with basic living expenses, you may qualify for government benefits to help cover food, housing, medical, and other costs.



Major Government Benefits Programs

The federal government creates and gives money to states to run major assistance programs. Your state helps pay for some of these and may offer others too.



Food

Supplemental Nutrition Assistance Program (SNAP or food stamps) provides eligible people with benefits cards, used like debit cards, to buy food at authorized grocery stores and farmers markets.

Other food aid programs offer:

- Healthy foods to pregnant women, new moms, and kids under age 5
- Free or low-cost meals or milk to kids at schools and daycare centers
- Monthly food packages and farmers market coupons to seniors



Healthcare

Medicaid provides free or low-cost health benefits to adults, kids, pregnant women, seniors, and people with disabilities.

Children’s Health Insurance Program (CHIP) offers free or low-cost medical and dental care to uninsured kids up to age 19 whose family income is above Medicaid’s limit but below their state’s CHIP limit.



Housing

Subsidized Housing, Housing Vouchers, and Public Housing programs help low-income families, seniors, and people with disabilities get into affordable private or government-owned rental housing.

Low Income Home Energy Assistance Program (LIHEAP) helps low-income households pay heating and cooling bills and offers low-cost home improvements to reduce those costs.



Financial Assistance

Welfare or Temporary Assistance for Needy Families (TANF) provides cash for a limited time to low-income families working toward self-sufficiency. TANF may also offer non-cash benefits such as child care and job training.

Supplemental Security Income (SSI) provides cash to low-income seniors and low-income adults and kids with disabilities.

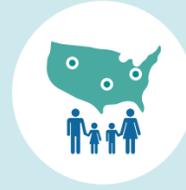
Eligibility and Application Requirements



All programs have income limits.



Most programs require you to be a U.S. citizen or eligible non-citizen.



Many programs have other state requirements like a family’s size and financial resources.

Learn more about who’s eligible and how to apply for these programs at [Benefits.gov](https://www.benefits.gov) or your state’s social, human, or health services office.

Grants and Loans Are Not Benefits

Don’t believe ads for “free government grants” to start a business or pay personal expenses. **The federal government does not give grants to individuals.** It awards grants to states, universities, and other organizations.

You may be able to get a government loan to help with school, housing, and business costs, but **you must repay it**, typically with interest.

Learn more at <https://www.usa.gov/benefits-grants-loans>.