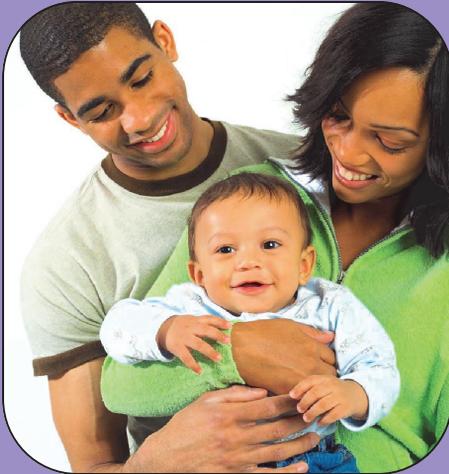
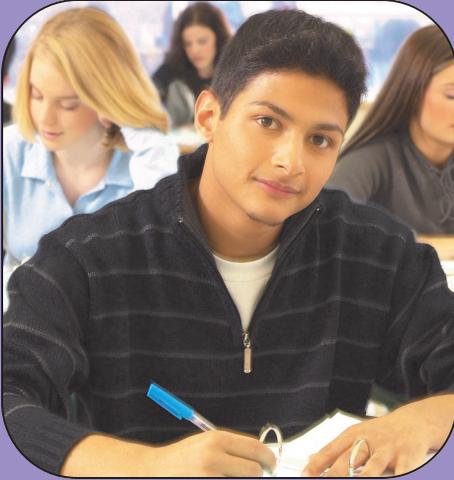


10 Great Ways to Help Your Family Get Ahead



A Guide to Family Finances

1

Quick help in tough times

If you don't have a job now, or have a very low paying job, your family may qualify for help from the Temporary Assistance for Needy Families (or TANF) program. Here's how TANF can help:

- **TANF provides eligible families with a modest monthly check.** If you qualify, TANF can pay your family a monthly check for up to two years at a time.
- **TANF can help single-parent or two-parent families.** If your income (what you earn) and assets (what you own) are within program limits, then your family has a right to benefits.
- **TANF can help either or both parents to find a job or get ready for a job.** TANF can also help you to find and pay for childcare while you work.
- **TANF lets you be there when your baby needs you.** TANF is temporary, and you have to make a work plan. But there are rules that let a parent first stay home with a young baby.



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To find out if you qualify, you can apply at the TANF office near you. To find it, just look under "Temporary Assistance to Needy Families" in your local phone book, or go to www.acf.hhs.gov/programs/ofa/help.

2

Healthy food for your family

Everyone has a right to good healthy food, and there are public programs to make sure we all get it. Here are two that help millions of families:

SNAP (Supplemental Nutrition Assistance Program). SNAP, formerly known as Food Stamps, helps lower income households buy food. If your family qualifies, you'll get a monthly debit card, which you use like a bank debit card to buy food at any major grocery store. Anyone who qualifies for TANF also qualifies for SNAP, and so do many families with a little more income. You can learn more, including if you qualify and where to go, at www.fns.usda.gov/snap.

WIC (Nutrition for Women, Infants, and Children). WIC helps women who are pregnant, breastfeeding or have recently given birth, and children up to their 5th birthday. It has higher income limits than SNAP, so you might be able



to get WIC even if you earn too much for SNAP. WIC programs give out vouchers for free milk, cheese, and other healthy foods, to help keep moms and babies healthy and strong. To learn more, and find your local WIC office, go to www.fns.usda.gov/wic.

3

Help paying for health care

Good health is important, but health care can cost a lot. So it's good to know about the free government health programs that help millions of families every year. They include:

Medicaid. Medicaid helps many lower income families by paying all or most of the medical bills, for both children and the adults who care for them. Any family that qualifies for TANF also has a right to Medicaid, and so do many families whose income is a little too high to qualify for TANF.

State Children's Health Insurance (SCHIP). SCHIP programs cover children only, but can help many families who earn a little too much to qualify for Medicaid. You can find out if you qualify at the same place you ask about Medicaid.

To find out if your family qualifies for Medicaid or SCHIP, you can call toll-free to

1-877-KIDS-NOW

or go to **www.insurekidsnow.gov**.



More options for affordable family coverage.

Even if your family earns too much to qualify for Medicaid, or if SCHIP covers your kids but you need coverage, too, you may still have options.

To find out about low cost coverage for adults and families under the federal Affordable Care Act, go to www.healthcare.gov.

4

Home sweet home

With housing so expensive today, lots of families are struggling to find, afford and keep a nice place to live. It's not easy, but you can get help with:

Renting. If you want to rent a house or apartment, there are programs that may help you to rent at rates way below market. You might get a “voucher” to rent from a private owner at reduced cost, or might rent in a building owned or managed by a government group.

Buying. It may seem like a dream now, but many families with limited income buy homes with government or community group help. To buy and keep a home, you'll need a basic income and good budgeting habits (see **Ideas 7, 8 and 9**), but you really don't need to be rich.

Keeping what you have. If you own your home but are behind on payments, or if you're renting and behind on rent, you may need help to avoid losing your home. Again, there are programs that may help.



Community housing offices are the one-stop-shop that can help connect families with all the affordable housing options. To find your local community housing office, you can call

1-800-569-4287.

To learn more about the programs, even before visiting a community housing office, go to

www.hud.gov.

5

Finding work that works for you

If you're looking for work, you're not alone. There are free services in your community that may help you to find, prepare for, and get the job that's right for you.

Your state employment office. Every state has an office to help people find jobs, with offices in most counties and larger cities. Most offices offer listings of job openings, information about what type of work is in demand, and referrals to job training programs. Some also can help you to make a resume, set up job interviews, and find childcare. You can find your local employment office by looking in your phone book, or go to www.careerinfonet.org.

Job services through TANF. The TANF program (see **Idea 1**) also offers job training and placement. In fact, TANF job services may offer more than the state employment office.



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For example, some local TANF programs will pay for job training, childcare, and even transportation to and from work. So, if you haven't already looked into TANF, it might be worth it for the job services alone. You can find your local TANF office in your local phone book, or use the nationwide listing at www.acf.hhs.gov/programs/ofa/help.

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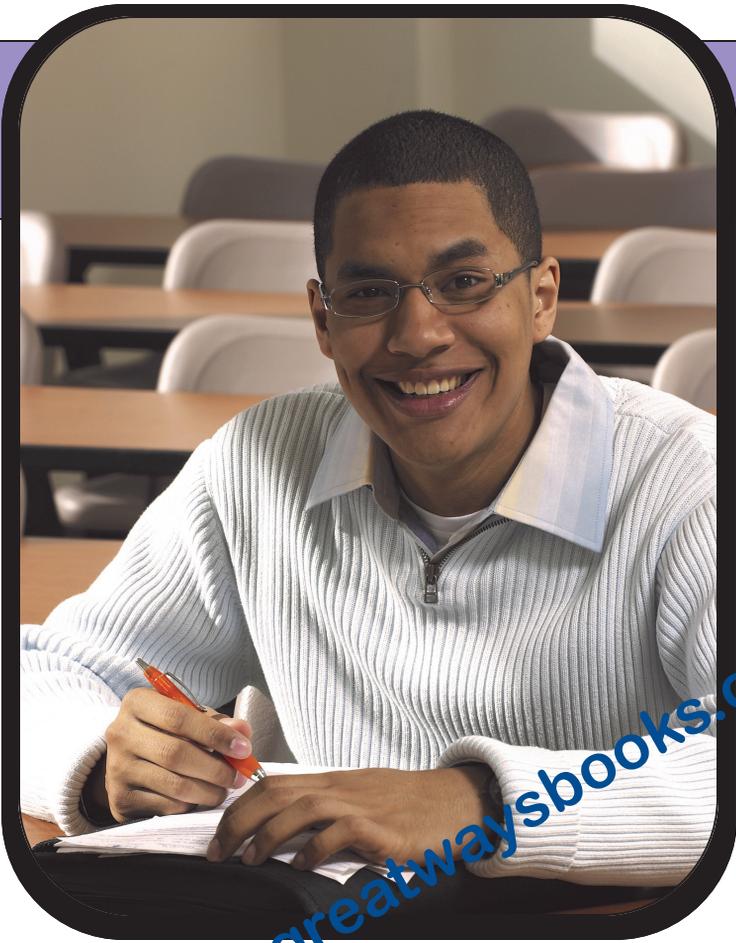
Learning to get ahead

Parenting can disrupt schooling, especially for younger parents. If your schooling was stopped short, that can hold you back now. Still, there are some great ways for you to get back in the game.

GED. If you don't have a high school diploma, you can catch up by getting a GED, or General Equivalency Diploma. Many programs to help you prepare for the GED test are free or very low cost. You can find a program near you by calling **1-877-36-YOUR-GED** or go to **www.nationalliteracyfoundation.org**.

Job training. If you have your high school diploma or GED, you may still want to train for a specific career. To learn about some of the best programs that can help, go to **www.doleta.gov**.

Many GED and training programs offer financial aid, so ask at any program that interests you. You can also call **1-800-433-3243** to learn about federal student aid. For both GED and job training options, you can also check with your state employment office (previous page) or the Job Corps program (next page).



A great opportunity. If you are age 16 to 23, the national program Job Corps could be your ticket to success. Free of cost to those who qualify, it offers GED classes and test prep, training for over 100 technical and practical careers, and college prep for those who want it. Most local programs offer free dorm housing, and some offer free childcare. For more information, call **1-800-733-JOBS** or go to **www.jobcorps.gov**.

7

The smart way to stash your cash

Checking and savings accounts are basic tools that every family needs to keep your cash safe and to save for the future. If you don't already have them, you can open your accounts at a nearby bank.

Getting started. Most families start with a checking account, which let you deposit pay or benefit checks, and then use checks or debit cards as you spend the money. It's smart to also have a savings account at the same bank where you have your checking account. Even if you save only a small amount each month, it's an important way to start getting ahead. Savings accounts also pay interest, so your money can grow.

It pays to shop around. Banks differ in the fees they charge for checking, the interest they pay for savings, and the bonuses they offer. If you have more than one bank near you, you may want to compare what each offers before you decide which one to use.



Number	Date	Transaction	With- drawal		Deposit		\$837.00	
201	6/01	BGE (gas bill)	227	65			-227	65
							609	35
Deposit	6/23	Paycheck			744	78	+744	78
							1,354	13

Your checks come in a packet with a check register, to help you keep track of how much money is in the account. Whenever you write a check, use your debit card, or make a deposit, you write the amount in the check register. Then, you subtract what you've spent, or add your deposit. This helps you to spend only what you have, and avoids penalties for "bouncing" a check.

8

A family budget

If budgets sound boring, think about this. A family budget could help you to one day own your own home, or help your child to go to college. It could also help keep your family from troubles like unpaid rent and eviction. That's because a budget helps you to spend your money where you need it most — and begin saving for your goals

To make a budget, you simply make a two-sided list over the course of a month. On one side, you list all your income that month from any source. On the other side, you list everything you spend that month. Make sure that you put in what you *really* spend -- not a lower number that hides how hard it is to make ends meet.

If the spending side comes up higher than the income side, that shows you need to make some tough choices. Until you can find a way to increase your income, you'll need to cut your spending. It's not easy but, with effort, most of us can find a way to cut back.

	Income		Spending
Take-home pay		Rent /mortgage	
Take-home pay		Food	
TANF		Electric /gas	
Other benefits		Home phone	
Other income		Clothes	
Other		Baby needs	
Other		Health care	
		Credit card payments (on past balances)	
		Other loan payments	
		Transportation	
		Savings	
		Gifts to charity	
		Family outings	
		Other expenses	
		Other	
TOTAL			

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9

Avoiding debt dangers

Credit cards can seem fun, but they're a big chance for trouble. With interest and fees, they can double or even triple the cost of your purchases. To help keep your family from debt dangers, these simple rules can help:

- **Use debit cards instead of credit cards.** Your bank can give you a debit card, which looks and is used like a credit card. But a debit card is linked to your checking account and uses only money you have. That way, you'll have all the convenience of "plastic", without the big danger.
- **Avoid credit purchases.** Many stores and businesses with big-ticket items (such as cars, electronics, furniture, or vacation packages) offer "buy now, pay later" plans. These are a big danger to families, pushing today's purchases into tomorrow's budget. As a general rule, if you don't have the money to buy an item now, it's best to wait until you do.



If you're in debt now. The two keys to getting out of debt are to 1) pay your monthly required credit payments *or more* each month, and 2) avoid future credit purchases. It's a good idea to cut up your credit cards, so you won't be tempted to use them. You can also get help, including making a payment plan with creditors, by contacting the **National Foundation for Credit Counseling** at **1-800-388-2227** or online at **www.nfcc.org**.

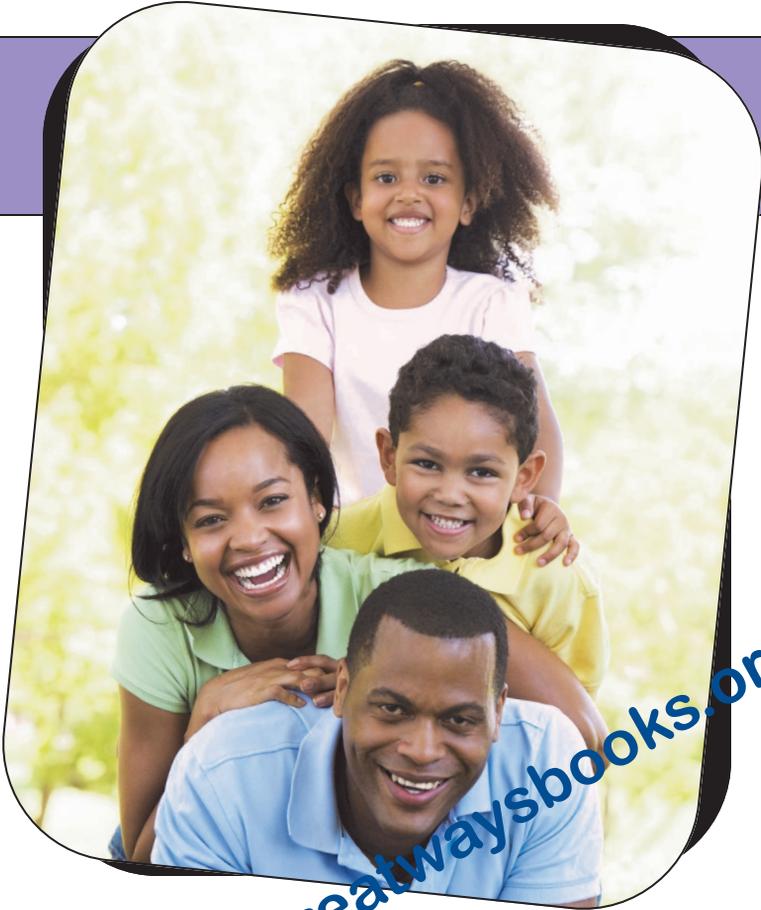
10

Your family's future

Nobody knows what the future will bring — but there are ways we can protect our families. Options include:

Paternity. If you weren't married when your baby was born, there's a special legal paper needed to protect the father-child relationship. Called a "paternity establishment", this paper is the legal way of saying who the father is. This gives your child important legal rights, like the right to get government benefits in the dad's name, and the right to stay involved with and be supported by the dad if the parents ever split up. To get the form you need and info on how to complete it, you can ask at your local courthouse.

Marriage. Many unmarried parents want to raise their children together, but aren't sure if marriage will help. But, in fact, studies show that parents who marry are much more likely to stay together than those who don't. Studies also show that long-term married families tend to have higher incomes, to be more likely to own their own homes, and even to report better health and greater happiness. If you decide that marriage is for you, you can ask at the local courthouse.



A will. No one likes to think about dying, but planning just in case is important. A will is the legal paper that says who will care for your children if you can't, plus who would get any property you may have. To find free or low-cost help with a will, go to www.lawhelp.org.

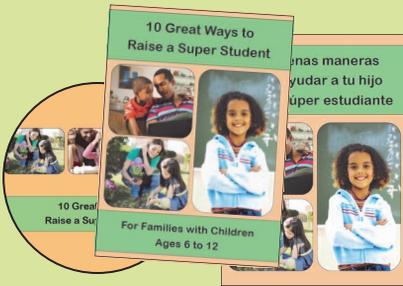
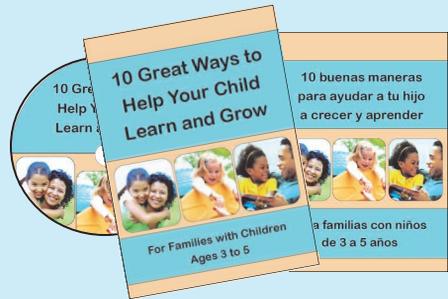
A stronger future. As you plan and provide for your children, your hard work makes a difference. It can help your family to survive — and to thrive!

More help for families...



The crucial basics of infant health, safety, and learning, plus services available to help

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Learning, health and safety of children ages 6 to 12, with helpful resources

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can do to help your
family to live well, save
money, and get ahead.
These 10 ways
can help you
get started!**

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