



KNOW YOUR AMERICAN RESCUE PLAN BENEFITS CHECKLIST

Many different sources of financial relief are available for families through the American Rescue Plan (ARP). This relief is designed to provide for such necessities, as food and nutrition, energy and water, technology, housing, unemployment insurance, and child care. However, many families may not know that they are eligible for this relief.

Use the information in this checklist to:

- Explore with families the full range of benefits available through the ARP and elsewhere
- Discover if families are eligible for benefits
- Support families to apply for and receive benefits

The Child Tax Credit is an important benefit through the ARP, but it is not the only one. When staff use this checklist with families, they can help make sure that families do not use their Child Tax Credit for needs that can be addressed through other parts of the ARP or other general benefits. By receiving the full range of benefits they are entitled to, families may then be in a position to use their Child Tax Credit to reach their economic mobility goals—paying down debt, putting money away towards education or training, and more.

Use the [Economic Mobility Toolkit for Head Start and Early Head Start](#) for information about partnering with families to work on their financial goals.

All Benefits



Benefits Information



To help families find the benefits they may be eligible for, use the [Benefits.gov](#) website. The [Benefit Finder](#) tool on this website is a prescreening questionnaire used to evaluate an individual's situation and compare it with eligibility criteria for more than 1,000 federally funded benefit and assistance programs. In addition, you can filter by location and benefits category. The tool is also available in [Spanish](#).

Specific Benefits



Food and Nutrition Assistance Information



If a family tells you they need food and nutrition assistance, ask them if they are enrolled in the Supplemental Nutrition Assistance Program (SNAP). If not, help families apply for benefits, or get information about SNAP through their [local SNAP office](#). Beginning October 1, 2021, families will receive a permanent increase in their SNAP benefits.



Energy and Water Assistance Information



If a family shares that they need assistance to pay for utilities, connect with colleagues at your Community Action Agency (CAA) agency or reach out to staff at your local CAA through the [Find Your CAA](#) tool. The CAA is providing energy-related assistance funds to those who qualify. Once you confirm that funds are available, help the family access the benefit.

If a parent needs help to access drinking water or money to pay for wastewater bills, connect them with the [Low-Income Household Water Assistance Program \(LIHWAP\)](#).



Broadband Assistance Information



Families struggling to pay their monthly broadband bills may be eligible for temporary discounts through the Universal Service Administrative Co. (USAC) Emergency Broadband Benefit Program. You can help families in determining their eligibility by using the program's [Do I Qualify?](#) tool.

Next, help the family complete an application through the [Lifeline National Verifier](#). Then, use the USAC's search tool, [Find a Company](#), to find a company that offers Emergency Broadband Benefit discounts.



Unemployment Benefits Information



If parents have lost their jobs, they will need to access unemployment benefits.

Families who are not receiving unemployment insurance (UI) but are eligible can find information about eligibility and where to file for benefits by using the [Where Do I File for Unemployment Insurance?](#) search tool.

For families who have been receiving unemployment benefits, the first \$10,200 of unemployment benefit payments received in 2020 were nontaxable. So, families who received unemployment benefits in 2020 and filed a 2020 tax return before the ARP bill passed in March should have received an automatic refund of the taxes paid on unemployment in August. If they are expecting a refund but have not received it yet, they can go to the [IRS's Where's My Refund](#) tool.



Housing Assistance Information



If parents express concern about paying their rent, ask them if you can help them access rental assistance and help with the application process. If they agree, you can begin by identifying their local program using the Consumer Financial Protection Bureau's (CFPB) [Find Rental Assistance Programs](#) tool and learn about the application process. They may be able to apply for rental assistance themselves, or they may need to work with their landlord to apply.

Emergency housing vouchers are also available for eligible families. Your community's local [Public Housing Authority](#) (PHA) and [Continuum of Care programs](#) will be distributing these vouchers.

If you don't have a partnership with your local housing authority, start with the nearest PHA in your state. Also, reach out to your [Continuum of Care program](#) for more information on how you can help families access these resources.

Eligibility Criteria

To be eligible for rental assistance, the family must agree to pay rent on their home or mobile home lot. They don't necessarily need to have a signed lease, and their home can be an apartment, house, mobile home, or another place. The following are additional eligibility requirements for rental assistance:

- At least one member of the household meets one or more of these conditions:
 - Has qualified or should qualify for unemployment
 - Has lost income
 - Has large debt
 - Has other financial hardships
- Household income is below a certain amount, based on location.
- At least one member of the household is experiencing housing instability, which means they are at risk of becoming homeless or would have trouble finding a stable place to live.

Notes

For more information, please contact us: PFCE@ecetta.info | 1-866-763-6481

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