



MAKING ENDS MEET

A NORTH CAROLINA RESOURCE GUIDE

EMERGENCY SERVICES: food, shelter, clothing

MEETING BASIC NEEDS: such as health care and child care

MONEY MATTERS: handling debt, help with taxes, and more...

TABLE OF CONTENTS

Introduction to this Guide

Overview.....	3
Quick Guide to Community Service Directories.....	3
Tips for Accessing Community Services.....	3
Quick Reference Guide to County and Regional Departments.....	4

Emergency Services

Housing.....	7
Food.....	7
Clothing.....	7

Meeting Your Family's Monthly Needs

Income Assistance.....	9
Housing.....	10
Home Heating and Cooling Assistance.....	11
Food and Nutrition.....	12
Health Insurance.....	13
Health Care.....	14
Child Care and Pre-School Education Programs.....	14
Education.....	15
Legal Services.....	16

Money Matters

Earned Income Tax Credit.....	19
Child Tax Credit.....	19
Child and Dependent Care Tax Credit.....	19
Credit for the Elderly or Persons with Disabilities.....	20
Credit Counseling.....	20
Bank Accounts.....	21
Matched Savings Accounts.....	21
Financial Education.....	21
Basic Budgeting.....	22

Acknowledgements.....	24
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Introduction to this Guide



Overview

Local communities and the state and federal government provide a variety of services, tax credits and other programs to help families. Understanding how to access these programs and tax credits is especially important during challenging economic times.

This guide outlines key public benefits and private services in three main areas: emergency services, basic monthly needs, and money matters. Information contained in this guide can serve as a first point of reference for identifying available resources and making contact with the institution in charge to make an application or find out more.

This guide can also be found on-line at the EITC Carolinas website at <http://www.eitc-carolinas.org> and may be downloaded free of charge.

Quick Guide to Community Service Directories

In addition to the more detailed information provided in this guide, you can find useful information through the following toll-free numbers and internet sites.

NC CARE-LINE 1-800-662-7030

or 919-855-4400 (Local Calls)

or 1-877-452-2514 or 919-733-4851 (TTY Dedicated)

NCcareLINK

<http://www.nccarelink.gov/>

This toll-free number and website provides up-to-date information about programs and services across North Carolina for families, seniors, youths and everyone in-between. It is a collaborative effort of the North Carolina Department of Health and Human Services and many other government and non-profit information and referral services across North Carolina.

United Way

211

2-1-1 is for finding community health and human service resources. Dial 2-1-1 any time, 24 hours a day, 365 days a year to talk to a referral specialist who will help you find vital services in your community. This service is free, confidential and multilingual. Resources are also available on the web at www.nc211.org where you can also find out if your county is served by the 2-1-1 system.

Tips for Accessing Community Services

- If you call an office and do not get an answer right away, keep trying!
- If you leave a message, be sure to include the best times for someone to return your call.
- Before going to any appointment, ask for a list of everything you need to bring.
- You have the right to be treated with dignity and respect. If you feel that a worker is not treating you properly, ask to speak to a supervisor.

Quick Reference Guide to County and Regional Departments

Health & Human Services

Each county or region of the state has a variety of local departments providing health, social services and other programming. To read state policy manuals, see program forms, and learn more about the services and departments for your area, check the NC Department of Health and Human Services web site at <http://www.ncdhhs.gov/government/index.htm>

County Departments of Social Services

Each county has a Department of Social Services (DSS) that offers a wide variety of services such as energy assistance, Medicaid, foster care and food stamps. For a directory of all 100 county offices as well as available programs, see <http://www.ncdhhs.gov/dss> and in the left hand menu click on "Local DSS Directory." The NC CARE-LINE at 1-800-662-7030 can also provide the phone number and location of your local social services or human services department.



Departments of Public Health

Every county has a county or regional Department of Public Health that serves the public health needs of its residents. Contact information for your local DPH is available on the website <http://www.ncalhd.org/county.htm> or at NC CARE-LINE 1-800-662-7030.

Regional Employment Security Commission Offices

Employment Security Commission Offices are located throughout the state and can provide information about unemployment benefits and job opportunities in North Carolina. More information and on-line applications can be found at <http://www.ncesc.com/splash.asp> and click on "Individual Services" and locations for offices can be accessed on the "Individual Services" page in the right menu under "Find ESC Offices."



Urban Ministries

Most of the major cities in North Carolina have an Urban Ministries, where local churches unite to provide emergency and ongoing services to people in need. Check your local phone directory or call NC CARE-LINE 1-800-662-7030.

The Salvation Army

The Salvation Army offers a variety of assistance programs. To find out what services are offered in your area, go to their website at <http://www.salvationarmycarolinas.org/> and then click on "Programs that Help."

Emergency Services

If your family is faced with a crisis, the resources below provide assistance in finding housing, food and clothing.



Housing

County Departments of Social Services have emergency housing and energy assistance funds to help in certain situations. Recipient's income must fall below a certain level. For contact information for your county DSS go to <http://www.ncdhhs.gov/dss> or call NC CARE-LINE 1-800-662-7030.

The Homeowner's HOPE Hotline may be able to help if you are facing foreclosure. Call them toll free at 888-995-HOPE or 888-995-4673.

North Carolina Housing Finance Agency

Provides a searchable database of available housing and local housing providers online at: <https://www.nchfa.org/ResourceGuide/home.asp>

North Carolina Housing Coalition

Provides a listing of housing service providers by county, on their website at: http://www.nchousing.org/housing_assistance/housing_location

North Carolina Coalition Against Domestic Violence can help women and families find housing when they are leaving their home because of domestic violence. Call toll free 1-888-232-9124 or for a list of local service providers by county, visit their website at: http://www.nccadv.org/service_providers.htm

Food

You may be able to get free groceries or meals from local Urban Ministries, church groups and soup kitchens. To find the location nearest to you, call NC CARE-LINE, 1-800-662-7030.

Food banks supply these groups with bulk foods. Find local services at the **Food Bank of Central and Eastern North Carolina** website <http://content.foodbankcenc.org/>.

Emergency Food Stamps provide a stipend to purchase food from the grocery. Apply at your county Department of Social Services <http://www.ncdhhs.gov/dss> or call NC CARE-LINE 1-800-662-7030.

Clothing

To find used clothes for you and your family, call your county Department of Social Services or NC CARE-LINE at 1-800-662-7030.

Meeting Your Family's Monthly Needs

Everyone has basic needs: food, clothing and a safe place to live. Without them, you can't stay well. This section provides an orientation to the services that may be available for you and your family to address these issues.



Income Assistance

The basic building block for all households to meet their needs is obtaining an adequate monthly income. Several programs assist households when they cannot earn enough to support themselves or are unable to work.

- **Social Security** – Most workers contribute a portion of their pay toward the social security system so that when they retire or if they acquire a disability they can collect a monthly payment. Social Security dependents' benefits are available to children of a parent who is either deceased or has a disability, and who contributed to social security.
- **Supplemental Security Income (SSI)** – SSI makes monthly payments to people who have low income and few resources and are: age 65 or older, blind, or have a disability. Children who are blind or have a disability are also eligible for SSI. - Find your local Social Security Administration office on-line: <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp> , Phone: 1-800-772-1213 or Web: <http://www.ssa.gov/applyfordisability/>
- **Unemployment Benefits** – For persons unemployed due to no fault of their own, usually up to six months of benefits that equal a portion of their previous salary is available through the Employment Security Commission (on line and regional offices) which also provides other services to help workers find new employment or connect with other benefits for which they may be eligible.
- **Work First** – Provides monthly cash assistance and employment support primarily for low income children living with a single parent or in the care of other relatives; low-income two parent families with children may also qualify.
- **Child Support Assistance** – Helps the caregivers of children obtain and enforce court orders for child support payments from the parent not living with the child. Work First recipients receive this service for free and all others pay a one time \$10 fee. Information about collection and payment of child support is available on the internet at <http://www.ncchildsupport.com/parents.jsp> or you can contact 1-800-992-9457 to inquire about a case.
- **Veteran's Benefits** – Income support and services available to the children of a veteran parent who is either deceased or has a disability. Contact Veteran's Administration 1-800-827-3559 or visit <http://www.doa.state.nc.us/vets/benefits.htm> and click on "Veteran's Service Officer (VSOs)" to find a county contact who can be consulted for further details.
- **Tax Credits** – Includes the federal and state Earned Income Tax Credit and federal Child Tax Credit that can be applied for when filing a tax return. For more information, skip to page 19 of this booklet.
- **Section 8 Program** – Through this program, individuals and families receive a "voucher" — also referred to as a "subsidy" — that can be used to pay for housing that meets the Section 8 program requirements. For more information, see page 10.
- **Food Stamps, now known as the SNAP program**—Provides a monthly stipend for the purchase of food. For more information, see page 12.

Even with income from a job, income from assistance programs, tax credits or a combination of these, it may be hard to make ends meet. Other assistance programs and community services are offered to help households close the gap between their income and their basic needs, or to find certain services, such as housing and health care.

Housing

Quality and affordable housing is important to provide you and your family with a safe and secure place to live. Finding quality and affordable housing can be difficult and it is important to know the range of options available to you in seeking housing.

Subsidized Housing

Contact your local public housing authority to find out if you are eligible to apply for public housing. Visit the following website to find contact information for your local public housing authority: www.hud.gov then “information by state” and go to North Carolina. Under “Quick links” is a list of public housing agencies in North Carolina. Additional information and referrals are available through the NC Housing Coalition – visit www.nchousingcoalition.org and click on “Affordable Housing Primer.”

Section 8 vouchers can also provide financial support to very low-income households seeking safe and affordable rental housing that is privately-owned. For more information visit www.nchousingcoalition.org and click on “Affordable Housing Primer.”

Rental Housing

Local housing service providers can be a resource for finding affordable housing developments in your community. Visit the following website for a listing of affordable housing options in your area: www.nchousingsearch.org.

The Affordable Apartment Locator at the NC Housing Finance Agency also provides resources for those earning less than 60% of the area’s median income, which varies by county but in 2008 ranged between just under \$30,000 to \$48,000. Visit to search by your location: <http://www.nchfa.com/> then go to the section “Home Buyers, Homeowners, Rentals, and Special Needs.”

For those with special needs, the NC Housing Coalition offers information on permanent supportive housing. Their website at www.nchousing.org has a section on “Individual Housing Assistance” and look for the resources section for those with special needs.

Homeownership

If you are interested in purchasing a home, be sure to visit a local housing service provider or community development corporation to discuss your options. The North Carolina Finance Agency offers two programs: the FirstHome Mortgage and the Mortgage Credit Certificate that supports low-income households purchase their first home. For more information contact the North Carolina Housing Finance Agency at 919-877-5700 or 800-393-0988.

Facing Foreclosure

If you are facing foreclosure, you may find help at the Hope Hotline (888-995-HOPE), a toll-free service that will connect you with a housing counselor. More information about the hotline and steps that can be taken to avoid foreclosure can be found at NC Foreclosure Help at <http://www.ncforeclosurehelp.org/>

If the foreclosure is the result of a job loss due to changing economic conditions in the state, the Home Protection Program may be able to help. Contact the NC Housing Finance Agency at 919-877-5700 or 800-393-0988 for more information.

Weatherization

Making sure that your home is energy efficient can ensure the safety of your family's living environment as well as reduce expenses. The Weatherization Assistance Program provides energy efficiency measures in homes and installs energy conservation materials. The Heating and Air Repair and Replacement Program provides support for the repair and, or replacement of inefficient heating and air systems in the homes of low-income families.

Contact the Office of Economic Opportunity at (919)715-5850 or visit: <https://www.dhhs.state.nc.us/oeo> for more information and eligibility information. To apply, contact the Office of Economic Opportunity or find a local office by following the link to a directory of local Community Action Agencies and service providers available under "Get WAP forms online."

Home Heating and Cooling Assistance

A home that is too cold in the winter or too hot in the summer can be a danger to your family's health. The **Low Income Emergency Assistance Program** provides families with a one-time cash payment to pay heating bills. Another program, the **Crisis Intervention Program**, provides assistance for heating and cooling related emergencies. Applicants must meet income and resource limits and be responsible for the households' heating and cooling bills.

FOR MORE INFORMATION OR HOW TO APPLY:

Contact NC CARE-LINE toll-free within North Carolina at 1-800-662-7030 (English/Espanol) or 919-855-4400 (local or out of state) or 1-877-452-2514 (TTY Dedicated), Monday - Friday, 8 am.-5 p.m., except state holidays.

Apply at your County Department of Social Services <http://www.ncdhhs.gov/dss> or call NC CARE-LINE 1-800-662-7030.

- For Low Income Emergency Assistance Program, applications are usually accepted for two weeks in November of each year.
- For the Crisis Intervention Program, you must apply in person at your local county Department of Social Services.

Additional programs are offered by private companies and local government agencies. To learn more about these programs, visit: <http://liheap.ncat.org/profiles/NC.htm>



Food and Nutrition

The **Women, Infants, and Children program (WIC)** provides nutrition assistance, breastfeeding assistance and food for pregnant and breastfeeding women and for infants and children up to age 5. Apply at local Departments of Public Health. WIC is available to pregnant, breastfeeding and postpartum women, and to infants and children up to age 5 who meet one of the following criteria:

- Meet WIC income guidelines. All kinds of families qualify for WIC. You may be working or not, single or married. You may live with your parents or you may be a student.
- Have at least one health risk factor based on height and weight, blood test for low iron, health history or diet history.

The Food Stamp program, now known as SNAP, provides a monthly stipend for the purchase of food. This is the largest single food program in North Carolina and is available through county DSS offices. The Food Stamp Program has income and other eligibility requirements but is widely available to individuals and families.

School Breakfast and Lunch program provides free or reduced cost meals to public school students during school. Summer Food Service Program provides some meals and/or snacks to school age children when they are out of school on summer break. School Breakfast and Lunch and Summer Food Programs are available through your local public school system and there are family income requirements for most students.

FOR MORE INFORMATION OR HOW TO APPLY:

- **WIC** information and applications are available through the NC Family Health Resource Line at 1-800-FOR BABY (1-800-367-2229) from Monday – Friday, 8 a.m.-5 p.m., except state holidays. Services are available in English and Spanish. (TTY for the hearing impaired: 1-800-976-1922). You can also visit www.nutritionnc.com for more information. You will need to bring proof of identification, residence (where you live) and household income when you apply.
- **Food Stamps** are available through county DSS go to <http://www.ncdhs.gov/dss> or call NC CARE-LINE 1-800-662-7030.

- For more information about food programs for **School Breakfast and Lunch and Summer Food Program** see <http://www.ncpublicschools.org/childnutrition/programs/>. Applications are taken at your local school. See the NC Department of Public Instruction web site for a directory of local school contacts <http://www.ncpublicschools.org/nceddirectory/>



Health Insurance

North Carolina offers two children's health insurance programs: **Health Check** (Medicaid for Children) and **NC Health Choice**. Together they offer free or low cost health insurance for children and teens under 19 years old (or up to 21 in some cases). Health Check and Health Choice are primarily available to children who live in families with income less than twice the federal poverty level, or up to \$42,400 a year for a family of four. Both Health Check and NC Health Choice offer a comprehensive package of benefits.

Medicaid is also available to low income pregnant women and other adults. Coverage may also be available when families receive other services such as NC Work First.

People with disabilities can apply for SSI or Social Security Disability and Medicaid. Children and adults with disabilities who are approved for Supplemental Security Income are automatically eligible for Medicaid. People who cannot work for at least one year due to disability may be eligible for Medicaid health coverage even before a determination is made about their eligibility for Supplemental Security Income.

FOR MORE INFORMATION OR HOW TO APPLY:

- Call the NC CARE-LINE Information and Referral Service at 1-800-662-7030 (Monday-Friday, 8 a.m.-5 p.m. except for state holidays). Services are available in English and Spanish. (TTY for the hearing impaired at 919-733-4851).
- Go to your local county department of social services to learn about and apply for Health Check, NC Health Choice and other Medicaid programs. You can find the address of your local department at <http://www.dhhs.state.nc.us/dss/local/index/htm>

- The NC Family Health Resource Line at 1-800-367-2229 (Monday – Friday, 8 a.m.-5 p.m., except state holidays) can provide additional assistance especially related to child health insurance. Services are available in English and Spanish. (TTY for the hearing impaired: 1-800-976-1922). You can also go to www.NCHealthyStart.org.
- Health insurance and care for persons with disabilities is available through Social Security Administration offices located around the state. Check your local phone book for a local office, call 1-800-772-1213 or check the SSA web site about applying for disability and SSI benefits <http://www.ssa.gov/applyfordisability/>. For more information about social security benefits for children with disabilities, visit <http://www.socialsecurity.gov/pubs/10026.html/older-children>

Health Care

Locating a health care provider in your community is important to ensure that you have access to regular preventive care. Even if your family is uninsured, you may access health care at reduced or no cost.

Community and Rural Health Centers, Health Departments and other free clinics are available to provide health care services to children and adults in communities across the state.

Visit www.nchealthcarehelp.org to search an on-line database of providers across the state serving families and individuals even if you don't have insurance.

Child Care and Pre-School Education Programs

Ensuring that your child is well-cared-for in a safe, reliable and appropriate place while you work is important to your child's development and well-being. Every county offers the Child Care Subsidy program, which provides eligible families with financial support to pay for child care. The subsidy can be used at any child care center or family-care home that will subscribe to the program. It is also available for children needing care after school or just in the summer. Generally, parents must be working, receiving Work First cash assistance or meet some other criteria to qualify. Subsidy is available on a first come, first served basis; however, if immediate funding is not available, you may place your name on a waiting list.

The Star Rating System of child care centers and family care homes rates most professional child care providers for safety and quality of care. One star is the lowest rating and five stars is the highest. This information can help you evaluate providers when selecting a child care center or home for your child. Child care is provided by private organizations, not usually the government, and selecting a provider is your personal choice. A Child Care Subsidy is available to any professional provider who will participate in the subsidy program.

Smart Start Partnerships are available in every county. Each local Smart Start supports local child care providers to improve their quality of care, and may also provide services to parents and improve access to health care and more in the local community. They are guided by a local board that identifies and addresses unmet

needs in their county for young children, usually birth to age 6 or 8. Local Smart Start Partnerships vary in whether they provide direct services to families. They are able to refer families to local services available for young children.

A variety of pre-school programs are offered to children who may need extra help getting ready for kindergarten. **Head Start, More at Four, Even Start Family Literacy, Pre-School Exceptional Children** and **Title 1 Pre-school** are all intended to help young children build the foundation they need to learn in public school. Assessments are available through some of these programs. All are overseen by the NC Office of School Readiness. **School Readiness programs** are available to children who may have a special need – such as to learn to speak English – or a disability or who otherwise meet the specific criteria of the program. Each program varies regarding income eligibility criteria and the ages of children they serve.

FOR MORE INFORMATION OR HOW TO APPLY:

Child Care Subsidy application information is available from your local county Child Care Contact found at: <http://ncchildcare.dhhs.state.nc.us/>. Follow the directions provided by the on-line search tool by first entering your county. You can also contact the NC CARE-LINE at 1-800-662-7030 or contact your local Department of Social Services.

Star Ratings and Listings of Child Care Providers are available from the NC Division of Child Development. You can also see complaints and reviews done of most professional providers. Request information by phone at 1-800.859.0829. An on-line database provides a list of local facilities <http://ncchildcaresearch.dhhs.state.nc.us/search.asp>.

Smart Start Partnerships are located in all 100 counties. For contact information and local facts see <http://www.smartstart-nc.org/about/localpartnerships.htm> or call the NC Partnership for Children at 919.821.7999.

School Readiness Programs vary in their availability and criteria. Contact the NC Office of School Readiness for more information at <http://www.osr.nc.gov/aboutUs.asp> or (919) 981-5300 (phone number) (919) 855-6840 (fax number), or osr.info@ncmail.net (email).

Education

Every school age child in North Carolina has the right to a sound, basic public education. If you know or suspect that your child has learning disabilities or needs special educational services, you can request that your local public school system assess your child and, if appropriate, create an individualized education plan to meet his or her needs. Regardless of your child's abilities, you have the right to ask for and receive an appropriate education for your child.

In addition, graduating from high school or obtaining a General Education Development diploma (GED), and understanding basic computer skills, are becoming necessary to obtain a job and increasingly more skills are needed to earn a living wage. Fortunately, North Carolina has Community College and Public University systems that are both accessible statewide and nationally recognized for excellence and where students can learn anything from how to read to how to become a doctor.

FOR MORE INFORMATION OR HOW TO APPLY:

Public School

See the NC Department of Public Instruction web site for a directory of local school contacts <http://www.ncpublicschools.org/nceddirectory/>. For information for parents, guardians and others see <http://www.ncpublicschools.org/parents/>

For more information about Individualized Education Plans (IEPs), contact the Exceptional Children's Assistance Center at 1-800-962-6817 or visit <http://www.ecac-parentcenter.org/>. Additional information is available from Disability Rights North Carolina at www.disabilityrightsncc.org and from the left-hand menu select "Resources for Self Advocacy."

North Carolina Universities and Community Colleges

Talk with your local high school counselor about higher education. College Foundation of North Carolina provides detailed information about planning, applying and paying for college or university. <http://www.cfnc.org/> or call toll free 1-866-866-CFNC.

Adult Education and Job Training

Learn more about the 58 NC community colleges at <http://www.ncccs.cc.nc.us/> Call about obtaining your GED (919) 807-7139. Learn about the 16 campuses in the University of North Carolina system at <http://www.northcarolina.edu/content.php/system/index.htm>

Legal Services

It is a fact of modern American life that many people will need help from an attorney at some time in their lives. Legal services attorneys represent clients with a full range of civil legal issues including foreclosure, consumer debt collection, domestic violence, child custody, foster care, landlord tenant and other rental issues, will preparation, public education and obtaining government services like social security, Medicaid, food stamps and others listed in this guide; plus many other civil issues.

Specialized civil legal services are available for persons with disabilities, immigrants, migrant workers, victims of domestic violence, public school students and others from some offices.

Most legal services offices serve clients with income below a certain level, but all persons over 60 may be eligible and other groups or issues may not be subject to an income requirement. Call to learn if you are eligible.

To receive representation in a criminal case, defendants must be low-income and should request free representation when appearing in court. Juveniles (children between age 6 and 16) are automatically assigned a free juvenile defender.

FOR MORE INFORMATION:

Regional Offices

- **Legal Aid of North Carolina (LANC)** has offices in 24 cities serving all parts of the state. A list of local offices is available on-line at: <http://www.legalaidnc.org/Client/Locator.aspx> or by calling 919-856-2564 or call the Legal Aid of North Carolina, Central Intake Unit 1-866-219-5262.

- **Legal Services of the Southern Piedmont** provides free civil legal services in Charlotte and Mecklenburg County and some civil legal representation for other west-central counties surrounding Mecklenburg. See <http://www.lssp.org/>; Call Client Help Line - 704-376-1600; Spanish Language Line - 800-247-1931; or Email info@lssp.org.
- **Pisgah Legal Services** provides a full array of civil legal assistance to low income persons in seven counties in western North Carolina and more limited services in 17 additional mountain counties. See <http://www.pisgahlegal.org/> or Phone: 1-800-489-6144, toll-free for clients; 1-828-253-0406, local Asheville Phone: 1-828-692-7622, local Hendersonville Phone; or Email info@pisgahlegal.org.

Statewide and Specialized Legal Offices

- **Disability Rights North Carolina** – Civil legal assistance for children with disabilities regarding health care, juvenile justice, education, discrimination and more. Toll free: (877) 235-4210; Phone: (919) 856-2195; Email: info@disabilityrightsncc.org; Web: <http://www.cladisabilitylaw.org/>.
- **Duke Children’s Law Clinic** – Civil legal services for children regarding education issues. Web: <http://www.law.duke.edu/childedlaw/>; Phone: (919) 613-7169
- **Advocates for Children’s Services** – Free civil legal representation for children who are in need of medical, psychiatric, special education and foster care/adoption services to which they are entitled under state and federal law. (Office in Durham) Phone: 919-226-0052; Web: http://www.legalaidnc.org/Public/Learn/Statewide_Projects/ACS/default.aspx
- **Immigrants Legal Assistance Project** at the NC Justice Center – Serves the legal needs in the immigrant community. Phone: 919-856-2570; Email: contact@ncjustice.org or Web: <http://www.ncjustice.org/content/index.php?pid=281>
- **Farmworker Unit Legal Aid of NC** – Provides free civil legal assistance to farmworkers across the state. They are committed to improving the living and working conditions of farmworkers and their families through legal representation and advocacy. Phone: local call 919-856-2180; 800-777-5869 (toll-free); Web English: http://www.legalaidnc.org/public/learn/statewide_projects/fwu/default.htm; Web Spanish: http://www.legalaidnc.org/public/learn/statewide_projects/fwu/Spanish/dprincipal.htm
- **NC Lawyer Referral Service** – The North Carolina Bar Association also maintains a service that provides information about lawyers in your county who work on the issue of concern to you. Web: www.ncbar.org/ or Phone toll-free: 1-800-662-7660 (in North Carolina) or (919) 677-8574 (out-of state).
- **N.C. Housing Coalition-** Referrals for legal issues related to housing, tenant rights or foreclosures are provided by the N.C. Housing Coalition. Call 919-881-0707 or visit. www.nchousing.org

The background of the image is a close-up, artistic composition of US currency. At the top, a portion of a blue one-dollar bill is visible, showing the intricate patterns of the Treasury seal. Below the bill, several coins are scattered. On the left, a silver dime is partially visible with the word 'DIME' and the number '10' embossed on it. In the center, a quarter coin is partially shown with the word 'QUARTER' and the number '25'. At the bottom, another coin is visible with the word 'CENT' and the number '1' partially seen. The overall color palette is dominated by the blue of the bill and the metallic grays of the coins, with some greenish-yellow tones from the paper texture.

Money Matters

Making ends meet is often a balancing act between the various needs of you and your family members and the money you have in hand.

A variety of federal and state tax credits can help you to increase your family's income, but you must file a federal tax return to receive federal credits and a state tax return to receive state tax credits. These tax credits can be worth more than \$5,000 for you each year, so be sure to check to see if you are eligible. Even people who are not required to file a tax return and do not owe taxes may be eligible. Some people are eligible for tax credits for up to three years, so if you missed filing for a tax credit this year or in the past two years, you may still be able to receive it. Each of four major tax credits is described below. At the bottom of this section is also information about where you can go to get free income tax preparation services through the IRS Volunteer Income Tax Assistance (VITA) program.

Earned Income Tax Credit

The Earned Income Tax Credit, or EITC, is both a federal and NC state tax benefit for people working full or part-time. It is designed to reduce your tax burden and add to your wages. If you are eligible, the federal Earned Income Tax Credit could be worth up to almost \$5,000 each year but you must file a federal and state tax return to claim it.

The eligibility for both the federal and NC EITC is the same. You must have worked for at least part of the year. Eligibility then depends on the amount of your earned income, whether you are married or single, and the number of children you have (none, one, or two or more). You must be a U.S. citizen or a legal resident alien and have a valid social security number for yourself, spouse, and all children. The income guidelines for the EITC increase each year to keep pace with the rising cost of living.

For more detailed information on EITC eligibility, visit the EITC Carolinas website at www.eitc-carolinas.org and go to the section for "Taxpayers" and then look under "Earn It." Or go to the IRS website at <http://www.irs.gov> and use the search box and enter "EITC eligibility."

Child Tax Credit

The Child Tax Credit supports families raising children by providing a credit at tax time. The maximum amount of the credit is \$1,000 for each qualifying child. The Child Tax Credit may be limited depending on the amount of your tax liability and your modified adjusted gross income.

For more detailed information on Child Tax Credit eligibility, visit the EITC Carolinas website at www.eitc-carolinas.org and go to the section for "Taxpayers" and then look under "Earn It. – Other Valuable Tax Credits." Or go to the IRS website at <http://www.irs.gov> and use the search box and enter "Child Tax Credit eligibility."

Child and Dependent Care Tax Credit

The Child and Dependent Care Credit is available to tax filers if you had to pay someone to provide care for a child or other dependent (for example a parent or spouse) who is not capable of taking care of themselves. In order to be eligible, the person claiming the credit must have paid a caregiver in order to be able to go to work. Expenses for summer camp programs are also eligible if you are using the camp as child care while you are at work.

For more detailed information on Child and Dependent Care Credit eligibility, visit the EITC Carolinas website at www.eitc-carolinas.org and go to the section for “Taxpayers” and then look under “Earn It – Other Valuable Tax Credits.” Or go to the IRS website at <http://www.irs.gov> and use the search box and enter “Child and Dependent Care Credit eligibility.”

FOR MORE INFORMATION:

<http://www.irs.gov/newsroom/article/0,,id=106189,00.html>

Credit for the Elderly or Persons with Disabilities

The Credit for the Elderly and Disabled is available to those who are age 65 or older or to those younger than 65 who are retired because of permanent and total disability. The eligibility requirements include being a U.S. citizen or resident as well as restrictions on both sources and amounts of income.

For more detailed information on the Tax Credit for the Elderly or Persons with Disabilities, visit the EITC Carolinas website at www.eitc-carolinas.org and go to the section for “Taxpayers” and then look under “Earn It – Other Valuable Tax Credits.” Or go to the IRS website at <http://www.irs.gov> and use the search box and enter “Tax Credit for the Elderly and Disabled.” Or call the AARP at 919-755-9757 or TTY 919-508-0290.

FOR MORE INFORMATION OR HOW TO APPLY:

Volunteer Income Tax Assistance (VITA) sites help people fill out their tax forms for free with IRS-certified volunteers. These sites are open from late January through April 15. Many sites offer electronic filing for faster refunds. Here is how to find a site near you: Call the Connectinc toll-free Help-line at 1-888-927-3230, call the United Way help-line by dialing 2-1-1, or visit the EITC Carolinas website at www.eitc-carolinas.org and click on “Find a Free Tax Preparer in Your County.”

For more options to prepare your own taxes and file free on-line:

- File free on the NC Beehive and get lots of valuable information on ways to save and make your money work for you (for those earning less than \$52,000) <http://nc.thebeehive.org/>
- File free through the NC Department of Revenue <http://www.dornc.com/>

Credit Counseling

If you’re feeling overwhelmed by existing debt or would simply like to learn how to manage your money to stay out of debt, credit counseling agencies can help.

To find a certified Consumer Credit Counseling Service agency near you, go to the following website of the National Foundation for Credit Counseling: <http://www.debtadvice.org/takethefirststep/locator.cfm>

For more information about credit counseling and other resources on home foreclosure, handling medical debt or other types of debt management, go to the following website of the National Foundation for Credit Counseling: <http://www.nfcc.org/>

When looking for a reputable credit counseling agency, keep the following guidelines in mind:

- Avoid credit counseling agencies that advertise on television, use telemarketing, or send out spam emails, even if they say they are not-for-profit;
- If the agency is asking for large up-front fees or keeps your first month of payment, this is a warning sign that you should look elsewhere;
- Be wary of giving out personal financial information over the phone unless you know that you are working with an accredited group such as a Consumer Credit Counseling Service (CCCS) agency;

Bank Accounts

Managing your money at a financial institution, either a bank or credit union, will make sure your money is safe and can save you money in fees. Having a bank account allows you to get more immediate access to your money through direct deposit of your paycheck or tax refund. The North Carolina Saves Campaign partners with banks and credit unions that can offer you a low or no-cost banking account, as well as tips and strategies for paying down debt and getting started saving towards your goals. For more information, please visit the NC Saves website at <http://www.ncsaves.org>

IMPORTANT QUESTIONS TO ASK/ CONSIDER:

- What type of account do you need?
- Where is a convenient location to do your banking? Are the hours convenient?
- What happens if you bounce a check? What are the other fees associated with the account?
- What are the terms of the account? Do you have to maintain a minimum balance?

Matched Savings Accounts

Matched savings accounts, or Individual Development Accounts (IDAs), help you save for a goal such as buying a house, going back to school, or starting a business. For every dollar you save in the account, the program matches your savings with a contribution from private sources.

FOR MORE INFORMATION OR TO APPLY:

Local IDA sites can be found at <http://www.ncidacollaborative.org/sites.htm> and more information about Individual Development accounts is available at the NC Department of Labor, visit <http://www.nclabor.com/ida/ida.htm> or call (919) 733-1387.

Financial Education

Learning more about money management and the wide range of tools available to get the most out of the money you earn is available in public schools and community programs across the state.

FOR MORE INFORMATION: Visit the following website to find a financial education curriculum or local program, <http://www.ncjumpstart.org/> and click on "Clearinghouse." For information about personal financial literacy education in the public schools, visit www.dpi.state.nc.us/pfl

For a website that is packed with useful information about a wide range of money, health, and work topics, visit the North Carolina Beehive at <http://nc.thebeehive.org>

Basic Budgeting

Keeping track of your expenses and income can help make sure that you are able to meet all your monthly needs and even set aside some money for the future.

Take account of all the money that you earn and spend in a one-month period and then consider where you can make some changes to meet your monthly needs.

INCOME DESCRIPTION	Current Month	Goal
Wages (takehome) - partner 1		
Wages (takehome) - partner 2		
Interest and dividends		
Miscellaneous		
TOTAL INCOME		
EXPENSE DESCRIPTION	Current Month	Goal
Auto expense		
Auto insurance		
Auto payment		
Beauty shop and barber		
Cable TV		
Charity		
Child care		
Clothing		
Credit card payments		
Dues and subscriptions		
Electricity		
Entertainment and recreation		
Gas company		
Gifts		
Groceries and outside meals		
Health insurance		
Home repairs		
Household		
Income tax (additional)		
Laundry and drycleaning		
Life insurance		
Medical and dental		
Miscellaneous		
Mortgage payment		
Other debt payments		
Rent		
School expenses		
Telephone bill		
Tuition		
Vacations		
Water		
Other		
TOTAL EXPENSES		
CASH (SHORT) EXTRA		

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NC Employment Security Commission
NC Office of State Personnel
NC Office of the State Treasurer
NC Pediatric Society
NC Restaurant & Lodging Association
NC Retail Merchants Association
NC United Way



Copies of this benefits resource guide are available for free download from the EITC Carolinas website at www.eitc-carolinas.org under both the Taxpayers and Community Partners sections. Inquiries about the availability of additional printed copies may be directed to the EITC Carolinas Initiative at MDC, Inc. at 919-968-4531. Correspondence concerning the guide may be sent to MDC, Inc., P.O. Box 17268, Chapel Hill, NC 27516-7268.

