

RESOURCES

New Resource Guide to Help Unemployed Hoosiers

The State of Indiana has published a free guidebook helping unemployed Hoosiers easily find programs, resources and other support. The "Resource Guide for the Unemployed" includes information on how to apply for unemployment benefits and educational retraining programs. Information in the resource guide also includes:

- Job search programs;
- Hoosier Healthwise;
- Temporary Assistance for Needy Families;
- SNAP (formerly Food stamps);
- School meal programs;
- Free and discounted prescription services;
- Housing assistance and foreclosure prevention;
- Home heating assistance;
- Child care support.

Hard copies of the guidebook are available at the state's WorkOne employment offices. Locations can be found at: <http://www.in.gov/dwd/WorkOne/regions.html>.

The resource book also is available online: <http://www.IN.gov/dwd/unemployment>.

FSSA QualCheck for Benefits

The State of Indiana has an online system that allows families to check if they qualify for works support programs and produces applications and instructions on how to apply if eligible. This same system also allows clients who are approved for benefits to monitor those benefits online. To use this tool, please visit: <http://www.in.gov/fssa/2954.htm>.

Workforce Acceleration Grant

The Workforce Acceleration Grant is designed to help Hoosiers pay for education and training to prepare for 21st Century jobs. The program provides eligible Hoosiers with up to \$3,000 per academic year to help cover tuition, fees and book costs for an associate's degree or a vocational certification at more than 50 colleges and universities across the state.

Workers at least 18 years old, who have the legal right to work in the U.S., and are pursuing an Associate Degree or post-secondary certificate that leads to a high wage or high-demand occupation. In addition, workers must fall into one of the two groups:

Low-Income participant:

- Family receives federal, state, or local public assistance (TANF, SNAP, etc); or
- Total family income at or below federal poverty level (\$23,239 for family of four); or
- 70% of lower living-standard income level (based upon previous six months income)

Workforce Acceleration Grant (cont.)

Unemployed Worker:

- Unlikely to return to previous occupation/career field; AND
- Falls into ONE of the following categories
 - Unemployed through no fault of their own
 - Received notice of impending layoff;
 - Spouse of dislocated worker (earning less than 50% of family income);
 - Self-employed, but business closed as a result of economic conditions.

To check eligibility and for more information, please visit <http://www.in.gov/dwd/2668.htm>.

Opportunity.Gov

In addition to the State program there are new educational opportunities for unemployed workers to attend postsecondary education. The Federal Pell Grant program can provide up to \$5,350 for educational costs at community colleges, colleges and universities, and many trade and technical schools. This is only one example of several federal student aid programs available to assist unemployed workers. Applying for financial aid and finding education and training are not difficult. To find additional details, please see www.opportunity.gov.

PLEASE NOTE: *Please contact the DWD office in advance of enrolling to ensure that you can continue to receive unemployment benefits while enrolled in the program you have chosen. Not every training program excuses you from the requirement that you be seeking and available for work in order to receive unemployment benefits. For a listing of the Indiana Workone Center near you, please visit www.workoneworks.com.*

Indiana Foreclosure Prevention Network

The Indiana Foreclosure Prevention Initiative was developed by a coalition of community organizations, housing-related agencies, government agencies, lenders and banks, known as the Indiana Foreclosure Prevention Network (IFPN). IFPN was created to provide thousands of Hoosiers who may be facing foreclosure access to free and unbiased information and confidential counseling. Through this unique partnership of the public, private and nonprofit sectors, a toll-free helpline, **1-877-GET-HOPE** and this web site <http://www.877gethope.org/> were created to help Hoosiers save their homes from foreclosure.

National EITC Partnership

The Earned Income Tax Credit is a refundable federal tax credit for low- to moderate-income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

Filers must have an (AGI) in 2008 which must be less than:

- \$38,646 (\$41,646 married filing jointly) with two or more qualifying children;
- \$33,995 (\$36,995 married filing jointly) with one qualifying child; or
- \$12,880 (\$15,880 married filing jointly) with no qualifying children.

Tax Year 2008 maximum credit:

- \$4,824 with two or more qualifying children;
- \$2,917 with one qualifying child; or
- \$438 with no qualifying children.

Additionally, if a client qualified in 2008 or any year prior **the EITC can be claimed up to three years retroactively.** This could mean up to \$12,000 for families in Indiana. To find more information on the EITC and free VITA sites, please visit <http://www.cbpp.org/eitc-partnership/directory.htm>.

Indiana Community Action Network

The Indiana Community Action Network is comprised of 24 Community Action Agencies, which serve all 92 counties of Indiana. CAA's provide energy assistance, weatherization, and an array of other services. To find your local CAA, please visit http://www.incap.org/cap_agencies.html.

Indiana Institute for Working Families

The Institute's research reports, the Self-Sufficiency Standard Calculator, upcoming trainings, and education and outreach materials can be found at <http://www.incap.org/iwvf.html>. We also encourage you to sign-up for both IN-CAA's newsletter and the Institute's e-publication *The Networker* at www.incap.org. Just click on the e-newsletter sign-up button and select to become a Newsletter subscriber and Networker subscriber.