Receiving from Government Programs
Advanced Level
What if...Activity

Event

Impact of the event

Family, Friends, and Non-Profits

Government Programs
Accidents and Unplanned Events Can Happen to Anyone at Anytime

- Write the event on your butcher paper
- In small groups, discuss the impact the event would have on an individual or family
- Consider the emotional, financial and physical implications

Accidents and unplanned events are not a respecter of age, sex or race.
Sources of Support

- Family & Friends
- Non-Profits
- Government

- Event
- Impact of the event
- Family, Friends and Non-profits

- Identify ways family, friends and non-profits in your community could provide support for your event
Examples of the Most Common Government Benefit Programs

- Social Security
- SNAP
- TANF
- Unemployment
- Medicaid
- Medicare
- Earned Income Tax Credit
Features of Most Government Programs

- Provide a temporary safety net to those in need
- Often, benefits expire after a set period of time
- Most individuals earn more income by returning to work rather than relying on government benefits
- Individuals are encouraged to achieve maximum self-sufficiency, independence, and health
All Government Programs are Funded by Taxpayers

What items have you paid taxes on?

Taxpayer - person who pays a tax to governments

- Income tax
- Payroll tax
- Excise tax
- Sales tax
- Property tax

What items have you paid taxes on?
Federal Programs

Created through acts of Congress

Programs do not vary from state to state
State Programs

Money is received from

Federal grants

State taxes

States determine how money will be distributed

What types of taxes does your state charge?
Local Programs

Money received: Local taxes
Programs typically address local needs
Examples:

• City recreation programs
• Youth programs

What are examples of programs specific to your community?
7 Common Government Programs

For more information and a list of additional programs go to www.govbenefits.gov

- Event
- Impact of the event
- Family, Friends and Non-profits
- Government Programs

As each government program is discussed, determine if the individual/family in your scenario could potentially benefit from the program.
Social Security

- 17 different programs for people throughout the life span
- Funding depends on specific program

<table>
<thead>
<tr>
<th>Designed for</th>
<th>Retirement</th>
<th>Disability</th>
<th>Survivors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Designed for</td>
<td>Retired individuals of a minimum age</td>
<td>Adults and children who are disabled</td>
<td>Families that have lost a wage earner</td>
</tr>
<tr>
<td>Purpose</td>
<td>Provides income during retirement</td>
<td>May provide income as well as help to obtain a job</td>
<td>Provides income for children who have lost a parent</td>
</tr>
</tbody>
</table>
SNAP (food stamps)

Supplemental Nutrition Assistance Program

Designed for
Low income families

Funded by
Federal

Purpose
Money to purchase nutritious food
TANF

Temporary Assistance to Needy Families

**Designed for**
- Low income families with children

**Funded by**
- Federally funded but administered at state level

**Purpose**
- Temporary
- Provides money, job training and other support to help achieve self-sufficiency

Temporary Assistance to Needy Families (TANF) is designed for low income families with children. It is funded by the federal government but administered at the state level. Its purpose is to provide temporary assistance, including money, job training, and other support, to help families achieve self-sufficiency.
Unemployment Insurance

**Designed for**
Adults who have lost their job through no fault of their own

**Funded by**
Employers provide funding to a state for distribution

**Purpose**
Provide income while the person is seeking new employment
### Medicaid versus Medicare

<table>
<thead>
<tr>
<th>Designed for</th>
<th>Medicaid</th>
<th>Medicare</th>
</tr>
</thead>
</table>
| **Purpose**  | Certain categories of low-income individuals including:  
• Children  
• Pregnant women  
• Parents of eligible children  
• People with disabilities  
• Elderly needing nursing home care | Provide insurance, especially medical care | Some individuals under 65 with disabilities  
• Adults over age 65 |
| **Funded by** | Federal and State | Federal |
| **Medicaid** | Medicare |
Earned Income Tax Credit

**Designed for**
- Low and moderate income adults who have worked for pay

**Funded by**
- Federal program

**Purpose**
- Provide money to adults who file a tax return
In Review...

- Events may happen to anyone at anytime resulting in the need for support from various sources.
- Most programs are designed to provide a temporary safety net.
- Citizens are encouraged to achieve maximum self-sufficiency, independence, and health.
Meet Laura...

In small groups, read Laura’s story
Laura’s Story

Underline three events that have shaped Laura’s life

Events

Has spina bifida and is in a wheelchair
Father died of colon cancer when 18 years old
Loves to participate in races
Earned a degree in special education
Qualifies for government programs
Income Received from Government Programs

Circle each government program from which Laura receives or has received support

Discuss how each program supports Laura

<table>
<thead>
<tr>
<th>Program</th>
<th>Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security – PASS</td>
<td>Offset out-of-pocket costs for tuition, books and supplies</td>
</tr>
<tr>
<td>Social Security – Childhood Disability Benefit</td>
<td>Provides income</td>
</tr>
<tr>
<td>Medicare &amp; Medicaid</td>
<td>Provides health care coverage</td>
</tr>
</tbody>
</table>
Laura’s Income and Expense Statement

During college, how much government income was Laura receiving?

- $674 PASS + $375 Childhood Disability = $1,049

How did the Social Security PASS benefits allow her to “invest in herself?”

- Offset her out-of-pocket costs for tuition, books, and supplies while earning a degree in Special Education

How did living at home while in college help Laura financially?

- Allowed her to limit her living expenses and avoid borrowing
Laura’s Life After College

Although Laura no longer receives Social Security benefits, is she financially better off now that she has her degree and a full-time job?

- Laura now earns $2,819 per month compared to $1,649 when she was in college

Identify three changes in Laura’s spending and lifestyle as a result of her higher income.

- She lives on her own and still sends money to support her mother
- She has the income to bike race
- She takes advantage of a local program, Circuit Breaker, that provides free transportation to and from work
- She contributes more to saving and retirement