



**MONEYPRIME**



**HOW THE  
GOVERNMENT CAN  
HELP YOU AND  
YOUR FAMILY  
2026**

Updated for the One Big Beautiful Bill Act of 2025

**Food  
Health  
Tax Credits  
Housing**

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# 1 Introduction

Are you one of the millions of Americans facing financial hardship, debt, food insecurity, or a housing crisis?

You are not alone. Hardworking Americans may find themselves up against a financial burden from time to time, and the government is here to help.

Government assistance programs are not “handouts.” They are designed to help you through a hard moment and back on your feet, equipping you with tools to build a successful life for yourself and your family.



## How You Can Get Access

This guide streamlines the process so you have a full grasp of available avenues. We cover federal programs as well as state-funded programs where applicable.



## 2026 Update

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The One Big Beautiful Bill Act of 2025 (signed July 4, 2025) made sweeping changes to SNAP, Medicaid, the ACA, and tax credits. All chapters reflect these changes.



## 2 Food Assistance

### The New “Food Stamps”

SNAP (Supplemental Nutrition Assistance Program) is run by the USDA and the Food and Nutrition Service. Participants receive an EBT card with monthly funds.

### Eligibility of SNAP

You must be a US state resident and meet income/work stipulations that vary by state.



### Apply For SNAP Benefits

[www.fns.usda.gov/state-directory](http://www.fns.usda.gov/state-directory)

Eligibility and benefit amounts vary by state. Apply online or visit your local SNAP office.

# 2026 SNAP Work Requirements

## Major Change

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The One Big Beautiful Bill Act expanded SNAP work requirements starting February 1, 2026—the biggest changes in over 60 years.

Adults aged 18-64 who are not exempt must work or train at least **80 hours per month** or face a 3-month benefit limit within a 3-year period. Qualifying activities include **paid employment, community service**, and **approved job training programs**.

If you lose benefits due to the new work requirements, you can re-qualify by completing 80 hours of work or training in any 30-day period and reapplying.

## 80hr/Month Work Requirement

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### EXEMPT

#### Adults 65+

Fully exempt from all work rules

#### People with disabilities

Must provide documentation

#### Pregnant individuals

Fully exempt from all work rules

#### Parents, child under 14

Exempt while caregiving

#### Pregnant individuals

Newly exempt in 2026

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### NOT EXEMPT

#### Adults 18–64, no dependents

Must work 80 hrs/month

#### Veterans (no disability)

Exemption removed in 2026

#### Homeless individuals

Exemption removed in 2026

# Snap Program at a Glance 2026

Americans Served  
monthly



Annual Investment  
federal



Work Requirement  
per month



The table below shows the maximum monthly SNAP benefit and gross income limit by household size for fiscal year 2026 (October 2025 through September 2026).

Your actual benefit amount depends on your income, expenses, and household composition.

HOUSEHOLD	MAX BENEFIT	ICCOME LIMIT
1 Person	\$298	\$1,702/mo
2 People	\$546	\$2,308/mo
3 People	\$785	\$2,904/mo
4 People	\$994	\$3,500/mo
5 People	\$1,179	\$4,098/mo
6 People	\$1,414	\$4,694/mo
7 People	\$1,565	\$5,290/mo
8 People	\$1,789	\$5,888/mo

For each additional person beyond 8, add approximately \$224 to the monthly benefit and \$598 to the income limit. Benefits are adjusted each October.

# Foods Available For Purchase

## Items Allowed

- Produce: fruits and vegetables
- Proteins: meat, chicken, seafood
- Dairy and eggs
- Breads, cereals, snacks
- Non-alcoholic beverages
- Seeds and plants for home gardens

## Items Prohibited

- Alcohol and tobacco
- Hot prepared food
- Medicines
- Pet foods, livestock

## School Lunch

-30 million children benefit from the Child Nutrition Program, providing free/reduced meals.



# 3 Health Coverage

Healthcare is crucial, but rising costs force millions into tough choices. The government has made healthcare more affordable and accessible through several programs.

## The Affordable Care Act

**The ACA (2010) enrolled 24.3 million Americans in 2025.**

### Key protections:

- Dependents covered up to age 26
- Essential benefits: emergency, maternity, mental health, rehab
- No denial for preexisting conditions
- Preventative care: nutrition, family planning

## 2026 ACA Update

Enhanced premium tax credits expired Dec 31, 2025. Many enrollees pay higher premiums. Low-income continuous enrollment eliminated. No repayment cap on excess credits.



### Explore ACA Health Plans

[www.HealthCare.gov](http://www.HealthCare.gov)

Open enrollment runs Nov 1 – Jan 15 each year. Compare plans, check subsidies, and enroll online.

# What is Medicare?

Medicare covers citizens 65+ and younger individuals with disabilities. 65M+ Americans are enrolled.

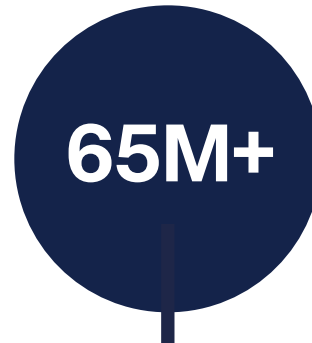
Part B Premium  
monthly



Part D OOP Cap  
annual



Enrolled  
Americans



COMPONENT	2025	2026	CHANGE
Part B Premium	\$185.00/mo	\$202.90/mo	+\$17.90
Part D OOP Cap	\$2,000/yr	\$2,100/yr	+\$100
Part A Deductible	\$1,676	\$1,736	+\$60
Part B Deductible	\$257	\$283	+\$26
Part D Deductible	\$590	\$615	+\$25

New: Medicare can negotiate drug prices. Part D covers 100% after the \$2,100 cap.



**Sign Up for Medicare**

[ssa.gov/medicare/sign-up](https://ssa.gov/medicare/sign-up)

Automatically enrolled when receiving Social Security. Otherwise apply at age 65.

**Call: 1800-772-1213**

# Medicaid

Joint federal-state program for adults and children with limited income. Covers preventative care, dental, vision, emergency visits, mental health, vaccines, and more. Eligibility depends on state income levels.

## 2026 Medicaid Update

States must redetermine eligibility every 6 months starting late 2026. Work requirements being phased in. CBO estimates 10M could lose coverage by 2034.

## Children's Health Insurance (CHIP)

CHIP covers children whose parents earn too much for Medicaid but struggle with medical costs. Covers checkups, dental, vision, vaccinations, prescriptions. Sign up kids under 19 at [healthcare.gov/create-account](https://www.healthcare.gov/create-account) or call 1-800-318-2596.



**Apply for Medicaid or CHIP**  
[www.healthcare.gov/create-account](https://www.healthcare.gov/create-account)

Coverage begins immediately once you qualify. Available in all 50 states.

**Call: 1800-772-1213**

# Why its Important



Medicaid and CHIP cover nearly 4 out of 10 children in the U.S.



More comprehensive benefits at lower costs than private insurance.



Better child health translates into educational and economic gains.

## 8.9M

Children Covered above Medicaid

## 5%

Record Low uninsured rate

COVERAGE	INCLUDED	COST
Routine Care	Checkups, immunizations	Free/low copay
Dental & Vision	Exams, glasses, fillings	Free/low copay
Emergency	ER, ambulance, hospital	Low copay
Mental Health	Counseling, behavioral	Free/low copay
Prescriptions	Medications	\$0-\$5
Specialty	Specialist referrals	Low copay

# 4 The Child Tax Credit

The CTC provides financial relief for families raising children. This tax break applies when you file your annual return.

## 2026 Update

The One Big Beautiful Bill Act increased the CTC from \$2,000 to \$2,200/child. Now inflation-adjusted annually. Refundable portion up to \$1,700. Both parent and child need SSNs.

Previous (2024)

**\$2,000**

per qualifying child  
Not inflation-adjusted



Current (2025)

**\$2,200**

per qualifying child  
inflation-adjusted



**Apply for Medicaid or CHIP**  
[www.healthcare.gov/create-account](https://www.healthcare.gov/create-account)

Coverage begins immediately once you qualify. Available in all 50 states.

**Call: 1800-772-1213**

# Who Qualifies?

BENEFIT	AMOUNT	WHO QUALIFIES
Child Tax Credit	\$2,200/child	Under 17 with SSN
Refundable ACTC	Up to \$1,700	\$2,500+ earned income
Child Care Credit	50% of expenses	Kids under 13
Other Dependent	\$500/dependent	Non-CTC eligible
Trump Savings	\$1,000 deposit	Born 2025–2028
State CTCs	Varies	15 states + D.C.





## 5 Housing Assistance

The ERA provided \$46 billion during the COVID crisis, making 10M+ payments. The federal program ended Sept 2025, but help continues through state/local programs.

### 2026 Status

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Federal ERA funds are no longer available. Assistance has shifted to state and local programs. Many continue operating rental assistance with local funding.

# What Housing Assistance Can Cover

Remember: even though the federal ERA program has ended, housing stability resources continue to be a priority at the state and local level. New programs are launched regularly, so check back often with your local housing authority.

# What Assistance Is Still Available?

Section 8 Housing Choice Vouchers via local PHA

State/Local programs in CO, DC, LA County, others

FEMA disaster-related aid

Nonprofits: Catholic Charities, Salvation Army, United Way

EXPENSE	COVERED	NOTES
Monthly Rent	Current + past-due	Lease required
Utilities	Electric, gas, water	Includes arrears
Energy Costs	Heating, propane	Documentation needed
Internet	Home internet bills	Essential service
Late Fees	Missed payment fees	Tied to rent/utilities
Deposits	Security deposits	Some programs
Application Fees	Apartment apps	Varies
Legal Fees	Housing disputes	Not all programs



**Find Housing Help Near You**

**Call or text 211**

Also visit: [www.consumerfinance.gov/housing](http://www.consumerfinance.gov/housing) | [www.hud.gov](http://www.hud.gov)

# 5

## Additional Tax Benefits & Recovery Credits

The One Big Beautiful Bill Act introduced new tax benefits for 2025+.

### New 2025–2026 Tax Provisions

PROVISION	BENEFIT	INCOME LIMIT
No Tax on Tips	Deduct up to \$25,000	\$150K/\$300K MFJ
No Tax on Overtime	Deduct up to \$12,500	\$150K/\$300K MFJ
Standard Deduction	\$15,750 S/\$31,500 MFJ	All filers
Senior Bonus (65+)	Additional \$6,000	\$75K/\$150K MFJ
SALT Deduction	Cap to \$40,000	Itemizers
Auto Loan Interest	Deduct up to \$10,000 \$100K/\$200K	MFJ
Application Fees	Apartment apps	Varies

These deductions can significantly reduce your tax burden. The tip and overtime deductions are particularly impactful for service workers and hourly employees. Consult a tax professional or use IRS Free File to



**File Your Taxes for Free**

[www.irs.gov/freefile](https://www.irs.gov/freefile)

Free guided tax preparation. Claim all deductions and credits you're entitled to.



## EARNED INCOME TAX CREDIT (EITC)

The EITC is a refundable credit—you can get money back even if you owe no tax.

### MAXIMUM EITC BY CHILDREN (2025)

No children	\$632
1 child	\$3,460
2 children	\$5,716
3+ children	\$7,830

## RECOVERY REBATE CREDITS

During 2020–2021, three rounds of stimulus totaled \$814B. If you missed a payment, you may still claim it.

# 476M+

Payments to

# \$814B

Total Aid distributed

# 3 Rounds

2020–2021

Rebates are not taxable. Social Security recipients eligible regardless of employment.



# 7 Concluding Thoughts

We hope this guidebook has equipped you with the knowledge you need. The benefits landscape in 2026 is changing rapidly. Staying informed is more important than ever.

## Who Should Seek Help?

Do you have a safety net? If you lost your home, where would you go? Understanding programs means you can act quickly when needed.

## How to Best Prepare

- ✓ Keep tax returns, pay stubs, W-2s organized

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- ✓ Save landlord correspondence

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- ✓ Hold onto medical bills and insurance statements

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- ✓ Keep addresses up-to-date with agencies

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- ✓ Respond to government notices quickly

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- ✓ Document SNAP work compliance; estimate ACA income carefully

# Where to Find Additional Help

RESOURCE	WHAT IT OFFERS	ACCESS
211 Helpline	Local service referrals	Call/text 211
Benefits.gov	Federal/state program finder	<a href="http://www.benefits.gov">www.benefits.gov</a>
HealthCare.gov	ACA marketplace	<a href="http://www.healthcare.gov">www.healthcare.gov</a>
USA.gov	Government services	<a href="http://www.usa.gov">www.usa.gov</a>
IRS Free File	Free tax filing	<a href="http://www.irs.gov/freefile">www.irs.gov/freefile</a>
HUD	Housing locator	<a href="http://www.hud.gov">www.hud.gov</a>
Local Library	Internet, printing, help	Visit your branch
Community Action	Nonprofit assistance	<a href="http://communityactionpartnership.com">communityactionpartnership.com</a>

## Who Should Seek Help?

We hope you feel encouraged. Now you can forge ahead knowing there are tools at your fingertips and communities ready to help. Finding assistance is an important step toward a life well lived.



**Start Exploring Your Benefits Today**

**[www.benefits.gov](http://www.benefits.gov)**

Free, confidential help is available. You deserve support—take the first step today.

**Call: 211**

# Glossary

## Key terms used throughout this guide:

RESOURCE	WHAT IT OFFERS
ACA	Affordable Care Act (2010): landmark healthcare law, insurance Marketplaces, preexisting conditi
CHIP	Children's Health Insurance: covers kids in families above Medicaid limits but struggling with c
CTC	Child Tax Credit: \$2,200/child (2025+), \$1,700 refundable, inflation-adjusted annually
EBT	Electronic Benefit Transfer: debit card for SNAP and other government benefits
EITC	Earned Income Tax Credit: refundable, up to \$7,830 for 3+ children
ERA	Emergency Rental Assistance: \$46B pandemic housing program, ended Sept 2025
FPL	Federal Poverty Level: income threshold for benefit eligibility (\$15,650/yr individual 2025)
Medicaid	Joint fed/state healthcare for limited-income adults and children
Medicare	Federal health insurance for 65+ and certain disabled, 65M+ enrolled
OBBBA	One Big Beautiful Bill Act: 2025 law reshaping taxes, healthcare, SNAP, benefits
SNAP	Supplemental Nutrition Assistance Program: ~42M Americans, monthly EBT benefits
SSN	Social Security Number: required for both parent and child for CTC (new 2025)

# Frequently Asked Questions

## **Q: Are food stamps and SNAP the same thing?**

SNAP is the modern version of food stamps—EBT benefits for ~42 million Americans.

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## **Q: What are the new SNAP work requirements?**

Adults 18–64 must work/train 80 hrs/month starting Feb 2026. Non-compliant get 3 months within 3 years. 65+ exempt.

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## **Q: What changed with ACA in 2026?**

Enhanced credits expired. Higher premiums. No repayment cap. Low-income continuous enrollment ended.

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## **Q: Medicaid vs Medicare?**

Medicare: 65+ and some disabled. Medicaid: limited income, any age. Both run by CMS.

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## **Q: How much is the Child Tax Credit?**

\$2,200/child (17 or under). \$1,700 refundable. Both parent and child need SSNs.

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## **Q: Is rental assistance still available?**

Federal ERA ended Sept 2025. State/local programs continue. Dial 211 for help.

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## **Q: What new tax benefits exist?**

Tips (\$25K), overtime (\$12.5K), increased standard deduction, senior bonus (\$6K for 65+), SALT to \$40K.

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## **Q: Are Recovery Rebate Credits taxable?**

No. Not taxable income. Not subject to federal income tax.

# Sources

**USDA Food and Nutrition Service ([fns.usda.gov](https://fns.usda.gov))**

**Center on Budget and Policy Priorities ([cbpp.org](https://cbpp.org))**

**HealthCare.gov – ACA Marketplace**

**KFF Health Policy Research ([kff.org](https://kff.org))**

**American Medical Association – OBBBA Analysis**

**Internal Revenue Service ([irs.gov](https://irs.gov))**

**Congressional Budget Office ([cbo.gov](https://cbo.gov))**

**U.S. Department of the Treasury – ERA**

**Consumer Financial Protection Bureau**

**Centers for Medicare & Medicaid Services**

**USAFACTS – ACA Subsidy Analysis**

**The Pew Charitable Trusts – SNAP Analysis**

**Johns Hopkins Bloomberg School of Public Health**

**TurboTax / Kiplinger – Tax Analysis**

**Tax Policy Center**

**Pandemic Oversight Committee**

**Medicare Trustees Report**

The background of the entire page is a monochromatic green-tinted image of the Statue of Liberty. The statue is shown from the waist up, holding the torch in her right hand and a tablet in her left. The crown with its seven spikes is prominent. The background behind the statue consists of faint, light-colored diagonal lines.

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