

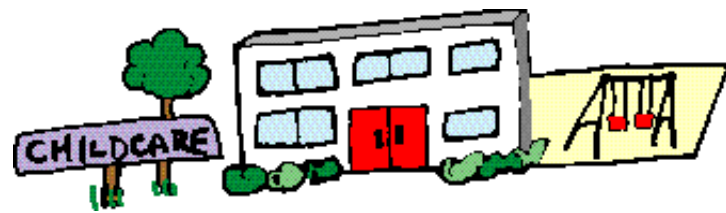
CHILD CARE

Assistance with child care may be available based on income.

For example, in 1998, a family of three with gross income of \$2,000 a month may qualify for child care assistance.

A family can get information on child care assistance at their local Department of Human Services.

Families may choose where they place their child for child care. Choices may include a licensed child care center, licensed family day care home or care in the family's own home.



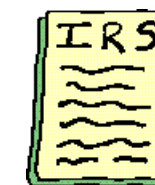
HAVE YOU HEARD ABOUT BENEFITS FOR WORKING FAMILIES???



SoonerCare for children



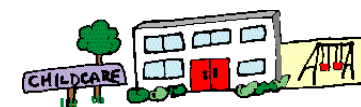
earned income credit



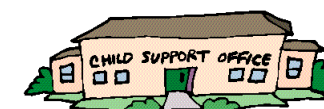
Free help with filing tax return



food stamps



child care assistance



assistance with Child support

FOOD STAMPS:

Low income families may qualify for Food Stamps while working full time. For example, in 1998, a family of three with gross income of \$1,479 a month might qualify for Food Stamps.



CHILD support+

The local Child Support Office can help custodial parents obtain child support payments from absent parents. They can also assist in obtaining medical support and in establishing paternity.



- A parent does not have to be on welfare to get help in collecting child support or to receive other child support services.
- There are no guarantees that money will be collected, but getting help from Child Support Enforcement can improve the chances of success.
- Services do not include custody, visitation or other matters.
- There is a charge of only \$25.00 for services provided by Child Support Enforcement.

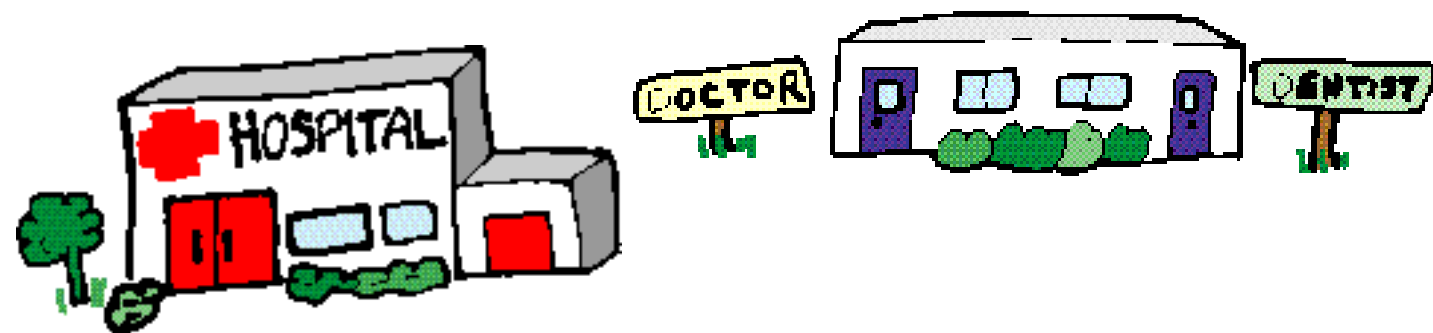
(For more information, call your local child support office.)

To learn more about benefits available for low income working families, call your local Department of Human Services.



Read on to learn about benefits that can help low income families with children!

HEALTH COVERAGE



SOONERCARE benefits for children in low income working families

- ✓ Hospital care
- ✓ Visits to the doctor
- ✓ Preventive care
- ✓ Medicine
- ✓ Dental care
- ✓ Immunizations
- ✓ Eyeglasses

SoonerCare eligibility for children is based on income, age of children and citizenship. Children through age 17 may get SoonerCare.

Example:

In 1998, a mother with two children through age 17 can have gross income of \$2,105 a month and get SoonerCare for both children.

- Children through age 17 may get SoonerCare.
- Children do not have to be on welfare to get SoonerCare.
- Children may get SoonerCare even if both parents live in the home.
- One or both parents can work full time and the children may still get SoonerCare.
- Children may get SoonerCare even if their family has a car, a house and a savings account.
- A family with health insurance may still get SoonerCare for their children.

To obtain SoonerCare for children, an application must be filed providing information such as the family's income and Social Security numbers for the parent(s) and children. A family can apply at their local Department of Human Services and, in most areas, they can apply at a hospital, a health department or some health clinics. (Call your local Department of Human Services office for more information.)

EARNED INCOME CREDIT



Low income families (with children) who work part time or full time can get more take home pay through the Earned Income Credit (EIC). The amount of extra money depends on income and family size. In 1998, a family with two or more children can earn up to \$30,095 a year and qualify for the EIC. **A family does not have to owe any taxes to get the EIC.**

There are two ways a family can get the extra EIC money

- ✓ They can get all the extra EIC money when they file their federal tax return.

OR

- ✓ They can get part of the extra EIC money in advance with each paycheck and the rest when they file their tax return. To get the extra money in advance with each paycheck, the employee must file Form W-5 with their employer. Employees can get Form W-5 from their employer. (The advance does not cost the employer any money because it is taken out of the employee's federal withholding taxes.)

Example: In 1998, a family (with two children) with gross income between \$782 and \$1,022 a month can get \$3,756 in extra EIC money. The family can get the \$3,756 when they file their federal tax return **OR** they can get \$113 per month and the remaining \$2,400 when they file their federal tax return.

The EIC money is not counted as income when applying for SoonerCare, cash assistance, Food Stamps, Supplemental Security Income (SSI) or housing assistance.

To get the EIC a family must file a federal tax return. FREE help is available to file tax returns. Call the IRS at 1-800-829-1040 and ask where you can get help. (If it is busy, don't give up - keep calling because it is worth it to get free help with your tax return!)