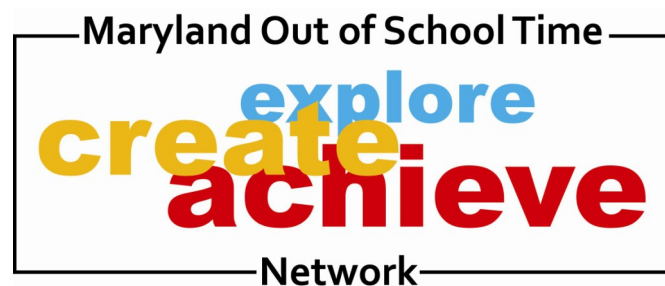




Benefits Access And Out-of-School Time : A Guide to Maryland SAIL (Service Access Information Link)



About The Maryland Out of School Time Network

The Maryland Out of School Time (MOST) Network is one of 39 statewide afterschool networks across the country supported by the Charles Stewart Mott Foundation with matching investments from local partners. The Maryland Out of School Time Network is comprised of community members and groups campaigning for expanded funding, more effective policies, and increased program quality to ensure all young people in Maryland have access to activities in the out of school hours that enable them to achieve in all stages of their development. The MOST Network provides a place to exchange information, test out new ideas, share best practices, and develop and implement a movement that successfully convinces policymakers to make the Network's goals a reality.

The Maryland Out of School Time Network is a member of the Governor's Partnership to End Childhood Hunger, a public-private coalition led by the Governor's Office for Children to raise awareness about childhood hunger in Maryland and increase participation in nutrition programs that combat hunger.

Acknowledgements

The Maryland Out of School Time Network would like to acknowledge and thank the following individuals for their contributions to the creation of this toolkit: Suzanne Diggs, Rosemary Malone, and Deborah Weathers. The MOST Network would like to thank the Governor's Partnership to End Childhood Hunger, Maryland Hunger Solutions and the Department of Human Resources for their continued support and guidance.

Christina Drushel, Editor
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The Need

Today, almost one out of every four jobs (29.4 million) fails to keep a family of four above poverty.ⁱ Furthermore, 28 percent of working families have earnings that fall below 200 percent of the federal poverty level (roughly \$44,000 for a family of four.)ⁱⁱ Afterschool and summer programs see the needs of children and families on a daily basis. These families and children often lack information about benefits programs and how to apply or enroll. An Urban Institute report found that only five percent of low-income, working families with children receive the full package of benefits (Food Stamps, childcare and Medicaid) for which they qualify.ⁱⁱⁱ Out-of-school time programs are often not aware of or equipped to offer the support and resources that the families desperately need to access these benefits programs.

The Service Access and Information Link (SAIL) tool provides information to community-based organizations and programs to better serve their youth, families, and community. Afterschool and summer programs have developed relationships that create trust and a safe environment. By moving screening and application services out of the traditional human services offices and into locations where people who may be eligible for benefits already visit, afterschool and summer programs can leverage that trust to inform youth and families on accessing benefits in a confidential, stigma-free, and dignified manner.

What is SAIL (Service Access and Information Link)?

SAIL is a web-based screening and application tool that helps low-income Maryland residents apply for social service benefits. Citizens can screen for potential eligibility for these programs as well as complete an application, report changes, complete redetermination of eligibility, and access community information about food pantry and shelter locations as well as nutrition information. Benefits available for screening and applying through SAIL include:

- Food Supplement Program (FSP) – Formerly Food Stamps.
- Temporary Cash Assistance (TCA)
- Temporary Disability Assistance Program (TDAP)
- Medical Assistance (MA)
- Maryland Children’s Health Program (MCHP)
- Medical Assistance Long Term Care (LTC)
- Maryland Energy Assistance Program (MEAP)
- Electric Universal Service Program (EUSP)
- Child Care Subsidy Program (CCSP)

(For more information about these programs and their eligibility requirements please see **Appendix I.**)

Determining eligibility for the many services available can be difficult because of differing circumstances and situations of individuals or households. SAIL guides the user through the proper questions and information that will determine eligibility of the user for the available services .

This online tool eases the process of applying for benefits with paperless applications and electronic filing while allowing applicants to apply in a variety of locations beyond a Department of Social Services Office and at any time of the day or night. The tool also allows for more privacy for the applicant and the option to conduct interviews by phone.

Myths About the Food Supplement Program (Formerly Food Stamps)

In the current economic climate, more working families, who never needed assistance before, now qualify for and need additional services in order to provide for their family. In families with at least one full-time worker, less than one in five eligible families receives Food Stamps.^{iv} For many of these individuals and families the Food Supplement Program (FSP) serves as the entry point to other available benefits. FSP and the other benefits referenced in **Appendix I** provide assistance to low income and working families to supplement current household budgets. These benefits are designed to provide a helping hand until individuals and families are in a position to fully support their own needs.

Myth #1: Food Stamps still come in stamp form.

Many people still believe that benefits come in a paper form and the embarrassment of using paper Food Stamps in a grocery store deters individuals and families from utilizing the benefits.

Fact: Today FSP benefits are used through an Electronic Benefits Transfer (EBT) card. In Maryland it is called an Independence Card, which looks and functions like a debit card. At the grocery store one swipes the card and enters a pin. The use of the EBT card makes the process easier and less stigmatizing.

Myth #2: If you receive FSP benefits, someone else will not receive those benefits.

FSP is not like a big pie, such that if you receive a piece of that money someone else will receive a smaller amount or none at all.

Fact: If you need food assistance, you will receive the amount allotted to you. If someone else qualifies for food assistance, they will receive the amount allotted to them. You receiving benefits has no effect on the access or amount of benefits given to someone else.

Myth #3: Food assistance costs taxpayers too much money.

Fact: FSP is one of the most cost-effective government programs. Paying for the program takes about one cent of every federal budget dollar. Further, the United States Department of Agriculture has concluded that every dollar spent on Food Stamps puts \$1.82 into the local economy. FSP allows low-income and working individuals and families to buy groceries and frees up their money to be used for other expenses.

Myth #4: You cannot receive food assistance if you have a job, car, house, or savings.

Fact: There is no “asset test” to receive food assistance, so you can still receive benefits if you have a job, own a home, have a reliable car and have a savings account, as long as you meet the income eligibility requirements. Note that households with individuals who were convicted of an intentional program violation (IPV) or households where the head of the household failed to comply with the FSP work requirement are subject to an asset test, where checking accounts, savings accounts, and cash-on-hand will be reviewed. For these individuals, the asset limit is \$2,000 (\$3,000 for a household with elderly or disabled individuals.)

What Information is Needed to Apply for Benefits?

- Social Security number for every member of the household who is applying for benefits
- Date of birth for every member of the household who is applying for benefits
- Proof of income
- Amount of rent, utilities (water, electricity, gas, phone, etc.), child support, social security

Why Out-of-School Time Programs Should Participate in SAIL

- **Better serve your participants**

Today, 207,000 Maryland children are facing food insecurity; a report by the Food Research and Action Center found that one in five Maryland households with children did not have enough money to buy the food that the family needed in 2008-2009. If a child is hungry, the ability to concentrate and learn is greatly reduced. Afterschool and summer programs promote and strive for quality youth development, but it is increasingly more challenging to achieve those higher levels of thinking and learning if the child's basic needs, including food shelter and health, are not being met.

- **Bring more federal funding into Maryland**

During this challenging economy, more individuals and families are using the benefits provided by the federal government,. More than 670,000 Maryland residents receive FSP benefits. FSP currently brings an additional one billion dollars a year into Maryland and that number will increase with all eligible persons applying for FSP benefits. This money goes back into the economy and creates more jobs in Maryland. By being able to spend less on food, utilities and medical care, families have more money for other necessities.

- **Track number of families you are serving**

By becoming a Community Partner with SAIL and the Maryland State Department of Human Resources (DHR), a program can track the number of individuals and families applying and successfully receiving benefits through the afterschool or summer program. This information can be used in reports and grants to show needs and how the program is addressing those needs.

Impact on Youth Development

The youth development model encourages supporting and empowering young people to excel and achieve in creative and meaningful ways. Out-of-school time programs have the opportunity to change the quality of life for young people and affect their school performance. One of the aspects of improving the quality of life is ensuring the health and safety of the young person beyond the walls of the program and into the home. Children who face hunger or unstable or unsafe living situations under-achieve in school and in out-of-school time programs. Through SAIL, programs can provide families access to benefits and resources to stabilize the current living situation. With an improved home situation, young people are better equipped to focus, take on challenges and achieve inside and outside the classroom. Out-of-school time programs serve as a "neutral umbrella" for community groups and resources to gather under to create a comprehensive and holistic approach to support the needs of youth and their families. Out-of-school time programs can provide a safe and trusting place for families to access benefits.

4 Easy Steps to Implement SAIL in Out-of-School Time Programs

1. Train staff to use SAIL.

While the online tool is intended to be used by the interested individual, it is recommended that staff are trained in how to navigate SAIL. Staff should be available to answer questions about the applications and aid the individual if asked. To receive training, please contact the Department of Human Resources: **Suzanne Diggs**, sdiggs@dhr.state.md.us, (410)767-4369 or **Stephanie Hawkins**, shawkins@dhr.state.md.us, (410)767-8121.

2. Dedicate a computer or computer time for SAIL

SAIL is an online tool, so it is imperative that a computer be available for public use. Designate a computer for daily/weekly/monthly times allowing individuals to use SAIL.

3. Use parent nights and informational meetings to inform and offer SAIL

It is important to reach out to people at an existing point of contact instead of sending them to another office for screening. The opportunity to screen and apply for services immediately after hearing the information increases the likelihood that of individuals will use the tool.



Strategies to engage and inform parents:

- Offer food or snacks at the meeting
- Make it a family affair and have activities and care for children while parents apply
- If parents pickup children, offer SAIL at pickup
- Incorporate the connection to benefits through SAIL as another positive aspect of the out-of-school time program's menu of resources for the child and family
- Explain what SAIL is and how someone can access the tool at the program
- Show parents and families the location of the website where outreach materials and information are located. Allow parents and families to take outreach materials home to read
- Provide time and computer access for individuals to use SAIL after the SAIL informational meeting

4. Offer and distribute resource materials

It is important to have outreach materials available to families about the Food Supplement Program, Women, Infants, and Children (WIC) Program, nutrition education and healthy eating, and locations of food banks, food pantries and farmers markets. The SAIL website provides a link to WIC along with locations of food banks and shelters, and nutrition education.

(For examples of outreach materials and links, please see **Additional Resources on page 10.**)

Spotlight Story: SHORE UP! Inc.

SHORE UP! Inc., is a Community Action Partnership founded in 1965, whose mission is to build communities, change lives and empower individuals and families to maintain long-term independence and achieve economic self-sufficiency through a comprehensive system of services and resources. SHORE UP! is an acronym for “Self-Help On Rural Economics and Urban Problems!”

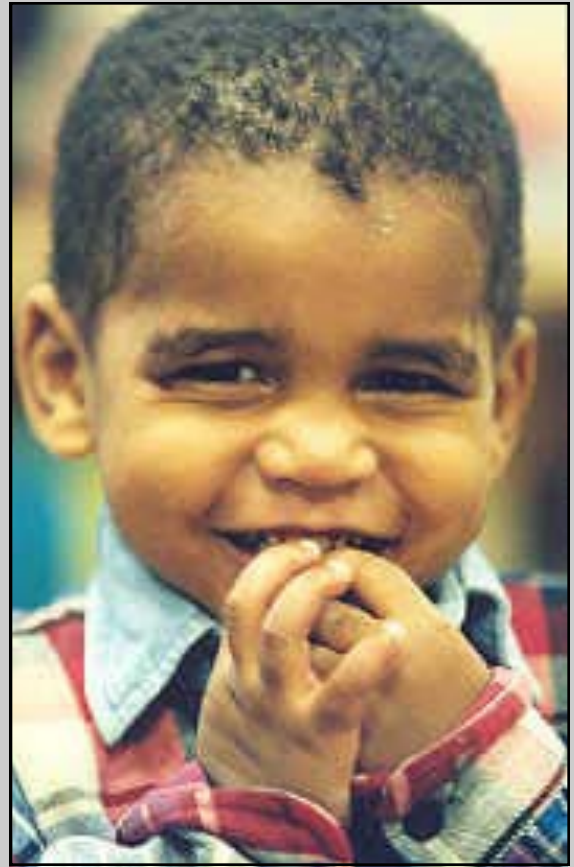
SHORE UP! provides programs and services to seven counties on the Eastern Shore, including programs for seniors who are mentally or physically-challenged, vocational training, family support and Head Start. It serves around 12,500 clients per year.

SHORE UP! became a Department of Human Resources Community Partner and began using the SAIL online tool to support clients in applying for needed services. Through the use of SAIL, staff members are more efficient with their time and more effective at providing clients access to needed services. Staff can submit applications easily and more quickly, as compared to paper applications. Phone interviews and mailing of verification documents cut down on trips to social services offices.

SAIL has made a significant impact on the Head Start program. The Head Start and Early Head Start programs serve about 1,200 children a year. Head Start has incorporated SAIL into the application process. SAIL’s easier and faster support allows staff to spend less time with paperwork and more time talking with and getting to know the needs of the children and families. Families appreciate the ease of the SAIL process in addition to the single point of entry to the array of services.

Often, SHORE UP! is the first point of contact for many individuals and families in need and by immediately providing access to apply for benefits, SHORE UP! insures that individuals and families eligible get the needed benefits and services. For example, through SAIL’s online tool SHORE UP! has contributed to 9,700 households avoiding utility termination through energy assistance and home heating bill assistance.

For more information about SHORE UP! Inc, please visit www.shoreup.org.



How to Become a SAIL Community Partner

A SAIL Community Partner is an organization that registers with the Department of Human Resources and states that it will use SAIL to help individuals determine their eligibility and apply for benefits. This partnership allows the sharing of data on how many individuals and families receive benefits through the SAIL portal at a specific out-of-school time program. In order to track the number of people served through SAIL, the community organization must log in before beginning the screening and application process.

To register your organization as a Community Partner, please visit www.marylandsail.org and click on “**Become a Community Partner**” and follow the steps provided. You may also contact **Ruth Waugh** by phone at **(410) 238-3564** and by e-mail at rwaugh@dhr.state.md.us.

For a copy of the Community Partner Responsibilities and Data Release Agreement form and the User Confidentiality Agreement form, please visit the Community Partners page of the SAIL website, www.marylandsail.org/CommPartner/Registration.aspx.

Community Partner/Community-Based Organization Criteria

Must:

- Serve Maryland residents
- Be able to comply with all applicable federal and state laws and regulations in their role as Community Partners, including confidentiality and complying non-discrimination requirements
- Have the personnel and resources available to use SAIL to assist Maryland residents in screening and applying for benefits

May be:

- Licensed health care providers (doctors, hospitals, health clinics, psychologists)
- Organized religious or civic organizations
- Utility companies
- Government programs

May not be:

- Organizations whose primary business is debt collection
- Organizations on the State of Maryland list of suspended or debarred contractors
- Organizations that do not assist Maryland residents in applying for social services

Community Partner/Community-Based Organization Responsibilities

Community Partners and community based organizations must adhere to the following:

- Meeting the requirements of a community-based organization as defined by the Department of Human Resources (DHR)
- Confidentiality agreements by organization employees having access to personal and confidential information of the applicants
- Informing DHR immediately if any person who has or had access to SAIL at the organization is no longer with the organization
- Requiring all employees to verify applicants’ identities by requesting and viewing DHR-approved forms of identification

Other Critical Opportunities for Out-of-School Time Programs

Out-of-school time programs spend a significant portion of their budget to provide snacks and meals to participants, however, through the At-Risk Afterschool Meals Program and the Summer Food Service Program, reimbursements are provided to cover some if not all of the food cost. Also, sponsors are available throughout Maryland (school systems, local management boards and food banks) to provide the snacks and meals at no cost to the out-of-school time program and manage the paperwork. As a result, less of the budget is allocated for food and can be funneled back into the organization for program operations, staff, supplies, etc.

At-Risk Afterschool Meals Program

An afterschool program located in or near a school at which 50% or more of the students qualify for Free and Reduced-Priced Meals (FARM) can utilize the At-Risk Afterschool Meals Program. This program provides nutritious suppers and snacks to program participants. Supper can be served at any time during the afterschool program, either at a traditional dinner time or immediately upon the participant's arrival. Also, a program can serve snacks in addition to the suppers.

Summer Food Service Program

The Summer Food Service Program provides nutritious meals and snacks to low-income children (ages 18 and under) during June, July, and August when school is not in session. Meals and snacks are served at a "site" where children congregate during the summer, such as schools, community-based programs, faith-based programs, parks, housing complexes and recreation centers across the state.

These two programs provide federal reimbursements to organizations for serving nutritious meals at afterschool and summer programs. Both programs are funded by the U.S. Department of Agriculture and are administered by the Maryland State Department of Education.

For more information and a copy of *Your Guide to the Afterschool Meal Program* and *Your Guide to the Summer Food Service Program* please visit www.mdhungersolutions.org.

Endnotes

- i. Working Poor Families Project. (2008). *Still Working Hard, Still Falling Short*. Accessed August 16, 2009 at www.workingpoorfamilies.org/pdfs/NatReports08.pdf.
- ii. Waters Boots, S. (2010). *Improving Access to Public Benefits: Helping Eligible Individuals and Families Get the Income Supports They Need*.
- iii. Zedlewski, S., Adams, G., Dubay, L., & Kenney, J. (2006). *Is There a System Supporting Low-Income Working Families?* The Urban Institute. Low-Income Working Families Paper 4. Washington, D.C.: Urban Institute.
- iv. Working Poor Families Project. (2008). *Still Working Hard, Still Falling Short*. Accessed August 16, 2009 at www.workingpoorfamilies.org/pdfs/NatReports08.pdf.
- v. Naughton, S. (2003). *Afterschool: The Natural Platform for Youth Development*. Afterschool Alert. Issue Brief No. 15, Washington, D.C.: Afterschool Alliance.

Additional Resources

Governor's Partnership to End Childhood Hunger: **www.nokidhungrymd.org**
(General information about hunger-related issues and Maryland's efforts to combat hunger)

Maryland Department of Human Resources (DHR): **www.dhr.maryland.gov**
(General information about benefit programs and eligibility)

Maryland Hunger Solutions: **www.mdhungersolutions.org**
(General information about hunger-related issues and federal nutrition programs)

"Getting Food Stamps in Maryland" guide printed by request or available for download at **http://www.mdhungersolutions.org/pdf/maryland_getting_foodstamps_guide_2011.pdf**. This guide is designed for people doing direct outreach to individuals applying for FSP benefits.

"The Food Supplement Program State Outreach Plan" webinar available at **http://www.mdhungersolutions.org/pdf/webinar_state_outreach_plan_slides.pdf**. This slideshow goes over best-practices for outreach and details on becoming a partner on the State Outreach Plan.

Maryland Out of School Time (MOST) Network: **www.mdoutofschooltime.org**
(General information about the MOST Network)

United States Department of Agriculture (USDA): **<http://snap.ntis.gov/Default.aspx>**
(For free and downloadable SNAP outreach materials and nutrition education materials)

Women, Infants and Children (WIC): **<http://fha.maryland.gov/wic/>**
(For information about WIC, eligibility and how to apply)
*SAIL has a link to WIC, but individuals cannot apply for WIC via SAIL.

For WIC outreach materials please contact:

Colleen Phebus
Office of the Maryland WIC Program
Procurement & Outreach Specialist
(410)767-0191
cphebus@dhmh.state.md.us

Appendix I.

Social Services and Benefits Programs

Program Name	Program Description	Program Eligibility																		
Food Supplement Program (FSP)/ Supplemental Nutrition Assistance Program (SNAP)	FSP is the state program name and SNAP is the federal name for what was formerly called Food Stamps. FSP benefits are used to help low income and working households buy the food they need through an Electronic Benefits Transfer (EBT) card, called an Independence Card in Maryland.	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Household Size</th> <th style="text-align: center;">Gross Monthly Income (200% poverty level)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">\$1,806</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">\$2,430</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">\$3,052</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">\$3,676</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">\$4,300</td> </tr> <tr> <td style="text-align: center;">6</td> <td style="text-align: center;">\$4,922</td> </tr> <tr> <td style="text-align: center;">7</td> <td style="text-align: center;">\$5,546</td> </tr> <tr> <td style="text-align: center;">8</td> <td style="text-align: center;">\$6,170</td> </tr> </tbody> </table> <p>For each additional person, add \$600</p>	Household Size	Gross Monthly Income (200% poverty level)	1	\$1,806	2	\$2,430	3	\$3,052	4	\$3,676	5	\$4,300	6	\$4,922	7	\$5,546	8	\$6,170
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Temporary Cash Assistance (TCA)	TCA provides cash assistance to low income families with dependent children when the family's cannot meet their needs. TCA prepares program participants for independence through work.	<ul style="list-style-type: none"> • Families with children under the age of eighteen, including an unborn child • Earned and unearned income cannot exceed the benefit level paid for the assistance household size • Assets cannot exceed \$2,000.00 • Cooperation with child support, participation in work activities and compliance with substance abuse provisions 																		
Temporary Disability Assistance Program (TDAP)	TDAP helps low-income, disabled Marylanders obtain cash, medical and housing assistance. The program is funded through the State of Maryland to provide help to individuals without dependent children.	<ul style="list-style-type: none"> • Disabled adults with no children in the household • Disability must be verified through a medical report by a licensed medical practitioner • applicants who are disabled for 12 months or more must file an application for Supplemental Security Income (SSI) 																		

Program Name	Program Description	Program Eligibility																								
Medical Assistance (MA) - Medicaid	<p>MA, also called Medicaid, is a program that pays the medical bills of low or no income individuals that cannot afford medical care. Medicaid provides three types of critical health protection:</p> <ol style="list-style-type: none"> 1. Health insurance for low-income families, children, elderly, and people with disabilities 2. Long-term care for older Americans; and 3. Supplemental coverage for low-income Medicare beneficiaries (e.g., payment of Medicare premiums, deductibles and cost sharing). 	<ul style="list-style-type: none"> • MA coverage is automatically granted to individuals receiving other public assistance, including Supplemental Security Income (SSI), Temporary Cash Assistance (TCA), and Foster Care children • Low-income families, children, pregnant women, and aged, blind, or disabled adults may also qualify for Medicaid • You can have private health insurance and be eligible for MA • Income no more than \$350 per month and assets no more than \$2,500 for a household of one 																								
Maryland Children's Health Program (MCHP)	MCHP provides full health benefits for children up to age 19 and pregnant women who meet the income guidelines. MCHIP provides care through a variety of Managed Care Organizations (MCOs).	<ul style="list-style-type: none"> • Children under age nineteen, who are not eligible for Medicaid and pregnant women of any age • Countable income is at or below 200% of the federal poverty level • Children of employed parents whose employer does not offer family health insurance (NOTE: In some instances, having health insurance will not prevent you from being eligible for MCHIP. Even if you have health insurance, it's best to apply and let the case manager assigned to your application determine your eligibility) 																								
Medical Assistance Long Term Care (LTC)	LTC assists eligible individuals residing in a long-term care facility to assist with medical expenses and some part of their cost-of care.	<ul style="list-style-type: none"> • Disabled or aged individuals admitted to long-term care facilities 																								
Maryland Energy Assistance Program (MEAP)	MEAP provides assistance with home heating bills. Some assistance is available to replace broken or inefficient furnaces.	<table border="1"> <thead> <tr> <th data-bbox="1057 699 1105 909">Household Size</th> <th data-bbox="1057 405 1105 657">Maximum Monthly Income Standards</th> <th data-bbox="1057 132 1105 342">Maximum Yearly Income Standards</th> </tr> </thead> <tbody> <tr> <td data-bbox="1133 793 1157 814">1</td> <td data-bbox="1133 468 1157 594">\$1,579.37</td> <td data-bbox="1133 195 1157 321">\$18,952.50</td> </tr> <tr> <td data-bbox="1187 793 1211 814">2</td> <td data-bbox="1187 468 1211 594">\$2,124.79</td> <td data-bbox="1187 195 1211 321">\$25,497.50</td> </tr> <tr> <td data-bbox="1240 793 1265 814">3</td> <td data-bbox="1240 468 1265 594">\$2,670.20</td> <td data-bbox="1240 195 1265 321">\$32,042.50</td> </tr> <tr> <td data-bbox="1294 793 1318 814">4</td> <td data-bbox="1294 468 1318 594">\$3,215.62</td> <td data-bbox="1294 195 1318 321">\$38,587.50</td> </tr> <tr> <td data-bbox="1347 793 1372 814">5</td> <td data-bbox="1347 468 1372 594">\$3,761.04</td> <td data-bbox="1347 195 1372 321">\$45,132.50</td> </tr> <tr> <td data-bbox="1401 793 1425 814">6</td> <td data-bbox="1401 468 1425 594">\$4,306.45</td> <td data-bbox="1401 195 1425 321">\$51,677.50</td> </tr> <tr> <td data-bbox="1438 678 1503 930">For each additional person, add</td> <td data-bbox="1438 468 1503 594">\$545.42</td> <td data-bbox="1438 195 1503 321">\$6,545.00</td> </tr> </tbody> </table>	Household Size	Maximum Monthly Income Standards	Maximum Yearly Income Standards	1	\$1,579.37	\$18,952.50	2	\$2,124.79	\$25,497.50	3	\$2,670.20	\$32,042.50	4	\$3,215.62	\$38,587.50	5	\$3,761.04	\$45,132.50	6	\$4,306.45	\$51,677.50	For each additional person, add	\$545.42	\$6,545.00
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Program Name	Program Description	Program Eligibility																				
Electric Universal Service Program (EUSP)	<p>EUSP assists eligible low-income electric customers with their electric bills. Assistance is available whether you are an active customer or you are currently without services. Eligible electric customers may receive help in three ways:</p> <ol style="list-style-type: none"> 1. Help to pay current electric bills 2. Help to pay past due electric bills; and, 3. Help with energy efficiency measures to reduce future electric bills. 	Same eligibility as MEAP																				
Child Care Subsidy Program (CCSP)	CCSP provide financial assistance with child care costs to eligible working families by through vouchers.	<table border="1"> <thead> <tr> <th data-bbox="579 632 617 968">Household Size</th> <th data-bbox="579 100 617 632">Maximum Annual Income</th> </tr> </thead> <tbody> <tr> <td data-bbox="617 632 654 968">2</td> <td data-bbox="617 100 654 632">\$24,277</td> </tr> <tr> <td data-bbox="654 632 691 968">3</td> <td data-bbox="654 100 691 632">\$29,990</td> </tr> <tr> <td data-bbox="691 632 729 968">4</td> <td data-bbox="691 100 729 632">\$35,702</td> </tr> <tr> <td data-bbox="729 632 766 968">5</td> <td data-bbox="729 100 766 632">\$41,414</td> </tr> <tr> <td data-bbox="766 632 803 968">6</td> <td data-bbox="766 100 803 632">\$47,127</td> </tr> <tr> <td data-bbox="803 632 841 968">7</td> <td data-bbox="803 100 841 632">\$48,198</td> </tr> <tr> <td data-bbox="841 632 878 968">8</td> <td data-bbox="841 100 878 632">\$49,269</td> </tr> <tr> <td data-bbox="878 632 915 968">9</td> <td data-bbox="878 100 915 632">\$50,340</td> </tr> <tr> <td data-bbox="915 632 953 968">10</td> <td data-bbox="915 100 953 632">\$51,411</td> </tr> </tbody> </table>	Household Size	Maximum Annual Income	2	\$24,277	3	\$29,990	4	\$35,702	5	\$41,414	6	\$47,127	7	\$48,198	8	\$49,269	9	\$50,340	10	\$51,411
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