

## Resources for #RealCollegePHL Students Did You Know That College Students Could Get Assistance to Pay for Groceries and Utility Bills?

Being in college can be a stretch for your budget and many students wish that they had additional support to afford food, utilities, and other basic needs. You may be eligible for programs that reduce your expenses and/or help you cover them. If this applies to you or someone you know, consider the following resources.

### HELP FOR FOOD

[SNAP](#), also known as food stamps, offers eligible students up to \$194 per month (for one person/household) to buy groceries. You may qualify for assistance if one of these situations apply:

- You were approved for work-study
- You have a low-wage job and work an average of 80 hours/month
- Have a medical barrier to employment
- Have children or a dependent under your care
- Are enrolled in college less than halftime

Call BenePhilly at 1-833-373-5868 to learn if you are eligible for SNAP and get assistance with the application process. You can also download [MyCompass PA app](#) or visit [compass.state.pa.us](https://compass.state.pa.us). When you call, remember that for many programs **only your household's income matters**—not your parents' household—and often financial aid does not count as income. If you participate in work study, be sure to inform them that you are a work-study recipient!

Note: Other rules may apply. If you live with family members and are under 22 years old, you must apply for [SNAP](#) with your family member. If you have a meal plan covering half or more of your monthly meals, you will not be eligible for SNAP.

### HELP FOR UTILITIES

Look into the savings programs to help lower the cost of your monthly bills. You may qualify for assistance based on income and other rules. For more details each of the following programs offers online and in-person application:

- [Electric Bill Assistance Program \(CAP\)](#) - PECO
- [Gas Bill Assistance Program \(CRP\)](#) - PGW
- [Water Bill Customer Assistance Program](#) - City of Philadelphia
- Heating bill subsidies: during the cold months (October to January) you may qualify to get a reduction in your heating bill through [LIHEAP](#). Other rules may apply. Call BenePhilly at 1-833-373-5868 to learn if you are eligible and get assistance with the application process. You can also download [MyCompass PA app](#) or visit [compass.state.pa.us](https://compass.state.pa.us)

Do you have a utility shut-off notice? Community Legal Services offers free legal assistance to low-income families and individuals. Contact them at 215-227-2400 or 215-981-3700 or visit [clsphila.org](https://clsphila.org).

## Other Income Benefits for College Students

Unemployment Benefits	
<b>What it Provides</b>	<ul style="list-style-type: none"> <li>• Cash payments depending on prior earnings</li> </ul>
<b>Who Qualifies</b>	<ul style="list-style-type: none"> <li>• Individuals who have been laid off or had hours reduced</li> <li>• Under new federal rules, many groups are newly eligible to apply including seasonal workers, self-employed, and part-time workers</li> </ul>
<b>How to Apply</b>	<ul style="list-style-type: none"> <li>• Visit the <a href="#">state's unemployment application webpage</a></li> <li>• Use this <a href="#">checklist</a> to see what you need to apply</li> </ul>
<b>Additional Considerations</b>	<ul style="list-style-type: none"> <li>• In order to receive benefits you have to file a biweekly claim</li> <li>• Claims take effect when you apply, not when you lost your job</li> <li>• Applicants typically must answer yes to the question “Are you ready and willing to accept work that matches your work skills” to qualify</li> </ul>
Medicaid and CHIP	
<b>What it Provides</b>	<ul style="list-style-type: none"> <li>• Free or subsidized health insurance</li> </ul>
<b>Who Qualifies</b>	<ul style="list-style-type: none"> <li>• Low- and moderate-income households</li> </ul>
<b>How to Apply</b>	<ul style="list-style-type: none"> <li>• Call BenePhilly at 1-833-373-5868 to learn if you are eligible and get assistance with the application process</li> <li>• Visit <a href="http://compass.state.pa.us">compass.state.pa.us</a></li> <li>• Download <a href="#">MyCompass PA app</a></li> </ul>
<b>Additional Considerations</b>	<ul style="list-style-type: none"> <li>• The Medicaid application gives you the opportunity to apply for other public benefits like SNAP and LIHEAP.</li> <li>• If you do not qualify for Medicaid check <a href="http://healthcare.gov">healthcare.gov</a> to find out about the open and special enrollment periods and get subsidies to pay for coverage</li> </ul>
Financial Aid	
<b>What it Provides</b>	<ul style="list-style-type: none"> <li>• Grants to cover tuition and some nontuition costs</li> </ul>
<b>Who Qualifies</b>	<ul style="list-style-type: none"> <li>• College students enrolled in as few as three units may qualify for certain sources</li> </ul>
<b>How to Apply</b>	<ul style="list-style-type: none"> <li>• Complete the <a href="#">FAFSA</a></li> <li>• Foster youth complete the <a href="#">Chafee Foster Care Independence Program</a></li> <li>• If your income (or your parent/guardian) changed, appeal your financial aid using <a href="#">free financial aid appeals forms</a>.</li> </ul>
<b>Additional Considerations</b>	<ul style="list-style-type: none"> <li>• You should complete the new FAFSA and/or Chafee application ASAP after on October 1, 2020/2021.</li> <li>• Check with your college’s financial aid officer to confirm the proper form/ documentation you need to submit for financial aid appeals.</li> <li>• If you need student loans, opt to accept subsidized (no interest) before accepting unsubsidized (with interest) loans.</li> </ul>