

Families' Guide to **Benefits.gov**



What is Benefits.gov?

As the official benefits website of the U.S. government, Benefits.gov is dedicated to connecting citizens to available benefit programs. With information on over 1,000 programs, the program you're looking for could be just a few simple steps away. Benefits.gov can help you learn what benefits you may be eligible to receive and how to apply for these benefits.

How can Benefits.gov help you?

You work hard and still worry whether you're doing enough to meet your family's needs. Use Benefits.gov to explore assistance programs that may provide help with childcare and buying groceries.

What can you expect to find?

Here are just a few benefits for which you may be eligible:

- The **Head Start program** (for children ages 3-5) and **Early Head Start program** (for pregnant women, infants and toddlers) promote school readiness for children in low-income families by providing comprehensive educational, health, nutritional, and social services.
- **Hope for Homeowners** is a new program for people at risk of losing their home due to default and foreclosure. The program provides new, 30-year, fixed rate mortgages that are insured by the Federal Housing Administration (FHA). Homeowners having difficulty paying their mortgages may be eligible to refinance into a mortgage that they can afford. Hope for Homeowners is voluntary and both lender(s) and homeowner(s) must agree to participate.
- The **American Recovery and Reinvestment Act of 2009** contains COBRA premium assistance provisions that expand COBRA eligibility and provide eligible individuals with a 65 percent reduction of their COBRA premiums for up to 9 months. If eligible, these individuals pay only 35 percent of their COBRA premiums to the plan and the remaining 65 percent is paid by the employer through a payroll tax credit.
- ...And more!

Get Started on your search today!

Click **Start Now** on the homepage to begin answering questions about your current situation in our confidential **Benefit Finder**.



You will be able to instantly view a list of benefits that you may be eligible for based on your responses.

Benefits.gov offers multiple ways to search for benefits. Click on the "Benefits" tab and browse by category, state or Federal agency to help you quickly find the government benefits you are looking for so you can start your application process and be on your way toward improving your life.

You can also search by typing a keyword or phrase into the **Search** box on the homepage. To find-tune your search, try the **Advanced Search** function.

