

Services to Help Families Weather These Challenging Financial Times

Many Tennesseans are experiencing financial challenges. Weathering these challenging times is almost impossible without help. Many Tennesseans, however, are not aware of assistance available to help weather these challenging financial times. Here are eight important services that can help eligible Tennessee families.

1. Earned Income Tax Credit (EITC)

Families with or without children who work part time or full time may be able to use the EITC to receive a credit or refund of about \$457.00 for no children to \$5,028 for 2 or more children. Parents may also have the option of getting more take home pay during the year by filing a form W-5 with their employers. Call the Tennessee Taxpayer Project at **1-866-481-3669** for more information.

2. Free Help with Filing Tax Return (even electronically)

The IRS Volunteer Income Tax Assistance (VITA) program and the Tax Counseling for the Elderly (TCE) Program offer free basic income tax return preparation for taxpayers. Through the VITA program volunteer preparers can also electronically file (or e-file) these tax returns for free.

To find such programs in Tennessee, call the Tennessee Taxpayer Project at **1-866-481-3669**. Another option is dialing 211 or **1-800-318-9335** to get in touch with Tennessee's free help line and volunteer opportunity line from the United Ways of Tennessee. Also see, www.irs.gov for more information on VITA.

3. Food Stamps

For eligible Tennesseans, food stamp benefits can help maximize food dollars. Families and their children as well as the elderly and disabled may be eligible if they meet the citizenship, income, and resource tests. If you have questions you can call the Legal Aid Society at **1-800-262-6817**. Households can apply at the local DHS offices at no charge. Applications are also on line at www.state.tn.us/humanserv/us.

4. Temporary Assistance for Needy Families or Families First

The Families First program provides temporary cash benefits to families who have children, and are experiencing financial difficulties. These benefits are time-limited to 60 months in a participant's life time. The Families First program emphasizes work, training, and personal responsibility. Households can apply at the local DHS offices at no charge. Applications are also on line at www.state.tn.us/humanserv/us.

5. TennCare for Children

Children covered by TennCare can receive hospital care, visits to the doctor, preventive care, medicine, dental care, immunizations, and eyeglasses. Children of parents with lower income may be eligible even if both parents work, and even if the family has a car, a house, and a savings account.

New applicants can only apply for TennCare Medicaid which has two groups: Categorically Needy and Medically Needy. Different TennCare groups have different eligibility guidelines. Parents can apply for TennCare at their county Department of Human Services (DHS) office. Call **1-866-311-4287** for more information.

6. Help with Medication Costs

Tennessee residents between the ages of 19 and 64 who do not have prescription drug coverage may be eligible for CoverRx. This program is a pharmacy assistance program designed to assist Tennesseans who have no pharmacy coverage, but have a need for medication. CoverRx provides affordable access to more than 250 generic medications in addition to some name brands of insulin and of mental health medications.

CoverRx is not health insurance and will not cover doctor's visits or hospitalizations. CoverRx has no monthly premiums, just affordable copays which vary with income. For questions about benefits or enrollment, contact Express Scripts toll-free at **1-888-560-2649**. See, also the state website at www.covertn.gov.

7. Child Care Assistance

DHS provides financial assistance for child care costs for qualifying families. There are several programs with different features and eligibility guidelines. Parents can apply at their county DHS office to get information on applying with area child care certificate programs. Another helpful resource is Tennessee's Child Care Resource and Referral located at www.tnccrr.org.

8. Assistance with Child Support

Tennessee has a network of child support services offices which serve all 95 counties. Without hiring a lawyer, parents can get help families with locating absent parents, obtaining child support, enforcing child support orders, or establishing paternity. Parents who pay child support can also apply to request a change in the payment amount when there is a significant change in circumstances. Call **1-800-838-6911** to locate your child support office.

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Note: This community education column from the Legal Aid Society is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

The Legal Aid Society is a non-profit law firm, not a government agency, and all calls are strictly confidential. If you need more information on this or other common legal problems, please call 1-800-238-1443 or visit our Web site at www.las.org. Many previous "Legal Notes" newspaper columns are available on the Web site.

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