

# Extra Credit:

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A Guide to Resources  
for Non-traditional,  
Parenting, and  
Low-Income Learners



## ACKNOWLEDGEMENTS:

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Nebraska Appleseed would like to thank the Working Poor Families Project for their generous support of this guide. We would also like to thank the Crittenton Women's Union for their input and expertise. Nebraska Appleseed also thanks Ken Smith for his significant contributions to this project.

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# Introduction

This guidebook is intended for students, professors, financial aid officers, and others seeking information about how public programs can help students pursuing higher education.

Going to school can lead to the education and skills necessary to gain steady employment and family supporting wages. At the same time, supporting a family and paying tuition can be challenging.

Programs are available in Nebraska that can help students with food, health care, heating and cooling assistance, child care, and other basic needs. This guide provides information about the rules for applying, qualifying for, and receiving such assistance while in school. It also provides information about going to and paying for school.



# Going to and Paying for School

Higher education can be expensive, but increasing your skills may make it worth your investment. The information below may help you choose the path that is best for you.

## 1) What should I study?

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It is important to choose a program that will lead you to a degree, certificate, or diploma in a career that will pay well and that has job openings. Career counselors and employment agencies can help you find out what jobs are available and what education or training is required. If you have a criminal record or are an undocumented immigrant, make sure you know you will be able to work in your field of choice.

Resources that may be helpful to you include:

- "Nebraska Appleseed's Top Jobs for Families"

**Report:** This report provides information about jobs that pay family supporting wages and have growth potential. Access the report here: <http://neappleseed.org/wp-content/uploads/downloads/2012/05/Top-Jobs.pdf> or call 1-402-438-8853.

- **Nebraska Department of Labor:** Provides information about promising careers, wages, annual openings and more. Information is available by region here: <http://networks.nebraska.gov/analyzer/default.asp> or call 1-401-471-9000.

## 2) Where should I study?

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Consider attending a public community college. You will pay less in tuition and fees than at a private school and still receive a quality education. Visit the school to see what it is like.

Questions you may want to ask include:

- Is the school accredited?
- What career placement resources are available?
- What are the typical graduation rates?
- Are students who attend pleased with their experience?
- Are flexible schedules and options available for parenting and/or working students?

Resources that may be helpful to you include:

**TRIO Programs:** These programs are available in public colleges and universities. They are

focused on helping first-time students, minorities, veterans, people with disabilities and others who may have barriers to attend and complete college. You should ask about TRIO Programs at your local school.

**Mothers Living and Learning Program:** This program, run specifically for low-income parents at the College of St. Mary, integrates family supports into the educational setting: [http://csm.edu/Student\\_Life/Residence\\_Life/Mothers\\_Living\\_\\_Learning/](http://csm.edu/Student_Life/Residence_Life/Mothers_Living__Learning/) or call 1-(402)399-2400.

**Community College Association "Guide to Educational Opportunities":** Provides information about the major areas of study at all of Nebraska's Community Colleges: <http://www.ncca.ne.gov/ncss/pdf/EdOpGuide07.pdf> or call 1-402-471-4685.



### 3) *When should I go?*

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Start researching enrollment options right away. Many schools require you to take a placement test in English and Math. Depending on your scores, you may need to take some developmental courses before starting your program. Developmental courses are classes that colleges require to develop your skills before you can take classes for credit towards a degree or

certificate. Many Community Colleges have a quarter schedule, meaning that there are multiple enrollment periods each year. You may want to talk to an admissions counselor about your options. You may also need to make plans for child care and transportation so that you do not miss any classes.

### 4) *How can I afford it?*

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Talk to an admissions counselor at your local school or call EducationQuest, a nonprofit organization focused on helping people go to college (1.800.303.3745). These experts can help you find your way. You may also want to take the following steps:

1. Calculate how much school will cost. Include fees, books, supplies, and extra costs for transportation and child care. Develop a plan for how to pay for school.
2. Fill out the Free Application for Federal Student Aid (FAFSA) to find out what financial aid you may be eligible to receive. You can get the application at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or from a library or college. Recent high school graduates and adult students may apply.
3. If your school is approved by the United States Department of Education, you may be able to get federal and state grants, loans, or work-study.

**Scholarships and Grants:** This type of financial aid does not need to be repaid.

Scholarships and grants are frequently given based on need and/or merit.

**Loans:** Loans are borrowed money that must be paid back. If you need to take out a loan, try to get a federal government loan which provides flexible payment plans. Research your student loan company to make sure that the rates will remain reasonable and there are

no large payments due at the end of the loan. Ask your school's financial office for advice about reasonable interest rates and loan amounts.

**Work-Study:** These programs provide part-time employment to help with college expenses.

4. Reduce your costs by finishing faster. If you have attended school before, see if you can transfer the credits. Ask if the school offers credit for prior learning, experience, or prior assessments.

Resources that may be helpful to you:

**Education Quest:** EducationQuest Foundation is a nonprofit organization with a mission to improve access to higher education in Nebraska through free college planning services, outreach services, need-based scholarship programs, and college access grants. <http://www.educationquest.org/> or call 1-800.303.3745.

**One-Stop Career Centers:** The Nebraska Department of Labor runs local One-Stop Career Centers that provide resume building, job seeking, and training opportunities. <http://dol.nebraska.gov/center.cfm?PRICAT=3&SUBCAT=3B> or call 1-401-471-9000.

**FAFSA:** The Federal Student Aid office of the United States Department of Education links students to financial aid resources. <http://federalstudentaid.ed.gov/about/index.html> or call 1-800-433-3243.

# Health and Human Service Programs



The Nebraska Department of Health and Human Services (DHHS) provides a variety of services that can help to support people to make ends meet. This includes programs like Aid to Dependent Children (ADC) known as Temporary Assistance for Needy Families or TANF at the federal level, child care assistance, Medicaid/Kid's Connection, Supplemental Nutrition Assistance Program (SNAP formerly known as food stamps), and Low Income Home Energy Assistance Program (LIHEAP). The follow sections will provide more detail about these programs, who is eligible, the benefits available, and program requirements.

## 1) Aid to Dependent Children (ADC) or cash assistance

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### **What is ADC?**

The ADC program provides cash assistance grants to needy children and parents or relatives that live in the same home. Cash assistance may be used to pay for family living expenses like rent, utilities, food, clothing, and other necessities. The program is meant to strengthen family life and help parents to reach and maintain self-sufficiency and independence.

### **Am I eligible for the program?**

In general, you may be eligible to receive ADC benefits if you have a low-income and are the parent or relative of a child in your care (or are in your third trimester of pregnancy). You also must live in Nebraska, be lawfully present, and be unemployed, under-employed (working for very low wages), or about to become unemployed. Other factors are involved in determining eligibility as well.

### **What benefits can I get if I am eligible for ADC?**

If you are eligible for ADC, you will get a monthly cash grant, and normally you and your child will be automatically eligible for Medicaid (see below). You also may be able to get supportive services, like child care, in order to find and maintain a job.

The size of your cash grant depends on many factors, including how many people live in your house. For example, if you only have one child you would get about \$300 per month. For each additional child you would get another \$71 per month.

### **Can I go to school while I am on the ADC program?**

Probably yes. With some exceptions, most people on ADC must participate in a program called Employment First (EF). EF requires able-bodied adults to complete a "work activity" for at least 30 hours a week in order to receive a grant. Some hours (20) must come from "core" work activities and some (10) can come from "non-core" work activities.

Core activities may include things like unpaid work experience, and employment. Several core activities (listed below) allow EF participants the opportunity to pursue education.

Non-core activities (described further below) involve education and training to help participants improve their ability to find a job that will allow them to be self-sufficient.

*On the following page you will find a chart outlining how education can be done under EF.*

EF Activity	Who Can Choose It?	How Does It Work?
<b>Secondary Education</b> (high school)	A participant under age 20 who is either married or a single head of household	Satisfactory high school attendance meets the full work requirement
<b>General Education Development (GED) Program</b>	A participant without a high school diploma who needs a GED in order to achieve self-sufficiency	<i>If you are under age 20</i> , satisfactory GED program attendance meets the full requirement. <i>If you are 20-23</i> , participation for 20 hours per week meets the full work requirement. <i>If you are 24 or older</i> , GED participation can meet up to 10 of your non-core work hours (but you must also complete a different core work activity for at least 20 hours each week)
<b>Education Directly Related to Employment</b> (such as Adult Basic Education, English as a Second Language (ESL) and other courses designed to provide knowledge and skills for specific jobs).	A participant who needs greater skills in basic education and/or English as a Second Language (ESL) in order to achieve self-sufficiency	<i>If you are under age 24</i> , participating for an average of at least 20 hours per week meets the full work requirement. <i>If you are age 24 or older</i> , you can use this for up to 10 of your non-core work hours (but you must complete a different core work activity for at least 20 hours each week)
<b>Vocational Education</b> (including academic and occupational coursework that may lead to a certificate, diploma, or associate degree.	A participant who needs an associate degree, diploma, or certification in order to achieve self-sufficiency	Class time and supervised study time (one hour of study time for each hour spent in class) can count toward your core and/or non-core hours for up to 36 months. After 36 months, these activities only count toward your non-core hours
<b>Post-Secondary Education</b> (college or university)	A participant who needs a bachelors degree in order to achieve self-sufficiency	Class time and supervised study time (one hour of study time for each hour spent in class) can count toward your core and/or non-core hours for up to 60 months.

Note that if you choose to pursue education as your work activity for EF you will have to verify attendance at your program. If you do not verify

your hours, or fail to attend courses without excuse, you could lose your ADC benefits for a period of time.

## 2) Child Care Assistance

### What is Child Care Assistance?

Child Care Assistance is a program that helps to provide child care to some working families and families on the ADC program (see page 4).

### Am I eligible for the program?

There are several things that determine eligibility. In general, you may be eligible if you have a low-income, you live in Nebraska and are lawfully present, and you have a particular need for the assistance. For example, you must

be employed, looking for work, participating in ADC (see above), enrolled in education programs, need medical care or counseling, or are incapacitated. Finally, the child in need of care must also be age 12 or younger, or age 18 or younger if the child has special needs.

### How much money can I make and be eligible for the program?

The amount of money you can make depends on your particular circumstances. For example,

## 2) Child Care Assistance (continued)

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families on ADC are usually eligible for child care, as are low-income families that are not on ADC. Other families with higher incomes may be eligible, but may have to pay for a portion of the child care costs.

### **What benefits can I get if I am eligible?**

If you are eligible you may be able to have all or part of the costs of child care paid. DHHS may pay up to 60 hours per week for child care when

you are working, looking for work, going to school, or have other needs for child care.

### **What if I was on ADC then lost it because I got a job or earned more money?**

Transitional child care may be available to you if you lost ADC because of increased earnings. If you meet certain requirements, and continue to have a low-income, you may be able to get transitional child care for 24 months after you lost ADC.

## 3) Medicaid/Kids' Connection

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### **What is Medicaid/Kids' Connection?**

Medicaid and Kid's Connection are health insurance programs for certain low-income Nebraskans.

### **Am I eligible for the program?**

There are several things that determine eligibility. In general, you may be eligible if you have a low-income, you live in Nebraska and are lawfully present, and you (or your family members) fit into certain categories.

For example, normally you must be a child, pregnant, elderly or disabled, or very-low-income. Note that most people on the ADC program automatically qualify for Medicaid (See page 4).

### **How much money can I make and be eligible for the program?**

The amount of money you can make and be eligible depends on what category you or your family members might fit into. The following chart provides some examples:

Category	Income (for a family of 3)
Children	\$3,180 or less per month
Pregnant Women	\$2,943 or less per month
Aged/Disabled/Blind	\$1,590 or less per month
Certain Low-Income Parents/Caretakers	\$906 or less per month

Note that there are other eligibility factors that come into play, such the amount of resources or assets you have.

### **What benefits can I get if I am eligible?**

If you are eligible these programs will provide health insurance coverage for many types of medical needs, including but not limited to doctor visits, dental care, prescription drugs, mental health care, physical therapy, and many other types of services. You will have to find a Medicaid approved provider in order to receive care.

### **Do I have to pay for premiums or copays?**

Some people are required to pay a copay for certain services, but you will not be charged a premium for these programs.

## 4) Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps)

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### What is SNAP?

SNAP is a program that provides benefits to allow low-income Nebraskans to buy nutritious food. Benefits are received via electronic benefit transfer card (EBT), similar to a debit card.

### Am I eligible for the program?

There are several things that determine eligibility. In general, you may be eligible if you are low-income; you live in Nebraska, and are lawfully present. *There are also special conditions for students for the program.*

### What are the special conditions for students?

Some people, like students, must meet special conditions in order to get SNAP, and even if students meet those special conditions they must still meet other program requirements.

In general, a student is considered to be someone in your household that is enrolled at least half time in a curriculum in a college, university, business, technical, or vocational school (not including programs that are not part of a curriculum, like English Language Learners).

### If you are enrolled at least half time and any of the following are true, you may be able to get SNAP.

- You are age 17 or younger or are age 50 or older
- You are physically or mentally unfit
- You get ADC benefits for your family, or are enrolled in the Employment First program (see above)
- You are working 20 hours or more per week (or 80 hours or more per month) for pay or you are self-employed (with certain other requirements)
- You are doing on the job training
- You are caring for a household member age 5

or younger, or age 11 or younger (and you do not have the child care necessary to work 20 hours per week and go to school) or you are caring for a child age 11 or younger and you are enrolled in school full time

- You are a single parent enrolled full time in an institution of higher education through the Workforce Investment Act, State employment and training program, the Trade Act, or Employment First.
- You are participating in a regular work-study program during the school year.

Note that If you are doing a work-study program then you must be approved to participate in that program and the program itself must be approved. You would then be eligible for SNAP during the month the school term begins, but not during breaks of a month or more.

\*\*Even if you do not meet the eligibility criteria to participate in SNAP, other individuals in your household may be. Remember, everyone is eligible to apply for SNAP benefits.

### What if I am enrolled less than half time or part time?

If you are enrolled less than half time as a student, you are not considered a "student" for SNAP purposes. However, you may still be eligible for SNAP if you meet the general eligibility criteria. Anyone can apply for SNAP, not just students.

### What if I have roommates?

SNAP is given to households, which can be a person living alone or a group of people living together who buy and eat meals together. If you buy food and prepare more than half your meals separately from your roommates, you can apply for SNAP for yourself.

If you live in a dorm and get more than half of your meals from a meal plan you are ineligible for SNAP.



## 4) Supplemental Nutrition Assistance Program (continued)

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### What if I live with my parents?

SNAP is given to households, which can be a person living alone or a group of people living together who buy and eat meals together. If you are age 22 or older and buy and prepare half your meals separately from your parents then you can apply for SNAP for yourself. If you are age 22 or younger you cannot get SNAP separately from your parents if you live with them. You must apply as one household with your parents.

### How much money can I make and be eligible for the program?

The amount of money you can make depends on your circumstances. Below is a chart that provides information about 2012 guidelines.

Household Size	Gross Monthly Income
1	\$1,211.00
2	\$1,640.00
3	\$2,069.00
4	\$2,498.00
Each Addl. Member	plus \$414.00

Note that in calculating your income, expenses like child care, child support costs, and more may be deducted. Note also that financial assistance given to you through grants, loans, or scholarships (unless assistantship, fellowship or stipend) is not counted against you during the period of time for which the money is given to you to be used.

### What benefits can I get?

The amount of benefits you can get depends on the size of your household, as well as your income and expenses. The average benefit is \$122 per person per month. Whatever amount you get will be put onto an EBT card, which can be used to buy food items just like a credit card.

## 5) Low Income Home Energy Assistance Program (LIHEAP)

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### What is the LIHEAP?

LIHEAP is a program that provides utility assistance to families, the elderly, and people with disabilities, in order to offset the cost of home energy.

### Am I eligible for the program?

There are several things that determine eligibility. In general, you may be eligible if you have a low-income, you live in Nebraska and are lawfully present, and you pay your own utilities (as a homeowner, or renter). You also can only have \$5,000 or less in resources (such as bank accounts, stocks, bonds, or anything you could hold in a bank).

### What if I do not pay my own utility costs?

If you live in a place where you pay room and board but not utilities then you are not eligible.

### What benefits can I get if I am eligible?

The highest level of assistance usually goes to those households that have the lowest incomes, taking into account the size of their family.

If you are found eligible you may get subsidies for all or part of the cost for utilities, such as gas, fuel, or electricity. Payment for these will normally be made directly to your utility company.

### What about cooling assistance or air conditioning?

People that are elderly or that have a medical condition that can be aggravated by extreme heat may be eligible for cooling assistance. Such medical conditions may include diabetes, seizures, and mental illness, among other conditions.



# Other Resources

Other public programs are available to students that may be helpful to you, including in-state tuition for immigrant students, housing assistance, tax programs, and unemployment insurance.

## 1) In-State Tuition

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Some immigrant students may qualify for in-state tuition at public schools if they meet certain requirements. In general, these will be immigrants that have applied for citizenship or a green card and have lived in Nebraska for at least 6 months, or immigrants that lived in Nebraska for 3 years

and graduated from a Nebraska high school. Qualifying students receive the same tuition rate as other Nebraska students. Other requirements apply. Go to <http://neappleseed.org/> publications and "In-State Tuition for Immigrant Students Brochure" for more details.

## 2) Tax Deductions for Students

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You are eligible for this deduction of tuition and fees if ALL of the following are true:

Your income is below \$80,000 if you are single or \$160,000 if you are married.

- You paid tuition or fees required for enrollment. (Room and board do not count, and books count only if the school requires that you buy them from the school as a condition of enrolling.)
- You paid the school directly and those expenses were required for the student to enroll.
- You paid for tuition or fees during the tax year, and the course either started that year or by March of the following year.
- Your class was at the undergraduate or graduate level.

- You attended an institution that is eligible. (You can check with the school to make sure.)
- You cannot claim this deduction if you also claim the AOTC or Lifetime Learning Credit for the same student.
- You cannot claim this deduction for expenses paid with tax-free funds, such as a tax-free scholarship, employee benefit, or portions of distributions from certain educational savings accounts or tuition plans.
- Students with felony drug convictions are eligible.
- You cannot claim this deduction if you are married but filing separately instead of jointly, or if someone else can claim you as their dependent.

## 3) Nebraska Department of Health and Human Services and ACCESS Nebraska

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The Nebraska Department of Health and Human Services provides help ranging from food assistance to health insurance. ACCESS Nebraska is the

on-line and call center based system for applying for benefits. <http://dhhs.ne.gov/Pages/default.aspx> or call 1-800-254-4202.

## 4) Know Your Rights Series

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Nebraska Appleseed provides a series of brochures about your rights in public programs, including the Supplemental Nutrition

Assistance Program, Aid to Dependent Children, and more. [www.neappleseed.org](http://www.neappleseed.org) or call 1-402-438-8853.

# List of Public Colleges and Universities/ Community Colleges in Nebraska

## 1) Public Colleges and Universities:

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Chadron State College (Chadron)  
1000 Main Street  
Chadron, NE 69337  
(308) 432-6000

University of Nebraska-Lincoln (UNL)  
1400 R Street  
Lincoln, NE 68508  
(402) 472-2211

Peru State College (Peru)  
600 Hoyt  
Peru, NE 68421  
(402) 872-3815

University of Nebraska at Omaha (UNO)  
6001 Dodge Street  
Omaha, NE 68182  
(402) 554-2800

University of Nebraska at Kearney (UNK)  
905 West 25th Street  
Kearney, NE 68849  
(308) 865-8517

Wayne State College (Wayne)  
1111 Main Street  
Wayne, NE 68787  
(402) 375-2982

## 2) Community Colleges:

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Central Community College  
CCC has locations in Columbus, Grand Island,  
Hastings, Holdrege, Kearney, and Lexington  
(402) 564-7132

Nebraska Indian Community College  
2605 Dakota Avenue  
South Sioux City, NE 68776  
(402) 494-2311

Little Priest Tribal College  
601 East College Drive  
Winnebago, NE 68071  
(402) 878-2380

Northeast Community College  
801 E Benjamin Avenue  
Norfolk, NE 68701  
(402) 844-7620

Metropolitan Community College  
5300 North 30th Street  
Omaha, NE 68111  
(402) 457-2400

Southeast Community College  
8800 O Street  
Lincoln, NE 68520  
(402) 471-3333

Mid-Plains Community College  
601 West State Farm Road  
North Platte, NE 69101  
(308) 535-3701

Western Nebraska Community College  
1601 East 27th Street  
Scottsbluff, NE 69361  
(308) 635-3606







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