

NAME: _____

DATE: _____

ACTIVITY

Qualifying for Government Programs

What + Why: Use real income rules to crack the code on who qualifies for government programs in real life.

In this activity, you will work with a group to apply real eligibility rules and financial data to determine which government programs your selected case study profile qualifies for.

Supporting Materials:

Profiles (Case Study)

Financial Snapshots (Case Study)

Pay Stubs (Case Study)

Instructions:

1. Review your group's selected profile's income, household size, and monthly expenses.
2. Examine each government program and its eligibility criteria.
3. Use the income cutoffs and calculations provided to determine if the case study individual qualifies.
4. Record your group's decisions and briefly explain the evidence and reasoning used for each decision in the Government Programs Matrix.

Be prepared to share your decisions and explain how your group reached each conclusion.

Government Program Matrix

Government Program	Kiana Thompson	Rafael Martinez	Maya Patel	Brianna Parker	Trey Williams
SNAP 					
Medicaid 					
ACA Marketplace Subsidies 					
Unemployment Insurance 					
Housing Assistance 					
Childcare Assistance 					

Government Programs & Qualification Criteria

Reference List

Note: Eligibility rules and rates vary by state and change over time. Estimated national annual thresholds have been calculated and provided.

SNAP (Supplemental Nutrition Assistance Program):

Helps pay for groceries

Requirements:

- **Single adult:** earns **\$20,000 or less per year**
- **Households of 3–4:** total earn below \$45,000 per year (Roommates may be eligible if the household purchases and prepares food together.)
- Has limited savings (typically less than \$3,000)

Key idea: SNAP is a grocery-assistance program for people whose income is at or below 130% of the federal poverty line.

Medicaid: Low-cost or free health insurance

Requirements:

- **Single adult:** earns **\$20,000 or less per year**
- **Family of 3–4:** earns **\$40,000 or less per year**
- Does not have affordable insurance through work

Key idea: Medicaid is income-based and is often the main option for people with low wages or part-time work.

Unemployment Insurance (UI): Temporary income for workers who have lost a job

Requirements:

- **Recently lost a job through no fault of their own** (for example: layoffs, business closure, reduced hours)
- **Worked and earned wages** during the past year
- **Is actively looking for work**

Key idea: Unemployment insurance replaces part of a worker's previous wages, usually paying up to about \$300–\$600 per week for a limited number of weeks, depending on the state.

ACA Marketplace Subsidies: Reduces monthly health insurance costs

Requirements:

- **Single adult:** earns \$15,650–\$62,600 per year
- **Family of 3:** earns \$26,650–\$106,600 per year
- Does not have affordable insurance through work

Key idea: This supports **moderate-income workers**, not just very low-income households.

Housing Assistance: Helps lower rent costs

Requirements:

- Income is **low compared to housing costs**.
- **Single adult:** under \$30,000
- **Family:** under \$50,000
- Monthly rent is more than 30% of monthly income.

Key idea: Housing assistance is based on income level and how much of that income is spent on rent.

Childcare Assistance: Helps pay for daycare

Requirements:

- Household has **young children**.
- Parent(s) are working or in school.
- **Single parent:** under \$40,000
- **Two-parent household:** under \$60,000

Key idea: Designed to help working parents stay employed.