FINANCIAL HEALTH RESOURCE GUIDE



FINDING FOOD ASSISTANCE



SpringFour is here to help. The following guide provides information about resources for finding food assistance. This guide is intended as a free resource for families and individuals seeking assistance with accessing food benefit programs and finding food.

Para ver la información de este documento en Español Haz Clic Aquí

SpringFour® is a social impact fintech that provides professionally vetted financial health resources through banks, lenders, servicers, employers, and non-profit subscribers. Resources in this guide have been independently vetted by the SpringFour Resource Integrity Team. SpringFour never receives a fee for referring or including any resource. SpringFour is committed to providing the most recent information available. Please note that some of the resources listed may have changed after publication. This document is proprietary. Do not copy or distribute without permission.



FINDING SUPPLEMENTAL GROCERIES

Many Americans struggle to afford nutritional food for an active, healthy life. In fact, the USDA estimates that more than 1 in 10 people in the United States experience some level of <u>food insecurity</u> on a regular basis. There are <u>government food assistance programs</u> and nonprofits that can help, even if you have not qualified for food assistance in the past or <u>think you</u> will not qualify for help.

FOOD BANKS AND PANTRIES

Many people are reluctant to seek assistance because of <u>common misconceptions</u> about how food banks and pantries work and who they serve. Many families who visit food pantries on a regular basis are housed and employed.

Food Banks are non-profit agencies with the ability to store large quantities of food and distribute it to local food programs. Food banks often have other programs to help individuals and families achieve long-term stability, including community assistance programs, school meal programs, and job-training. Use this locator tool to <u>Find Your Local Food Bank</u>. Your local food bank should be able to provide information about <u>Nutrition Programs and the Food Pantries</u> in your area.

Food Pantries are local distribution centers where individuals and families can go to receive food. They can be found in many places, including community centers, churches, schools, and other non-profits.

WHAT TO EXPECT WHEN VISITING A FOOD PANTRY

When you arrive, the agency representative may ask you to fill out a basic form to show that you live in the area and ask that you declare that you need help with food. Consider bringing a food cart or several reusable bags to take your food to your final destination. Be sure to ask how often you may visit or use services. Call ahead to see if any food distributions are canceled or if there are any special instructions.

Many food pantries provide additional support services such as help paying for bills, job training, health services and help with transportation. You may be required to provide additional information to the agency to receive help.

Things to Know When Visiting a Food Pantry for the First Time



National Hunger Hotline (866) 348-6479

IMMEDIATE FOOD ASSISTANCE

If you need food help immediately, these hotlines can find food resources and other services near your location.



WhyHunger Hotline (800) 548-6479



SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

WHAT IS SNAP?

The <u>Supplemental Nutrition Assistance Program (SNAP</u>), previously called the Food Stamp Program, provides monthly benefits to help eligible individuals and families buy food.

WHO IS ELIGIBLE FOR SNAP?

<u>Eligibility for SNAP</u> depends on your income, your expenses, and your family size. Anyone can apply for SNAP and some children may be eligible for SNAP even if their parents are not. There are special eligibility rules for households with <u>elderly or disabled persons</u> and for students ages 18 through 49 who are enrolled in college at least half time if they meet <u>certain specific exemptions</u>.

If you live in an area affected by a disaster, you may be eligible to receive benefits from the <u>Disaster Supplemental Nutrition</u> <u>Assistance Program (D-SNAP)</u>. You may qualify for D-SNAP if you have disaster-related expenses, even if you would not normally qualify for SNAP.

HOW DO I RECEIVE BENEFITS?

SNAP benefits are provided on an <u>Electronic Benefit Transfer (EBT)</u> card, which works like a debit card. Benefits are automatically loaded into your account each month and you can use your EBT card to buy groceries at authorized food stores and retailers. You can also use the <u>Providers Card app</u> to receive SNAP benefits and others, such as WIC and Disability/SSI.

WHAT KINDS OF FOOD CAN I BUY WITH SNAP?

Any <u>food for the household</u>, such as fruits and vegetables; meat, poultry, and fish; dairy products; reads and cereals; other foods such as snack foods and non-alcoholic beverages; and seeds and plants, which produce food for the household to eat. If you have additional question about the types of food that you can buy using SNAP benefits, check the <u>Ask USDA</u> system.

WHERE CAN I USE SNAP BENEFITS?

The <u>SNAP Retailer Locator</u> allows anyone to locate nearby SNAP-authorized retailers by entering a street address, city, and state, or zip code. Most states allow online purchases with the EBT card.



APPLYING FOR SNAP

Apply for SNAP in the state where you currently live. Each state has a different application form and process.

Apply online <u>SNAP State Directory of Resources | USDA-FNS</u> or call (800) 221-5689.

Your <u>local food bank</u> can also walk you through the application process and help you learn if you may be eligible for SNAP assistance.



WOMEN, INFANTS, AND CHILDREN (WIC)

WHAT IS WIC?

The Special Supplemental Nutrition Program for <u>Women, Infants, and Children (WIC)</u> provides nutritious foods to supplement diets, nutrition education (including breastfeeding promotion and support), and referrals to health and other social services, for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.

WHO IS ELIGIBLE FOR WIC?

Pregnant, postpartum, and breastfeeding women, infants, and children up to age 5 who meet income eligibility and state residency requirements are eligible. Additionally, the applicant must be individually determined to be at "nutrition risk" by a health professional or a trained health official. WIC Eligibility Requirements | USDA-FNS

USDA has a <u>WIC PreScreening Tool</u> to help you determine if you are eligible to receive benefits.

HOW DO I RECEIVE BENEFITS?

Similar to SNAP, benefits are provided on an Electronic Benefit Transfer (EBT) card, which works like a debit card. You can also use the <u>Providers Card app</u> to receive WIC benefits and others, such as SNAP and Disability/SSI.

WHAT IS THE WIC FARMERS MARKET NUTRITION PROGRAM?

Eligible WIC participants are issued <u>Farmers Market Nutrition Program (FMNP)</u> coupons in addition to their regular WIC benefits. These coupons can be used to buy eligible foods from farmers, farmers' markets or roadside stands that have been approved by the state agency to accept FMNP coupons.

ADDITIONAL INFORMATION ON WIC

WIC Fact Sheet
About WIC - WIC at a Glance
WIC Frequently Asked Questions (FAQs)



APPLYING FOR WIC

State agencies are responsible for determining participant eligibility and providing benefits and services, and for authorizing vendors. To apply to be a WIC participant, you will need to contact your state or local agency to set up an appointment. Check out your state's website for contact information.



FOOD PROGRAMS FOR CHILDREN AND SENIORS



FOOD PROGRAMS FOR CHILDREN

The USDA operates several food programs for school-aged children, including the <u>School Breakfast Program</u>, the <u>School Lunch Program</u>, and the <u>Summer Food Service Program</u>.

For more information on the child nutrition programs and application instructions, contact the <u>agency in your state</u> that is responsible for the administration of the programs.

SENIOR FARMERS MARKET NUTRITION PROGRAM

The <u>Seniors Farmers' Market Nutrition Program</u> provides seniors with low incomes access to locally grown produce, honey, and herbs.



Meals on Wheels operates in virtually every community in America through their network of more than 5,000 independently-run local programs. Seniors can access meals in a community facility or senior center, or have them delivered at home and receive a friendly visit and a safety check.

The program generally serves adults over 60 and meals may be provided on a sliding fee scale, from no cost to full price. Some programs offer additional services, such as pet food delivery, emergency meals for bad weather days, or hospital discharge programs.

Check the website to <u>find a program near you</u>, or call the national office for more information at (888) 998-6325.



The No Kid Hungry <u>Free Meals Finder</u> allows families to search for free healthy meals for kids at local community organizations. Detailed information provides directions, hours of operation, and meals available.



HOW TO STRETCH YOUR FOOD DOLLARS

FOOD SHOPPING AND MEAL PLANNING

<u>Shop Simple with MyPlate</u> is an app to help you find cost-saving opportunities in your local area and discover new ways to prepare budget-friendly foods.

The USDA's <u>Food Shopping and Meal Planning</u> website has many resources, including a National Farmers Market Directory, sample menus for celebrating holidays, a seasonal produce guide, tips to reduce waste, and more.

Money Management International's <u>Ultimate Guide to Saving Money on Groceries</u> has tips for reducing money spent on restaurant meals, reducing food waste, and grocery game theory.

MONEY SAVING APPS



<u>Flipp</u> allows you to search multiple stores for weekly savings, add your loyalty cards for extra savings, and find sales on specific items you need.



<u>RetailMeNot</u> offers coupons and promo codes for thousands of stores and restaurants, as well as app-only offers and cash-back shopping.



<u>Too Good to Go</u> helps you find surplus food from restaurants in your area, providing more affordable meals while reducing food waste.



<u>Flashfood</u> partners with grocery stores, listing their food nearing its best-by date and on the app for a discount, reducing food waste and grocery prices. If your grocery store isn't participating, you can submit a request to add them.

USING SNAP & WIC BENEFITS

The National Recreation and Park Association provides guidance on <u>using SNAP and WIC benefits at the grocery store</u>, along with recipes and planning ideas.

Some state agencies provide <u>nutrition education</u> to SNAP recipients as part of their SNAP operations. Check with your state agency to see what programs are available.

<u>SNAP-Ed Connection</u> teaches people how to shop for and cook healthy meals. It can also assist SNAP recipients by providing information about their benefits and any changes to them.