

Food Insecurity & Assistance

“7.8 million Americans fell into poverty between June and November 2020.”⁶

– Robert Wood Johnson Foundation

To continue to support and offer individuals access to healthy foods, a portion of the pandemic relief funds were added to the Supplemental Nutrition Assistance Program (SNAP). Through September 30, 2021 there is a 15% increase in SNAP benefits for those who are low income and meet the program requirements for their state.⁵ The state and federal levels acknowledge the food hardship. For this reason, the extra \$300 for those collecting unemployment will not be taken into account for those who apply for SNAP benefits.⁵

In addition to the SNAP program, there is also the Emergency Food Assistance Program (TEFAP) and the Commodity Supplemental Food Program.² These three organizations work together to transport food from the farms to food banks and to distribute them as meals to those in need.²

You can visit the following website for a list of locations/times of the food bank distributions in Northern Nevada. The requirements for these sites may vary.

www.FBNN.org | (775) 331-3663



Healthy Money Habits April 2021 Newsletter



The third stimulus has arrived and here are some of its components.

Third Stimulus Check:

You can qualify to receive a maximum payment of \$1,400 if your annual income was less than \$75,000 as an individual or \$2,800 if you made \$150,000 or less as a married couple.^{1,3} If you made up to \$80,000 as an individual or \$160,000 as a married couple you may receive a portion of the funds but not the full amount.^{1,3} Those who are qualified but do not have their direct deposit set up should receive the payment in the form of a paper check or EIP debit card.

Unemployment Assistance:

Unemployment will continue to award the additional \$300 weekly payment until September 6, 2021 for those who qualify.³

Housing Assistance:

The new bill is contributing \$25 billion to help renters and landlords.³

Child Tax Credit:

The new bill increased the annual child tax for each child 5 years old and less to \$3,600 and for children between the ages of 6 to 17 for up to \$3,000.³

Pandemic EBT:

This program has been extended through September 30, 2021. The program is for school aged children and provides up to an additional \$114 per child.⁵

Get My Payment tool on the <https://www.irs.gov> to track your payment.

What is the Healthy Money Habits Program all about?

Healthy Money Habits is a free program for Northern Nevada HOPES patients. Finances can affect your health by increasing your stress, which can make you vulnerable to illnesses.

We are here to help you reach financial wellness by providing financial education, coaching, and other services.

Let's work together to set and reach your financial goals.

Remember that financial health is part of your overall health!



Disclaimer: We are not financial advisors or counselors. We do not offer credit/ debt advice, financial help in the form of money, tax preparation, or employment services.

SAVE THE DATE

April is:

National Credit Education Month

April 1st: April Fool's Day

April 7th: World Health Day

April 15th: National Tax Day

(Extension for Federal Tax Deadline is now May 17th, 2021)⁷



Contact Us

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Healthy Money Habits

April 2021 Newsletter

Find the financial terms:

W	B	T	Y	K	G	H
N	O	R	L	E	T	B
L	J	O	E	I	I	O
L	D	P	D	L	F	R
I	L	E	N	D	E	R
B	R	R	E	P	I	O
C	U	N	O	A	L	W

Key

Loan

Credit

Report

Borrow

Bill

Dear Financial Coach

Q: How do I know if I have any unpaid debts?

A: Last month we discussed credit reports. If you request a copy of your credit report you can see a detailed history of any unpaid or missed payments on the accounts you have open. You can request copy of this report once a week from the 3 credit bureaus for free until the end of this month. You can also directly contact the companies were you normally make purchases and request a mailed statement. However, the credit report is more likely to give you better detailed activity and may even show you a record of open accounts that you weren't aware of.

1. Egan, Lauren; Waler, Kristen and Pettypiece, Shannon. "Biden to use prime-time speech to preview a post-pandemic future." NBC News. 11 March 2021. <https://www.msn.com/en-us/news/politics/biden-signs-1-9t-covid-relief-bill-1-400-stimulus-checks-to-begin-arriving-by-end-of-month/ar-BB1euFte?ocid=spartan-dhp-feeds>.

2. "How Food Banks and the Federal Nutrition Programs Partner to Help Feed America". Feeding America. <https://www.feedingamericaaction.org/hand-in-hand/>

3. Kapur, S., Shabad, R., and Caldwell, L.A., "Congress passes \$1.9T Covid relief bill, with \$1,400 checks, in major win for Biden NBC News. 10 March 2021. <https://www.nbcnews.com/politics/congress/house-set-pass-1-9t-covid-relief-bill-handing-biden-n1260393>

4. "National Credit Education Month- March 2021." National Today <https://nationaltoday.com/national-credit-education-month/>

5. Nova, Annie "Latest stimulus bill expands 15% food stamp boost through September. Here's what you need to know." MSN 19 March 2021 <https://www.msn.com/en-us/health/nutrition/latest-stimulus-bill-expands-15-food-stamp-boost-through-september-here-s-what-you-need-to-know/ar-BB1eL3dN?ocid=spartan-dhp-feeds>

6. SNAP Supports Health and Boosts the Economy." Robert Wood Johnson Foundation, 01 March 2021

https://www.rwjf.org/en/library/research/2021/03/snap-supports-health-and-boosts-the-economy.html?rid=0032500002IXI7QQAX&et_cid=2409202

7. "Extension of Time to File Your Tax Return." IRS, 22-Mar-2021 <https://www.irs.gov/forms-pubs/extension-of-time-to-file-your-tax-return>