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# BEYOND FINANCIAL AID 2015

A Guide to Extra Help for  
Low-Income Adult Students

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## **BEYOND FINANCIAL AID**

### **A Guide to Extra Help for Low-Income Adult Students**

<b>Introduction</b>	<b>1</b>
<b>Going to School and Paying for School</b>	<b>2</b>
<b>Supplemental Nutrition Assistance Program (SNAP)</b>	<b>5</b>
<b>Transitional Aid to Families with Dependent Children (TAFDC)</b>	<b>8</b>
<b>Health Insurance</b>	<b>9</b>
<b>Child Care</b>	<b>10</b>
<b>Unemployment Insurance Section 30 Program</b>	<b>12</b>
<b>Low Income Home Energy Assistance Program (LIHEAP)</b>	<b>14</b>
<b>Subsidized Housing</b>	<b>16</b>
<b>Federal Education Tax Benefits</b>	<b>19</b>
<b>Additional Tax Benefits – EITC and Child Tax Credits</b>	<b>24</b>
<b>Glossary</b>	<b>26</b>
<b>List of Public Colleges and Universities in Massachusetts</b>	<b>28</b>

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## Introduction

If you are a low-income adult and about to enroll in college or other post-secondary training, or if you have already begun a program, this booklet is for you.

College or training can help you get a job that pays higher wages and/or offers better benefits, but obtaining a degree or credential takes time and money. Public programs can offer support, but sometimes, the rules about who is eligible for public benefits, such as housing assistance, SNAP (food stamps), or unemployment insurance, are different for students. This booklet will help you determine which public benefits may be available to you and your family while you go to school.

If you are considering furthering your education, check out our section on *Going to School and Paying for School: Making Wise Choices* on page 2.

If you are in school or about to enter school, take a look at the sections on SNAP (Food Stamps), Transitional Aid to Families with Dependent Children (TAFDC), Health Insurance, Child Care, Unemployment Insurance, Heating assistance and Subsidized Housing to learn which public benefits you may be eligible to receive.

If you are paying for school yourself or have earned income, the section on Tax Benefits provides information that may help you pay less federal income tax or receive a higher refund.

At the back of this booklet you will find a Glossary of some important terms, as well as a list of public colleges and universities in Massachusetts.

However, please keep in mind that laws and regulations change frequently. Before you take action, you may wish to check that policies you read about here have not changed since the publication of this booklet.

## Going to School and Paying for School: Making Wise Choices

College and post-secondary training can be expensive. However, increasing your skills may allow you to get a new job or career with higher wages and/or better benefits. The tips below may help you choose the path that is best for you.

### Q1: What should I study?

- Choose a degree, certificate, or credential that interests you, that will pay a good salary, and that has job openings. Career counselors, career centers, and employment agencies can help you figure out what jobs are available and what education or training they require.
- If you have a criminal record (Criminal Record Offender Information or CORI) or are an undocumented immigrant, make sure you know whether you will be able to work in your field of choice. For example, some people with certain criminal records may not be able to get jobs in health care or banking.

### Q2: Where should I study?

- Make sure the school is accredited and licensed in Massachusetts. You can find this information at [www.nces.ed.gov](http://www.nces.ed.gov).
- Consider attending a public community college or four-year state university. You will pay less in tuition and fees than at a private school or a for-profit school, but still receive a quality education.
- The Free Application for Federal Student Aid (FAFSA) provides information on the retention and graduation rates of each school selected on the application. Retention rates measure how many students who start their studies at a school are still enrolled after one year. Graduation rates show how many students who attend the school actually graduate with a degree. These measures can help you predict how well you might do at that school.
- Ask about the school's job placement rates, and find out whether they have resources like a career center to help students obtain jobs. Schools cannot guarantee you a job, but they can help you look for one.

- Talk to students who went to the school. Were they happy with the school? Were they able to obtain a job after completing their education or training?
- Make sure the school will prepare you for any licensing exams that you may have to take to work in your new field. Ask about the school's licensing exam passage rates.
- If the school makes a promise about something, such as tutoring or helping you with job placement, make sure you see it in writing (for example, in a brochure or on a Web site). If you do not see this service confirmed in writing, ask the school to put it in writing.

### **Q3: When should I enroll?**

- Start researching enrollment requirements right away. Many schools will require you to take a placement test in English and Math. Depending on your scores, you may need to take some remedial or developmental courses before starting your program. Taking these remedial courses through a “bridge to college” or adult basic education program in your community may help you save money on your college bill.
- Make plans for child care and transportation so that you will not have to miss class.

### **Q4: How can I afford it?**

- Calculate how much school will cost. Include fees, books, supplies, and extra costs for transportation and child care, not just your tuition. Plan how to pay for it in advance. See if your school's admissions office can offer suggestions on how to pay these costs.
- If your school is approved by the U.S. Department of Education, then you may be able to get federal and state grants, loans, or a work-study. Work-study programs provide part-time employment to undergraduates and graduates to help with college expenses.
- 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 online at <http://www.fafsa.ed.gov/> or in paper form at a library or college. The FAFSA is not just for recent high-school graduates. Adult students can complete it, too.



- Try to fund your education through scholarships and grants, instead of taking out student loans. Scholarships and grants do not have to be repaid as long as you meet their requirements. To receive advice and help in your search for scholarships, visit American Student Assistance at <http://www.asa.org/plan/>.

Many types of loans are available. However, you do have to repay loans. If you do need a loan, try to take out federal government loans first. Federal loan programs have many flexible payment plans to help you. Private loans are almost always more expensive and do not come with the same types of protections as federal government loans. **Remember that you are required to pay back your student loans even if you withdraw or drop out of school and do not complete your courses or receive a degree.**

- Research your student loan company to make sure that the rates will stay reasonable and that there are no large payments due at

the end of the loan (balloon payments). Ask what would happen if your school went out of business or if you made a late payment. Make sure you will be able to afford loan payments after you finish school. Some financial advisers suggest that your monthly school loan payment should not exceed 8% of your anticipated monthly income.

- You can reduce your costs by finishing faster. Find out whether you can transfer credits from other schools. Ask if the school offers credit for prior learning or prior learning assessment. This type of program awards college credits for skills you have learned elsewhere, such as on the job or through volunteering.
- Find out if your current job has any tuition assistance benefits to help you pay for school.
- Check out the section on Tax Benefits (page 19) to see if you can pay less federal income tax or get a higher refund when you are paying for school or paying off school loans.

## SNAP (formerly Food Stamps)

SNAP is the Supplemental Nutrition Assistance Program, formerly called Food Stamps. It provides benefits that can be used to buy food at most grocery stores in Massachusetts and other states.

### Q1: As a college student, am I eligible for SNAP?

Many college students are eligible for SNAP. You may be eligible if your income is low, you meet program rules, and ANY one of the following is true:

- You attend less than half time.
- You receive any amount of earnings from a federal or state work-study program.
- You work for pay for 20 hours or more a week.
- You attend community college and are enrolled in a course of study that the college determines will help you find employment.
- You are caring for a child under age 6 (your own child, a niece or nephew, grandchild, etc.).

- You are a single parent caring for a child age 6 to 11 and you are enrolled full time.
- You are a single parent caring for a child age 6 to 11 and you do not have the child care necessary to work 20 hours a week and go to school.
- You receive Transitional Aid to Families with Dependent Children (TAFDC) benefits for your family.
- You cannot work because of a disability.

**Q2: Can I get SNAP if I live with roommates?**

- If you buy and prepare more than half your meals separately from your roommates, you can apply for Food Stamps/SNAP benefits for yourself.
- If you live in a dorm and get more than half your meals from a meal plan, you are not eligible for Food Stamps/SNAP benefits.

**Q3: Can I get SNAP if I live with my parents?**

- If you are age 22 or older and buy and prepare more than half your meals separately from your parents, you can apply for yourself.
- If you are under age 22, you cannot receive SNAP separately from your parents if you live with them. You and your parents have to apply as one household.

**Q4: How much will my SNAP benefit be?**

- Your benefit will be based on your income and expenses. Not all of your income counts. Federal work study does not count. Federal grants do not count. Other educational grants do not count if they are earmarked for educational expenses.



- To get an idea of the benefit amount you would receive, use the Massachusetts calculator at [www.gettingfoodstamps.org](http://www.gettingfoodstamps.org). The average benefit in Massachusetts is about \$216 a month. The maximum benefit for one person with no countable income is \$194 a month.

**Q5: If I attend community college, how do I show I am in a certificate or degree program that will help me become more employable?**

- The Department of Transitional Assistance (DTA) has a form your college can sign verifying that you are enrolled in a career or technical education program or in a course of study that will lead to employment.
- If you are in such a program, you do not need to receive work-study earnings, work 20 hours, or meet the requirements for persons caring for children or who have a disability, as long as you meet the income guidelines and other SNAP rules.

**Q6: Where do I apply for SNAP?**

You can apply online, in person, or by mail:

- To apply online, go to [www.mass.gov/dta](http://www.mass.gov/dta) and click on the “SNAP: Food Assistance” link in the left-hand column.
- You can also apply in person at any Department of Transitional Assistance (DTA) office, but you may have to wait in the office for a long time. You can find your local office by going to [www.mass.gov/dta](http://www.mass.gov/dta) and clicking on “DTA Office Locations” in the left-hand column, or by calling 617.348.8500.
- To apply by mail, download the application from the “SNAP: Food Assistance” link at [www.mass.gov/dta](http://www.mass.gov/dta).

The application is the first step. You will also need to send in supporting documents and be interviewed. The interview is usually by telephone unless you request an in-person interview. For information about your case, call the DTA Assistance Line at 1.877.382.2363. You can also call the DTA Assistance Line to have your interview without waiting for DTA to schedule an interview for you.

## Transitional Aid to Families with Dependent Children (TAFDC)

TAFDC provides cash assistance to pregnant women and families with children.

### Q1: Can I get TAFDC benefits if I am a college student?

You may be eligible to receive TAFDC if your income is low and you are the parent or relative of a child in your care, or you are pregnant and your baby is due in four months or less.

Many TAFDC recipients have to meet a Work Program requirement of 20 or 30 hours a week.

- You can count 24 months of college or training towards the Work Program requirement (this could be four to six semesters) as long as the program is at least half time, the activities are expected to lead to a job, and you are making satisfactory progress. Each credit hour counts as two hours of participation (for example, 12 credit hours count as 24 hours of your Work Program requirement). You can also count additional hours of study or lab time, if they are supervised.
- If you have counted 24 months of college towards the Work Program requirement and need more time to finish your program, you may be able to get an extension if you are making substantial progress.
- There is no time limit on TAFDC or college for TAFDC recipients who are not subject to the Work Program requirement. This includes some recipients who are disabled and some recipients with a young child. There is an advantage to starting college when you are not subject to the Work Program because you don't have a time limit.

### Q2: What are the TAFDC benefits for college students?

If you are eligible for TAFDC, you may receive all of the following:

- A monthly cash benefit (paid semi-monthly). The amount varies based on income, family size, and other factors.
- SNAP (Food Stamp) benefits.
- MassHealth (health insurance).

- An additional \$200 per child in September to buy clothing.
- Free child care for college and work activities.
- Transportation reimbursement up to \$80 a month for college and work activities

**Q3: Where do I apply for TAFDC?**

Apply at your local DTA office. You can go to [www.mass.gov/dta](http://www.mass.gov/dta) and click on “DTA Office Locations” in the left-hand column, or call 617.348.8500.

## Health Insurance

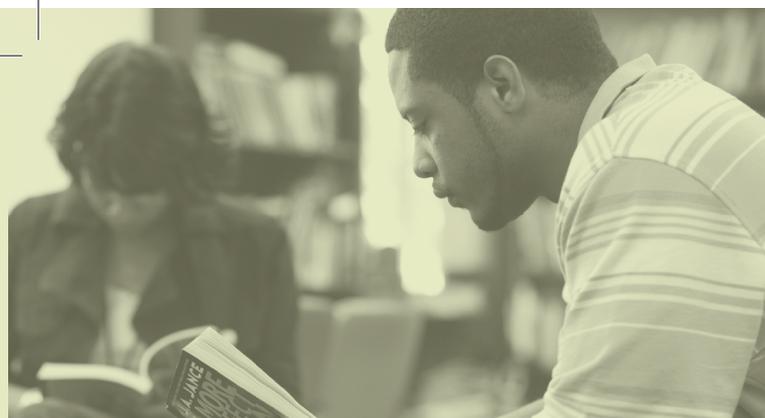
**Q1: What health insurance can college students get?**

If you are a full-time student or enrolled for three-quarters or more of a full schedule in a Massachusetts college, you must participate in a Student Health Insurance Program (SHIP) or an alternate plan with comparable coverage. SHIP plans generally charge premiums, co-pays, and deductibles. You can get information on these costs and what the SHIP covers from your college. New rules make it easier for college students from low income families to qualify for MassHealth or for help paying for insurance through the Health Insurance Connector. MassHealth and ConnectorCare plans are less expensive than SHIP and cover more. For information on how to apply for MassHealth, see [www.mass.gov/masshealth](http://www.mass.gov/masshealth). If you get TAFDC, Emergency Aid to the Elders, Disabled, and Children (EAEDC) or Supplemental Security Income (SSI) benefits, you are automatically enrolled in MassHealth. For information on how to apply for help through the Connector, see [www.mahealthconnector.org](http://www.mahealthconnector.org).

You may also be eligible for health insurance through your parents’ plan (until age 26), your spouse’s plan, or health insurance offered by your employer.

**Q2: How can I avoid being charged for a Student Health Program (SHIP) plan that I don’t want?**

If you are enrolled in MassHealth or ConnectorCare or have other coverage that is reasonably comprehensive, you can apply at your school for a waiver of the SHIP participation requirement. Unless



you apply for and are approved for a waiver, you have to participate in and pay for the SHIP. However, under new rules, a school with a waiver policy must approve a waiver if you have MassHealth or ConnectorCare.

Be sure to compare the coverage and costs of the SHIP with other coverage you already have or could get before applying for a waiver.

## Child Care

### **Q1: If I am a student, can I get help paying for child care?**

#### **If you receive Transitional Aid to Families with Dependent Children (TAFDC),**

- You can get subsidized child care to go to college as long as the program is expected to lead to a job.
- You do not have to pay a fee for child care.
- You can get child care for up to two weeks while waiting to start school or training.
- You must get a child care referral from the Department of Transitional Assistance (DTA) to bring to your local Child Care Resource and Referral Agency. To find the nearest Child Care Resource and Referral Agency go to <http://www.eec.state.ma.us/ChildCareSearch/CCRR.aspx>.
- You must comply with TAFDC rules, including work requirements if applicable.

#### **If you used to receive TAFDC but no longer do,**

- You can get subsidized child care for 12 months after your case closes, if you are working. You can use the child care to cover time in college as well as work.

- You can get subsidized child care for up to six months after your case closes to attend college, if you have reached your 24-month time limit, if DTA approved your college program, and if you need more time to finish.
- You may be able to get subsidized child care for 12 months after your TAFDC case closes, if you are receiving unemployment insurance benefits and participating in a Training Opportunities Program that meets Division of Unemployment Assistance requirements. (See the next section in this booklet.)
- You can keep your subsidy after the 12 months are up, as long as you are still in school or have another service need recognized by the Department of Early Education and Care, and meet income eligibility limits.
- You must pay a fee based on income.

**If you never received TAFDC,**

- You must meet income eligibility limits and pay a fee based on income.
- You may have to be placed on a waiting list.
- You can register for the child care waiting list by calling the nearest Child Care Resource and Referral Agency. <http://www.eec.state.ma.us/ChildCareSearch/CCRR.aspx>.

**If you are on the income-eligible voucher waitlist and need childcare assistance now,**

- Research Headstart and Early Headstart programs. Headstart and Early Headstart provide free early childhood programs for low-income Pre-Kindergarten age children.
- Inquire with your college whether any child care scholarship or subsidy programs are available through the school.
- Some child care programs offer subsidized “slots” in their classrooms for income-eligible families. To find out about how to find and apply for an income-eligible slot, contact your local Child Care Resource and Referral Agency.
- Inquire at the child care or after school program to ask if they offer a sliding scale or scholarship program.

## Unemployment Insurance Training Opportunities Program

Unemployment Insurance (UI) provides cash benefits to workers who have become unemployed through no fault of their own. The benefit is usually half of the worker's average weekly wage for the year prior to submitting a UI claim (up to a maximum of \$679 a week, an amount that is adjusted annually), plus \$25 for each dependent.

### **Q1: What is the Training Opportunities Program, and how can it help me go to college?**

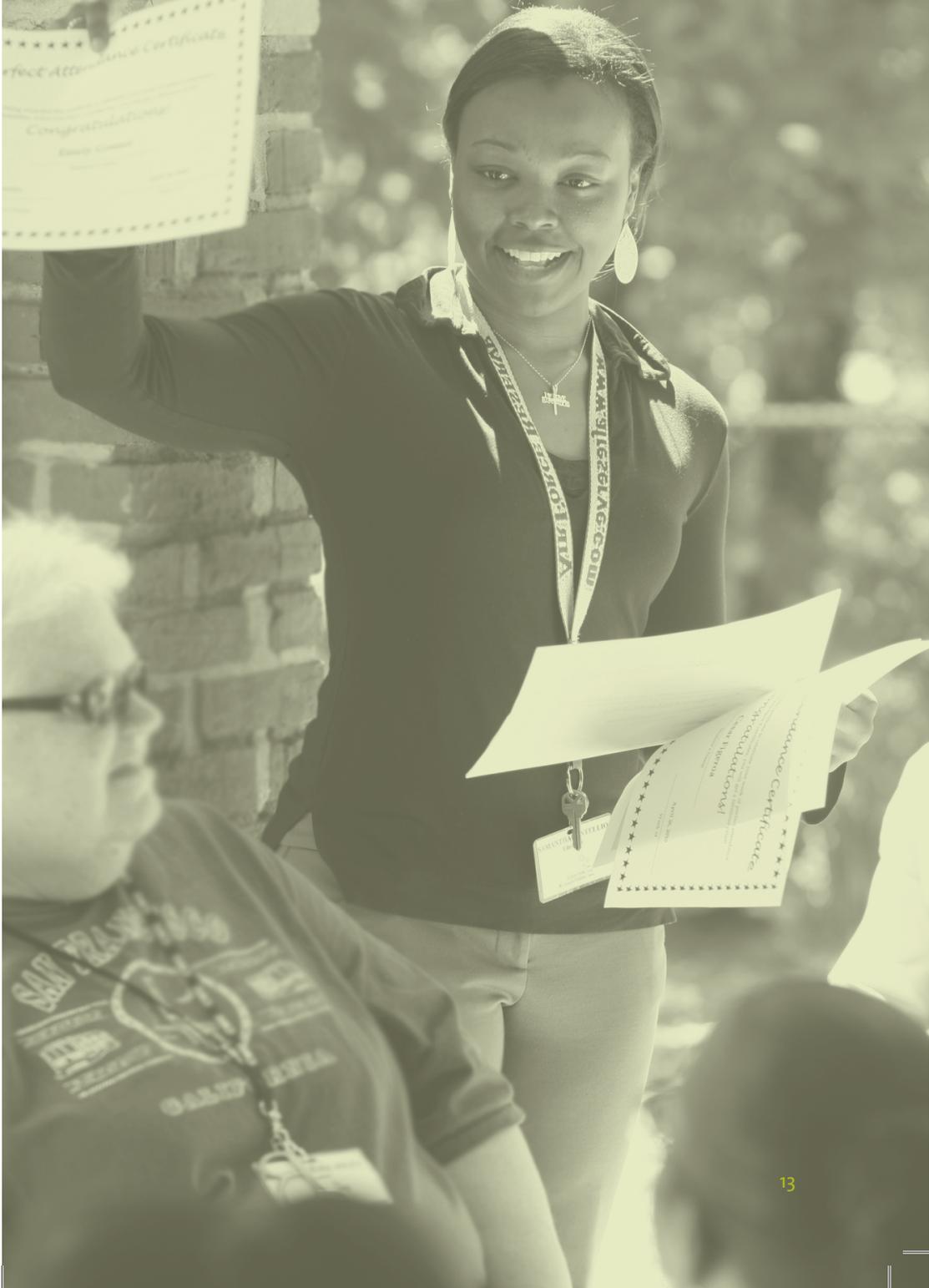
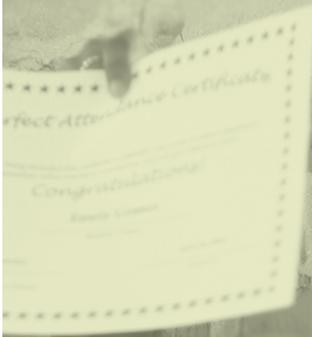
Under the Training Opportunities Program (which used to be called Section 30 training), unemployed workers who are eligible for Unemployment Insurance (UI) can get an additional 26 weeks of UI benefits if they are participating in a training program approved by the Department of Unemployment Assistance (DUA). Unlike other UI beneficiaries, Training Opportunities Program participants do not have to look for work or show that they are available for work because they are engaging in training instead. The program does not pay for the training, but provides UI benefits for up to 26 weeks while you are enrolled in school.

**You may be eligible for Training Opportunities Program benefits if ALL of the following are true:**

- You are receiving Unemployment Insurance and are permanently separated from your former employer.
- You need training to become re-employed.
- Your training program meets certain criteria, such as being a full-time college program of at least 20 hours a week or 12 credits.
- Your program can be completed in two years (or three years if it provides basic as well as vocational skills).
- You apply for the training program within the first 15 weeks of a new or continued UI claim. (This 15-week requirement may be waived by DUA for good cause reasons.)

### **Q2: How do I apply for Training Opportunities Program benefits?**

Application instructions are available at [www.mass.gov/dua](http://www.mass.gov/dua). On the left, under the "Programs and Services for Claimants" heading, click on the "Training Opportunities Program" link. An official from the school has to sign one of the forms. Try to apply at least three weeks before the start of your program.



## Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a federally funded fuel assistance program to help low-income families pay their heating bills.

### **What are the eligibility requirements?**

The amount you will receive is based on your income and your yearly heating costs. MA families receiving LIHEAP assistance have incomes below 250% of the federal poverty level.

You are eligible for fuel assistance if you:

- Are a citizen or noncitizen.
- Are a homeowner or a renter.
- Pay directly for your heat or have it included in your rent.
- Use any type of heating fuel (gas, oil, electric, propane, etc.).
- Have a gross household income within the income limits.

### **Am I eligible for LIHEAP if I receive benefits that cover the cost of my education?**

You are eligible to receive LIHEAP benefits even if you also receive certain scholarships, loans and grants. Other types of income that you may have as a student, such as proceeds from a loan, tax refunds and earned income credits, the cash value of food stamps, the first \$100 of interest and certain part-time earned income of children, will not be counted against your income to determine eligibility.

### **What are the benefits?**

MA household heating assistance benefits ranged from \$260 to \$750 in 2013.

The amount of fuel assistance you will get depends on your income, your housing status, and your heating costs:

- The lower your income, the higher your benefit amount.
- Benefits are less for people living in subsidized housing.
- Households with very high energy costs the previous year may qualify for additional benefits.

Households that are eligible for LIHEAP are also eligible for other energy programs. See <http://www.massresources.org/liheap-links.html> for information on

- Weatherization Assistance,
- Heating Energy Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP),
- Utility Discounts,
- MassSAVE Electricity Conservation Programs,
- Citizens Energy Heat Assistance Programs.

### **How do I apply for LIHEAP?**

To apply for LIHEAP fuel assistance, call or visit the agency in charge of the fuel assistance program in your area. Visit: <https://hedfuel.azurewebsites.net> and select your city or town to find the name, address, and phone number of your local fuel assistance agency or call the Massachusetts Heat Line toll-free at 1-800-632-8175, for information. a fuel assistance staff member will help you with your application. You may apply for fuel assistance any time during the heating season, up until April 30.



## Subsidized Housing

There are three basic types of government-assisted housing in Massachusetts that help make rents more affordable for low- and moderate-income people:

- Public housing
- Vouchers
- Privately owned multi-family subsidized housing

Housing assistance in Massachusetts is limited. To be eligible for public or subsidized housing, your income must be below certain income limits. There are also other qualifications. Qualifications vary by program. Many people eligible for housing assistance must wait for years on a waiting list until they actually receive help.

### **Q1: If I'm a student, how is my rent figured for subsidized housing?**

Some housing programs do not count the earnings of full-time students or student financial assistance when calculating the household's rent. These rules are different for different programs, so it is best to ask. For example,

- For federally funded public housing and Section 8 vouchers, a housing authority cannot count any income earned above \$480 of full-time students who are 18 years or older (and not the head of household or spouse).
- For state funded public housing, a housing authority cannot count any earnings of full-time students between the ages of 18-25 years old (who are not the head of household or co-head/spouse).
- For both federal and state public housing, the full amount of student financial assistance paid directly to the student or educational institution cannot be counted by a housing authority when figuring rent.

### **Q2: Can I get a Section 8 voucher?**

In general, students who are under age 24 are not eligible for a Section 8 voucher as the head of the household. These rules apply to part-time students as well as full-time students.

**However, even if you are under 24, you may still be eligible if ANY one of the following is true:**

- You are a veteran.
- You are married.
- You have a dependent child.

**Q3: Am I eligible for public housing?**

In general, students can be eligible for public housing. But for federal public housing, each housing authority can adopt its own rules.

**Q4: Am I eligible for housing under the Low-Income Housing Credit programs (Tax Credit housing)?**

Many full-time students are not eligible for Tax Credit housing as the head of a household.

**However, full-time students may be eligible if ANY one of the following is true:**

- You are receiving Supplementary Security Income (SSI) benefits.
- You were previously under the care of the state's foster care agency.
- You are a single parent, and no one can claim you or your children as dependents.
- You are married and file (or could file) taxes jointly with your spouse.
- You are enrolled in job training through the Workforce Innovation and Opportunity Act or a similar government program.

**You may also be eligible if ANY one of the following is true:**

- Someone living in your house is not a full-time student.
- You attend school less than full time.
- You were a full-time student for four calendar months or less in a calendar year.

Landlords may not know these rules and sometimes refuse to rent to students who are eligible, so it is important to know the eligibility rules.

**Q5: How do I apply for a housing assistance program?**

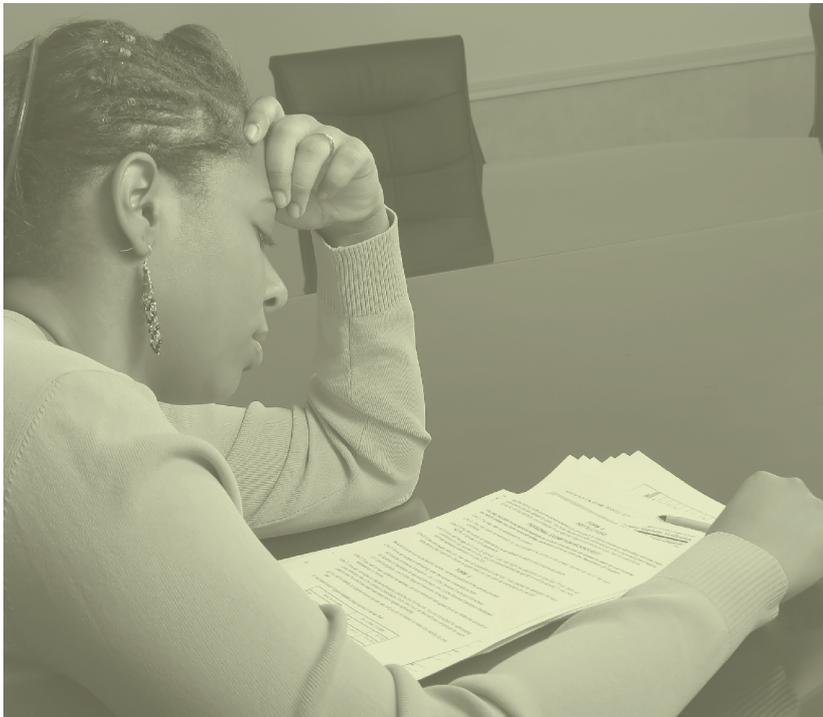
Call the Massachusetts Department of Housing and Community Development at 617.573.1100, and ask for a copy of a booklet called *How to Obtain Housing Assistance in Massachusetts*. You can also find this booklet online at [www.mass.gov/dhcd](http://www.mass.gov/dhcd).

In addition, for more details and good information about how to apply for public and subsidized housing, go to: <http://www.masslegalhelp.org/housing/finding-housing-booklets>

**Q6: What should I do if I am eligible but the landlord refuses to rent to me because I am a student?**

To find legal assistance in your area, go to Mass Legal Help at [www.masslegalhelp.org](http://www.masslegalhelp.org).

You may also get help from The Fair Housing Center of Greater Boston, <http://www.bostonfairhousing.org>, 617.399.0491, or the Massachusetts Fair Housing Center, <http://www.massfairhousing.org>, 413.539.9796.



## Federal Education Tax Benefits

When you file your federal income taxes, you may be able to receive a higher refund or owe less money if you have paid for tuition, books, supplies, or equipment for a college class or for training to get a job. These benefits are available for classes you took or for classes your dependents took, so you, your spouse, or student you claim as dependent on your return can claim the tax credits or deductions below.

### Q1: Am I eligible for federal education tax benefits?

- There are two different federal education tax benefits. One is a tax credit; the other is a tax deduction. Each has different rules. You can only take one or the other, not both.
- A tax credit directly reduces the amount of federal tax you owe, which may increase your refund. There are two different education tax credits available—American Opportunity Tax Credit and the Lifetime Learning Credit.
- The other type of education tax benefit is a deduction, which reduces the amount of your taxable income, from which the amount of tax you owe is determined. There are two different education tax deductions—the Tuition and Fees Deduction and the Student Loan Interest Deduction.
- The credits are usually more favorable than the deduction, but it varies from person to person. To determine which is best for you, compute a rough draft of your tax return using the tax reduction and each of the tax credits. You can take the Tuition and Fees Deduction even if you do not itemize your deductions.
- You cannot claim these credits or deductions if:
  1. You are married but are filing separately;
  2. You are listed as a dependent on another person's tax return (like your parents);
  3. You (or your spouse) were a nonresident alien.

Rules may vary from year to year. You should check with a tax advisor before filing for one of these education tax credits. Here are the rules for tax year 2014 and 2015:

	<b>American Opportunity Tax Credit (AOTC)</b>	<b>Lifetime Learning Credit (LLC)</b>	<b>Tuition and Fees Deduction</b>	<b>Student Loan Interest Deduction</b>
<b>Description</b>	The maximum credit per eligible student is \$2,500. Forty percent (up to \$1,000) of the credit may be refundable.	The maximum credit per tax return is \$2,000. Credit is nonrefundable, meaning it is limited to the amount of tax you owe.	You can reduce the amount of your income that is taxed by up to \$4,000. (You can claim deduction for expenses paid with the proceeds of a loan.)	You can reduce the amount of your income that is taxed by up to \$2,500. (You cannot claim this deduction for expenses paid with tax-free funds, such as tax-free scholarships or employee benefits.)
<b>Income</b>	Below \$90,000 if filing alone or \$180,000 if married and filing jointly	Below \$63,000 if you are single and \$127,000 if you are married	Below \$80,000 if you are single and \$160,000 if you are married	Below \$75,000 if you are single and \$155,000 if you are married
<b>Payment</b>	Tuition and required enrollment fees & course materials needed for course	Tuition or other required fees, paid directly to the school, that were necessary for enrollment	Tuition or other required fees, paid directly to the school, that were necessary for enrollment	Tuition and required enrollment fees & course materials needed for course & you paid interest on your loan.
<b>Enrollment*</b>	At least half time (as established by the school)	Enrolled in at least one course	Enrolled in at least one course	At least half time
<b>Education Level</b>	Undergraduate (first four years after high school) education & working towards a degree or certificate	Post-secondary education included and courses that improve job skills	All post-secondary education included	All post-secondary education included
<b>Drug Felony Conviction</b>	Not entitled to credit	Entitled to credit	Entitled to deduction	Entitled to deduction
<b>Number of tax years credit is available</b>	You are not entitled if you have already taken AOTC four times in the past	Unlimited	Unlimited	Throughout the remaining period of your loan

\*The course must have started that year or by March of the following year.

The institution you attended must be an eligible institution. To determine whether an institution is eligible, go to the Department of Education website: <http://ope.ed.gov/accreditation/>.

### **Q2: By how much can I reduce the amount I owe or increase my refund?**

- Even if you do not owe any tax, the American Opportunity Tax Credit may increase your refund. Up to \$1,000 is refundable, meaning that you can receive it even if you owe no tax.
- If you do owe tax, then you can reduce the amount by up to \$2,500 per student with the American Opportunity Tax Credit or up to \$2,000 with the Lifetime Learning Credit. The amount you are eligible for depends on how much you spent. In some cases, it also depends on your income.
- The Lifetime Learning Credit only reduces the amount you owe. If you do not have to pay taxes, then this benefit will not help you. It is worth up to \$2,000, depending on how much you spent, how much tax you owe, and your income.
- The Tuition and Fees Deduction can reduce the amount of your income that is taxable up to \$4,000. The impact on the amount of tax you owe is much less than \$4,000 and depends on your income.

### **Q3: Which of the tax benefits should I take?**

The benefits have different rules. You may qualify for one but not the other. If you qualify for all four, you can calculate your benefit each way and see which gives you the largest refund or reduces the amount of tax you owe the most.

The American Opportunity Tax Credit will often be worth more than the Lifetime Learning Credit, but it depends on how much you spent and your income.

Remember: You can take only one of the tax credits or the Tuition and Fees Deduction. However, you can take the Student Loan Interest Deduction in addition to any of the other benefits.

### **Q4: Where can I get help completing my tax forms?**

Volunteer Income Tax Assistance (VITA) sites are free tax centers available across the state that can help you with these issues. In Boston, contact the Boston Earned Income Tax Credit (EITC) Coalition at 617.918.5275 or [www.bostontaxhelp.org](http://www.bostontaxhelp.org). The Roxbury Resource Center is one VITA site, which can be reached directly at 617.541.2670. To find other VITA sites closer to you, go to <http://irs.treasury.gov/freetaxprep/>.

### **Q5: Am I eligible for tax benefits if I still live with my parents?**

If your parents (or someone else) claim you as a dependent on their taxes, then they are eligible for your education tax credits. If you file your own taxes and take an exemption for yourself, then you are eligible for education tax credits.

The rules for claiming the Tuition and Fees Deduction are more complicated than the rules for claiming the credits. In most cases, the person claiming the student as a dependent must also have paid for the educational expenses in order to claim the Tuition and Fees Deduction. If you are filing your own taxes and have paid your own educational expenses, then you are eligible to take the deduction.

### **Q6: Am I eligible for tax benefits if I am paying for school with loans or scholarships?**

If you paid with loans, it is the same as if you paid with your own cash. This means that you should be able to claim the amounts you paid for your education by using student loans.

If you are repaying loans that you used to pay for education in previous years, you are not eligible to claim those payments in the current year. Instead, you may be eligible for the Student Loan Interest Deduction.

If you are paying for school with a scholarship, it depends on the type of scholarship. Some scholarships are tax-free (mostly government grants). If a scholarship is tax-free, you cannot claim this money as an education tax credit or a deduction. If the scholarship is taxable, you must include it as income on your tax form, and you are eligible for the education tax benefits.

### **Q7: What should I do if I am paying for more than one student?**

For each student, you can only claim one of the benefits. You do not have to claim the same benefit for each student. For example, you could take the American Opportunity Tax Credit for your child and the Lifetime Learning Credit for yourself, or you could both take the American Opportunity Tax Credit if you qualify.

**Q8: What if I paid for school in the past, but didn't claim a tax credit? Is it too late for me to get a tax refund or reduction for past years?**

You can file an amended tax return by using federal Form 1040-X. If you want to change a return you just submitted, wait until you receive your refund (if you were already getting one), and then file Form 1040-X. You can get the form online at [www.irs.gov](http://www.irs.gov) and click on "Form 1040-X" in the left-hand column. In general, you can receive refunds from the IRS if you file Form 1040-X within three years from the date you filed your original tax return, or two years from the date you paid the tax—whichever is later.

If you want to claim educational expenses for multiple years, complete a different form for each year and mail them in separate envelopes. If you amend your federal return, you may also need to amend your state return. The Massachusetts state form to amend your taxes is available at [www.mass.gov/dor/amend](http://www.mass.gov/dor/amend).



## Additional Tax Benefits – EITC and Child Tax Credits

### Q1: What additional tax benefits are there?

There are two additional tax benefits. One is the Earned Income Tax Credit (EITC) and the other is the Child Tax Credit. The EITC is a state and federal tax credit for low to moderate wage workers and allows you to receive a credit for the income and wages you get from working for someone else or yourself if you own a business. The Child Tax Credit is a federal tax credit that enables you to receive a tax credit per child.

### Q2: Am I eligible for these tax benefits?

Rules vary from year to year. Volunteer Income Tax Assistance (VITA) sites are free tax centers available across the state that can help you with these issues. In Boston, contact the Boston Earned Income Tax Credit (EITC) Coalition at 617.918.5275 or [www.bostontaxhelp.org](http://www.bostontaxhelp.org). The Roxbury Resource Center is one VITA site, which can be reached directly at 617.541.2670. To find other VITA sites closer to you, go to <http://irs.treasury.gov/freetaxprep/>.

Here are the rules for tax year 2014 and 2015:

Tax Code Program	You are eligible if ALL of the following are true:
<b>FEDERAL – Earned Income Tax Credit</b>	<ul style="list-style-type: none"><li>• You have a valid Social Security number.</li><li>• You have earned income from working either full-time or part-time.</li><li>• You are a U.S. citizen or resident alien or a nonresident alien married to a U.S. citizen or resident alien.</li><li>• Your income is less than or equal to the appropriate income level. (This can be found at <a href="http://www.irs.gov/Individuals/EITC-Income-Limits,-Maximum-Credit--Amounts-and-Tax-Law-Updates">http://www.irs.gov/Individuals/EITC-Income-Limits,-Maximum-Credit--Amounts-and-Tax-Law-Updates</a>).</li><li>• You must EITHER:<ul style="list-style-type: none"><li>• Have a qualifying child who has lived with you in the United States for more than half of the year, is related to you (son, niece, grandson, etc.) AND is under the age of 19, or under the age of 24 if he or she is full-time student, or is permanently disabled.</li><li>• Or be between 25 and 65 years old and live in the U.S.</li></ul></li><li>• You cannot claim this deduction if you are married but filing separately instead of jointly, or if you are listed as a qualifying child of another person (like your mother or father).</li></ul>

Tax Code Program	You are eligible if ALL of the following are true:
STATE – Earned Income Tax Credit	<ul style="list-style-type: none"> <li>• You are eligible for the federal Earned Income Tax Credit.</li> <li>• You are a resident of Massachusetts.</li> </ul>
Child Tax Credit	<ul style="list-style-type: none"> <li>• Your child is related to you. (This includes such persons as your sister, stepbrother, niece, nephew, and adopted child).</li> <li>• Your child is under 17 years old.</li> <li>• Your child did not provide over half of his or her support.</li> <li>• Your child lived with you for at least half of the year.</li> <li>• Your child is a citizen, national, or resident alien of the United States.</li> <li>• Your income is below \$75,000 if you are single, and \$110,000 if you are married and filing jointly or \$55,000 if married and filing separately.</li> </ul>

**Q3: By how much can I increase my refund?**

If you are eligible for the federal EITC, your credit is based on the size of your family and your income. For the 2014 tax year, the maximum federal EITC credit is:

- \$6,143 with three or more qualifying children
- \$5,460 with two qualifying children
- \$3,305 with one qualifying child
- \$496 with no qualifying children

If you are eligible for the federal EITC and are a resident of Massachusetts, you can receive 15% of your federal earned income credit. Your refund will increase to 23% of your federal earned income credit in tax year 2016. If you are eligible for the Child Tax Credit, you can receive up to \$1,000 in credit per child.

## Glossary

### **Criminal Offender Record Information (CORI)**

A CORI is a person's criminal history. You will have a Massachusetts CORI if you have ever been charged with a crime in a state or federal court in Massachusetts, whether or not your case ended with a conviction, a finding of not guilty, dismissed charges, or another outcome. For information about how to obtain your CORI, call the Criminal History Systems Board (CHSB) at 617.660.4600, or go to the CHSB Web site: [www.mass.gov/chsb](http://www.mass.gov/chsb).

### **Developmental classes**

Classes to develop skills that colleges may require before you can take classes to earn a degree or certificate. This could include English language classes, math classes, or other academic classes. They may also be called "remedial classes."

### **Free Application for Federal Student Aid (FAFSA)**

Application for financial aid from the federal government. Many schools also use the FAFSA to determine grants and loans. Completing the application takes time, but filling it out can really pay off.

### **Post-secondary education**

Education beyond the high school level. If you have finished high school or earned your GED and want further education, then you are considering post-secondary education.

### **Public benefits**

Governmental programs and services available to help support individuals or families who meet certain qualifications. Examples include SNAP (food stamps) for help buying food or child care assistance for help paying for child care.

### **Remedial classes**

Classes to develop skills that colleges may require before you can take the classes required for a certificate or degree. This could include English language classes, math classes, or other academic classes. They may also be called "developmental classes."

### **Undocumented immigrant**

Someone who is in the U.S. without legal status. This person is not a citizen and does not have a green card or visa. People either enter the country as undocumented immigrants or become undocumented when they are already in the U.S. and their visas expire.

### **Unemployment Insurance**

Unemployment insurance provides temporary income assistance to workers who have become unemployed through no fault of their own and who are able to work, available for work, and looking for work.

### **Work-Study**

Work-study programs provide part-time employment to undergraduates and graduates to help with college expenses. There are two different kinds of work-study: Federal Work-Study (FWS) and non-Federal Work-Study. You must submit the Free Application for Federal Student Aid (FAFSA) (and possibly other financial aid documents required by your school) to determine your eligibility. The work-study program encourages employment in community service and in fields related to your major. Job positions can be either on campus or off campus.

## List of Public Colleges and Universities in Massachusetts

[www.mass.edu](http://www.mass.edu)

### Community Colleges

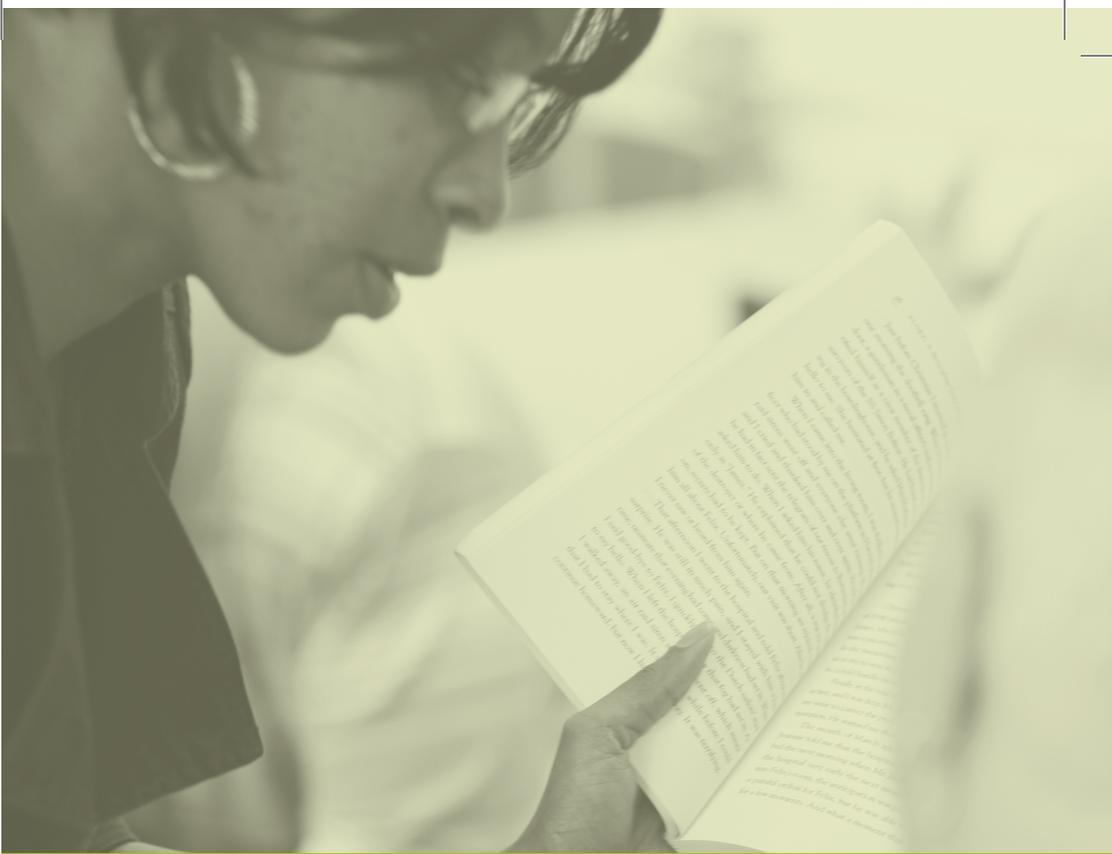
Berkshire Community College, Pittsfield  
Bristol Community College, Fall River  
Bunker Hill Community College, Boston  
Cape Cod Community College, West Barnstable  
Greenfield Community College, Greenfield  
Holyoke Community College, Holyoke  
Massachusetts Bay Community College, Wellesley Hills  
Massasoit Community College, Brockton/Canton  
Middlesex Community College, Bedford/Lowell  
Mount Wachusett Community College, Gardner  
North Shore Community College, Danvers  
Northern Essex Community College, Haverhill  
Quinsigamond Community College, Worcester  
Roxbury Community College, Roxbury  
Springfield Technical Community College, Springfield

### State Colleges

Bridgewater State College, Bridgewater  
Fitchburg State College, Fitchburg  
Framingham State College, Framingham  
Massachusetts College of Art and Design, Boston  
Massachusetts College of Liberal Arts, North Adams  
Massachusetts Maritime Academy, Buzzards Bay  
Salem State College, Salem  
Westfield State College, Westfield  
Worcester State College, Worcester

### University of Massachusetts

UMassOnline: [www.umassonline.net](http://www.umassonline.net)  
University of Massachusetts Amherst, Amherst  
University of Massachusetts Boston, Boston  
University of Massachusetts Dartmouth, Dartmouth  
University of Massachusetts Lowell, Lowell  
University of Massachusetts Worcester Medical Center, Worcester



## Mission Statement

Crittenton Women's Union  
transforms low-income  
women's lives through  
innovative social service  
programs, applied research,  
and effective advocacy  
so they and their families  
can attain economic  
independence.



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[www.liveworkthrive.org](http://www.liveworkthrive.org)