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Comprehensive Guide

Free Financial Assistance Resources

For Individuals Facing Economic Hardship

Individuals experiencing financial difficulties can access a robust network of government programs and nonprofit services designed to address essential needs while promoting long-term stability. These resources span nutrition support, healthcare access, housing stabilization, income maintenance, debt management, and specialized tax assistance, forming a critical safety net for vulnerable populations.





Food & Nutrition Assistance Programs

Feeding America Food Bank Locator

Find a local food bank offering free groceries and meals.

More info: feedingamerica.org/find-your-local-foodbank

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Offers tailored food packages, breastfeeding support, and health referrals for pregnant individuals and children under age five. Must be assessed for nutritional risk. Eligible categories include pregnant and postpartum women, breastfeeding mothers, infants, and children under five.

Income must be under 185% of the federal poverty level (e.g., \$3,261/month for a family of two in 2025–2026). Dads, guardians, and foster parents can apply on behalf of children.

More info: usa.gov/benefits, soarworks.samhsa.gov

Supplemental Nutrition Assistance Program (SNAP)

Provides electronic benefits transfers to supplement food budgets for households earning up to 130% of the federal poverty level. Administered through state agencies, SNAP benefits can be used at authorized retailers for most food items, excluding prepared meals and alcohol.

Eligibility example (Oct. 2024 – Sept. 2025):

1-person: Gross \$1,632 / Net \$1,255

2-person: Gross \$2,215 / Net \$1,704

More info: <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>



Phone & Internet Support

Affordable Connectivity Program (ACP)

Provides eligible households with a discount of up to \$30/month for internet service and a one-time \$100 discount for a laptop, tablet, or desktop computer.

Apply: affordableconnectivity.gov

Lifeline Program

Offers a monthly discount of up to \$9.25 on phone or internet services for low-income households.

More info: lifelinesupport.org

Healthcare Access Solutions

CHIP (Children's Health Insurance Program)

Offers health coverage to children in families who earn too much to qualify for Medicaid but cannot afford private insurance.

More info: insurekidsnow.gov

Dental Lifeline Network

Free dental care for eligible seniors and people with disabilities.

More info: lifelinesupport.org



Healthcare Access Solutions (cont.)

Healthcare.gov Marketplace

Find subsidized health insurance plans. Many people qualify for \$0 premium plans or cost-sharing reductions. *Annual open enrollment or special enrollment periods apply.*

More info: [healthcare.gov](https://www.healthcare.gov)

HRSA Health Centers

Federally funded clinics provide low-cost or free primary care, dental, mental health, and substance use treatment, regardless of insurance status.

Search for one near you: findahealthcenter.hrsa.gov

Medicaid

Provides health coverage to eligible low-income individuals. In 40 states, adults earning up to 138% of the federal poverty level qualify. Applications are accepted through state Medicaid offices or the Health Insurance Marketplace.

More info: <https://www.medicaid.gov/>

NeedyMeds

Provides a national database of free or low-cost clinics and programs that help with prescription costs.

More info: [needymeds.org](https://www.needymeds.org)

RxAssist / GoodRx

Tools to find free medication programs, discounts, and coupons.

More info: [rxassist.org](https://www.rxassist.org) , [goodrx.com](https://www.goodrx.com)

Vision USA / VSP Eyes of Hope

Free eye exams and glasses for qualifying individuals.

More info: [vspvisioncare.com](https://www.vspvisioncare.com)



Housing and Utility Assistance

Down Payment Assistance Programs by State

Comprehensive guide to homebuyer and housing assistance programs, including grants, forgivable loans, and closing cost help for each state.

[Explore state-by-state options.](#)

Emergency Rental Assistance Programs

State-managed programs offering direct payments to landlords for rent and utility arrears.

[Explore state-by-state options.](#)

Low Income Home Energy Assistance Program (LIHEAP)

Provides grants averaging \$500 annually to assist with heating and cooling costs, prioritizing households with children, seniors, or people with disabilities.

More info: <https://www.liheap.org/>

Income Support Mechanisms

Temporary Assistance for Needy Families (TANF)

Monthly cash assistance for families with children, with work activity requirements for eligible adults. Benefit amounts vary by state.

More info: nj.gov/njfoadopt

Unemployment Insurance (UI)

Offers wage replacement for workers laid off without fault. Benefits vary by state, generally covering up to 26 weeks.

More info: https://oui.doleta.gov/unemploy/docs/factsheet/UI_Program_FactSheet.pdf



Debt & Credit Score Management Resources

Consumer Financial Protection Bureau (CFPB)

Free guides on managing debt, budgeting, and protecting yourself from scams.

More info: consumerfinance.gov

Credit Karma

Free credit score tracking and debt payoff calculators.

More info: creditkarma.com

GreenPath Financial Wellness

Free, NFCC-certified debt counseling. Advisors help with budget creation, debt management plans, and creditor negotiation. Focuses on long-term financial literacy and immediate relief.

More info: greenpath.com

InCharge Debt Solutions

Offers free personal finance materials suitable for home use, classrooms, and community workshops, covering budgeting, saving, debt reduction, and financial goal setting.

More info: incharge.org/financial-literacy

National Foundation for Credit Counseling (NFCC)

Free or low-cost credit counseling, debt management plans, and financial education.

More info: nfcc.org

NerdWallet

Free budgeting tools as well as comparison of various debt relief options, including debt settlement programs and debt management plans.

More info: nerdwallet.com



Specialized Tax Assistance

Volunteer Income Tax Assistance (VITA)

Free tax prep services for households earning under \$60,000, people with disabilities, and those with limited English proficiency. Helps identify credits like EITC and Child Tax Credit.

More info: irs.gov

Mental Health & Emotional Support

Disaster Distress Helpline (SAMHSA)

24/7 crisis support for economic or disaster-related stress. Call/text 1-800-985-5990.

More info: samhsa.gov

NAMI HelpLine

Free mental health support and referrals. Call 1-800-950-NAMI or text “HELPLINE” to 62640.

More info: nami.org/help

Open Path Collective

Affordable therapy (\$40–\$70 per session) for uninsured individuals.

More info: openpathcollective.org

Tava Health

Therapy covered by insurance for you and your dependents.

More info: <https://www.tavahealth.com/individuals>



Job Support & Skills Training

CareerOneStop (Dept. of Labor)

Offers resume help, job listings, training programs, and unemployment information.

More info: [careeronestop.org](https://www.careeronestop.org)

Coursera & LinkedIn Learning

Free access to professional development courses through libraries, schools, or limited-time offers.

More info: [coursera.org](https://www.coursera.org), [linkedin.com/learning](https://www.linkedin.com/learning)

Comprehensive Resource Portals

Benefits.gov

Explore eligibility and apply for government assistance programs.

More info: [benefits.gov](https://www.benefits.gov)

Comfort Care State-Specific Assistance Programs

Summarizes Medicaid expansion, housing, and senior-specific initiatives by state.

[See examples and state links.](#)

FindHelp.org

Search local support programs for food, housing, and more.

More info: [findhelp.org](https://www.findhelp.org)



Comprehensive Resource Portals (cont.)

Local Mutual Aid Networks

Grassroots, community-led help with food, rent, childcare, and transportation.

More info: search “mutual aid” + your city or check mutualaidhub.org

National Governors Association | State & Territory Financial Literacy Resources

Provides links to financial literacy resources specific to each state and territory, supporting constituents in improving their financial knowledge.

[Explore your state resources.](#)

United Way 211

Free, confidential referrals for housing, food, utilities, and more.

Call 211 or visit 211.org



Types of Free Financial Resources Available in Every State

Resource Type	Examples of Programs	Where to Find/Apply
Food Assistance	SNAP (food stamps), WIC, local food banks	State social services, USA-Gov
Cash Assistance	TANF (Temporary Assistance for Needy Families)	State human services, USAGov
Housing & Utilities	Emergency Rental Assistance, LIHEAP (energy), state housing agencies	State housing, USAGov, Treasury
Health Coverage	Medicaid, CHIP, state health exchanges	State health dep., USAGov
Education Grants/Scholarships	State grants, tuition assistance, college scholarships	State education dep., MOS
Phone/Internet	Lifeline, state and provider discount programs	Lifeline, local providers
Tax Relief	Earned Income Tax Credit, state/local tax relief programs	IRS, state tax agencies
Debt Counseling	Nonprofit credit counseling, legal aid	Local nonprofits, 211

These programs form an interconnected support network. Enrollment in one initiative (e.g., Medicaid) often streamlines access to others (e.g., SNAP). Coordinated use of these resources can help individuals manage immediate crises and move toward long-term financial stability.

If you're struggling, you're not alone—and there is help. Start with [211.org](https://www.211.org) to be connected with support services in your area.