



State of Illinois
Department of Human Services

I Got a Job - **Work Pays**



WORK PAYS - Congratulations on your job!

Under the Work Pays system, you can get a job and still receive your Temporary Assistance for Needy Families (TANF) assistance. This booklet will tell you if you are still eligible for a TANF grant when you get a job.

With your job, you will continue to receive medical assistance. Depending on the amount of your income, you may also be eligible for SNAP benefits and a TANF grant. In addition, you may be eligible for help in paying for your child care and employment-related expenses.

How to Tell If You Will Still Receive a TANF Grant

To see if you are able to receive a TANF grant, look at your **Gross Monthly Income**. Gross Monthly Income is the amount of your *gross earned* income (the money you earn before deductions are taken out) plus your *gross unearned* income (any other money you receive).

What is your Gross Monthly Income? _____

To determine your eligibility, $\frac{3}{4}$ of your *gross earned* income is subtracted from your Gross Monthly Income. Then your new income amount is compared to the payment level for your size household.

Subtract $\frac{3}{4}$ of your *gross earned* income from your Gross Monthly Income. For example, if you earn \$800 a month, subtract \$600.

Example:

	\$ _____	Gross Monthly Income
minus	\$ _____	$\frac{3}{4}$ of <i>gross earned</i> income
equals	\$ _____	New Amount

Your **New Amount** is then compared to the **Payment Level**.

The **Payment Level** is the amount you would receive from TANF if you had no income of your own. See the chart on page 7 of this booklet for the **Payment Level** amount for your family size.

What is the Payment Level for your family size? _____

Which is higher, your **New Amount** or the **Payment Level**?

If New Amount Is Same or Higher, You Are *Not* Eligible

If your New Amount is equal to or higher than the Payment Level, then you are **not eligible** for a TANF grant, but you will still be eligible for up to 12 months of medical coverage.

In addition, you may be eligible for help in paying for your child care and employment-related expenses. Also, depending on the amount of your income, you may still be eligible for SNAP benefits.

If New Amount Is Lower, You Are Eligible

If your New Amount is less than the Payment Level, then you **are eligible** for a TANF grant.

Your TANF grant is equal to the Payment Level minus your New Amount.

	\$ _____	Payment Level
minus	\$ _____	New Amount
equals	\$ _____	Your Grant Amount

If you are eligible for a TANF grant, you are also eligible for a medical card. You may also be eligible for SNAP benefits and for help in paying for your child care and employment-related expenses.

See the two examples which follow.

Example One: a family that is NOT ELIGIBLE for a TANF grant.

A family of two. The mother has started to work and earns \$12 an hour and works 40 hours a week. The family has no unearned income.

- \$1920 - Gross Monthly Income
($\$12 \text{ an hour} \times 40 \text{ hours a week} \times 4 \text{ weeks} = \1920)
- \$1440 - 3/4 of gross earned income
($3/4 \text{ of } \$1920 = \1440)
- \$480 - New Amount
- \$412 - TANF Payment Level
- \$480 is **greater than** \$412

This family is not eligible for a TANF grant but receives complete medical coverage for up to 12 months. The family may also be eligible for SNAP benefits and help in paying for child care and employment-related expenses.

Example Two: a family that IS ELIGIBLE for a TANF grant.

One person of a family of three goes to work and earns \$8 an hour and works 40 hours a week. The family has no unearned income.

- \$1280 - Gross Monthly Income
- \$960 - 3/4 of gross earned income
($3/4 \text{ of } \$1280 = \960)
- \$320 - New Amount
- \$520 - TANF Payment Level
- \$320 is **less than** \$520
- \$520 - TANF Payment Level
- \$320 - New Amount
- \$200 - TANF Grant

This family will receive a TANF grant of \$200 a month, plus a medical card and SNAP benefits. The family may also be eligible for help in paying child care and employment-related expenses.

Summary Chart: You Get A Job

If your Gross Monthly Income minus $\frac{3}{4}$ of your gross *earned* income is equal to or higher than the Payment Level, you get:

- Medical coverage for up to 12 months,
- SNAP benefits, depending on the amount of your income, and
- Possible help in paying for your child care and employment related expenses.

or

If your Gross Monthly Income minus the $\frac{3}{4}$ deduction is lower than the Payment Level, you get:

- A lowered TANF grant,
- Medical coverage,
- Payment of child care,
- Possible help in paying for employment-related expenses, and
- SNAP benefits.

Earned Income Tax Credit (EIC) Payment

If your family's income falls below a certain amount, your family may be eligible for a benefit offered by the federal government; it is called an Earned Income Tax Credit (EIC) payment.

In order to qualify for this benefit, you must file a federal income tax return. You must file even if you owe no taxes or your employer did not deduct federal taxes from your wages. If you do owe any income tax, the EIC can reduce the amount you owe. If you do not owe any tax, you will get a refund check.

There is another way you can receive your EIC payments. Your employer can add it to your pay during the year while you are working. Ask your employer or the Internal Revenue Service (IRS) for Form W-5. Complete the form and return it to your employer. If you are eligible, the EIC payment will be automatically added to your pay.

EIC payments do not count against your TANF grant or medical assistance. For more information, see the last page of this booklet.

Payment Level

Find your family size under column A. (Include yourself and your children.) Follow across to column B. Column B is the Payment Level.

Family Size A	Payment Level B	Family Size A	Payment Level B
1	\$304	7	\$952
2	412	8	1060
3	520	9	1168
4	628	10	1276
5	736	11	1384
6	844	12	1492

For more information:

Call or visit your Illinois Department of Human Services' Family Community Resource Center (FCRC).

If you have questions about any Illinois Department of Human Services (IDHS) program, call or visit your FCRC. We will answer your questions. If you do not know where your FCRC is or if you are unable to go there, you may call the automated helpline 24 hours a day at:

1-800-843-6154

(866) 324-5553, 711 Relay

You may speak to a representative between:

8:00 a.m. - 5:30 p.m.

Monday - Friday (except state holidays)

For answers to your questions, you may also write:

Illinois Department of Human Services

Bureau of Customer and Support Services

600 East Ash, Building 500

Springfield, Illinois 62703

Visit our web site at:

www.dhs.state.il.us



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