

The chart below gives you an estimate of programs you may be eligible for to help you “Make Ends Meet”.

- How to use this chart
1. Find your closest monthly income on chart.
 2. Read down to see which programs you may qualify for.
 3. Read across for other requirements such as immigrant status, etc.

Program	Maximum Monthly Income Limit (Based on family of 4)								Notes & Other Requirements
	\$1,500	\$3,380	\$3,588	\$4,810	\$5,200	\$5,568	\$6,390	\$6,800	
Real Property Tax Credit *	✓								Must pay less than \$450 in rent per month, or property taxes.
SNAP **	✓	✓							Special rules for college students/seniors/persons with disabilities.
Medicaid ** (ADULT COVERAGE)	✓	✓	✓						Higher limits for children. Undocumented adults eligible for emergency care.
WIC (NUTRITION PROGRAM FOR WOMEN, INFANTS AND CHILDREN)	✓	✓	✓	✓					Program for women and young children regardless of immigration status.
Free & Reduced School Meals	✓	✓	✓	✓					Meals also available when school is out of session.
Section 8 Housing Voucher **	✓	✓	✓	✓	✓				Varies by eligibility categories.
PCAP (PRENATAL CARE ASSISTANCE PROGRAM)	✓	✓	✓	✓	✓				Covers care regardless of immigration status. Income limit varies by service.
EITC/Empire State Child Credit *	✓	✓	✓	✓	✓	✓			Must have earned income and SSN/ ITIN. Must live in New York state full year.
HEAP ** (HOME ENERGY ASSISTANCE PROGRAM)	✓	✓	✓	✓	✓	✓	✓		Must prove documented status for each household member.
CCAP ** (CHILD CARE ASSISTANCE PROGRAMS)	✓	✓	✓	✓	✓	✓	✓	✓	Co-pay based on family income level.
Child Health Plus B	✓	✓	✓	✓	✓	✓	✓	✓	Premiums based on income.
Child/Dependent Care Credit *	✓	✓	✓	✓	✓	✓	✓	✓	Based on qualifiable child care expenses.

*U.S. citizen or Resident Alien - an IRS tax status which may make you eligible for a taxpayer number (ITIN or SSN)
**U.S. citizen or Eligible Noncitizen - eligibility often determined by immigrant statuses such as Refugee, Asylee, etc.
No asterisk - no immigration status requirements

← Learn more about these programs and other ways to “Make Ends Meet”!

470 Mamaroneck Ave, Suite 304
White Plains, NY 10605

914-946-7676
wca4kids.org

@wca4kids   

Making Ends Meet

Research, writing by Angel Gray,
WCA Program & Policy Manager
and Gabriella Nanna, WCA
Program & Policy Associate.

Design by Tara Framer &
Ryan Arecco,
WCA Development &
Operations Associate.

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updates.

Income eligibility changes by
year, so be sure to check regularly
whether your family’s income
qualifies for a program.

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Making Ends Meet

A guide to help
Westchester’s working
families save money on:



Food Programs



Income Support



Housing



Health Care



Child Care



Food Programs

☐ **SNAP** (SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM)

Provides vouchers for food, nutrition tips and health referrals for pregnant women, new mothers, children under five, and low-income individuals including Farmer's Market vouchers for fresh, local produce.

HOW TO APPLY

Online: mybenefits.ny.gov

Call: 914-995-3333 (Westchester County Department of Social Services)

☐ **WIC** (SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS AND CHILDREN)

Offers food assistance based on income to pregnant, breastfeeding, or postpartum women, and caregivers of infants and children under five.

HOW TO APPLY

Online: health.ny.gov/prevention/nutrition/wic/
Call: 1-800-522-5006

☐ **SCHOOL MEAL PROGRAMS**

Provides free or reduced-priced breakfast and lunch at participating schools.

HOW TO APPLY

Online: otda.ny.gov/workingfamilies/schoollunch.asp
Call: 1-800-522-5006 or your local school district

☐ **MEALS FOR KIDS WHEN SCHOOL IS OUT**

This program provides children with nutritious, free meals during the summer months. All children under the age of 19 can receive breakfast and lunch every day.

HOW TO APPLY

Call: 1-800-522-5006 or your local school district

**For info on food distributions
Call United Way at 2-1-1**



Income Support

☐ **EITC** (EARNED INCOME TAX CREDIT)

A refundable tax credit for eligible families, noncustodial parents, and individuals who work full-time, part-time, or are self-employed, with federal, state, and New York City versions available.

HOW TO APPLY

To claim the EITC, file federal tax form 1040 (1040NR for non-residents) and Scheduled EIC for the federal credit, along with [Form IT-215](#), for the New York state credit.

☐ **EMPIRE STATE CHILD CREDIT**

Provides financial assistance to eligible families with children under 17, with income limits based on filing status

HOW TO APPLY

To claim the ESCC, file [Form IT-213](#) along with your New York state income tax return.

☐ **CHILD & DEPENDENT CARE TAX CREDIT**

Offers a tax break for a portion of eligible childcare expenses, based on income, when care is provided while you (or your spouse) are working or looking for work.

HOW TO APPLY

To claim the Child & Dependent Care Tax Credit, file [Form IT-216](#) along with your New York state income tax return.

☐ **COLLEGE TUITION TAX CREDIT**

Provides a tax break for eligible students with qualified tuition expenses.

HOW TO APPLY

Complete [Form IT-201](#) and include the amount of qualified tuition expenses based on your school's tuition bills.

For info on tax credits and free tax preparation services, call United Way at 2-1-1, or the IRS at 1-800-829-1040.



Housing

☐ **HEAP** (HOME ENERGY ASSISTANCE PROGRAM)

Helps low-income households who pay a large part of their income for home energy (heat, gas, electricity). HEAP also helps families in emergency situations.

HOW TO APPLY

Call: 914-995-3333

(Westchester County Department of Social Services)

☐ **SECTION 8 RENTAL ASSISTANCE**

Allows very low-income families to afford safe and decent rental housing. With Section 8, you must pay 30% of your income on rent. The rest will be paid for.

HOW TO APPLY

Call: 914-995-2415 Westchester Section 8 Program.

☐ **REAL PROPERTY TAX CREDIT**

If you pay rent or own a home, you could get money back on your taxes. To qualify, your household gross income must be less than \$18,000 and your rent must be less than \$450 per month. If you are a homeowner, your property must be worth less than \$85,000.

HOW TO APPLY

To claim the Real Property Tax Credit, file [Form IT-214](#) along with your New York state income tax return.



Health Care

☐ **PCAP** (PRENATAL CARE ASSISTANCE PROGRAM), MEDICAID, & CHILD HEALTH PLUS A

Offers free health insurance for low-income families based on income, family size, money resources, and qualifying immigration categories.

HOW TO APPLY

Call: 1-800-698-4543 (NY State Department of Health) or 914-995-6350 (Westchester County Department of Health)

☐ **CHILD HEALTH PLUS B**

If your child is not eligible for Medicaid (Child Health Plus A), does not have health insurance or is under the age of 19, they can get free or low cost health insurance regardless of income or immigration status.

HOW TO APPLY

Call: 914-995-3333
(Westchester County Department of Social Services)



Child Care

☐ **CCAP** (CHILD CARE ASSISTANCE PROGRAMS)

A child care subsidy is money from the government to pay for some or all costs of purchasing childcare. Many working parents are eligible for help paying for childcare bills if they make less than income guidelines. For more information on [CCAP](#).

HOW TO APPLY

Call: 914-995-6521 (Westchester County Department of Day Care Services) or 914-761-3456 x 140 (Westchester Works Scholarships)

