

# Frequently Asked Questions: Participation in CAI's CHW Training Certificate Program and Public Benefits

## **What is a stipend?**

A stipend is financial support given to an individual to help cover basic educational and living expenses while they receive career training.

## **How much is the stipend for this training program?**

\$625 per month.

## **Will I receive the stipend as a lump sum or in payments?**

In monthly payments.

## **Is a stipend the same thing as earned income?**

Earned income is for an employee on a company's payroll. During your training program you will not be employed by your host site. Instead, you will receive a stipend from CAI to offset certain career training expenses.

## **Will my stipend affect my benefits i.e., Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), SNAP (Supplemental Nutrition Assistance Program), Cash Assistance, HASA benefits, Section 8, NYCHA Housing benefits, Medicare, Medicaid, WIC, child support, alimony, retirement benefits, TANF, etc. or other benefits?**

The eligibility and criteria for the benefits mentioned above are determined by a specific set of rules around earned income, unearned income, as well as rules regarding an individual's assets. We recommend that you speak to a benefits expert about your individual case to determine if our program's stipend may affect your benefits.

## **Do I need to report my monthly stipend amount to my benefits provider?**

Benefits providers have a specific set of rules around earned income, unearned income, as well as rules regarding an individual's assets. Benefits providers require that you notify them of any changes to earnings and assets. We recommend that you speak to your benefits provider about the stipend you will be receiving from our program and learn about your benefits provider's specific reporting requirements.

## **How does my stipend impact my taxes?**

CAI does not have the authority to provide tax advice for individual cases. Individuals should consult their local IRS office and/or a tax expert about how the program stipend applies to their situation and for information on their tax reporting obligations.

For any questions not covered in the FAQs above, see below for detailed contact information at various benefits providers to further discuss your specific benefits case.

**Social Security Administration (SSA)** is a U.S. government agency that administers and processes benefits such as: disability, retirement, survivors' benefits, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), and Medicare parts A and B.

SSA offers the following options to make public benefits counseling more accessible:

1. **Social Security Administration General Hotline.**  
Call 1-800-772-1213, to get recorded information or speak to a Social Security representative Monday through Friday between 8:00 a.m. and 7:00 p.m., ET. Generally, you will have a shorter wait time if you call during the week after Tuesday. If you are deaf or hard of hearing, call the toll-free TTY number, 1-800-325-0778, Monday through Friday between 8:00 a.m. and 7:00 p.m., ET.
2. **Field offices.**  
To obtain information about your local field office, use the [Social Security Office Locator](#).
3. **Ticket to Work Help Line.**  
For questions or guidance specific to your situation please call the Ticket to Work Help Line at 1-866-968-7842 / 1-866-833-2967 (TTY) Monday through Friday between 8:00 a.m. and 8:00 p.m., ET. Press 3 to speak to a Work Specialist. For general Ticket to Work inquiries, you may email [support@choosework.ssa.gov](mailto:support@choosework.ssa.gov).
4. **Work Incentives Planning and Assistance (WIPA) Projects.**  
Please call 1-866-968-7842 Monday through Friday between 8:00 a.m. and 8:00 p.m., ET. You can also find information on WIPA projects at [www.choosework.ssa.gov/findhelp](http://www.choosework.ssa.gov/findhelp).
5. **Work Incentives Network (WIN).**  
The WIN network was formed to help increase access to information on Social Security's work incentive programs to promote opportunities for persons with disabilities. You can find your local Work Incentives Liaison to receive information and ask questions at [WIN - Liaisons \(ssa.gov\)](#).
6. **The Red Book.**  
The Red Book serves as a general reference source about the employment-related provisions of the Social Security Disability Insurance (SSDI) and the Supplemental Security Income (SSI) Programs.  
[The Red Book 2020 \(ssa.gov\)](#)

**HRA (Human Resources Administration)** is a division within NYC's Department of Social Services that administers over 30 programs for individuals or families including: Cash Assistance (CA), SNAP (Supplemental Nutrition Assistance Program), HEAP, Medicaid, Fair Fares NYC, and more.

HRA offers the following options to make public benefits counseling more accessible:

1. **General: Infoline 1-718-557-1399**
2. **If you are a new applicant looking for assistance with HASA services, please see a HASA case manager for more information or call the ServiceLine at 1-212-971-0626.**



3. Create an ACCESS HRA account online at [ACCESS HRA \(nyc.gov\)](#).
4. Need help filling out HRA forms and don't have someone who can help? Tell an HRA Worker or call 1-718-557-1399.
5. HRA Office locator will help you find the HRA site nearest you. [Locations - HRA \(nyc.gov\)](#)
6. Financial Empowerment Center.  
Financial Empowerment Centers will take walk-ins when possible. It is best to book an appointment first. To book an appointment online for a free in-person or phone financial counseling session, visit this link [DCWP - Office of Financial Empowerment \(nyc.gov\)](#), call the hotline directly at 1-212-487-4583 or call 311 and say, "Financial Empowerment Centers" or "financial counseling."

**Community Service Society (CSS)** is a non-profit organization that strives to help New Yorkers achieve and maintain financial security through a wide variety of efforts.

CSS offers the following programs that make financial coaching and public benefits more accessible:

1. Benefits Plus Learning Center (BPLC).  
BPLC addresses the complexities of navigating the benefit system for real life scenarios, as well as the coordination of multiple benefits. Benefits Counselors can provide more information and share resources. Benefits Counselors are available on Mondays between 11:00 a.m. and 3:00 p.m., ET and on Thursdays between 10:00 a.m. and 2:00 p.m., ET. Call the BPLC hotline at 1-212-614-5338.
2. Financial Coaching Corps (FCC).  
Coaches will work with you to develop positive financial skills, including: 1. Improving credit by obtaining, reviewing, and repairing credit reports, 2. Using formal banking services and avoiding fringe services, 3. Reducing debt by developing a debt management plan, 4. Creating and using budgets to manage finances, 5. Increasing savings to build assets, 6. Applying for public benefits. Call the helpline at 1-212-614-5586. Leave a voice message with your name and phone number and a coach will return your call within 2 business days to schedule an appointment. You can also fill out the financial coaching [interest form](#) to be contacted directly by FCC financial coaches.
3. Community Health Advocates (CHA).  
One-stop services to help consumers find and navigate health coverage or access low-cost or free care, solve billing issues, understand health care reform and their health care rights, and so much more. Call the helpline at 1-888-614-5400 or email [cha@cssny.org](mailto:cha@cssny.org).

## **NYC Tax Resources**

1. IRS Local Office Locator  
Locate the closest Taxpayer Assistance Center to you. Visit [IRS Local Office Locator | Internal Revenue Service](#).
2. Search for Free Tax Services by Borough  
Visit this site for a [List of NYC Free Tax Prep Sites](#)

3. Food Bank NYC  
Free, high-quality in-person and online tax services. You are eligible for Food Bank's free income tax service if you earned \$60,000 or less in 2022. Food Bank NYC asks that you make an appointment to file your taxes at one of their In-Person Centers. Visit the program website at [Help With Taxes - Food Bank For New York City \(foodbanknyc.org\)](https://www.foodbanknyc.org/help-with-taxes) or call the office with any questions at 1-646-981-6111.
4. Ariva  
Free tax preparation community-based organization in the Bronx, with partner locations in Manhattan. Ariva's services are open to all income-eligible New Yorkers and centered around underserved communities, such as immigrants, veterans, women, and people of color. If you do not have a Social Security number, Ariva can help you apply for an Individual Taxpayer Identification Number (ITIN), so you can file your return. If you live in New York City and your income is less than \$32,000 a year (\$54,000 if you have dependents), Ariva can help you. Visit the program website at [Free Income Tax Preparation In NYC | Ariva](https://www.ariva.org/free-income-tax-preparation-in-nyc).
5. Grow Brooklyn  
Free tax preparation and filing services available for single (child-free) filers with incomes up to \$56,000 and for filers with dependents with incomes up to \$80,000. The virtual program is available Tuesday through Thursday and on Saturday; call to make an appointment at 1-347-682-5606. Make an appointment to drop-off your tax documents with an IRS-certified tax prep volunteer at the drop-off locations. Visit the program website at [Prepare and file your taxes for free - Grow Brooklyn](https://www.growbrooklyn.org/prepare-and-file-your-taxes-for-free).
6. Urban Upbound  
The Urban Upbound Tax Assistance program offers year-round free tax preparation to people who generally make \$72,000 or less, persons with disabilities, seniors, and taxpayers with limited English proficiency who need assistance in preparing their tax returns. Get in contact in person at 12-15 40th Avenue, Long Island City, NY 11101, via email at [vita@urbanupbound.org](mailto:vita@urbanupbound.org), or call 1-718-784-0877, ext. 7 to make an appointment. Visit the program website at [Tax Preparation and Income Support – UrbanUpbound](https://www.urbanupbound.org/tax-preparation-and-income-support).
7. The New York Public Library (NYPL)  
You can qualify for free tax prep and filing by The New York Public Library (NYPL) if you earned \$56,000 or less, or if your family earned \$80,000 or less. NYPL works with Ariva, AARP, Single Stop, and Food Bank for NYC to provide tax preparation at branches throughout Manhattan, the Bronx, and Staten Island. [See the list of locations](#).