

Money Saving Resources

Weatherization Help

A program which may be unfamiliar to many is the Weatherization Assistance Program or WAP. It is run by the U.S. Department of Energy which gives money to the states to distribute to local governments, community action agencies or nonprofits. They, in turn, use that money to assist low income homeowners and even renters in reducing their energy costs.

If you are approved, an inspector will come to your home and conduct an energy audit. This will involve checking for heat loss as well as safety features. If the audit shows that your home could benefit, a work crew will come to do such things as add insulation, plug leaks, improve dryer vents or install weatherstripping.

There is a limit to how much can be spent on each home, but everything that is done is free. This is a wonderful opportunity for low income families to reduce their heat bills and improve the safety of their residences. The application process is easy and quick.

To find out more and to learn how to apply check here:
http://www1.eere.energy.gov/wip/wap_apply.html.

Food Assistance

For those struggling with paying monthly bills, assistance with food purchases can be a great help. The Supplemental Nutrition Assistance Program or SNAP, which used to be called food stamps fills that need. Surprisingly, many of those who qualify for assistance either aren't aware of it, or don't apply for it.

Food stamps often had a stigma associated with them since everyone at the store knew that you were using them. In addition, they could be lost or stolen. The new program puts money directly into a person's account every month, and then issues them a card which they use like a credit or debit card at the store.

A new addition to the program is the participation of many farmer's markets. This allows recipients to get fresh produce at a reasonable price. It is also a benefit to the farmers in that more people have the money to purchase their products.

To find out more information about SNAP and eligibility requirements, you can visit their website at: <http://www.fns.usda.gov/snap/Default.htm>.

To apply for benefits, you need to contact your local or state office. The phone numbers and locations can be found at the aforementioned website, or you can look in your phone book under local and state government. A few states allow you to apply online.