



Finances

Quick Guide to SNAP Benefits

The Supplemental Nutrition Assistance Program (SNAP), commonly called “food stamps,” helps individuals and families buy food by providing a monthly benefit. SNAP is available to low-income families, older adults (60+ years), and people with disabilities. SNAP is a federal program, but run by each state. SNAP is available in all 50 states, the District of Columbia, Guam, and the U.S. Virgin Islands.

Who Can Get SNAP Benefits?

Eligibility depends on a household’s income and resources.

Who is in a SNAP household?

- People who live together and buy and prepare food together.
 - Spouses must be in the same household.
 - Parents living with their children under age 22 must also be included, even if they don’t share meals.

Income Tests

Households usually need to meet both income tests:

- **Gross income test:** Your monthly household income before deductions must generally be at or below 130% of the federal poverty level (\$2,888 a month for a 3-person household through September 2026).
 - If someone in your household is 60+ (“older adult”) or has a disability, you do not need to meet this test.
- **Net income test:** After deductions (like housing and childcare costs), your monthly household income must be at or below 100% of the federal poverty level (\$2,221 for a 3-person household through September 2026).

Resource Test

- If your household includes someone 60+ or with a disability: resources must be \$4,500 or less.
- If your household does not include someone 60+ or with a disability: resources must be \$3,000 or less.
- Some resources are not counted, such as your home, the land it is on, and most retirement accounts or pensions.

Many states have expanded eligibility. For example, some people are eligible for SNAP because they are eligible for Supplemental Security Income (SSI), Public or General Assistance from a state or local government, or Temporary Assistance for Needy Families (TANF). However, most individuals still need to complete a SNAP application.

Many people who qualify for SNAP benefits do not actually apply. It does not hurt to apply to find out whether you qualify. To check your state’s income and resource limits, visit: www.fns.usda.gov/snap/state-directory.

What Doesn’t Count as Income?

When applying, certain expenses may reduce your countable income:

- **Earned Income Deduction:** All households can take a 20% deduction from earned income.
- **Standard Deduction:** All households can take a standard deduction based on household size. For example, a household of one to three people can take a deduction of \$209 in 2026. (Alaska, Hawaii, and Guam have different standard deduction amounts.)
- **Dependent Care:** Households can deduct 100% of childcare or adult care costs.
- **Medical Expenses:** Deductible for household members who are 60+ or have a disability.
- **Shelter Expenses:** If more than half of your household’s income goes to housing, you may deduct rent, mortgage, utilities, property taxes, and related costs.

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Are There Work Requirements for SNAP Benefits?

- Yes, adults aged 18-59 must register for work and meet employment and training requirements.
- Adults without dependents (ages 18-49) may only receive benefits for 3 months in 3 years, unless they are working 20+ hours per week or participating in a qualifying workfare or job training program.
- Adults aged 60+ and people with disabilities are exempt from these work requirements.
- States with high rates of unemployment may temporarily waive the 3-month limit.

How Do You Apply for SNAP Benefits?

- Contact your local SNAP office. To find your local SNAP office, visit: www.fns.usda.gov/snap/state-directory.
- You can also contact your local SNAP office to request a paper form.
- Provide required documents with your application.
- Within 30 days, you should be contacted by your local SNAP office for an interview (in-person or by phone).
- The SNAP office must decide whether you are eligible within 30 days.

How Much Will I Receive in SNAP Benefits?

The maximum monthly benefit amounts for 2026:

People in Household	Maximum Benefit Amount
1	\$298
2	\$546
3	\$785
4	\$994
5	\$1,183
6	\$1,421
7	\$1,571
8	\$1,789
Each additional person	+ \$218

These amounts are good through September 30, 2026. Different limits apply in Alaska, Hawaii, Guam, and the U.S. Virgin Islands: <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-cola-fy26memo.pdf>

How Do SNAP Benefits Work?

If you are eligible, your benefits will be added each month to an Electronic Benefit Transfer (EBT) card, which works like a debit card. You can use your EBT card to buy groceries at more than 250,000 approved stores.

For information on the types of food covered, visit: www.fns.usda.gov/snap/eligible-food-items. To find stores that accept SNAP benefits, visit: www.fns.usda.gov/snap/online-purchasing-pilot.

How Do I Keep Getting SNAP Benefits?

Most households who receive SNAP benefits must confirm their eligibility, usually every 6-12 months. Households with someone 60+ or with a disability have longer certification periods that are typically 24-36 months.

What if I'm Denied SNAP Benefits?

If you are denied SNAP benefits, you can appeal that decision within 90 days. You will receive a detailed letter explaining why your application was denied and how to appeal. The appeals process varies by state, but may include an informal hearing or submitting more information. You will get a written decision within 60 days of requesting a fair hearing.

For more information about navigating finances, visit: TriageHealth.org/Navigating-Finances

For other types of financial assistance programs, visit: TriageHealth.org/Financial

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