

# COVERCO





# HUNGER FREE COLORADO

## SNAP & WIC

What assistors need to know

October 7, 2021

Anya Rose



# SNAP

Formerly Food Stamps

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# SNAP Eligibility

## INCOME

Household size	Gross monthly income limits (200% FPL)	Maximum monthly allotment
1	\$2,148	\$250
2	\$2,904	\$459
3	\$3,660	\$658
4	\$4,418	\$835
5	\$5,174	\$992
6	\$5,930	\$1,190
7	\$6,688	\$1,316
8	\$7,444	\$1,504
Each additional member (add)	+\$758	+\$188

Applicants must have INCOMES under certain levels, based on household size.  
A household is defined as people who live together and eat meals together.

# SNAP Eligibility

## IMMIGRATION STATUS

**Many mixed status households can qualify for SNAP.**

Your household may qualify if you or a family member are a:

- “Humanitarian” immigrant (this includes refugees; asylees; and survivors of trafficking, domestic violence, and other serious crimes)
- Legal permanent resident (under age 18 or with residency for 5+ years)
- Immigrant with a military connection
- U.S. citizen

**SNAP is NOT considered in the public charge test.**

**In fact, NO food and nutrition programs are considered in the public charge test.**

# Applying for SNAP

[Colorado.gov/PEAK](https://colorado.gov/PEAK)

1. **Apply:** Submit an application.
2. **Interview:** Complete a phone interview with a county eligibility technician.
3. **Verify:** Submit any requested verifications.

## TIPS

- 3 steps should be completed within 30 days.
- Income AND expenses matter for SNAP eligibility. Claim your housing and childcare costs (and medical expenses for older adults and people with disabilities).
- Most SNAP households need to recertify every 6 months.
- Not sure if you qualify? Apply to find out!

# WIC

Special Supplemental Nutrition Program for Women, Infants, and Children

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# WIC Eligibility

## CATEGORICAL

To qualify for WIC, you must live in Colorado and be a:

### Women

- Pregnant (during pregnancy and up to 6 weeks after the birth of an infant or the end of the pregnancy)
- Postpartum (up to six months after the birth of the infant or the end of the pregnancy)
- Breastfeeding (up to the infant's first birthday)

**Infant** (up to the infant's first birthday)

**Child** (up to the child's fifth birthday)

There are NO immigration status requirements for WIC.



# WIC Eligibility INCOME

If you are on Medicaid, TANF, SNAP or FDPIR, you are automatically income eligible. Otherwise, under 185% FPL. See [WIC Income Table](#).

## WIC Income Eligibility Guidelines: July 1, 2021 - June 30, 2022

Household Size	Gross Income				
	Yearly	Monthly	Twice Monthly	Bi-weekly	Weekly
1	\$23,828	\$1,986	\$993	\$917	\$459
2	\$32,227	\$2,686	\$1,343	\$1,240	\$620
3	\$40,626	\$3,386	\$1,693	\$1,563	\$782
4	\$49,025	\$4,086	\$2,043	\$1,886	\$943
5	\$57,424	\$4,786	\$2,393	\$2,209	\$1,105
6	\$65,823	\$5,486	\$2,743	\$2,532	\$1,266
7	\$74,222	\$6,186	\$3,093	\$2,855	\$1,428
8	\$82,621	\$6,886	\$3,443	\$3,178	\$1,589
For each additional family member:	+\$8,399	+\$700	+\$350	+\$324	+\$162

If you are pregnant, count yourself as two. To find out if you are eligible, please contact your local WIC clinic.

# Enrolling in WIC

Request an appointment at [ColoradoWICSignUp.com](https://ColoradoWICSignUp.com)  
or call your [local WIC clinic](#).





## Additional Food Resources

**School Meals:** To apply for school meals, call your school/school district or visit their website for more information.\*

**Pandemic EBT (P-EBT):** Learn more at [CDHS.Colorado.gov/P-EBT](https://CDHS.Colorado.gov/P-EBT)

**Summer Meals for Children:** Visit [KidsFoodFinder.org](https://KidsFoodFinder.org) to find summer meal sites near you or text "FOOD" or "COMIDA" to 877-877.

**Community Food Sites:** Find a site at [HungerFreeColorado.org/find-food](https://HungerFreeColorado.org/find-food)

\*Note: all children can eat school meal for free this school year (2021-2022) due to pandemic waivers, but completing the school meal application is still important! The applications help schools get the funding they need and may help families access any future P-EBT benefits.

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**HungerFreeColorado.org**

**anya@hungerfreecolorado.org**

# The Expanded Child Tax Credit

Leveraging Human Services and Public Health  
Networks to Reduce Child Poverty

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CoverCO Conference  
October 7, 2021



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# The Expanded Federal Child Tax Credit (CTC)

## What is it?

- Temporarily expanded under the American Rescue Plan Act in March
- Increased from \$2,000 to up to \$3,600 for kids 0-17
- Fully refundable. Monthly advance payments in 2021
- Applies to low-income families
- 92% of children are eligible

Potential 40% reduction in  
child poverty



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# Addressing Root Causes

Why? Improved family resilience  
and maternal and infant health  
outcomes

- Fewer adverse childhood events
- Reduced infant mortality, child maltreatment, trauma
- Improved long-term educational outcomes
- Increased intergenerational health
- Reduced disparities



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# Immediate Impact

First round of child tax credit payments in July significantly reduced poverty and hunger.

- 24% decline in food insufficiency
- Financial anxiety reduced for 56% of families

How did families spend their credit?

- Food
- Child care
- School-related expenses



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# Prioritizing Non-filers

## Getting the word out:

- Hard-to-reach populations need to hear about the CTC
- Families must be in the IRS system to receive their payments

## Who does not file?

- Very low-income families
- New parents
- Immigrant and refugee populations
- Non-English speaking communities
- Rural families



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# Strategies to Increase Tax Credit Claims

What are we doing in Colorado to connect families to tax credits?

1. Outreach and messaging (toolkit)
2. Navigator training and support
3. Strengthening and referring to VITA sites (free tax help)
4. Co-enrollment with SNAP, WIC, child care subsidies, and other assistance programs
5. Partnerships



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# Strategy 1: Outreach



**Get Ahead  
COLORADO**

**New cash benefit  
for kids**

**Did you get your  
September payment?**

It's not too late to file your taxes to begin receiving up to \$3,600 per child under the expanded [child tax credit](#) if you qualify.

**Don't file taxes?**

You can still get these benefits using the [non-filers' sign-up portal](#).

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[getctc.org/co](https://getctc.org/co)

[getctc.org/co/es](https://getctc.org/co/es)



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# Strategy 2: Co-enrollment

- Bundling tax outreach with other referral services
- Including tax credits in benefits referral
- Leveraging expert resources

## Examples

- Head Start
- School-Based Health Centers
- Child care centers
- Leveraging COVID-19 networks
- Pop-up enrollment events, mobile vans
- United Way 2-1-1 call center



# Strategy 3: Strengthening Tax Help

## Connecting families to free tax assistance

- What is a VITA site? Volunteer Income Tax Assistance (VITA)
- Ensuring taxpayers and navigators have a place to land
- When to refer to a VITA site appointment
- How to refer to VITA



# Strategy 4: Navigation and Referral

## How to connect families quickly

- What to ask: Do you have kids? Have you heard about the CTC? Are you getting your child tax credit payments? Do you file taxes?
- Refer to [getctc.org](https://getctc.org) until November 15th, then to [getyourrefund.org](https://getyourrefund.org)
- Materials to help spread the word: give a flyer, QR code, or link
- Connect to expert help as needed
- Keep it simple



# Addressing Common Concerns

## Removing Barriers

- No earnings or job needed
- Does not affect other benefits
- Mixed documentation families OK
- Can use tax ID number (ITIN) to file; only child needs SS#
- Does not affect immigration status now or in the future



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# Strategy 5: Partnerships

## State level partnerships

- State agencies: Dept. of Revenue, Human Services, Health Care Policy and Financing, CDPHE programs

## Community partnerships

- Home visitors, LPHAs, food pantries
- Enrollment events, Clinical settings

## Examples

- Bright by Text, Hunger Free Colorado, Head Start, Blueprint to End Hunger, CO Family Leadership Network





# What's Next

## On the horizon

- Federal legislation
- Preparing for 2022 tax season
- Communications plan and campaign
- More training opportunities for navigators
- More languages



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# Resources

## Messaging and Materials

Colorado's [toolkit](#)

## Portal to Sign Up for the CTC Until November 15th

[getctc.org](https://getctc.org), [getctc.org/es](https://getctc.org/es)

## More Details

[About the Child Tax Credit](#)

## Resources for Navigators

[Guidance for community-based navigators](#)

[Short video demo of getctc.org](#)



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# Thank you

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More questions?

Isabel Dickson  
Economic Mobility Specialist  
Colorado Department of Public Health and Environment

[isabel.dickson@state.co.us](mailto:isabel.dickson@state.co.us)



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A photograph of three young children in a classroom setting, overlaid with a semi-transparent blue filter. The children are standing around a table, engaged in play. On the left, a child with curly hair is seen from the side. In the center, a girl with long hair and a yellow clip is looking towards the right. On the right, a boy is seen from the back, wearing a red shirt and striped overalls. The background features educational toys, including alphabet blocks with letters like 'Bb', 'C', and 'E', and a colorful abacus. The text 'Colorado Child Care Assistance Program (CCCAP)' is centered over the image in a white, bold, sans-serif font.

# Colorado Child Care Assistance Program (CCCAP)



## INTRODUCTIONS

# Danielle Greer

Colorado Child Care Assistance  
Program Special Project Manager



## Low-Income CCCAP

Serves low-income families that are in an eligible activity



## Colorado Works CCCAP

Serves families that are participating in Colorado Works



## Child Welfare & Protective Services CCCAP

Serves families that are involved in Child Welfare



## Low-Income CCCAP

Serves low-income families that are in an eligible activity



## Colorado Works CCCAP

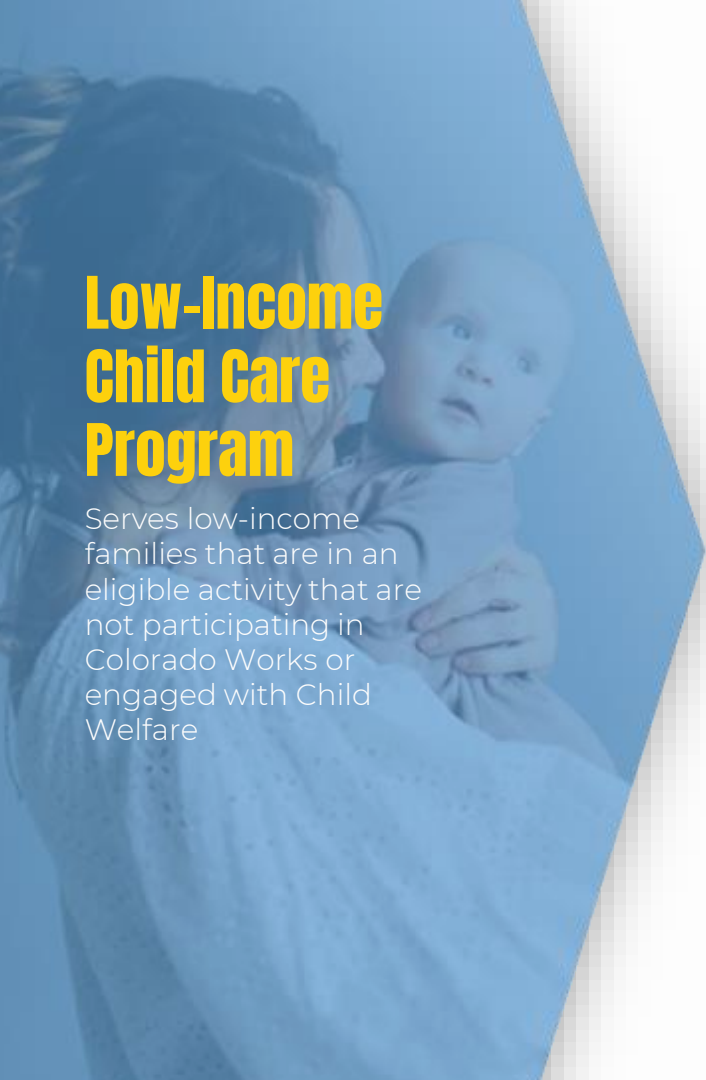
Serves families that are participating in Colorado Works



## Child Welfare & Protective Services CCCAP

Serves families that are involved in Child Welfare





## Low-Income Child Care Program

Serves low-income families that are in an eligible activity that are not participating in Colorado Works or engaged with Child Welfare

### **Purpose:**

To provide eligible households with access to high quality, affordable child care that supports healthy child development and school readiness while promoting household self-sufficiency and informed child care choices.

### **Eligible children:**

Citizens or Qualified Aliens that are in the custody of Adult Caretakers or Teen Parents that are income eligible and are participating in an eligible activity\*

### **Referral/application process:**

The family completes a Low Income Child Care Application and submits it to the County of residence for processing

### **Special Considerations:**

- Families experiencing homelessness are provided a 60-day stabilization period that allows them extra time to enter into an activity and/or provide necessary verification.
- Many counties require cooperation with Child Support Services

**\*Income eligibility and eligible activity may vary by county**





## How to Apply

- Online: Visit [www.colorado.gov/peak](http://www.colorado.gov/peak) to apply online. PEAK is a secure website run by the State of Colorado, and is available in both English and Spanish
- In-Person: Visit any County Human Services office to apply
- By Mail: Visit [www.coloradoofficeofearlychildhood.com](http://www.coloradoofficeofearlychildhood.com) to download the application document and print, fax, mail or deliver it in-person to a County Human Services office. Applications are available in English and Spanish



## Low-Income CCCAP

Serves low-income families that are in an eligible activity



## Colorado Works CCCAP

Serves families that are participating in Colorado Works



## Child Welfare & Protective Services CCCAP

Serves families that are involved in Child Welfare



## Colorado Works Child Care

Serves families that are participating in Colorado Works

### **Purpose:**

To provide employed and work eligible Colorado Works participants with child care in order to participate in their activity.\*

### **Eligible children:**

Citizens or Qualified Aliens that are in the custody of Adult Caretakers or Teen Parents that determined work eligible by Colorado Works.

### **Referral/application process:**

The county Colorado Works worker submits a referral on behalf of the family to the county Child Care technician for processing



## Low-Income CCCAP

Serves low-income families that are in an eligible activity

## Colorado Works CCCAP

Serves families that are participating in Colorado Works



## Child Welfare & Protective Services CCCAP

Serves families that are involved in Child Welfare



## Child Welfare & Protective Services Child Care

Serves families that are involved in Child Welfare

### **Purpose:**

To maintain children in their own homes or in the least restrictive out-of-home setting when there are no other child care options available.

### **Eligible children:**

- Child Welfare: Children residing in their biological home, with kin (kinship foster care or non-certified kinship care) or in a foster home.
- Protective Services\*: Children that have been placed by the county in a foster home, kinship foster home, or non-certified kinship home and have an open child welfare case.

### **Referral/application process:**

The caseworker or designated child welfare staff completes the referral and submits it to child care for processing through CHATS.

**\*Use of Protective Services is a county option**



## Parental Fees

- Families receiving Low-Income, Colorado Works, or Protective Services Child Care may have a parental fee.
- Amount is determined based on gross income, household size, and the number of children in care.
  - A 20% discount is applied if children attend a provider that have a level 3, 4, or 5 Colorado Shines Rating.
- Paid directly to the child care provider



A photograph of two young girls playing with colorful blocks. The girl on the left has dark hair in a ponytail with a pink hair tie and is wearing a red shirt. The girl on the right has curly hair with a yellow hair tie and is wearing a light-colored shirt. They are both focused on the blocks in front of them. A semi-transparent blue banner is overlaid on the left side of the image, containing the text 'Finding Child Care' in white.

## Finding Child Care

- Visit Colorado Shines at [www.coloradoshines.com](http://www.coloradoshines.com) to conduct a search and learn more about choosing the right child care provider
- Family, friends, and neighbors might be eligible to provide care and receive reimbursement. Families participating in CCCAP can contact the County Human Services office to ask about or begin the background check process.



**THANK YOU.**  
**Questions?**



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# Adult Financial

An explanation of the available benefits and basic eligibility requirements

Created July 2021



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**Office of Economic Security**  
Division of Employment & Benefits



# Introductions



## Programs

- Burial Assistance
- AND-CS (Aid to the Needy Disabled Colorado Supplement)
- AND-SO (Aid to the Needy Disabled State Only)
- PNA (Personal Needs Allowance)
- HCA (Home Care Allowance)
- OAP- (Old Age Pension)



## Burial

### Eligibility

- A person must have been receiving public assistance and/or medical assistant at the time of death
- The cost of the burial or cremations services cannot exceed \$2500
- The person's assets and any contributions which are made directly to the provider are used to reduce the grant amount
- Payment for the burial or cremation is made directly to the provider

The burial assistance program provides payments to the provider for burial and cremation services of low-income Coloradans. Maximum 2021 Burial Grant is \$1500.



## AND - State Only

### Eligibility

- Colorado Resident
- Be between 18-59
- Have a qualifying disability expected to last longer than 6 months
- Resources - \$2000 Single / \$3000 Married
- Must be a US or naturalized citizen, or eligible legal permanent resident and lawfully present
- Must maintain a pending SSI application for the lifetime of the case
- Must sign a 'repayment agreement' (IM 14)

Provides cash assistance to CO residents that have a disability and precludes them from working. This provides interim financial assistance while clients pursue SSI benefits.



## AND - Colorado Supplement

### Eligibility

- Colorado Resident
- Be approved for SSI
- Pursue and accept all potential income and resources available
- Must be a US or naturalized citizen, or eligible legal permanent resident and lawfully present
- Shelter costs may be considered- Clients who are not receiving maximum SSI benefits due to an ISM are not eligible

Supplemental payment for clients zero - fifty nine, who are receiving SSI and are not receiving the full benefit.







## HCA (Home Care Allowance)

### Eligibility

- HCA is based on financial need and medical need
- Financial eligibility is determined by the client's income and resources at the county department
- A single entry point case manager is responsible for the medical determination
- The grant issued to the client the client is expected to pay the provider for the services provided

HCA is used to pay a provider for services (such as bathing, dressing, meal preparation and shopping). There are 3 tiered grant payment amounts based on need.



## PNA (Personal Needs Allowance)

### Eligibility

- Colorado Resident
- Be a United States or naturalized citizen, or an eligible legal permanent resident and be lawfully present
- Must meet OAP, AND-SO, AND-CS requirements and be a resident of a facility for 30 consecutive days

The Personal Needs Allowance (PNA) program provides a cash payment to a client living in a facility. This payment is intended to cover hygiene and personal care cost. The maximum PNA grant is \$79.00 per month.





## OAP

### Eligibility

- Age 60 years and older
- Colorado resident
- Must be a United States or naturalized citizen, or an eligible legal permanent resident and be lawfully present
- Must pursue and accept all other potential income and resources that may be available
- All available income and resources are considered
- Income such as wages, Social Security Benefits (SSA), Supplemental Security Income (SSI) Veterans Assistance (VA) may reduce the amount of the OAP payment
- Shelter costs may be considered

The Old Age Pension (OAP) program, established in the State Constitution in 1937, provides cash benefits to eligible individuals age 60 years and older. The maximum 2021 OAP grant is \$832.

# INCOME

## Countable Earned Income

- Wages, Salaries & Tips
- Self Employment
- Donated Work Hours
- Volunteerism

## Countable Unearned

- SSA Benefits
- Rental Income
- Veterans & Military Retirement Pensions
- Proceeds from Life Insurance
- Inheritance
- Oil and Mineral Royalties
- Interested and Dividends
- Gift and Prizes
- Trusts
- Unemployment Benefits
- Railroad, Pension and Retirement Funds
- Union Striker Benefits

## Exempt Income

- Income Tax Refunds
- Educational Loans, Grants and Work Study Income
- Emergency or General Assistance
- VA Aid and Attendance
- Reverse Mortgage Loan Payments
- Compensation through the Colorado Crime Victim Compensation ACT
- Income set aside for a PASS Plan approved by SSA

# Resources

\$2000 Single / \$3000 Married

## Countable

- Bank Accounts
- Certificate of Deposit
- Mutual Funds
- Secondary Vehicle (Utility Trailers & Campers
- Recreational Vehicles
- Secondary Property
- Mortgages or Promissory Notes
- Oil & Mineral Rights
- Trusts
- Crypto-Currency
- EBT Balance
- Some Life Insurance and Burial Plans
- Cash

## Exempt

- One Vehicle Per Household
- Household Goods and Personal Effects
- Primary Residence
- Burial Spaces
- Irrevocable Prepaid Burial Funds
- Monies from a Bona Fide Loan
- Proceeds from Fire or Casualty Insurance
- Life insurance with Face Value of \$1500 or less
- Property Essential to Customer's Self Support
- Non-Business Property Producing Goods Necessary for Daily Activities
- Non-Business Income Producing Property
- Income Tax Refunds
- Retroactive SSI, SSA Retirement, or SSA Disability Lumps Sums



The background of the slide is a photograph of an elderly woman with short grey hair and glasses, wearing a red scarf and a grey jacket, swinging on a swing set. To her right, a man wearing a green baseball cap, glasses, and a dark blue quilted jacket is looking down. The background is filled with trees showing autumn foliage in shades of orange, yellow, and red.

## Reporting Requirements

All changes in circumstances must be reported and verified by the 10th of the month following the change.

Certain changes are considered verified upon receipt.



A photograph of a park bench with a blue semi-transparent overlay containing text. The background shows a park setting with trees and a building.

## Earned Income Disregards

Deduct \$65 from the monthly gross income; and,  
Divide the remainder by two (2).  
The result is the countable earned income.

# Unearned Income Disregards

Determine the client's unearned income from all sources.

Subtract any amount received from SSI.

Deduct \$20 from the remainder.

The result is the countable unearned income.

If the client is married, the \$20 disregard shall be split between the couple.

Clients who receive only SSI income receive no disregard.



THANK YOU.  
Questions?



**COLORADO**  
Office of Economic Security  
Division of Employment & Benefits

# Colorado Works

An explanation of the available benefits and basic eligibility requirements



**COLORADO**  
**Office of Economic Security**  
Division of Employment & Benefits





# Colorado Works

Colorado Works is Colorado's implementation of the federal Temporary Assistance for Needy Families (TANF) program. It provides a cash payment to clients which can be deposited onto a Colorado EBT card, or direct deposited into the client's checking account or the Key Bank card. The programs also provides case management services to clients.

# ELIGIBILITY CRITERIA: Household Composition



## Required

A child or pregnancy and parents and siblings who live with the child (including the spouse of a pregnant parent and half-siblings who do not receive child support).



## Optional

Non-parent caretakers and their spouses, step-parents, half-siblings who receive child support, parents of a minor parent, parent/siblings in certain legal custody situations.



## Excluded

Recipients of SSI, adoption subsidies, foster care payments, and Title IV kinship care payments



## ELIGIBILITY CRITERIA

### Lawful Presence

- Colorado Works recipients must be lawfully present in the United States
  - US Citizen OR
  - Qualified Non-Citizen



# ELIGIBILITY CRITERIA

## Colorado Residency

Colorado Works recipients must live in Colorado





# Colorado Works (BCA)



## CW - Standards of Assistance Chart

Effective September 1, 2018

Number of Dependent Children	0	1	2	3	4	5	6	7	8	9	10	Each Add.
<u>No Specified Caretaker</u>												
Need Standard	0	117	245	368	490	587	678	755	830	904	977	67
Grant Amount	0	141	296	444	593	711	821	915	1004	1095	1195	74
<u>One Specified Caretaker</u>												
Need Standard	253	331	421	510	605	697	770	844	920	992	1065	67
Grant Amount	306	400	508	617	732	844	932	1022	1113	1201	1289	74
<u>Two Specified Caretakers</u>												
Need Standard	357	439	533	628	716	787	861	937	1009	1082	1155	67
Grant Amount	431	531	645	760	866	952	1042	1135	1222	1309	1398	74



A photograph of a smiling woman with dark hair, wearing a white shirt, holding a baby wrapped in a white cloth. The image is partially obscured by a blue banner at the bottom.

## Child Support Pass Through

Child Support income is **considered fully when a client submits a new application**, however, **once a client is determined eligible for Colorado Works, their grant payment is not reduced based on the child support received**, allowing families to receive both Colorado Works and child support. For a client who is already receiving Colorado Works, their child support is not considered again unless they receive consistent support (defined as an **average of \$500 or more/mo for six consecutive months** leading up to their recertification).

## TIME LIMIT

Colorado Works BCA is a TANF assistance benefit, which can only be issued for 60 months across all states

Extensions to the time limit can be granted due to hardship







## CHILD SUPPORT REFERRAL

Clients must work with  
Child Support Services  
to obtain monetary  
child support


Clients may request that they not be required to pursue child support from the parent of a child in their care for certain reasons, such as domestic violence, pending adoption, or other reasons in the best interest of the child



## WORKFORCE DEVELOPMENT

A primary component of Colorado Works is the requirement to work with a case manager to obtain long-term success and financial stability through work or other means

Case management is not required for optional household members who did not request Colorado Works



# Diversion

A diversion is a one-time (or very short-term recurring) payment to assist the family with a specific crisis situation. The family cannot receive BCA for a certain period of time after a Diversion.

# Supportive Payments

A payment issued to a household that already receives BCA or Diversion to assist with additional needs.

# Disaster Payments

When a county, the state, or the president declares a disaster, counties can choose to issue disaster payments to impacted clients. These payments can be made separately from or in addition to BCA.

County Policies define payment amounts, income limits (up to \$75,000) and, if and when one of these payments will be made



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# HOW TO APPLY

1. Online: Visit [www.colorado.gov/peak](http://www.colorado.gov/peak) to apply online. PEAK is a secure website run by the State of Colorado, and is available in both English and Spanish.
1. Smartphone: Clients can download the MyCOBenefits App for iPhone or Android.
1. In-Person: Visit any County Human Services office to apply and county workers are always available to assist. If unable to visit a County office in person due to reasons such as disability, you may send a trusted representative to apply and be interviewed on your behalf. You must designate that individual as your trusted representative
1. Paper: Call any County Department of Human Services office and ask for a paper application to be mailed to you or download the PDF of the application (in English, Spanish and large-print) from the “How to apply” section on our website: <https://cdhs.colorado.gov/colorado-works>. You can then fax, mail or deliver it in-person to your County Human Services office. Applications are available in English and Spanish





—  
**THANK YOU**  
**Questions?**



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Thank you!

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RESOURCES.  
CONNECTIONS.  
SUPPORT.