

Nurturing Futures Benefits Guide

Nurturing Futures is a direct cash assistance pilot program for families with young children and low household incomes. This guide helps families understand how the monthly payments from Nurturing Futures might affect their public assistance benefits. The table below shows common public benefits and explains how each one could be affected by the money from the Nurturing Futures program.

How to use this Guide

1. **Identify your benefits:** Locate the public benefits you currently receive or may be eligible for in the table provided (see the columns on the left).
2. **Review the impact:** Look for the possible impact of receiving direct cash assistance on each benefit listed. We've listed whether the assistance may affect your eligibility or alter the benefit amount you receive.
3. **Find more information or ask questions:** Our aim is to provide you with information to help you make informed decisions about participating in the Nurturing Futures program. Please note that this guide is for informational purposes only and does not substitute for personalized advice from a caseworker or from the agency administering your benefits.

An explanation of the terms used in this guide.

- **No Impact:** Receiving the monthly payments will have no impact on your eligibility or amount of benefit received.
- **Possible Reduction of Benefits:** Receiving the monthly payments may result in the reduction of your benefit, meaning you will still get the benefit, but may get less each month. However, this is low or medium risk and depends on how much you earn outside of the Nurturing Futures monthly payments.

- **Likely Reduction of Benefits:** Receiving the monthly payments are likely to result in the reduction of your benefit, meaning you will still get the benefit, but may get less each month. However, you are at high-risk of seeing a reduction in your benefit.
- **Possible Loss of Benefits:** Receiving the monthly payments may result in the loss of your benefit. However, this is low or medium risk and depends on how much you earn outside of the Nurturing Futures monthly payments.
- **Likely Loss of Benefits:** There is a high risk that receiving the monthly payments will result in the loss of your benefit.

Note: This guide has been created to provide general direction. It does not contain any legal advice and is not tailored to each family's individual situation. Please contact the agency administering your benefits for specific questions.

You can find contact information for relevant agencies below.

- Boulder County Department of Human Services
 - Phone Number: 303-441-1000
- Boulder County Public Health
 - Phone Number: 303-413-7500
- Boulder County Community Services
 - Phone Number: 303-441-3980
- Connect for Health Colorado
 - Phone Number: 855-752-6749
- Social Security Boulder County
 - Phone Number: 1-800-772-1213

Program Benefit Guide:

Assistance Type	Public Benefit Program	Program Description	Impact of Receiving Direct Cash Assistance	Impact Details
Early Childhood	Colorado Childcare Assistance Program (CCAP)	Help with childcare costs for newborns and children up to age 13 (and special needs youth up to age 18)	No Impact	The income received from Nurturing Futures will not impact your eligibility for CCAP.
Early Childhood	Nurse Family Partnership (NFP)	Home nursing visits to help support a healthy pregnancy, responsible care for children, and attaining stronger economic self-sufficiency.	No Impact	The income received from Nurturing Futures will not impact eligibility for Nurse Family Partnership (NFP).
Early Childhood	Head Start	Helps children aged 3-5 from low-income families get ready for school by providing educational, nutritional, health, and social services.	No Impact	The income received from Nurturing Futures will not impact eligibility for Head Start.
Food	Supplemental Nutrition Assistance Program (SNAP)	Financial assistance for low-income adults and families to buy a portion of their groceries each month.	Likely Reduction or Loss of Benefit	The income received from Nurturing Futures will count towards SNAP eligibility. Depending on how much income a household already makes, the income participants receive from Nurturing Futures may make them ineligible for SNAP.

Assistance Type	Public Benefit Program	Program Description	Impact of Receiving Direct Cash Assistance	Impact Details
Food	Women, Infants and Children (WIC)	Assistance to buy food for pregnant or breastfeeding people and children up to age 5. Provides personalized nutrition consultation as well as breastfeeding information and support.	No Impact	The income received from Nurturing Futures will not impact eligibility for WIC.
Food	Free & Reduced School Lunch	Free or low-cost school lunches for low-income children enrolled in public schools.	Possible Reduction or Loss of Benefit	<p>The money from Nurturing Futures will be considered when deciding if you qualify for this program. Eligibility for free and reduced lunch is checked once a year; the money from Nurturing Futures might change your status from free to reduced-price meals or make you ineligible.</p> <p>Note: People who receive Food Distribution Program on Indian Reservations (FDPIR) or Colorado Works (TANF) will still qualify for free and reduced lunch.</p>
Medical	Health First Colorado (Colorado's Medicaid Program)	Free health insurance coverage for low-income children and adults.	No Impact	<p>The income received from Nurturing Futures will not count towards eligibility for Medicaid.</p> <p>Note: For seniors and people with disabilities on Medicaid, cash assistance might count as income. This extra money could affect your eligibility for Medicaid, depending on your total income.</p>
Medical	Child Health Plans Plus (CHP+)	Low-cost health insurance coverage for children and pregnant women.	No Impact	The income received from Nurturing Futures will not count towards eligibility for CHP+.

Assistance Type	Public Benefit Program	Program Description	Impact of Receiving Direct Cash Assistance	Impact Details
Medical	Connect for Health Colorado (Tax Credits and Cost Sharing Reductions)	Financial assistance to reduce private insurance costs. Free or low-cost public health insurance.	No Impact	The income received from Nurturing Futures will not count towards eligibility for Tax Credits and Cost Sharing Reductions.
Medical	OmniSalud	Free or low-cost public health insurance options for Coloradoans who are undocumented or DACA.	No Impact	The income received from Nurturing Futures will not count towards eligibility for OmniSalud.
Medical	Medicare	Free or low-cost health insurance for older adults.	Possible Reduction of Benefit	The income received from Nurturing Futures will count towards eligibility for Medicare Part B (insurance) and D (prescriptions) costs.
Education	Pell Grant	Financial aid for post-secondary education such as college or an associate's degree.	No Impact	The income received from Nurturing Futures will not impact Pell Grants.
Housing	Housing Choice Vouchers	Federally funded housing vouchers for households with income under 30-50% Area Median Income (AMI).	Likely Reduction / Possible Loss in Benefit	<p>The income received from Nurturing Futures will be considered income for housing assistance programs. People who get housing assistance usually pay 30% of their monthly adjusted income for rent and utilities. Your rent may increase because the payments from this program will be used to determine that 30% monthly payment.</p> <p>Those who are not yet on housing assistance but are near the income eligibility limit may no longer be eligible due to Nurturing Futures.</p>

Assistance Type	Public Benefit Program	Program Description	Impact of Receiving Direct Cash Assistance	Impact Details
Social Security	Social Security Retirement	Retirement income for adults over the age of 61 years and 9 months old.	No Impact	The income received from Nurturing Futures will not impact eligibility for Social Security (retirement). Eligibility is based on previous contributions to social security.
Social Security	Social Security Disability Insurance (SSDI)	Financial support for people who are disabled with a qualifying work history, either through their own employment or a family member.	No Impact	The income received from Nurturing Futures will not impact eligibility for Social Security Disability Insurance (SSDI). Eligibility is based on previous contributions to Social Security and your ability to work.
Financial	Colorado Works/Temporary Assistance for Needy Families (TANF)	Cash and job-readiness program for families.	Likely Loss of Benefit	The income received from Nurturing Futures will likely be considered income when determining eligibility for Colorado Works/TANF.
Financial	Federal Supplemental Security Income (SSI)	Basic financial assistance for adults and people with disabilities.	Likely Reduction or Loss of Benefit	Income limits and rules for the federal SSI program are complex. The income received from Nurturing Futures will be considered and will most likely result in a reduction in benefits or make you ineligible for SSI.
Financial	Unemployment Insurance (UI)	Temporary financial help for adults who lose their job to cover expenses while they look for a new one.	No Impact	The income received from Nurturing Futures will not be counted towards UI eligibility, as it is considered a "gift," not earned income.
Tax	Federal Income Tax	Taxes paid to the federal government on a yearly basis based on income.	No Impact	The money from Nurturing Futures is considered a cash gift and won't be counted as taxable income because it falls under the annual gift tax exclusion.
Tax	State Income Tax	Taxes paid to the state of Colorado on a yearly basis based on income.	No Impact	The money from Nurturing Futures is considered a cash gift and won't be counted as taxable income because it falls under the annual gift tax exclusion.

Boulder County has provided this guidance to help identify potential issues, but it cannot be relied upon as legal or tax advice. Boulder County is not responsible for any loss of benefit that may occur because of participation in Nurturing Futures.