



Nurturing Futures Direct Cash Assistance Benefits Guide

Nurturing Futures gives families with young children a \$600 payment each month. This guide explains how those payments might affect other public benefits your family gets. The table below lists common public benefit programs but not all of them. It shows how your payment from Nurturing Futures could change each one.

How to use this Guide:

1. **Find your benefits.** Look in the table (left columns) for the public benefits you get now or may qualify for.
2. **Check the impact.** See how income from Nurturing Futures could affect each one. The table shows if it might change whether you qualify or change how much you get.
3. **Get more information or ask questions.** This guide helps you make informed choices about taking part in the program. It does not replace advice for your own situation from a caseworker, tax advisor, or the agency that manages your benefits.

For questions, you can contact these agencies directly:

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

If you want help understanding how the payment might affect your benefits, you can meet with Boulder County's Personal Finance Team. It's free and private. You can meet by phone, video, or in person. The team offers one-on-one financial counseling to help you:

- Look at how your benefits might change.
- Talk through different "what if" situations.
- Understand your options before you decide.

Call 720-564-2279 or visit boco.org/personalfinance

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What the Terms Mean:

- **No Impact:** The payments are not expected to impact whether you qualify or how much you get, as long as you report them correctly.
- **Possible Reduction of Benefit:** The payments could lower your benefit. You may still get it, but less each month. This is low or medium risk. It depends on how much you earn outside of Nurturing Futures.
- **Likely Reduction of Benefit:** The payments are likely to lower your benefit. You may still get it, but less each month. This means a high risk of a reduction.
- **Possible Loss of Benefit:** The payments could cause you to lose your benefit. This is low or medium risk. It depends on how much you earn outside of Nurturing Futures.
- **Likely Loss of Benefit:** The payments are likely to cause you to lose your benefit.
- Some benefits show two levels together, such as "Likely Reduction, Possible Loss of Benefit." This means a reduction is likely and a loss is possible. Which one happens depends on your situation and how much you earn.

Category	Public Benefit Program	Program Description	Impact of Receiving Direct Cash Assistance	Impact Details
Cash Assistance	Colorado Works (also known as Temporary Assistance for Needy Families (TANF))	Cash and job-readiness program for families.	Likely Loss of Benefit	Counts as income when Colorado Works (TANF) checks if you qualify.
Early Childhood	Colorado Childcare Assistance Program (CCAP)	Help with childcare costs for newborns to age 12 (and children with special needs through age 18).	No Impact	Does not affect whether you qualify for CCAP. Note: This program has been on an enrollment freeze since March 1, 2024.
Early Childhood	Nurse Family Partnership	Home nursing visits to support a healthy pregnancy, caring for children, and building economic self-sufficiency.	No impact	Does not affect whether you qualify for Nurse Family Partnership.

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Early Childhood	Head Start	A preschool program for families with low incomes. It helps children ages 3 to 5 get ready for kindergarten, with learning activities, healthy food, and health support. It also helps families support learning at home.	No impact	Does not affect whether you qualify for Head Start.
Food Assistance	Supplemental Nutrition Assistance Program (SNAP)	Money for adults and families with low incomes to buy food at approved stores.	Likely Reduction, Possible Loss of Benefit	Counts as income for SNAP. Depending on what your household already earns, it could put you over the income limit and end this benefit.
Food Assistance	Women, Infants and Children (WIC)	Help buying food for people who are pregnant or breastfeeding and children up to age 5. Includes nutrition advice and breastfeeding support.	Likely Reduction, Possible Loss of Benefit	Counts as income for WIC. Depending on what your household already earns, it could lower your benefit or, if it puts you over the income limit, end it.
Food Assistance	Free and Reduced School Lunch	Free or low-cost school lunches for children with low incomes in public schools.	Likely Reduction, Possible Loss of Benefit	Counts as income for this program. Eligibility is checked once a year. At the next check, you could move from free to reduced-price meals or no longer qualify.
Medical Assistance	Health First Colorado (Colorado's Medicaid Program)	Free health insurance for children and adults with low incomes.	No Impact	Does not count as income for Medicaid. Note: If you qualify for Medicaid as an older adult or a person with a disability, it may count. Depending on your income, payments from Nurturing Futures could make you ineligible.
Medical Assistance	Child Health Plans Plus (CHP+)	Low-cost health insurance for children and people who are pregnant.	No Impact	Does not count as income for CHP+.

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Medical Assistance	Connect for Health Colorado (Tax Credits and Cost Sharing Reductions)	Financial help to lower the cost of private insurance.	No Impact	Does not count as income for tax credits and cost-sharing reductions.
Medical Assistance	OmniSalud	Free or low-cost health insurance for Coloradans who are undocumented or have DACA status.	No Impact	Does not count as income for OmniSalud.
Medical Assistance	Medicare	Free or low-cost health insurance for older adults.	Possible Reduction of Benefit	Counts as income when figuring your costs for Medicare Part B (insurance) and Part D (prescriptions).
Higher Education Assistance	Pell Grant	Financial aid for education after high school (college, associate degree).	No Impact	Does not affect Pell Grants.
Housing Assistance	Housing Choice Vouchers (also known as Section 8)	Federally funded housing vouchers for households earning under 50% of Area Median Income (AMI); some programs cap at 30%.	Likely Reduction or Possible Loss of Benefit	Counts as income for housing assistance. Most people on housing assistance pay 30% of their monthly adjusted income toward rent and utilities, so your rent could go up. If you are not yet on housing assistance but are close to the income limit, this program could make you no longer eligible.
Social Security	Social Security Retirement	Retirement income for adults aged 61 years and 9 months and older.	No Impact	Does not affect whether you qualify for Social Security retirement. This is based on what you paid into Social Security before.
Social Security	Social Security Disability Insurance (SSDI)	Support for people with disabilities who have a qualifying work history, their own or a family member's.	No Impact	Does not affect whether you qualify for SSDI. This is based on what you paid into Social Security and your ability to work.
Social Security	Federal Supplemental Security Income (SSI)	Basic financial help for adults and people with disabilities	Likely Reduction,	The rules for federal SSI are complex. Payments from Nurturing Futures will be counted and will

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			Possible Loss of Benefit	most likely lower your benefit or make you ineligible.
Social Security	Unemployment Insurance (UI)	Temporary support for adults who lose their job, to help with expenses while job hunting.	No Impact	Does not count toward whether you qualify. It is treated as a gift, not earned income, so it does not affect Unemployment Insurance.
Taxes	Federal Income Tax	Yearly taxes paid to the federal government, based on income	Ask a tax professional	Boulder County cannot give tax advice. For any tax questions about payments you get from Nurturing Futures, please talk to a tax professional.
Taxes	State Income Tax	Yearly taxes paid to the state of Colorado, based on income.	Ask a tax professional	Boulder County cannot give tax advice. For any tax questions about payments you get from Nurturing Futures, please talk to a tax professional.

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