

Financial Resources for Families with Children

Listed below are a few general resources that are a good first step to finding additional resources that are more specific to your needs or that are available in your area. There are hundreds of community based, nonprofit and not-for-profit organizations in Massachusetts. Women's Money Matters lists info resources, grants, funding sources, websites, social service and community based organizations on our

WMM Resource Board

<https://padlet.com/WomensMoneyMatters/37j3d2oz1ikor6gp>

*A **community development corporation (CDC)** is a not-for-profit organization designed to provide programs, offer services and engage in activities that promote and support community development. CDCs usually serve a specific neighborhood or a town and focus on serving lower-income residents or struggling neighborhoods.*

MACDC's Mission for Massachusetts

(<https://www.macdc.org/>)

MACDC is a membership organization that seeks to build and sustain a high performing and adaptive community development sector that is supported by private and public investment and sound public policies. We advance racial and economic equity by creating healthy communities where everyone lives in housing they can afford, benefits from economic opportunities and can fully participate in the civic life of their community.

Look for organizations in your community in the [Member Directory](https://www.macdc.org/members)
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*The **Massachusetts Association for Community Action (MASSCAP)** is the statewide association of the 23 Community Action Agencies (CAAs) operating in Massachusetts. Through the combined skills and vision of its members, MASSCAP works to enhance the ability of each agency to better serve its clients. Community Action Agencies (CAAs, also known as Community Action Programs or CAPs) are private, non-profit human service and advocacy organizations that were established by Congress and the President in 1964 to fight poverty by opening the doors to economic prosperity.*

MASSCAP Agencies

Typical services include:

- Homelessness prevention
- Fuel assistance
- Emergency food assistance
- Head Start, and early education and care programs
- Senior services and youth programs
- Workforce development, job training, and education
- Access to and training in information technology
- Asset formation, protection, and retention

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[Massachusetts Family Resource Centers \(FRCs\)](https://www.frcma.org/)

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Massachusetts Family Resource Centers (FRCs) are a statewide network of community-based providers offering multi-cultural parenting programs, support groups, early childhood services, information and referral resources and education for families whose children range in age from birth to 18 years of age. A Family Resource Center is located in each of the 14 Massachusetts counties to provide easy access to information and assistance related to health care, safety, employment training, education and peer support.. Our core values are: RESPECT, TRUST, SAFETY, WELLNESS, CARING, CONNECTIVITY, and EDUCATION. FRCs are supported through funding from the Massachusetts Department of Children and Families (DCF).

Green Book Resource Guide

The Green Book is a free resource guide published in collaboration with the Northeast Independent Living Program and Elder Services of the Merrimack Valley and North Shore. The agencies created this guide to ensure **older adults and people with disabilities** can get information about programs and services they need and help them make informed decisions about their own care.

[Click here to download English version](#)

[Click here to download Spanish version](#)

The Economic Policy Institute [Family Budget Calculator](https://www.epi.org/resources/budget/)

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EPI's Family Budget Calculator measures the income a family needs in order to attain a modest yet adequate standard of living. The budgets estimate community-specific costs for 10 family types (one or two adults with zero to four children) in all counties and metro areas in the United States. Compared with the federal poverty line and the Supplemental Poverty Measure,

EPI's family budgets provide a more accurate and complete measure of economic security in America.

[Free](#)

[Application for Federal Student Aid](https://studentaid.gov/h/understand-aid)

<https://studentaid.gov/h/understand-aid>

As you prepare for college or career school, explore how financial aid works, learn about the types of aid, and find out if you're eligible. You can also estimate what aid you may be eligible for when you check out *FAFSA4caster*.

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Legal Aid Websites

MassLegalHelp.org: a legal information site written in “plain English” and targeted to low income Massachusetts residents and non-lawyer advocates. The site is maintained by a non-profit Legal Services organization. It contains focused info and resources.

[Massachusetts Legal Resource Finder](#): Need a lawyer for free or at low cost? Use the Massachusetts Legal Resource Finder to find legal help.

[Children and Families](#) section holds definitions, descriptions and legal resources related to children such as custody, Child & Family court;

[Income and benefits](#) section contains detailed information on programs and services available to families with children including

[Caregiver Authorization Affidavit](#) - **Essentially, a caregiver affidavit is a legal document that is valid for two years that allows the “caregiver” to make decisions on the minor’s behalf when the parent is not present.** The authorization form does not give the caregiver custody, and can be changed or revoked by the parent or legal guardian at any time. If there is a disagreement between the caregiver and parent regarding a decision about the child, the parent’s wishes trump those of the caregiver. You can find everything on how to file one and instructions on what to do with it once it’s finished [here](#).

Financial Resources for Families with Children

State and Federal Cash Assistance, Service and Support Programs

For more info on these programs see the sections listed above on the [MassLegalHelp.org](https://www.mass.gov/info-details/mass-legal-help) website or visit the Massachusetts State website **Mass.Gov** website sections of [Health & Social Services](#)

Shelter	<ul style="list-style-type: none">● Public & subsidized housing,● Emergency Assistance (EA), Transitional Housing, Shelters,● DHCD's Eviction Diversion Initiative (incl RAFT, ERMA, ERAP, and related programs)
Food	Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps
Education	<ul style="list-style-type: none">● Individual Education Plan (IEP),● Free and Appropriate Education (FAPE)
Healthcare	<ul style="list-style-type: none">● Health care (including children with special health care needs (CSHCN)● Social Security Disability Ins. (SSDI)● Medicaid is a federal and state health insurance program for people with a low income.● The Children's Health Insurance Program (CHIP) offers health coverage to children.