

LAKE OF THE WOODS COUNTY

MFIP FINANCIAL
ORIENTATION

MINNESOTA FAMILY
INVESTMENT PROGRAM



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WHAT IS MFIP?

MFIP is the Minnesota Family Investment Program.

MFIP helps families meet their basic needs through cash and food assistance.

The goal of the program is to obtain employment that will enable your family to become financially stable.

Parents are expected to work.

MFIP supports and rewards work.

WHO DOES WHAT?

SOCIAL SERVICES ELIGIBILITY WORKER

Determines if you are eligible for MFIP and issues your monthly grant.

Your monthly grant can include Cash, SNAP, and a Housing Grant.

RURAL MN CEP – EMPLOYMENT SERVICES PROVIDER

Lake of the Woods County has one Employment Services Provider.

Works with you to set up an employment plan that's right for you.

Supports you to meet the goals of your plan.

Contact # 218-444-0732



HEALTH CARE

You may qualify for Medical Assistance (MA). You must complete a separate application to request health care. You can obtain an application at Social Services or apply on-line at MNSure.org.

If your children are eligible for MA they are eligible for Child & Teen Checkups. Contact LakeWood Nursing Service at 218-634-1795 to schedule an appointment.



bergen.com

CHILD CARE

MFIP CHILD CARE

Available when job-seeking, working, going to school, meeting with Employment Services or attending an appeal hearing.

You must cooperate with Employment Services and Child support to remain eligible.

Contact Sheri at 218-634-2642 for an application packet and a list of licensed daycare providers.

Child Care Resource & Referral at 1-800-450-1385.

TRANSITION YEAR CHILD CARE

Available if you received MFIP in 3 of the last 6 months prior to the program closing.



60 MONTH LIFETIME LIMIT

MFIP has a 60 month lifetime limit per caregiver. The time limit began July 1, 1997.

If you receive a Cash grant, that month will count towards your 60 month limit, unless you are exempt.

TANF benefits received from another State, even if before July 1, 1997, is a counted month.



MFIP Field Trials (E1, E2, R1, C1, C2).

Living on a Reservation – “not-employed” rate of 50%.

Family Violence Waiver and complying with an Employment Plan.

Caregivers age 60 or older that have not exceeded time limit.

Minor caregivers complying with an education plan.

18 or 19 year old custodial parents cooperating with education requirements of their Employment Plan.

Emancipated minors cooperating with education requirements of their Employment Plan.

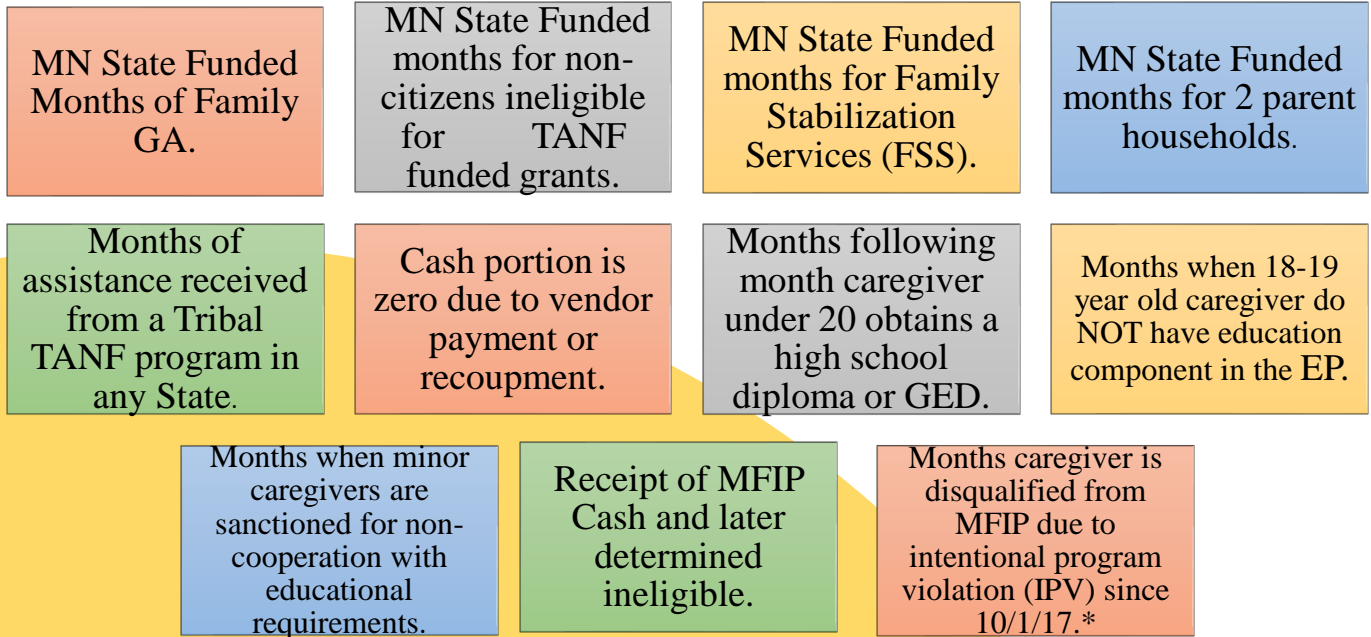
Any month you opt out of MFIP cash portion and Housing Grant.

Any month you receive ONLY the food portion of the grant and do not receive the Housing Grant.

Any month a Child only grant is received.

Any month only the food portion would have been received except for a recoupment.

EXCEPTIONS TO 60 MONTH TIME LIMIT



60 MONTH TIME LIMIT COUNTED MONTHS



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POST 60 MONTH EXTENSIONS

- Employed
- Employed with Reduced Hours due to Illness or Disability
- Hard to Employ
- Ill or Incapacitated



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EMPLOYMENT PLANS

All MFIP Caregivers are required to set up an Employment Plan with our Employment Service Provider, Rural MN CEP. The purpose of the plan is to identify the most direct path to employment and steps to long-term financial stability. You will be notified of the date and time of your appointment.

You may be exempt from developing a plan if:

- You have a child under 12 months

- Have remaining months of the child under 12 months ES exemption

- Choose to use any remaining month of the child under 12 months ES exemption

VICTIMS OF FAMILY VIOLENCE

Victims of family violence who want to claim a Family Violence Waiver and be exempt from the 60 month life time limit must develop and comply with a plan. The plan is developed with the assistance and collaboration of the participant, a person trained in domestic violence and a job counselor.

The Domestic Violence provider in Lake of the Woods County is Friends Against Abuse, 218-634-3233. The main office is located in International Falls, 218-285-7220.



WORK ACTIVITIES

Caregivers must set up an employment plan. Work or Training activities must lead to the fastest, most direct route to employment and self-sufficiency. Allowable activities may include:

- Employment, subsidized employment, on-the-job training
- Vocational/Education Training
- Community Service programs
- Apprenticeship/Internships
- GED/adult diploma programs
- Work Experience
- Secondary School or Adult Basic Ed
- Bilingual employment and training
- Job related counseling, coaching or retention services Job search, job club, readiness activities
- Pre-employment activities
- Job skills training directly related to employment
- Providing child care for a participant in a community service program
- Caregivers can request an education and training program according to assessment requirements
- Work Study programs





- Transitional Standard – no earned income
- Family Wage Level – earned income

Earned Income deductions - 1st \$65 earned income not counted. Then 50% of remaining income deducted.

Paid Child Care

Tax Credits:

- Federal Earned Income Credit
- MN Working Family Credit
- Tax returns do not affect your MFIP grant

Significant Change Policy:

- If income in the payment month decreases by \$65 plus 50% or more than income from budget month you may get a supplement to your grant. Decrease needs to be verified.
- Can be requested and used 2 months in a twelve month period.

WORK INCENTIVES

WORK INCENTIVE EXAMPLE

WORK WILL ALWAYS PAY...WITH MFIP

Household size of ONE

Effective 1/1/2023

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$10.59/hour	Working 30 hours a week at \$10.59/hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly GROSS EARNINGS are:		\$0	\$910.74	\$1,366.11	\$949	\$1,418
You would get an MFIP grant of :	Cash	\$380	\$19	\$0 **	\$0 **	\$0
	Food	\$235	\$235	\$26	\$235	\$0*
	MFIP Grant	\$615	\$254	\$26	\$235	\$0
Your TOTAL family income would be:		\$615	\$1,164.74	\$1,392.11	\$1,184	\$1,418

WORK INCENTIVE EXAMPLE

WORK WILL ALWAYS PAY...WITH MFIP

Household size of TWO

Effective 1/1/2023

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$10.59/hour	Working 30 hours a week at \$10.59/hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly GROSS EARNINGS are:		\$0	\$910.74	\$1,366.11	\$1,433	\$2,294
You would get an MFIP grant of :	Cash	\$583	\$261	\$33	\$0 **	\$0
	Food	\$431	\$431	\$431	\$431	\$0*
	MFIP Grant	\$1,014	\$692	\$464	\$431	\$0
Your TOTAL family income would be:		\$1,014	\$1,602.74	\$1,830.11	\$1,864	\$2,294

WORK INCENTIVE EXAMPLE

WORK WILL ALWAYS PAY...WITH MFIP

Household size of THREE

Effective 1/1/2023

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$10.59/hour	Working 30 hours a week at \$10.59/hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly GROSS EARNINGS are:		\$0	\$910.74	\$1,366.11	\$1,699	\$2,936
You would get an MFIP grant of :	Cash	\$686	\$394	\$166	\$0 **	\$0
	Food	\$619	\$619	\$619	\$619	\$0*
	MFIP Grant	\$1,305	\$1,013	\$785	\$619	\$0
Your TOTAL family income would be:		\$1,305	\$1,923.74	\$2,151.11	\$2,318	\$2,936

WORK INCENTIVE EXAMPLE

WORK WILL ALWAYS PAY...WITH MFIP

Household size of FOUR

Effective 1/1/2023

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$10.59/hour	Working 30 hours a week at \$10.59/hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly GROSS EARNINGS are:		\$0	\$910.74	\$1,366.11	\$1,943	\$3,518
You would get an MFIP grant of :	Cash	\$782	\$516	\$288	\$0 **	\$0
	Food	\$788	\$788	\$788	\$788	\$0*
	MFIP Grant	\$1,570	\$1,304	\$1,076	\$788	\$0
Your TOTAL family income would be:		\$1,570	\$2,214.74	\$2,442.11	\$2,731	\$3,518

COOPERATION



MFIP participants must cooperate with the employment plan set up with Rural MN CEP.



CEP and the County Agency must be informed of changes in your situation.



Call to reschedule appointments if you are unable to attend.



If you fail to cooperate there are consequences, unless you have good cause.

SANCTIONS

A SANCTION MAY BE IMPOSED WHEN A PARTICIPANT FAILS TO:

Attend financial orientation

Attend the overview

Job Search

Develop an Employment Plan

Comply with or make satisfactory progress with the Employment Plan

Accept or terminates suitable employment

Meet school attendance requirements

Comply with Child Support

Pass a Drug test if a convicted Drug Felon

SANCTIONS

1st Sanction – grant is reduced by 10% of the MFIP transitional standard

2nd – 6th Sanction – grant is reduced by 30% of the MFIP transitional standard

Mandatory vendor payments of rent and utilities. Vendor payments continue for 6 months after the month the sanction is cured.

100% Sanction – After 6 sanction months, the 7th month your case is closed.

Child Support non-compliance is an automatic 30% sanction

Drug Felons failing a drug test

1st Sanction – grant is reduced by 30%, mandatory vendor payments of rent and utilities.

2nd Sanction – PERMANENT Disqualification



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GOOD CAUSE

Good Cause reasons for failing to attend financial orientation:

Child Care is unavailable

Ill, injured, or incapacitated

Providing care to an ill family member

No Transportation

Emergency

Conflict with work, training, or school schedule

Conflicts with judicial proceedings

Circumstances beyond persons control

Care of a child or adult in the home with a disability or special medical criteria

GOOD CAUSE

Good Cause reasons for failing to comply with the Employment Plan

Child Care is unavailable

Job does not meet definition of suitable employment

Ill, injured, or incapacitated

Providing care to an ill household member

No Transportation

Emergency

Schedule conflicts with judicial proceedings

Participating in acceptable work activities

Educational Program for caregiver under age 20 is not available

Activities in plan are not available

Willing to accept employment but employment not available

Circumstances beyond participants control

Eligible for Family Stabilization Services (FSS), documentation not available but participant is cooperating

GOOD CAUSE

Good Cause - Child Care

Appropriate child care is defined as:

Provider is licensed or legal non-licensed by state standards

Provider is able to meet a demonstrated need for language-specific care

Care is appropriate to child's age and special needs

Reasonable distance: commuting time does not exceed 2 hours round trip

Provider meets standards of health and safety

Affordable

RIGHTS & RESPONSIBILITIES SIGNATURE

I Confirm that the Rights & Responsibilities (DHS-4163) have been reviewed with me.

All information has been explained to me and I understand the requirements of the program.

Signature of applicant/participant _____

Signature of Worker _____ Date _____

Case Number _____

Case Name _____