



Food Stamps: The Basics

This booklet is designed to provide important information about food stamps. Topics include: The Basic Facts About Food Stamps, Electronic Benefit Transfer (EBT), Information about Appeals and Who to Contact for Help with Food Stamp problems

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If you need help with food stamps, contact the legal services or legal aid office in your area. The offices are listed on the back of this publication.

This fact sheet is not meant to take the place of legal advice.

If you have a legal problem, consult a private attorney or call your local Legal Services office.

What are Food Stamps?

Benefits or the Benefit Security Card from the government that can buy most food in grocery stores. Food Stamps cannot buy non-food items such as detergent, beer, diapers, and pet food.



Who can get Food Stamps?

A "household" can receive food stamps. A "household" is either one person or a group of people who buy and prepare their food together. There can be more than one household living in the same house.

How many stamps can a household get?

The number of household members, the income, and some household expenses determine the amount of food stamps.

Where can a household get them?

If you can, visit the local food stamp office to apply. The Department of Human Services (DHS) is the food stamp office.

If you call or write for an application, DHS should send you a form to complete. When you return it, DHS will see if you are eligible to get food stamps within 7 days. If you are not eligible for the 7-day service, the DHS eligibility worker will have 30 days to interview you, determine if you are eligible and if so credit you with food stamps.

What will they ask me?

You must give the following information to the worker:

- The names and ages of all household members.
- Wage stubs and proof of all income for the last eight weeks (including child support).
- Proof of all resources (savings and checking accounts).
- Proof of home address. If you are homeless, they still should process your application without a home address.
- Proof of rent or mortgage.
- Proof of your identity.
- Proof of household size.
- Social security number(s) for all household members.
- Proof of disability, if you are disabled.
- Proof of recent utility bills (gas, electric, water, phone).
- Proof of child care expenses.
- Proof of medical expenses for folks 60 or older and those receiving SSI/ Disability payments, veterans and most other disability benefits.
- Proof of immigrant status of anyone applying for food stamps.

Note: If the DHS worker is not sure of your identity, home address or other household members, he/she can contact someone who knows your situation called a "collateral contact".

Take all the information that you can to the interview. If you can not find all of it, still, go to the interview. **Do not skip the interview.** Call the DHS office if you must reschedule.

EBT Stands for Electronic Benefits Transfer

EBT and What it Means for Food Stamp Recipients

You now get your benefits (food stamps, Families First checks) electronically instead of getting your benefits in the old paper form. Your benefits are **deposited directly** into an account that is set up by DHS. Your DHS worker will teach you about your card and how to use it. DHS even has a machine, like you will use at the store, for you to practice on.

The Benefit Security Card

When you are approved for food stamps, you will get a plastic card (called the Benefit Security Card) that looks like a credit card. You can use this card at grocery and other stores to buy the same items that you could buy with the paper food stamp coupons. If you also receive Families First benefits, you can use that money with your EBT card as well. Look for this Quest or Honor logo on a store to see if that store will take your card.



When you first get your card, you will call a toll free number to activate it. You will only have to do this once. After your card is activated, you can use it right away. Be sure to talk to your caseworker if you have any problems activating your card. The DHS worker will help you with some problems with your card; the phone number on the back of the card will help you with other problems.

Frequently Asked Questions About EBT

How do I use my Benefit Security Card?

Slide your card through the machine at the grocery store. The machine reads a black magnetic strip on the back. Enter your PIN or secret code into the machine, and follow directions. The cashier will give you a receipt. Most major stores that accepted food stamp coupons will accept the card. Look for the Quest and Honor logos!



What is a PIN?

PIN means Personal Identification Number. It is sometimes called your secret code, and it will be mailed to you in an envelope separate from your card. *It is very important that you keep this number a secret!!*

What should I do if I lose my card or if my card won't work or if I forget my PIN?

If your card is lost, stolen, damaged, won't work, or if you cannot remember your PIN, call the Customer Service Number 1-888-997-9444. This number is on the back of the card.

How do I know how much money is in my account?

There are 4 ways to find out: Call Customer Service (1-888-997-9444). Keep your receipts and balance your account. Use the POS machine in the store or use an ATM - Automatic Teller Machine with the Quest logo. There may be a charge to use an ATM. Remember, you cannot get cash back for food stamps at an ATM machine.

Can someone else shop for me?

It is best to never give your card and your PIN to anyone. You can give someone your card and your PIN, but this is a dangerous practice! If you do this, the person could spend **ALL** of your food stamp/Families First money. **DHS cannot replace your benefits if this happens.**

Food Stamps, Families First and TennCare/Medicaid Appeals

You have the right to appeal anytime you are unhappy about a change DHS makes to your Families First, Food Stamps or TennCare/Medicaid benefits. To appeal means to ask DHS to make a new decision after hearing both sides of the story.

Here are some of the things you can appeal:

- You have been turned down or cut off your Families First, food stamps, or TennCare/Medicaid.
- Your Families First or the amount of food stamps you get have been cut.
- It takes a very long time to give you your Families First, food stamps, or TennCare.
- You did not get the same amount of food stamps or Families First money that you have gotten in the past.

What happens when you appeal?



When you appeal, you get a “hearing.” At the hearing you meet with people from DHS who know about your case. The meeting is run by a hearing officer.

The hearing officer will listen to both sides of the story and then will decide what to do about your case. The hearing officer must be fair and must follow the law.

DHS *must* send a notice about your hearing.

The hearing officer must send you a letter at least 10 days before your hearing. The letter must say:

- When and where the hearing will be,
- What the hearing is about,
- Your hearing rights, **and**
- Where you may be able to get free legal help.

If you get a letter that you don't understand, call your worker for help.

If you want to appeal, do it right away!

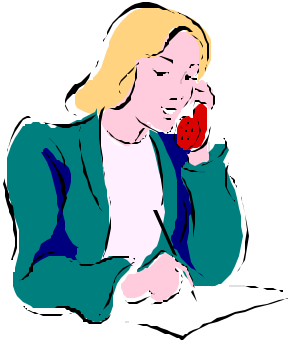
Look at the upper left-hand corner of the letter you got from DHS. Find the “mailing date.” Also look at the date on the envelope. See which date is later. That is your notice date. You **MUST** appeal within 90 days of the notice date.

If DHS is going to stop or reduce your food stamps, you can keep getting your food stamps during your appeal **IF** you appeal within **10 days** of your notice date.



Be sure to keep the envelope your letter came in.

If you appeal in 10 days, DHS usually must leave your check, Food Stamps, or TennCare/Medicaid alone until after your hearing. If you lose the appeal, you will owe DHS for the food stamps or Families First money you get during your appeal. DHS may cut your future check or food stamps to get it back, but they can only cut it by a small amount.



How do you appeal?

You can appeal by calling your DHS worker and saying, “I want to appeal.” Also, tell your DHS worker if you want DHS to leave your Families First check, food stamps or TennCare/Medicaid alone until the appeal is over. Try to talk to your case worker directly. If you cannot reach him or her, leave a message saying you want to appeal. Also, ask your DHS worker to send you appeal papers to sign. If you do not get the papers within 5 days, call him or her back. If that does not help, you can call his or her supervisor.

It is often a good idea to talk to your DHS worker to see if you can work out the problem. You can also ask to meet with a supervisor. But do not put off appealing. Just tell your worker if the problem gets fixed.

Changing the date or time of the hearing

If you have a **really** good reason that you cannot go to the hearing on the date they set, ask the hearing officer to change it to another time. Do this only if you have to.

Are you disabled and cannot get to the hearing? You can ask to have the hearing in your home or over the telephone.

Keeping Records

Always keep copies of all letters and their envelopes that you receive from DHS. Make copies of all letters that you send to DHS and keep them with your other benefits information. You may need these to prove dates at your appeal hearing.

What will happen at the hearing?

Hearings are held at the DHS office and will be tape recorded. If at any time you do not understand something, you should say so.

In most cases, someone from DHS will explain what was done in your case and why. Next, you get to say why you think DHS is wrong. You should show the hearing officer any papers you have that will help you. You can also have anyone else who will help you talk to the hearing officer.

What happens after the hearing?

You will get a letter from the hearing officer saying what his/her decision is. In food stamp cases, you have a right to get the decision within **60 days**. In Families First and TennCare/Medicaid cases they must give you a decision within **90 days**.

What if you win?

DHS must do what the hearing officer says. If your worker does not, talk to their supervisor. If that does not work, talk to the hearing officer.

What if you wait longer than 10 days?

You can still appeal! But your check, food stamps or TennCare/Medicaid usually will not stay the same. You have only **90 days** to appeal, so do it right away.

What if DHS says it is too late to appeal?

You can ask for a hearing so that the hearing officer can decide if you appealed too late. Also, you can always appeal anything during your certification period to make DHS stop doing something you think is wrong.

What if you lose?

Do not give up if you think you are right. Read the hearing officer's decision carefully. It will tell you how to appeal again. Do not wait too long! Usually you must appeal within **10 days** of the hearing officer's decision.

If you have trouble appealing, call your local Legal Services office for help. The information is on the last page.

Did you know?

Generally You Must Report Any Changes Like...

- Your income goes up or down by more than \$25.
- Households must report wage changes of \$100 or more.
- Someone moves into or out of your household.
- You move.
- You get a car, truck, van or motorcycle that is not excluded under the resource rules.
- You get more cash, savings, stocks, bonds or other resources that can readily be turned into money so that you are over the resource limit of \$2,000 or \$3,000.
- Your medical expenses that you have been deducting from your income go up or down by more than \$25.



Expedited Service...Food Stamps in 7 days

Very needy households may receive food stamps within 7 days after they apply. If you are not eligible for the 7 day service, the DHS worker will have 30 days to interview you, see if you are eligible, and if so, send you a food stamp benefit security card to help buy your food.

You must tell DHS of any changes in your situation. DHS will certify shelter residents for only one month at a time.

Did you know that you can use Food Stamps to buy Meals on Wheels or Group meals?

If you are age 60 or older or disabled, you can use food stamps to buy "group meals" at specially approved meal sites like Senior Citizens Centers.



If you are getting home delivered meals, such as Meals on Wheels, you can use food stamps to pay for them.

To find out what places accept food stamps as payment, call the food stamp office in your county. Be sure to ask if there are any approved restaurants and/or Senior Citizens Centers in your area.

Some Students are Eligible for Food Stamps?

If you are between the ages of 18 and 49 and enrolled at least half time in a college or university, you may be eligible to receive Food Stamps, if you meet one of the following requirements:

- Are employed 20 hours a week and paid;
- Are getting federal or state work study money;
- Are physically or mentally unfit;
- Are responsible for the care of a dependent under six years of age or a child between 6 and 11 and adequate child care is not available; or be full time and are responsible for the care of a child under 12;
- Are getting Families First;
- Are going to school under public programs approved by the food stamp office.

Even if a student is not eligible, other eligible people in the household may receive food stamps.

For help with Food Stamps, contact your local Legal Services office

Memphis Area Legal Services

109 Mid-America Mall, 3rd Floor, Claridge House
Memphis, TN 38103
Phone: 901-523-8822
Email: hn7106@handsnet.org

Rural Legal Services of Tennessee

PO Box 5209
Oak Ridge, TN 37831-5209
Phone: 865-483-8454
Email: hn0517@handsnet.org

West Tennessee Legal Services

210 West Main St., PO Box 2066
Jackson, Tennessee 38302-2066
Phone: 731-423-0616 or 800-372-8346
Email: wtls@wtls.org
Web address: www.wtls.org

Southeast Tennessee Legal Services

414 McCallie Ave.
Chattanooga, TN 37402
Phone 423-756-4013
Email: hn7084@earthlink.net
Web address: www.SETNLegalServices.org

Legal Aid Society of Middle Tennessee

211 Union Street, Ste 800
Nashville, TN 37201
Phone 615-244-6610

Legal Services of Upper East Tennessee

PO Box 360
Johnson City, TN 37604
Phone: 423-928-8311
Email: lsuetn@usit.net

Legal Services of South Central TN

PO Box 1256
Columbia, TN 38402
Phone: 931-381-5533
Email: lsosct@bellsouth.net

Knoxville Legal Aid Society

502 South Gay Street, Ste 404
Knoxville, TN 37902
Phone 865-637-0484
Email: klas@klas.org