

NO STRESS

Students across California are benefiting from nutrition assistance – don't be one of the thousands who qualify and don't know it

with

CALFRESH

TAKE 10
MINUTES TO
APPLY AND MAKE
COLLEGE A
LITTLE EASIER.
AND IT'S FREE!



A Special Advertising Supplement



CalFresh is not welfare, it's a nutrition benefit program that can help students keep their focus where it should be – on succeeding!

BY THEA MARIE ROOD

No Need for HUNGER

College is expensive. In fact, since the 1980s, tuition has increased nearly four times faster than the median income. Rent has also skyrocketed — especially in California, where our major cities routinely top national lists of “Most Expensive Places to Live.”

So if you are coming up short every month — even with financial aid, help from your parents, a part-time job and a slew of roommates — you aren’t alone.

“It’s not just tuition,” says Ryan Fruchtenicht, CalFresh and General Relief program manager for Placer County Health and Human Services. “The cost of attending school is also books, room and board, bills, insurance — a lot of students are having trouble meeting that need.”

As a result, many students are cutting the only expense they can: groceries. A recent national study titled *Hunger on Campus* (Dubick, Mathews and Cady, 2016) found that 48 percent of college students experience “food insecurity,” or some level of concern or challenge in obtaining quality food. Of those students, 22 percent reported “very low food security,” which means skipping meals or going hungry. Hunger and poor eating habits not only impact a student’s ability to learn, but also academic performance and attendance.

“It’s important that every person has access to nutritious food, especially college students,” he says. “They are bettering themselves — and that is also good for our nation.”

One program designed to combat this issue is CalFresh, federally known as the Supplemental Nutrition Assistance

Program (SNAP), where recipients are issued electronic funds every month to an inconspicuous debit card.

“It’s a safety net for the most vulnerable populations,” says Fruchtenicht, “but it has never been a welfare program.”

Developed in 1933 at the height of the Great Depression, the food assistance program initially helped redistribute surplus food that farmers couldn’t sell. Today, CalFresh continues

this tradition by helping California residents to receive, grow and sell food. “There

is an economic multiplier,” explains Fruchtenicht. “Every \$1 of SNAP money generates \$1.80 of economic activity in the community.”

That means when you spend your benefits — at the neighborhood grocery store, at the Saturday farmers market (where your benefits go even further) — you are doing more than just filling your own table. You’re also supporting economic growth in your local economy, including California agriculture and the local food retailer community.

College students are one of the newer demographics facing food insecurity to be focused on in food programs, but an important group that can use food assistance with many ways to qualify.

“Once students are on the program, it allows them to make healthier choices and know they are getting enough to eat,” says Fruchtenicht. “Anyone who does have food insecurity needs to apply. We are here to help — and you can do it over the phone or the computer at www.getcalfresh.org.”

DON'T THINK YOU QUALIFY FOR CALFRESH? THINK AGAIN! YOU COULD EASILY QUALIFY AND BE EATING BETTER SOONER THAN YOU THINK...

"It's important that every [student] has access to nutritious food ... They are bettering themselves – and that is also good for our nation."

RYAN FRUCHTENICHT
CalFresh and General Relief program manager,
Placer County Health and Human Services



CALFRESH STUDENT QUALIFICATION

CalFresh has its own definition of what a student is. In order to be eligible for nutrition benefits, CalFresh must first determine if you meet its specific requirements. A CalFresh student is:

- **between the ages of 18 and 49**
- **enrolled at least half-time in a program that requires a high school diploma or GED as a prerequisite**
- **physically and mentally fit for employment**
- **a U.S. citizen, permanent resident, refugee, asylum seeker, or victim of trafficking or domestic violence**

If you fit this description, you may have heard you can't receive benefits, but that is **wrong**. You may receive nutrition benefits as a student using one of many qualifications specific to students, called **exemptions!**

Having a job, receiving grants, caring for young children or qualifying for a state-funded program all count as exemptions that may help get you CalFresh benefits.

Keep reading to find out how you may qualify for CalFresh benefits using one of these many exemptions!

One Less DEMAND

BY MATT JOCKS

Like many college students on their own for the first time, Anson Saechao had a lot to deal with. Balancing an academic workload while living on limited resources means learning how to seriously budget time and money for the first time.

For students, it can be a full plate. Except sometimes, the actual plates are empty.

CalFresh, a program designed to maintain adequate and healthy nutrition for low-income households, serves to benefit students who stress about food and meals. However, not all of these students are taking advantage — some are unaware of the program and others believe they don't qualify.

Saechao was covered under the dorm meal plan at UC Davis in his freshman year, but when he decided to move off-campus with friends, he was on his own. While he wasn't skipping meals, he was eating mostly cheap meals out, rather than buying fresh and nutritious food.

The monthly pressure was wearing on Saechao, who says he struggled through the first year or two.

"It's very time consuming and stressful to always be worrying about money and bills, mixed with the academic pressures," Saechao says.

Peace of mind came from a meeting with a CalFresh representative, when Saechao found out he qualified for benefits as a participant in the Educational Opportunity Program (EOP). He also qualified another way, through the work-study program he'd been approved for but hadn't started working under yet.

The meeting itself was shorter (about 30-40 minutes) and easier than Saechao anticipated. Approval came quickly and he began receiving benefits about a month later. Saechao's benefits are accepted everywhere he normally shops, and it's as easy as swiping a debit card.

The difference, he says, is in the reduced stress.

"Knowing I have a constant amount of money coming in every month, I know I can buy what I need," he says.

Saechao says he would like to find a career that involves helping others. For now, he would like to see his fellow students learn about and take advantage of programs like CalFresh.

"I know there are some students who think they're not *that* low-income and so they don't qualify," he says. "Also, some think the application process is long or difficult. Those are the kinds of things that deter people."

Saechao has learned otherwise.

"I would just tell students to check it out," he says. "Talk to someone about it. If you have doubts, or any kind of negative impression of it, talk to someone."

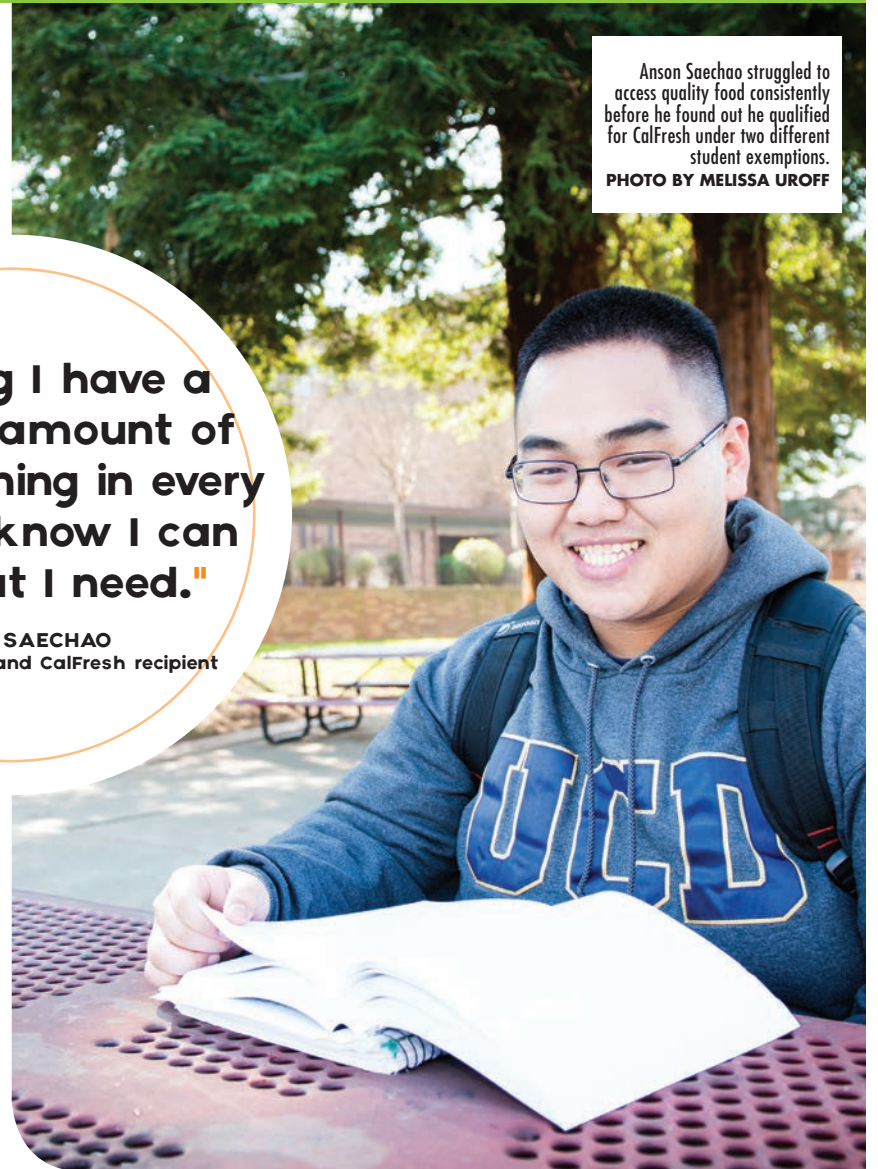
College can already be stressful, so not having to worry about your next meal is priceless

Anson Saechao struggled to access quality food consistently before he found out he qualified for CalFresh under two different student exemptions.

PHOTO BY MELISSA UROFF

"Knowing I have a constant amount of money coming in every month, I know I can buy what I need."

ANSON SAECHAO
University student and CalFresh recipient



HOW TO USE THE "PROGRAM" EXEMPTION

Students may qualify for CalFresh and receive benefits if they have simply been **approved** for a state or federally funded program at their college or university, such as:

- **Cal Grant A or B (if unmarried, 25 years or younger, and parental or student income under \$50,000)**
- **Programs that increase employability such as EOP, EOPS, DSPS, CARE and MESA**
- **Programs to increase employability specifically for former or current foster youths like FYSI, CAFYES and ETV**

Questions? Contact the county or your school's financial aid office to ask about documentation and application.

"Even if it is something as simple as, 'What line do I need to sign?' or 'What portion of this form needs to be filled out?' it is much better to ask those questions to the county than it

is to turn in information that is incorrect or incomplete," says Zack Kalish, administrative services analyst for Yolo County Health and Human Services Agency.

Students should return all verification documents within 10 days of submitting their application.

DOCUMENTS NEEDED

- Program award letter
- California aid report
- Verification of student enrollment

Like many students with low-income jobs, Dallas Callison couldn't work, go to school and save at the same time. Now, with CalFresh's help, she can.

Free Your PAYCHECK

Students should be working to build on their futures, not just to put food on the table

BY LAURA HILLEN

Before CalFresh, the majority of Dallas Callison's paychecks went to buying food. A student at Sierra College, Callison lives at home with her parents but is still responsible for some of her own finances, including groceries.

This placed constraints on Callison as she tried to stay focused on her academics while also saving up to move out on her own and purchase a car — difficult to achieve as a part-time employee at a local retail store.

"I couldn't save anything or spend my money on anything else. Especially with how low my income is right now it was just bizarre," Callison says of making ends meet on her own. "I had to budget how much I was spending at the time. I couldn't buy any food that was higher priced."

Callison knew she could use assistance, not only to access nutritious food consistently but also to remove that burden from her paychecks. The solution was CalFresh.

"I just saw a flier in my financial aid office for CalFresh and I'd been meaning to apply for it," she says. "I figured, why not do it through the school and see what happens?"

Too many college and university students find themselves in Callison's situation, according to Hunger on Campus, a national study exploring students' access to food. In fact, 56 percent of students who struggle with food have a paying job. Of those students, 38 percent work 20 hours a week, or more — which not only qualifies them for CalFresh but shows that more work hours doesn't always equal better access to food.

Applying for CalFresh only takes around 10 minutes, with nutrition benefits given to qualifying students within 30 days. For Callison, her application process took even less time. She qualified for CalFresh because of her job and was able to start buying food with her benefits in only a couple of weeks.

"It's easier now. It's a lot less stressful," Callison says. "I'm able to save more now. I can concentrate better and not have to worry so much about my finances."

CalFresh allows Callison to keep her focus where it needs to be: on learning. She is working toward a degree in psychology and eventually hopes to become a therapist or

"I just saw a flier in my financial aid office for CalFresh... [and figured], why not do it through the school and see what happens?"

DALLAS CALLISON
College student and CalFresh recipient

social worker. As for that car? With her paycheck not going toward her grocery bill, she says she's able to start shopping for one soon.

"A lot of people don't want to admit that they do need help with their finances or getting food," Callison says. "There shouldn't be any shame behind that."

HOW TO USE THE "WORKING STUDENT" EXEMPTION

For college and university students, one of the many entry ways to receiving CalFresh benefits is through the working student exemption.

This exemption covers students who meet the following requirements:

- **Work a minimum of 20 hours a week or 80 hours per month on average, either through an off-campus employer or self-employment**
- **Are enrolled in school at least half-time**

Since working students are often busy students, CalFresh has made the application process even easier. It can be completed online or through the program's app, where documentation can be uploaded as well.

"Students can apply online or over the phone. We understand

that not everyone has time to come down to an office," says Allison Becker, human services specialist at County of Sacramento, Department of Human Assistance. "We try to be innovative and provide more ways to assist students."

DOCUMENTATION NEEDED

- Pay stubs

Dung Pham didn't want to give up her dreams in a new country to feed her family, with CalFresh she didn't have to.
PHOTO BY MELISSA UROFF

Food for Her FAMILY

Students with CalFresh don't have to choose between their dreams and their bills

BY JENNIFER BONNETT



HOW TO USE THE "STUDENT PARENT" EXEMPTION

Dung Pham has nothing but gratitude for the CalFresh program. The aid it has given her has allowed her to attend college and still provide healthy food choices for herself and her family.

Before CalFresh, Pham and her family lacked access to food. She had to choose between spending money on food and other daily expenses, often visiting food banks at churches or asking for leftover food from relatives.

An immigrant to this country with two young children, she worried she could not give her 3- and 5-year-old children the nutrients needed for their growth. The stress kept her from concentrating on her learning and put a strain on her marriage.

"It was too difficult for me to go to school in my situation," Pham says, adding that her family's income alone is not enough to support her four family members.

Pham wanted to pursue higher education to better provide for her family and not be a burden on her community or relatives. However, going to school meant less time earning money for her family. Alternatively, working would provide her with less options for her future.

Pham felt she needed to do something to change her situation. She chose to attend Sierra College to learn, and to ultimately adapt to the new environment in America.

Initially, she hesitated to apply for CalFresh because she thought she wouldn't qualify. However, as a parent of two small children under the age of 6 and a college student, Pham and her family were able to qualify easily.

She was given her assistance card following a brief 20-minute interview.

"This support is valuable for the immigrant families like us, who are still struggling with the new environment," she says.

"This program shows that we are not alone, it helps us overcome difficulties and gain our dreams. I think the good services for community are one of the reasons that make America heaven in the world."

Now that Pham has CalFresh, she can buy healthy food. Before

receiving nutrition benefits, she only walked through certain grocery aisles and

would have to put food back in order to have money for other important things, like milk or cough medicine.

"We also have veggies and fruits now. The health of my kids is better. They have better nutrition from this program, and my family is happier," Pham says.

"This support is valuable for the immigrant families like us, who are still struggling with the new environment... It helps us gain our dreams."

DUNG PHAM
College student and CalFresh recipient

College students with small children have enough to worry about already. Thankfully, whether or not they qualify for CalFresh isn't another concern to add to their list!

If a student of higher education falls under the initial CalFresh student definition and is a parent, they may easily qualify under the student parent exemption. To use this exemption, a student must meet one of the following circumstances:

- **Be responsible for the care of a dependent household member who is under the age of 6**
- **Be responsible for the care of a dependent household member who is age 6 to 11, but without adequate child care**
- **Be a full-time student and single parent of a child under age 12**

"Receiving CalFresh also qualifies school-age children for the school lunch program at elementary, middle school and high school levels," says Kea Russo, eligibility specialist for Placer County Health and Human Services. "This, in addition to CalFresh benefits, helps combat hunger in our communities."

In most cases, no additional documentation is needed for student parents to qualify using this exemption.

DOCUMENTS NEEDED

- **None initially, but further documentation may be required.**

BY MATT JOCKS

TOP 10 REASONS CalFresh Can Work for You

Even if you don't think you qualify, apply!

1 CalFresh is NOT welfare

It is a nutrition benefit that allows eligible students like you to have not just food, but the kind of food you need!

2 You can still get other kinds of help

You should always have enough to eat, no matter where it comes from. If you use CalFresh, you are still able to access your local food pantry or food closet — it will not affect your eligibility or benefits.

3 Using CalFresh is good for the economy

Every dollar given to students in the CalFresh program generates \$1.80 of economic activity. So recipients are also helping local farmers and the economy, not just themselves.



4 You may be eligible and just not know it!

There's no good reason to be hungry! If you fall under the initial definition of a CalFresh student, exemptions may qualify you for benefits.

5 College programs may get you benefits

If you've been approved for work study or an employability program, you may qualify! Eat better while preparing for a job.

6 You may still qualify as a dependent

Even if you're claimed as a dependent during tax season, you may still receive CalFresh benefits for yourself — as long as you live on your own.

7 Live in a dorm? You can get CalFresh!

CalFresh may be able to help you eat better if your dorm meal plan covers less than 50 percent of your meals.



8 Incentive to visit more farmers markets

Your CalFresh benefits stretch even further at farmers markets, to help your agricultural community directly! You'll have additional funds to use at participating locations.

9 It can feed your children

Being a parent and going to school is hard enough, let CalFresh help with feeding your family.

10

The process is easier than you think!

Questions? Ask your school's financial aid office — that's why they're there! You can also apply online at www.getcalfresh.org, at county offices and some community-based organizations.

HOW TO QUALIFY IF ENROLLED LESS THAN "HALF-TIME"



Students who are enrolled in classes less than half-time do not fit the CalFresh student definition (as outlined on page 2).

These students will most likely be able to receive benefits using the general CalFresh eligibility standards instead of the special qualifications usually used by students. CalFresh benefits will be based on their income, expenses and household size.

"We've barely scratched the surface in terms of those students applying," said Laura Mosher, eligibility specialist with Placer County Health and Human Services. "The majority think they are not eligible and that's not the case for these students. They are not classified as students, so they just need to meet the normal criteria and don't have to jump through other hoops."

Most colleges and universities consider a student as "half-time" if they are enrolled in at least 6 units, but the definition varies per school. Students whose enrollment status changes mid-year are encouraged to apply immediately.

Students who fall outside of the CalFresh student age range (18-49) can also use this method!

DOCUMENTATION NEEDED

- Class schedule
- Pay stubs
- Bills or expense verification

PHOTO BY
MELISSA UROFF



MAKE COLLEGE EASIER

Take advantage of CalFresh today!

Q&A with Max Vaca, CalFresh public assistance specialist

BY THEA MARIE ROOD

Every day, Max Vaca helps make college a little easier for students of higher education by helping them get CalFresh benefits. As a public assistance specialist for Yolo County and a CalFresh Representative to UC Davis, he knows that only a small fraction of students who qualify for CalFresh are actually applying and taking advantage of CalFresh benefits — don't be one of them!

Q: What is CalFresh and how does it work for students?

MV: CalFresh is a food program that helps you buy groceries. Because financial aid only covers educational expenses, many students don't have enough money for living expenses and either don't have enough food or can only afford less nutritionally dense food. Individuals approved for CalFresh can use the benefits at grocery stores, but also they are able to double their cash at farmers markets, where food is a little more expensive but is more nutritious and usually organic.

Q: Why is it important for students to apply, both for themselves and their community?

MV: CalFresh adds to your budget so you can buy more nutritionally dense food, and have a healthier lifestyle and a healthier future. And definitely the more individuals that are approved for CalFresh, the more income is funneled through farmers markets — and more local farmers are able to sell their food.

Q: There are hundreds of college and university students who are eligible and not taking advantage of the benefits. Why is that?

MV: The No. 1 obstacle for students is figuring out the student requirements. And a lot of students have never heard of CalFresh. That's why a lot of colleges are partnering with counties to publicize the program. Most colleges have a link to apply for CalFresh on their websites, and financial aid offices are giving out eligibility certificates to [students] who are approved for a state or federal work-study program, or the Educational Opportunity Program (EOP) — which are often a good indicator they will be eligible.

"CalFresh adds to your budget so you can buy more nutritiously dense food and have a healthier lifestyle and a healthier future."

MAX VACA

Public assistance specialist and CalFresh representative,
Yolo County Health and Human Services Agency

Q: A lot of college students still live at home with their parents, are they eligible?

MV: It depends on their age and whether they purchase and prepare food with their parents. If they are under the age of 22, they have to be on a case with their parents, but if they are over the age of 22 and they eat separately from their parents, they can be considered a separate household. And an 18-year-old who lives away from home can apply to CalFresh as an individual — age is only a factor when they are living with family.

Q: Anything else you'd like students to know?

MV: If you have any interest in CalFresh, you should apply, even if you think you might not qualify. It can't hurt.



KEEPING BENEFITS IS EASY!

Students who receive CalFresh benefits by working or meeting an exemption must prove they still qualify every so often — so they can continue getting benefits!

"When you are renewing every 12 months, your eligibility is gone over again — although it's a little easier than the first application," says Tawny Macedo, CalFresh analyst for Placer County Health and Human Services. "We'll also send you a two-page semiannual reporting

form once a year at six months."

These updates are easy to understand. Students will be asked if there have been changes in their household (who they live and prepare meals together with), such as gaining or losing household members, current income and expenses — or if there are foreseeable changes in the next six months.

Other times of the year, students only have to report when their income

goes over the Income Reporting Threshold (an amount that is disclosed when a student is approved for benefits and can vary based on household size), or if their work hours are requested.

For the most part, CalFresh students *only* need to report changes upon request at these specific times — not when they first happen!

If you don't meet an exemption, are working to qualify for CalFresh and aren't asked to report your work hours, you

only have to update your income for your semiannual report and renewal.

"Let's say your work hours drop below 20 hours a week or maybe you even lose your job," Macedo says. "If you aren't required to report work hours, you'd only update your work information at the semiannual report and renewal. And by then, you may have another job and your hours have averaged out to 20 per week again."

DON'T DELAY, APPLY TODAY!



cal fresh HAS YOU COVERED

Even students who didn't think they qualified are getting food benefits

ONLINE

www.mybenefitscalwin.org or
www.getcalfresh.org

Find county locations to visit in-person or complete your application online.

ON CAMPUS

Ask the **counselors** in your school's financial aid office to help you, and make an easy process even simpler!

ON YOUR PHONE

Download the **CalWIN Benefits app** on your phone and get started no matter where you are! Available for Android or iOS.

YOU MAY NEED

- Identification
- Pay stubs
- Social Security number
- Bills
- School letters

SCHOOLS LOVE CALFRESH! Each school has staff members qualified and willing to help you apply



SIERRA COLLEGE

LINDA WILLIAMS
*Director/financial aid
program manager*

Hunger is just another barrier to a student's success, causing fatigue and lack

of focus in the classroom. It is a **moral imperative** that we do what is in our power to assist low-income families with meeting their education goals. If we can assist students with extending their limited financial aid dollars by guiding them to and through the CalFresh process, then we have a **win-win** for all concerned. Students should be able to purchase food when they need it, not just when our Pantry is open. CalFresh is that vehicle for our students.

Visit the financial aid office to gain access to the Sierra College Food Pantry, and receive application help from CalFresh eligibility specialists two days a week.



SACRAMENTO STATE UNIVERSITY

DANIELLE MUÑOZ
*Student affairs case
manager*

Sacramento State implemented CalFresh

Outreach in the Spring of 2017 and since then we have seen over 200 students come in for application assistance and food resource support. Students report how they **feel relieved** to receive this assistance, and can focus on school because they know where they will be getting their next meal. When students have access to healthy, nutrient-dense food, they can **better prepare** for their academics, which is why we will continue to provide this invaluable service.

Get CalFresh application help and resources for more food assistance by visiting the student affairs office in-person.



UC DAVIS

LESLIE KEMP
*Director, Aggie Compass
Center, UC Davis*

A pair of 2016 University of California surveys of nearly

70,000 students at its 10 campuses found that 48 percent of undergraduate and 25 percent of graduate students had experienced food insecurity **in the past year**. As part of a larger effort to address food insecurity and access among students, UC Davis is helping build awareness that students can be eligible for CalFresh and receive **up to \$192 per month** without affecting their financial aid packages. To check eligibility or begin an application, UC Davis students can start online or with a text message.

Find a CalFresh representative in the new Aggie Compass center to help with applications and enrollment on weekdays.



CALIFORNIA COMMUNITY COLLEGES

COLLEEN GANLEY
*Program specialist, student
services division, Chancellor's
Office*

Recent research

indicates that more and more college students across the state and country are experiencing food insecurity, and at deeper degrees than previously thought. With the steady increase in the cost of living in California, combined with the general cost of attending college, many students are forced to make difficult financial decisions — textbooks or nutritious food. Fortunately, student eligibility for CalFresh benefits has **greatly expanded**. Accessing CalFresh benefits will allow many students to spend less time working second and third jobs to make ends meet, and **more time attending classes** and studying. Allowing students to complete their educational goals and enter the workforce faster is beneficial to the students, their families and the state's economy.