



Federal Poverty Level (FPL) & Senior Benefits Toolkit (2026)

Use these pages to estimate your Federal Poverty Level percentage and organize applications for benefits that often use FPL-based income guidelines.

1) Quick Cheat Sheet

What is FPL? The Federal Poverty Level is a baseline income guideline used to help decide eligibility for many assistance programs. **Most programs use a percentage of FPL** (common cutoffs include 130%, 150%, and 200%). **Apply even if you are close.** Many programs subtract certain expenses (especially unreimbursed medical costs for older adults), which can lower your countable income. **If you need urgent help now:** Call **211** for local food, shelter, and utility resources. For emergencies call **911**. For mental health crisis call/text **988**.

2026 Federal Poverty Guidelines (48 states + D.C.)

Household size	100% FPL (annual)	130% FPL	150% FPL	200% FPL
1	\$15,650	\$20,345	\$23,475	\$31,300
2	\$21,150	\$27,495	\$31,725	\$42,300
3	\$26,650	\$34,645	\$39,975	\$53,300
4	\$32,150	\$41,795	\$48,225	\$64,300

For households larger than 8, add \$5,680 per additional person (48 states + D.C.).

Data source: GrantsForSeniors.org article (last updated Feb 8, 2026).



2) Program Sheet: Benefits That Often Use FPL

Use this page to identify programs to explore. Exact limits differ by state and can change; use it as a starting point.

Program	Common income guideline (approx.)	What it can help with	Where to start
Medicare Savings Programs (QMB/SLMB/QI)	Often described around ~100% to ~135% FPL (state rules vary)	Helps pay Medicare premiums and sometimes cost-sharing	State Medicaid office / local benefits counselor
Extra Help (Medicare Part D)	Income/resource limits (not strictly %FPL everywhere)	Lowers Part D premiums, deductibles, and copays	Social Security (online or phone)
SNAP (food benefits)	Often <= 130% FPL gross income; seniors may qualify with deductions	Monthly grocery benefits on an EBT card	Your state SNAP office
Senior Farmers' Market Nutrition Program	Many areas around ~185% FPL	Vouchers for fruits/vegetables at farmers markets	Local agency on aging / state program
LIHEAP (utility help)	Income limits vary; often tied to %FPL (commonly ~150%)	Help paying heating/cooling bills; crisis assistance	Local community action agency / LIHEAP office
Medicaid (65+ pathways)	Not the same as adult expansion; varies by state and program	Medical coverage and (in some cases) long-term services/supports	State Medicaid office
Section 8 / housing assistance	Usually based on Area Median Income (AMI), not FPL	Rental help; waitlists are common	Local public housing authority
SSI (cash benefit)	Low income + limited resources (federal max \$994/mo individual; \$1,491/mo couple in 2026)	Monthly cash benefit for eligible seniors 65+	Social Security

Helpful contacts (from the source article)

Social Security / SSI: 1-800-772-1213 **SNAP info line:** 1-800-221-5689 (applications are handled by your state) **Eldercare Locator:** 1-800-677-1116 (connects you to local aging resources)



3) Application Checklist

Check off items as you prepare to apply (many programs can stack).

- Know your household size** (how many people are in your household for the program you're applying for).
- Estimate your income vs. FPL cutoffs** (100%, 130%, 150%, 200%).
- If you are close to a cutoff, **apply anyway** - older adults may qualify after deductions (especially unreimbursed medical expenses).
- Run a benefits screener (for example, BenefitsCheckUp) to find programs in your area.
- Gather proof of income:** Social Security award letter, pension statements, pay stubs (if working).
- Gather proof of resources:** bank statements (last 3 months), retirement account statements if requested.
- Gather housing costs:** rent receipt/lease or mortgage statement; property tax/insurance if applicable.
- Gather utilities:** recent gas/electric bills (and shut-off notices if in crisis).
- Gather medical expense proof:** pharmacy receipts, copays, premiums, invoices (unreimbursed costs can help).
- Write down **logins, case numbers, and renewal dates** in the notes section below.

Notes



4) Quick Action Plan (7 Days)

A simple plan to move from “not sure” to submitted applications.

- Day 1:** Write down household size and gross monthly income. Circle the FPL cutoff(s) you think apply.
- Day 2:** Make a list of medical expenses you pay out-of-pocket (premiums, copays, prescriptions).
- Day 3:** Gather income and bank documents (award letters, pension, 3 months bank statements).
- Day 4:** Run a benefits screener and pick 3 programs to apply for first (for example: SNAP, LIHEAP, MSP/Extra Help).
- Day 5:** Call for help if needed (211, Area Agency on Aging, or a benefits counselor).
- Day 6:** Submit applications and save confirmation numbers/screenshots.
- Day 7:** Create a follow-up calendar: expected decision dates, missing documents, and renewal deadlines.

My Income Snapshot

Household size:	_____	Gross monthly income:	_____	Target cutoff(s):	_____
Main income sources (check): <input type="checkbox"/> Social Security <input type="checkbox"/> SSI <input type="checkbox"/> Pension <input type="checkbox"/> Wages <input type="checkbox"/> Other: _____					

Calls & Follow-Ups

Program / Agency	Phone / Website	Date called	Next step / deadline