

Saving and asset limits in Native communities

If you receive public or tribal benefits there can be limits on how much you can have in assets before the benefit is cut off. It's important to understand these limits to make sure your savings goals don't affect the benefits you receive or are applying for.

Assets are things you own that have value. Your money in a savings or checking account is an asset. A car, home, business inventory, and land are also assets.

Each program has different rules about what counts as an asset and the total value of your assets allowed to qualify for assistance. For some programs, these rules are the same regardless of where you live. For others, each state or tribe determines its own rules.

In general, your liquid assets (like cash or money in savings or checking accounts) are counted as assets. In some states, if the value of your car exceeds a certain amount, anything over that amount may be counted as an asset as well.

What to do

You can add this worksheet to the "**Saving and asset limits**" tool in Module 2 of *Your Money, Your Goals*.

- **Identify which public or tribal benefits the person you're working with currently receives** or may be applying for in the near future.
- Use the websites and the "Additional Resources" provided to **figure out the specific asset limit for each program** and write it on the tool.
- If you regularly work with people who receive public benefits, **consider completing this tool in advance**. Make copies and review it with the people you serve.

To access a dynamic and fillable version of this tool, visit: consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides.



Learn how **Saving and asset limits in Native communities** can affect your benefits

1. Select the programs that you're enrolled in or plan to apply for in the future.
2. Add the name of the contacts for your tribe's programs. If you don't have this information, use the websites in the "**Additional resources**" section to find out.
3. Using the websites in the "**Additional resources**" section, review the asset limit for each program.

Benefits and asset limits list for your community

Benefit	Contacts for tribal benefit programs	Information about asset limits specific to your tribe or community
Food programs		
TANF - Temporary Assistance for Needy Families		
Public housing		
LIHEAP - Low Income Home Energy Assistance Program		
Indian health services		

Benefit	Contacts for tribal benefit programs	Information about asset limits specific to your tribe or community
Other tribal benefit:		
Other tribal benefit:		

Additional resources:

- To get specific information about the Food Distribution Program on Indian Reservations (FDPIR) in your community, visit: fns.usda.gov/fdd/food-distribution-contacts
- To find out more about your state or tribal TANF program, visit: acf.hhs.gov/programs/ofa/help
- For a list of tribal TANF program contacts, visit: acf.hhs.gov/programs/ofa/resource/tribal-tanf-program-contacts
- To find your regional office for the Department of Housing and Urban Development’s Office of Native Programs, visit: portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/codetalk/tribalhousing#OSD
- For a list of tribal LIHEAP program contacts, visit: acf.hhs.gov/programs/ocs/liheap-tribal-contact-listing
- To find Indian Health Services in your community, visit: ihs.gov

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