



Widely Used U.S. Government Programs and Consumer Benefits

9/3/2026

Summary of major federal, state-administered, and local-access benefit programs for individuals, families, workers, students, veterans, older adults, and businesses.

Scope and Use

This report lists 100 prominent U.S. government programs that consumers commonly use to obtain retirement income, health coverage, nutrition support, housing assistance, education funding, tax relief, unemployment aid, veterans' benefits, disaster help, small-business support, and related public services. Eligibility rules and benefit amounts change frequently and may vary by state, income, household size, immigration status, disability status, military service, age, or other factors. Consumers should confirm details with the administering agency before applying.

How to Access Benefits

For a personalized starting point, consumers can use official benefit screening tools such as USA.gov's benefit finder, Benefits.gov, Healthcare.gov, SSA.gov, IRS.gov, VA.gov, HUD.gov, USDA nutrition assistance pages, state social service agencies, state unemployment offices, and local 211 referral services. For urgent needs, contact the relevant agency directly or call 211 for local referrals.

Program Directory

#	Program	Consumer benefit	Administering office	Basic eligibility	Contact/access
1	Social Security Retirement	Monthly retirement income based on covered earnings.	Social Security Administration	Generally age 62 or older with sufficient work credits.	SSA.gov or 1-800-772-1213.

2	Social Security Disability Insurance	Monthly income for workers with qualifying disabilities.	Social Security Administration	Disability that prevents substantial work and enough work credits.	SSA.gov/disability or 1-800-772-1213.
3	Supplemental Security Income	Monthly cash support for basic needs.	Social Security Administration	Limited income/resources and age 65+, blindness, or disability.	SSA.gov/ssi or local SSA office.
4	Social Security Survivors Benefits	Monthly payments to eligible family members after a worker's death.	Social Security Administration	Eligible spouse, child, or dependent parent of covered worker.	SSA.gov/survivor or 1-800-772-1213.
5	Medicare Part A	Hospital insurance for inpatient and skilled care.	Centers for Medicare & Medicaid Services / SSA enrollment	Age 65+, certain disabilities, ESRD, or ALS.	Medicare.gov or 1-800-MEDICARE.
6	Medicare Part B	Medical insurance for doctors, outpatient care, and preventive services.	Centers for Medicare & Medicaid Services	Medicare-eligible individuals who enroll and pay any required premium.	Medicare.gov or SSA.gov/medicare.
7	Medicare Part D	Prescription drug coverage through approved plans.	Centers for Medicare & Medicaid Services	Medicare beneficiaries enrolled in a Part D or Medicare Advantage drug plan.	Medicare.gov/plan-compare.
8	Medicare Advantage	Private plan alternative to Original Medicare, often with extra benefits.	Centers for Medicare & Medicaid Services	Medicare Parts A and B; must live in plan service area.	Medicare.gov/plan-compare.
9	Medicaid	Free or low-cost health coverage.	State Medicaid agencies / CMS	Income, household, disability, age, pregnancy, or	Medicaid.gov or state Medicaid office.

				caregiving status; rules vary by state.	
10	Children's Health Insurance Program	Low-cost health coverage for children and some pregnant people.	State CHIP agencies / CMS	Children in families with income too high for Medicaid but within state limits.	InsureKidsNow.gov or 1-877-KIDS-NOW.
11	ACA Marketplace Premium Tax Credits	Reduces monthly health insurance premiums.	Centers for Medicare & Medicaid Services / IRS	Marketplace enrollment, income within allowed range, no affordable qualifying coverage.	HealthCare.gov or state marketplace.
12	Cost-Sharing Reductions	Lowers deductibles, copays, and out-of-pocket costs.	Centers for Medicare & Medicaid Services	Marketplace Silver plan and qualifying household income.	HealthCare.gov.
13	COBRA Continuation Coverage	Temporary continuation of employer health coverage after qualifying events.	U.S. Department of Labor / employers and plans	Loss of job-based coverage due to qualifying event.	Employee Benefits Security Administration or employer plan administrator.
14	Medicare Savings Programs	Helps pay Medicare premiums and sometimes cost sharing.	State Medicaid agencies	Medicare beneficiary with income/resources within state limits.	State Medicaid office or Medicare.gov.
15	Extra Help for Medicare Part D	Helps pay prescription drug plan premiums and drug costs.	Social Security Administration / CMS	Medicare beneficiary with limited income/resources.	SSA.gov/extrahelp or 1-800-772-1213.
16	SNAP	Monthly food benefits on an EBT card.	USDA Food and Nutrition Service / state SNAP agencies	Household income and resource limits; work rules may apply.	State SNAP agency or Benefits.gov.
17	WIC	Nutritious foods, breastfeeding support, and	USDA Food and Nutrition	Pregnant, postpartum, or breastfeeding people; infants and	State WIC office or USDA FNS WIC.

		nutrition counseling.	Service / state WIC agencies	children under 5; income and nutrition risk.	
18	National School Lunch Program	Free or reduced-price school lunches.	USDA Food and Nutrition Service / schools	Students in participating schools meeting income or categorical eligibility.	Child's school or school district.
19	School Breakfast Program	Free or reduced-price school breakfasts.	USDA Food and Nutrition Service / schools	Students in participating schools meeting program rules.	Child's school or district nutrition office.
20	Summer EBT / SUN Bucks	Summer grocery benefits for eligible school-age children.	USDA Food and Nutrition Service / states	Children eligible through school meals, SNAP, TANF, FDPIR, or state criteria.	State education or human services agency.
21	Summer Food Service Program	Free meals for children during summer breaks.	USDA Food and Nutrition Service / local sponsors	Children and teens at approved meal sites.	USDA Summer Meals site finder or 211.
22	Child and Adult Care Food Program	Meals and snacks in child care, adult day care, and afterschool settings.	USDA Food and Nutrition Service / states	Eligible participating care centers, homes, and enrolled participants.	State CACFP agency.
23	The Emergency Food Assistance Program	Emergency food through food banks and local agencies.	USDA Food and Nutrition Service / states	Income or need criteria set by state/local agencies.	Local food bank, state agency, or 211.
24	Commodity Supplemental Food Program	Monthly USDA food packages for older adults.	USDA Food and Nutrition Service / states	Age 60+ and income eligible in participating areas.	State distributing agency or local food bank.
25	Food Distribution Program on Indian Reservations	USDA foods for eligible households on or near reservations.	USDA Food and Nutrition Service / tribal or state agencies	Income-eligible households in approved areas; not receiving SNAP same month.	Local FDPIR administering agency.

#	Program	Consumer benefit	Administering office	Basic eligibility	Contact/access
26	TANF	Temporary cash assistance and work supports for families.	Administration for Children and Families / state TANF agencies	Low-income families with children; state rules and time limits apply.	State human services agency.
27	Child Care and Development Fund	Subsidies to help pay for child care.	Administration for Children and Families / states	Low-income working, training, or studying parents; state rules apply.	State child care subsidy office.
28	Head Start	Early learning, health, nutrition, and family services.	Office of Head Start	Children from birth to age 5 in low-income families or qualifying categories.	HeadStart.gov program locator.
29	Early Head Start	Services for infants, toddlers, pregnant people, and families.	Office of Head Start	Pregnant people and children under 3 meeting income or categorical criteria.	HeadStart.gov program locator.
30	Child Support Enforcement	Helps locate parents, establish paternity, and collect support.	Office of Child Support Services / states	Parents or guardians seeking child support services.	State child support agency.
31	Foster Care Title IV-E	Assistance for eligible foster care maintenance and services.	Administration for Children and Families / states	Children meeting removal, placement, and financial eligibility rules.	State child welfare agency.
32	Adoption Assistance	Subsidies and support for adopting eligible children.	Administration for Children and Families / states	Children with special needs or Title IV-E eligibility; state criteria apply.	State adoption assistance office.

33	Low Income Home Energy Assistance Program	Helps with heating, cooling, crisis, and weather-related energy costs.	Administration for Children and Families / states	Low-income households; priority may include elderly, disabled, or young children.	Energyhelp.us or state LIHEAP office.
34	Weatherization Assistance Program	Home energy efficiency improvements to reduce bills.	U.S. Department of Energy / states	Low-income households; priority for vulnerable residents.	State weatherization agency.
35	Lifeline	Discount on phone or internet service.	Federal Communications Commission / USAC	Income eligible or participant in qualifying programs such as SNAP or Medicaid.	LifelineSupport.org.
36	Housing Choice Voucher Program	Rental subsidy for private-market housing.	U.S. Department of Housing and Urban Development / public housing agencies	Low-income households; income limits and waiting lists vary locally.	Local public housing agency or HUD.gov.
37	Public Housing	Affordable rental housing owned/managed by housing authorities.	HUD / public housing agencies	Low-income families, older adults, and people with disabilities.	Local public housing agency.
38	Project-Based Rental Assistance	Reduced rent in HUD-assisted properties.	HUD / property owners	Low-income renters applying to participating properties.	HUD Resource Locator or property manager.
39	Section 202 Supportive Housing for the Elderly	Affordable housing with supportive services for older adults.	HUD	Very low-income households with at least one person age 62+.	HUD Resource Locator or property manager.
40	Section 811 Supportive Housing for	Affordable supportive housing for	HUD	Very low-income adults with disabilities;	HUD Resource Locator or state housing agency.

	Persons with Disabilities	people with disabilities.		property-specific rules apply.	
41	HOME Investment Partnerships Program	Affordable housing, rental assistance, and homebuyer support.	HUD / states and localities	Low-income renters or buyers through local participating jurisdictions.	City, county, or state housing office.
42	Community Development Block Grant	Local housing, infrastructure, and community services.	HUD / states and local governments	Benefits primarily low- and moderate-income communities and residents.	Local city/county community development office.
43	Emergency Solutions Grants	Homelessness prevention, shelters, and rapid re-housing.	HUD / local continuums and governments	People experiencing or at risk of homelessness.	Local homeless services provider or 211.
44	Continuum of Care Homeless Assistance	Permanent supportive housing and coordinated homeless services.	HUD / local Continuums of Care	Individuals and families experiencing homelessness; program criteria vary.	Local coordinated entry system or 211.
45	FHA Single Family Mortgage Insurance	Insured mortgages with flexible credit and down payment requirements.	Federal Housing Administration	Borrowers meeting lender, credit, income, and property requirements.	HUD.gov/FHA or FHA-approved lender.
46	USDA Single Family Housing Direct Loan	Home loans for low- and very-low-income rural buyers.	USDA Rural Development	Income-eligible applicants in eligible rural areas without decent housing.	USDA Rural Development state office.
47	USDA Single Family Housing Guaranteed Loan	Loan guarantee for rural homebuyers.	USDA Rural Development	Eligible income, property, and credit in qualifying rural area.	Approved lender or USDA Rural Development.

48	VA Home Loan Guaranty	Home loan benefit with favorable terms for eligible service members and veterans.	U.S. Department of Veterans Affairs	Veterans, service members, certain reservists, and eligible surviving spouses.	VA.gov/housing-assistance or lender.
49	Native American Direct Loan	Direct home loans on federal trust land.	U.S. Department of Veterans Affairs	Eligible Native American veterans or spouses with tribal participation.	VA.gov or VA regional loan center.
50	Housing Counseling Program	Advice on renting, buying, foreclosure avoidance, and credit.	HUD-approved housing counseling agencies	Open to consumers; fees vary and many services are free or low cost.	HUD.gov housing counselor search.

#	Program	Consumer benefit	Administering office	Basic eligibility	Contact/access
51	Unemployment Insurance	Temporary wage replacement after job loss.	U.S. Department of Labor / state workforce agencies	Worked recently, lost job through no fault of own, able and available to work.	State unemployment office.
52	Trade Adjustment Assistance	Training, income support, and job services for trade-affected workers.	U.S. Department of Labor / states	Workers covered by certified trade-impact petition.	State workforce agency or CareerOneStop.
53	Workforce Innovation and Opportunity Act Adult Program	Career services, training, and employment support.	U.S. Department of Labor / American Job Centers	Adults seeking employment; priority for public assistance and low-income individuals.	CareerOneStop.org or local American Job Center.

54	WIOA Dislocated Worker Program	Reemployment and training services after layoffs.	U.S. Department of Labor / states	Laid-off workers, displaced homemakers, self-employed affected by conditions.	American Job Center.
55	Job Corps	Free education and career technical training.	U.S. Department of Labor	Eligible low-income young people generally ages 16–24.	JobCorps.gov or 1-800-733-JOBS.
56	Senior Community Service Employment Program	Paid community service training for older workers.	U.S. Department of Labor	Age 55+, unemployed, low income.	Local SCSEP grantee or CareerOneStop.
57	Vocational Rehabilitation State Grants	Employment services for people with disabilities.	Rehabilitation Services Administration / state VR agencies	Disability that creates a barrier to employment and need for VR services.	State vocational rehabilitation agency.
58	Ticket to Work	Employment support for Social Security disability beneficiaries.	Social Security Administration	SSI or SSDI beneficiary ages 18–64 who wants to work.	ChooseWork.ssa.gov.
59	Federal Pell Grant	Grant aid for undergraduate education.	U.S. Department of Education	Undergraduate students with financial need and FAFSA eligibility.	StudentAid.gov and FAFSA.
60	Federal Supplemental Educational Opportunity Grant	Campus-based grant for high-need students.	U.S. Department of Education / schools	Undergraduates with exceptional financial need at participating schools.	School financial aid office.
61	Federal Work-Study	Part-time jobs to help pay education expenses.	U.S. Department of Education / schools	Students with financial need at participating schools.	FAFSA and school financial aid office.
62	Direct Subsidized Loan	Federal student loan with government-	U.S. Department of Education	Undergraduate students with financial need.	StudentAid.gov.

		paid interest while in school.			
63	Direct Unsubsidized Loan	Federal student loan not based on financial need.	U.S. Department of Education	Eligible undergraduate, graduate, or professional students.	StudentAid.gov.
64	Direct PLUS Loan	Federal loan for graduate students and parents of dependent undergraduates.	U.S. Department of Education	Eligible borrower without adverse credit or with approved endorser.	StudentAid.gov.
65	Public Service Loan Forgiveness	Forgives remaining Direct Loan balance after qualifying public service payments.	U.S. Department of Education	Full-time qualifying public service employment and required qualifying payments.	StudentAid.gov/pslf.
66	Income-Driven Repayment Plans	Student loan payments based on income and family size.	U.S. Department of Education	Eligible federal student loan borrowers.	StudentAid.gov/idr.
67	TEACH Grant	Grant for students preparing for teaching in high-need fields.	U.S. Department of Education	Eligible program enrollment and service obligation in qualifying school/field.	StudentAid.gov/teach.
68	GI Bill Education Benefits	Tuition, housing, and education support for veterans and eligible dependents.	U.S. Department of Veterans Affairs	Qualifying military service or transferred entitlement.	VA.gov/education.
69	Vocational Readiness and Employment	Employment, training, and independent living support for disabled veterans.	U.S. Department of Veterans Affairs	Service-connected disability and employment handicap or related criteria.	VA.gov/careers-employment.

70	AmeriCorps Education Award	Award to pay education costs or repay student loans after service.	AmeriCorps	Completion of eligible AmeriCorps service term.	AmeriCorps.gov.
71	Earned Income Tax Credit	Refundable tax credit for low- to moderate-income workers.	Internal Revenue Service	Earned income, valid taxpayer ID, filing status, income limits, and qualifying child rules if applicable.	IRS.gov/eitc or tax preparer/VITA site.
72	Child Tax Credit	Tax credit for qualifying children.	Internal Revenue Service	Qualifying child, taxpayer ID requirements, income phaseouts.	IRS.gov/credits-deductions.
73	Child and Dependent Care Credit	Tax credit for eligible care expenses that allow work or job search.	Internal Revenue Service	Eligible dependent care expenses and earned income rules.	IRS.gov.
74	American Opportunity Tax Credit	Tax credit for qualified higher education expenses.	Internal Revenue Service	Eligible student in first four years of postsecondary education; income limits apply.	IRS.gov/credits-deductions.
75	Lifetime Learning Credit	Tax credit for tuition and education expenses.	Internal Revenue Service	Eligible education expenses and income limits.	IRS.gov.

#	Program	Consumer benefit	Administering office	Basic eligibility	Contact/access
76	Free File and Volunteer Income Tax Assistance	Free tax filing software or in-person tax	Internal Revenue Service and partner	Income, age, disability, language, or military criteria	IRS.gov/freefile or IRS VITA locator.

		preparation help.	organizations	depending on service.	
77	VA Disability Compensation	Tax-free monthly payments for service-connected disabilities.	U.S. Department of Veterans Affairs	Veteran with injury or illness connected to military service.	VA.gov/disability.
78	VA Pension	Needs-based monthly payments for wartime veterans.	U.S. Department of Veterans Affairs	Wartime service, age/disability criteria, and income/net worth limits.	VA.gov/pension.
79	VA Health Care	Medical services for eligible veterans.	Veterans Health Administration	Veteran status, service history, priority group, income, or special eligibility factors.	VA.gov/health-care.
80	CHAMPVA	Health coverage for eligible family members of certain veterans.	U.S. Department of Veterans Affairs	Spouse or child of qualifying disabled or deceased veteran not eligible for TRICARE.	VA.gov/COMMUNITYCARE/programs/dependents/champva.
81	VA Dependency and Indemnity Compensation	Monthly benefit for eligible survivors of service members	U.S. Department of Veterans Affairs	Eligible surviving spouse, child, or parent of service-	VA.gov/disability/dependency-indemnity-compensation.

		or veterans.		connected death.	
82	VA Burial Benefits	Burial allowances and memorial benefits.	U.S. Department of Veterans Affairs	Eligible veteran burial or survivor criteria.	VA.gov/burials-memorials .
83	Veterans Readiness Small Business Programs	Training, counseling, and procurement support for veteran entrepreneurs.	SBA Office of Veterans Business Development	Veterans, service members, military spouses, or eligible entrepreneurs.	SBA.gov/veterans .
84	FEMA Individual Assistance	Help with housing and serious needs after declared disasters.	Federal Emergency Management Agency	Disaster survivor in federally declared area with uninsured or underinsured losses.	DisasterAssistance.gov or 1-800-621-FEMA.
85	FEMA National Flood Insurance Program	Flood insurance coverage for homeowners, renters, and businesses.	Federal Emergency Management Agency	Property in participating community; coverage purchased through insurer/agent.	FloodSmart.gov .
86	SBA Disaster Loans	Low-interest disaster loans for homeowners, renters, nonprofits	U.S. Small Business Administration	Disaster-related physical or economic injury in declared area.	SBA.gov/disaster or DisasterLoanAssistance.sba.gov .

		, and businesses .			
87	SBA 7(a) Loan Program	Loan guarantees for small business working capital and expansion.	U.S. Small Business Administration	Eligible for-profit small business meeting SBA and lender criteria.	SBA.gov/7a or SBA-approved lender.
88	SBA 504 Loan Program	Long-term financing for major fixed assets.	U.S. Small Business Administration / Certified Development Companies	Eligible small business purchasing qualifying fixed assets.	SBA.gov/504 or local CDC.
89	SBA Microloan Program	Small loans and technical assistance for startups and small businesses .	U.S. Small Business Administration / intermediaries	Eligible small business or nonprofit child care center through approved intermediary.	SBA.gov/microloans.
90	SCORE Mentoring	Free small-business mentoring and workshops .	SCORE Association supported by SBA	Entrepreneurs and small-business owners.	SCORE.org.
91	Small Business Development Centers	Business advising, training, and planning help.	SBA / state and university partners	Small businesses and aspiring entrepreneurs.	AmericasSBDC.org or SBA.gov/local-assistance.

92	Women's Business Centers	Training and counseling for women entrepreneurs.	SBA Office of Women's Business Ownership	Entrepreneurs and small-business owners; services open broadly with focus on women.	SBA.gov/wbc .
93	8(a) Business Development Program	Federal contracting and business development assistance.	U.S. Small Business Administration	Eligible small disadvantaged businesses meeting ownership and control rules.	SBA.gov/8a .
94	HUBZone Program	Federal contracting preference for businesses in designated areas.	U.S. Small Business Administration	Small business located in HUBZone with qualifying employee residency.	SBA.gov/hubzone .
95	Women-Owned Small Business Federal Contracting Program	Set-aside contracting opportunities.	U.S. Small Business Administration	Eligible women-owned small businesses in qualifying industries.	SBA.gov/wosb .
96	Service-Disabled Veteran-Owned Small Business Program	Federal contracting opportunities for eligible veteran-	SBA / VA certification resources	Small business owned and controlled by service-	SBA.gov or Veterans.certify.sba.gov .

		owned businesses .		disabled veteran.	
97	Legal Services Corporation-funded Legal Aid	Free civil legal help for low-income people.	Legal Services Corporation / local legal aid programs	Income-eligible people with qualifying civil legal issues.	LSC.gov/find-legal-aid.
98	Community Health Centers	Primary care services regardless of ability to pay.	Health Resources and Services Administration	Open to community residents; sliding fees based on income.	FindAHealthCenter.hrsa.gov.
99	988 Suicide & Crisis Lifeline	Free 24/7 crisis support by phone, text, or chat.	Substance Abuse and Mental Health Services Administration	Anyone in emotional distress or crisis in the U.S.	Call or text 988; 988lifeline.org.
100	211 Community Referral Service	Local referrals for food, housing, utilities, health, and crisis supports.	United Way and local 211 providers with public partners	Anyone seeking local human-service referrals; services vary by area.	Dial 211 or visit 211.org.

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