

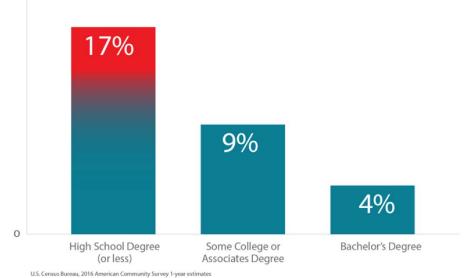
Education and Training Opportunities for Adults with Limited Income

Parents as Scholars Program (PaS), the Higher Opportunity for Pathways to Employment (HOPE), the Competitive Skills Scholarship Program (CSSP) and the Dislocated Worker Benefit Program (DWB) provide valuable education and training opportunities.

PaS, HOPE, and CSSP are all specifically designed to provide high value postsecondary degrees or industry-recognized credentials to people with low income. These programs increase the odds that participating families will leave poverty for good by increasing skill levels and promoting long-term financial stability as illustrated by this chart:

Odds of Living in Poverty Decrease Dramatically with Higher Education

Proportion of Maine adults (25 and older) with income below the federal poverty level in 2016.



Each of these programs has been thoughtfully designed to reduce barriers that might otherwise prevent these students from reaching their goals. All three guarantee support services, like childcare, transportation, or other supports needed to successfully participate in academic programming. Experience shows that these supports are essential to prevent much higher rates of noncompletion and nonattainment of credentials needed to secure optimum employment. HOPE also provides one-on-one coaching and navigator services, another evidence-based strategy that correlates with student success. Legislation enacted in 2019 also provides navigator services that will become available for PaS participants.

The Dislocated Worker Program is not means tested, but also provides valuable support to low income workers. It provides an additional 26-weeks of unemployment insurance benefits to support workers while they are engaged in "approved" training programs.

Higher Opportunity for Pathways to Employment (HOPE):

What is HOPE? Hope provides families with children with financial support for costs like childcare and transportation related to education and training programs beyond high school including certificate programs, associate degree programs, and bachelor degree programs in health care, engineering, and technology. HOPE enrollment is limited to 500 students. There are currently program openings.

Who Administers HOPE: Maine Department of Health and Human Services (DHHS)

Who is eligible? To qualify you must:

- Be a parent or caretaker relative of a minor child;
- Have income at or below 185% of the federal poverty level. This <u>link</u> will show you the dollar amounts equal to 185% FPL by family size.
- Be enrolled or have been accepted in a post-secondary degree or credential program;
- Have assets that are less than \$10,000 (some are exempt like a house or car);
- Be a U.S. citizen or a qualifying non-citizen;
- The program must lead to a job in an industry or field with at least an average job outlook (30 or more annual job openings) as determined by the Maine Department of Labor Center for Workforce Research and Information (<u>https://www.maine.gov/labor/cwri/outlook.html</u>); and
- Must not already have a marketable bachelor's degree.

How do I apply? If you are already participating in another DHHS-OFI program, you can apply over the phone at (207) 624-4170.

Otherwise, apply by: Completing and signing the HOPE Application. Applications can be found on the <u>Forms & Documents</u> page, or picked up at a <u>local DHHS office</u>. Or call the number above and ask to have one mailed to you.

For More Information: <u>https://www.maine.gov/dhhs/ofi/programs-</u> services/hope/how-do-i-apply

Parents as Scholars (PaS):

What is Parents as Scholars (PaS)? Parents as Scholars is a student aid program that provides low-income parents with financial assistance to participate in two- and four-year post-secondary education programs. PaS provides a monthly cash benefit in the same amount as families receiving TANF along with support services, like child care, transportation, car repairs and books and supplies needed to succeed in their educational program.

Who Administers PaS? The Maine Department of Health and Human Services.

Who is eligible? To qualify you must:

- Parents must be eligible for the Temporary Assistance for Needy Families Program (TANF) to qualify for PaS, meaning that you must have very low income and be the parent or caretaker relative of a minor child;
- Not already have a marketable bachelor's degree or skills to earn at least 85% of the state median income;
- Be enrolled full time in school, unless you have good cause;
- Have the aptitude to succeed in your college program (usually being accepted by the school is proof of this); and
- The program must lead to a job in an industry or field with at least an average job outlook (30 or more annual job openings) as determined by the Maine Department of Labor Center for Workforce Research and Information (See: <u>https://www.maine.gov/labor/cwri/outlook.html</u>).

How do I apply? Use the DHHS TANF application to apply for PaS. You can apply online by visiting My Maine Connection at:

http://www.maine.gov/mymaineconnection. If you have questions or need help applying call 1-855-797-4357.

For more information:

https://maineequaljustice.org/site/assets/files/1704/doc_4_1_parents_as_scholar s_one_pages_2019.pdf

Competitive Skills Scholarship Program (CSSP):

What is the CSSP Program? CSSP helps Maine residents access post-secondary education, including certificate programs and associates and bachelor's degree programs leading to skilled, well-compensated jobs that are in demand in the Maine economy. CSSP guarantees support services needed to participate in an educational program, like childcare and transportation, up to \$6,000 per year for a full-time student and \$3,000 for a part-time student. Students with incomes below 125% of the federal poverty level will also qualify for a stipend of approximately \$397/month.

Who Administers CSSP? The Maine Department of Labor administers CSSP Program through its local Career Centers.

Who is eligible? To qualify you must:

- Be at least 18 years old or have graduated from high school. (CSSP uses 15% of its funds to provide services to full time public secondary school students enrolled in career and technical education programs);
- Not already have a marketable post-secondary degree;
- Have household income below 200% of the <u>federal poverty level;</u>
- Be seeking education or training for a job that is high wage and in demand on this list:

https://www.mainecareercenter.gov/docs/2019/CSSPHWIDlist.pdf;

• Have the ability to undertake and complete the education or training program.

How do I apply for CSSP? Applications for CSSP are accepted at <u>Maine Career</u> <u>Centers</u> either during a Statewide open application period or as openings occur in specific counties. The number of new CSSP applicants accepted into the program is based on available funding and allocated by County. Applications for CSSP are currently closed. Contact your local Career Center to find out when they will be open in your area.

For more information: <u>https://www.mainecareercenter.gov/cssp.shtml</u>

Dislocated Worker Benefits (DWB):

What is the Dislocated Worker Benefit Program? The DWB gives extra weeks of unemployment benefits to unemployed workers in "approved" training programs. After a worker uses up all of his or her regular unemployment benefits and any extended benefits available, the DWB program provides up to 26 more weeks of benefits to help finish a training program. Workers in an approved training program do not have to look for work as long as they are attending school.

DWB is available up to 30 months after UI benefits are exhausted. This means that if you enroll in an "approved" training program within 30 months of exhausting your unemployment benefits you can still qualify for up to another 26 weeks of UI benefits while in training.

Who Administers DWB? The Maine Department of Labor

Who is eligible? To qualify you must:

- Have exhausted your unemployment insurance benefits within the last 30 months;
- Be a "dislocated worker". A dislocated worker is someone who:
 - received a layoff notice from an employer because of reduced operations at the workplace; OR
 - o lost a job due to a plant closing; OR
 - is long-term unemployed and is unlikely to be able to find work in their previous occupation; and
- Be in an "approved" training program. Approved training is a program offered by a Career Center or one that the Unemployment Insurance Commission has approved. Most accredited educational programs providing training for occupations that are stable or subject to growth are likely to be approved. To learn more about approved training contact a Customer Service Representative at 1-800-593-7660.

How do I apply for DWB? To apply for DWB call a Department of Labor Customer Service Representative at 1-800-593-7660 and explain that you want to apply for DWB.

For more Information: Find the Maine Unemployment Insurance Guide under "claimant information" at: <u>https://www.maine.gov/unemployment/</u>. You will find DWB under "Other Unemployment Programs" in the index to this guide.