



Government: Your Household Field Guide

A clear first step through benefits, taxes, and public decisions

Understand the rules that touch your household—and know where to look next.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2
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Why This Shelf Matters

Government rules can affect the money you keep, the help you may qualify for, and the choices you make for your household. You do not need to know everything; you need a dependable place to begin.

- ◆ In 2023, 24.4 million taxpayers received \$65.3 billion in EITC payments¹.
- ◆ Families with children received 96% of EITC dollars in 2023¹.
- ◆ Saved EITC refunds are excluded from resource limits for federally funded benefits for 12 months after receipt¹.
- ◆ USAGov's finder covers benefits tied to healthcare, housing, food, unemployment, and more².

Those figures point to a practical lesson: public programs can connect directly to your tax return and household budget. They do not tell you whether you qualify, so check the rules for your situation before you act. This book offers general education, not individual government-benefits advice. Start with one question and a trusted place to look. Next, you'll turn a household question into a focused search.

INSIDE THIS BOOK

You'll start with a benefits search, learn tax and credit basics, and follow a short plan for building your knowledge. Then you'll see how the next shelf titles can help you explore benefits, taxes, and public budgets.

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Your First Quick Win

Choose one household question: help with food, housing, healthcare, unemployment, or another need. Focus on finding a reliable starting point instead of trying to solve every issue at once.

- ◆ Open USAGov's benefit guide and choose a topic that matches your household question^{2,3}.
- ◆ Use the finder to explore healthcare, housing, food, unemployment, or another listed topic².
- ◆ Write down the program name, eligibility details to confirm, and application steps.
- ◆ Save the official program page and list questions you want answered before moving forward.

USAGov's guide helps people explore benefits for themselves and their families and learn how to apply for eligible benefits³. Use the finder as a starting point, then read the program's own instructions. Write down what you understand and what still needs an answer. That gives you a clear next step, whether you keep researching or contact the program. Next, you'll see how a few tax and credit rules work.

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You've read the free pages. Here's what the rest of this book covers:

- 3 Core Ideas Made Simple
- 4 A Seven-Day Starter Plan
- 5 Learn, Earn, Avoid Mistakes
- 6 What You Gain at Last

BY THE END OF THIS SHELF, YOU WILL

- ◆ A practical method for finding official benefit information
- ◆ A clearer grasp of how eligibility rules work
- ◆ Better questions to ask about taxes and credits
- ◆ A habit of checking details before making decisions
- ◆ A foundation for learning how public policy touches your household

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **Congressional Research Service, Library of Congress**, The Earned Income Tax Credit (EITC): How It Works and Who Receives It (2023). <https://www.congress.gov/crs-product/R43805>
- 2 **USAGov**, Creating the new benefits experience on USA.gov and USAGov en Español (October 1, 2024). <https://www.usa.gov/blog/2024/10/creating-the-new-benefits-experience-on-usa-gov-and-usagov-en-espanol>
- 3 **USAGov**, Find government benefits and financial help | USAGov. <https://www.usa.gov/benefit-finder>