FREE GUIDE · FY2027 EDITION

The Complete SNAP Handbook

Everything American households need to qualify, apply for, and keep food assistance benefits — fully updated with the **new income limits and benefit amounts effective October 1, 2026**.

$1,729	$1,023	50
GROSS LIMIT · 1 PERSON	MAX BENEFIT · FAMILY OF 4	STATES COVERED

WA

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WELCOME

How This Handbook Helps You

SNAP — the Supplemental Nutrition Assistance Program, still known to many as "food stamps" — feeds more than forty million Americans every month, yet the rules that decide who qualifies are buried in federal code, state websites, and outdated blog posts. This handbook pulls everything into one place. It explains the three income tests, every deduction that can lower your countable income, the asset rules, the work requirements, and exactly how the application process works from the first form to the EBT card in your mailbox.

Every number in these pages reflects the FY2027 cost-of-living adjustment that took effect on **October 1, 2026**, and remains in force through September 30, 2027. If you applied in the past and were denied, the higher limits may change your answer today. If you have never applied, the step-by-step chapter will walk you through the paperwork and the interview so nothing catches you by surprise.

Keep this PDF on your phone. Use the checklists before your interview, the tables when your caseworker quotes a number, and the resources page at the end whenever your household situation changes. Rules change every October — the WhatsApp channel listed on the resources page will alert you when next year's update lands.

> **About the author.** Wasim Akram researches SNAP eligibility and writes the guides at FoodStampEligibilityCalculator.com, including a free pre-screening calculator and state-by-state guides for all 50 states. The site has helped households check their eligibility since early 2024.

> **Important disclaimer.** This handbook is general information, not legal advice. SNAP is federal, but states administer it — eligibility options, deduction standards, and application processes vary. Final decisions always rest with your state SNAP agency. Verify current figures at fns.usda.gov or with your local office before relying on them.

CHAPTER 1

SNAP 101 — The Basics

SNAP is a federal nutrition program run by the U.S. Department of Agriculture (USDA) and administered day-to-day by each state's social services agency. Benefits are loaded monthly onto

an EBT card — a plastic card that works like a debit card at grocery stores, supermarkets, farmers markets, and an expanding list of online retailers. Nobody at the checkout knows you are using SNAP; the card scans like any other payment.

The program is an **entitlement**: everyone who meets the income, asset, and work rules is legally entitled to benefits, regardless of funding cycles. That is why the rules matter so much — they are the difference between receiving food assistance and being turned away. Your benefit is calculated from your household's income, size, and deductible expenses, and it resets on a certification period that typically runs 6 to 12 months before recertification.

WHO COUNTS AS A HOUSEHOLD

People who buy and eat together

A SNAP household is everyone who lives together AND purchases and prepares food together. Spouses and most children under 22 must be included, even if they buy their own food. Roommates who shop separately can apply separately.

WHAT YOU CAN BUY

Food for home preparation

Fruits, vegetables, meat, dairy, bread, cereals, snacks, and seeds or plants that grow food. You cannot buy alcohol, tobacco, vitamins, hot prepared foods, or non-food items. Many states now allow EBT online at major grocers.

The three tests. Almost every SNAP decision comes down to three gates: the **gross income test** (130% of poverty), the **net income test** (100% of poverty, after deductions), and the **asset test** (savings and property). Households with a member who is 60+ or disabled skip the gross test, and most states have dropped the asset test entirely — both explained in Chapters 3 and 5.

CHAPTER 2

What Changed on October 1, 2026

Every October 1, SNAP adjusts its limits to inflation through the annual cost-of-living adjustment (COLA). The FY2027 adjustment — in force October 1, 2026 through September 30, 2027 — raised income limits by roughly 2 percent and maximum benefits by about 3 percent. If you were denied or received a small benefit under last year's rules, this year's numbers may work in your favor.

Limit	What changed on October 1, 2026
Gross limit, 1 person (130% FPL)	$1,696 in FY2026 → **$1,729** in FY2027
Gross limit, 4 persons (130% FPL)	$3,483 in FY2026 → **$3,575** in FY2027
Net limit, 1 person (100% FPL)	$1,305 in FY2026 → **$1,330** in FY2027

Net limit, 4 persons (100% FPL)	$2,675 in FY2026 → **$2,750** in FY2027
BBCE limit, 1 person (200% FPL)	$2,610 in FY2026 → **$2,660** in FY2027
BBCE limit, 4 persons (200% FPL)	$5,360 in FY2026 → **$5,500** in FY2027
Standard deduction, 1–3 persons	$204 in FY2026 → **$217** in FY2027
Shelter cap, no elderly or disabled member	$744 in FY2026 → **$769** in FY2027
Minimum benefit, 1–2 persons	$24 in FY2026 → **$25** in FY2027

Source: FoodStampEligibilityCalculator.com, SNAP income limits guide (FY2027).

> **Why this matters.** A single worker earning $1,700 a month was over the FY2026 gross limit by $4. Under FY2027, the same income is $29 below the limit — eligible. Small COLA moves like this flip real decisions every October, which is why reapplying after a denial from a previous fiscal year is often worth it.

CHAPTER 3

FY2027 Income Limits

SNAP measures income monthly and applies up to three tests. The **gross income test** looks at your total income before any deductions — most households must be under 130% of the federal poverty line (FPL). The **net income test** subtracts the deductions in Chapter 4 and requires you to be under 100% FPL. The **BBCE test** applies in most states that use broad-based categorical eligibility, which extends SNAP to households earning up to 200% FPL — often the limit that actually decides your case.

Household size	Gross limit (130% FPL)	Net limit (100% FPL)	BBCE limit (200% FPL)
1 person	$1,729	$1,330	$2,660
2 persons	$2,345	$1,804	$3,608
3 persons	$2,960	$2,277	$4,554
4 persons	$3,575	$2,750	$5,500
5 persons	$4,191	$3,223	$6,448
6 persons	$4,806	$3,696	$7,394
7 persons	$5,421	$4,170	$8,340

8 persons	$6,037	$4,644	$9,288
Each additional person	+$616	+$474	+$948

48 contiguous states and Washington, D.C. Limits are higher in Alaska, Hawaii, Guam, and the U.S. Virgin Islands.

Gross or net — which applies to you? Households without a member aged 60+ or disabled must pass both the gross test and, after deductions, the net test. Households that do include an elderly or disabled member skip the gross test entirely — only net income matters. In the 40+ BBCE states, the 200% FPL ceiling replaces the gross test altogether, and many of those states also waive the asset test.

Counted income includes wages, self-employment profit (after business expenses), Social Security, SSI, unemployment, child support received, and most pensions. SNAP then applies a 20% earned income deduction to gross wages before any other deduction. Income that does NOT count includes most educational aid, child support you PAY, loans, tax refunds, and irregular small gifts.

CHAPTER 4

Deductions That Lower Your Countable Income

Deductions are the most under-used part of SNAP. They convert your gross income into countable net income, and every dollar of deduction can raise your monthly benefit. Report every expense below to your caseworker — unreported expenses are the single most common reason eligible households receive less than they should.

1 · EARNED INCOME

20% off the top

Snap counts only 80% of your gross wages. A warehouse worker earning $2,000/month gross has $1,600 counted — automatically, before any other deduction.

2 · STANDARD DEDUCTION

$217–$308 by size

FY2027: $217 for households of 1–3, $229 for 4, $268 for 5, and $308 for 6 or more. No proof needed — it applies to everyone.

3 · DEPENDENT CARE

Actual costs, no cap

Babysitter, daycare, after-school care, or adult care that lets you work, look for work, or attend training or school. Keep receipts or provider statements.

4 · MEDICAL COSTS

Over $35 for 60+/disabled

Out-of-pocket medical costs above $35/month for any elderly or disabled member — premiums, co-pays, prescriptions, transport to care. There is no upper cap.

5 · SHELTER COSTS

Rent + utilities, capped $769

Rent or mortgage plus utilities, minus half your net income — capped at $769/month in FY2027 unless a member is elderly or disabled (no cap then). The utility standard (SUA) varies by state, roughly $350–$700+.

6 · CHILD SUPPORT

Court-ordered payments

Legally obligated child support you pay to someone outside the household is deductible. Voluntary informal payments are not — bring the court order.

> **Worked example.** A family of four with $3,000 gross wages, $900 rent, and the full utility standard: the 20% earned income deduction ($600) brings counted income to $2,400; the standard deduction removes another $229 → $2,171; shelter costs of about $1,200 minus half of the remaining net income produce a deduction near the $769 cap → countable net income falls to roughly $1,400, well under the $2,750 net limit for four people. Reported fully, this household qualifies comfortably.

CHAPTER 5

Asset Rules — What Counts and What Doesn't

Assets (or "resources") are things you own that could be converted to cash. In the states that still enforce the asset test, the FY2027 limit is **$3,000** for most households and **$4,750** for households with at least one member aged 60+ or disabled. But here is the good news: more than 40 states use BBCE rules that have eliminated the asset test entirely. In those states, your bank balance does not affect SNAP eligibility at all.

In the seven states that still enforce the asset test, only the balance on the date you apply counts, and several major assets never count at all. Your primary home, retirement accounts, and most personal property are excluded everywhere. One vehicle per adult is excluded; a second vehicle generally counts only above an equity threshold.

Non-BBCE state	Gross test	Asset test
Idaho	130% FPL	$3,000 / $4,750
Indiana	130% FPL	$3,000 / $4,750
Kansas	130% FPL	$3,000 / $4,750
Mississippi	130% FPL	$3,000 / $4,750
Missouri	130% FPL	$3,000 / $4,750
South Dakota	130% FPL	$3,000 / $4,750
Wyoming	130% FPL	$3,000 / $4,750

$3,000 limit for most households / $4,750 with an elderly or disabled member (FY2027). All other states do not count assets.

> **Counted vs. not counted.Counts:** cash on hand, checking and savings balances, most second vehicles above the equity limit, stocks and bonds. **Does not count:** your home and lot, retirement accounts (401k, IRA) in most states, life insurance, one vehicle per adult, personal belongings, and proceeds from tax credits such as EITC for 12 months after receipt.

CHAPTER 6

Work Requirements & ABAWD Time Limits

Most adults who can work must register for work, accept suitable offers, and not voluntarily quit or reduce hours below 30 a week without good cause. For **able-bodied adults without dependents (ABAWDs)** — adults 18 to 64 who do not have children in the household and are not disabled — there is a harder rule: SNAP is limited to **3 months in any 36-month period** unless you work or train at least **80 hours a month**, or participate in a qualifying state employment program.

The list of exemptions is long and often forgotten. You are exempt from the ABAWD time limit if you are: pregnant; a veteran; homeless; a former foster youth under 25; medically unfit for work; responsible for the care of a dependent child under 18 or an incapacitated person; enrolled at least half-time in school or training; or working already at 80+ hours per month. States with high unemployment can also operate in waived areas where the time limit does not apply at all.

If your benefits stopped under ABAWD. The 3-month clock does not run forever — after 36 months the counter resets, and any month you work 80 hours earns back eligibility. If you became exempt after losing benefits (new disability diagnosis, homelessness, veteran status), contact your caseworker: reapplication with the exemption documented restores benefits.

CHAPTER 7

How Much Will You Receive?

Your benefit equals the maximum allotment for your household size minus 30% of your net income. Households with no countable net income receive the maximum; every $10 of net income reduces the benefit by $3. The maximum allotments for FY2027 in the 48 states and D.C. are:

Household size	Max monthly benefit	Household size	Max monthly benefit
1 person	**$306**	5 persons	**$1,217**
2 persons	**$562**	6 persons	**$1,463**
3 persons	**$808**	7 persons	**$1,616**
4 persons	**$1,023**	8 persons	**$1,841**

Each additional member beyond 8 adds $225. Minimum benefit for 1–2 person households: $25. Alaska, Hawaii, Guam, and the U.S. Virgin Islands pay higher maximums.

Two examples show the math in action. A single person with zero net income receives the full **$306**. The same person with $700 in net income receives $306 − (30% × $700) = $96. A family of four with $1,000 in net income receives $1,023 − $300 = **$723**. Once net income crosses the break-even point — about $1,020 for one person or $3,410 for a family of four — the benefit reaches $0, which is why the deduction strategies in Chapter 4 matter so much near the margin.

CHAPTER 8

How to Apply — Step by Step

You can apply for SNAP in all 50 states online, by mail, by phone, or in person at your county social services office. The federal start-here portal at fns.usda.gov/snap/apply links directly to every state's application. The process is free — beware of anyone charging a fee to "file" SNAP for you.

1

Submit the application

Your state's online portal is the fastest route (most states decide within 30 days from submission, and the clock starts at submission, not at the interview). Provide ID, address, Social Security numbers for household members, and income details.

2

Gather your documents

Proof of identity, recent pay stubs (last 30 days), rent or mortgage statement, utility bills, childcare and medical expense receipts, and bank statements if your state applies the asset test. Self-employed applicants need 3 months of business records.

3

Complete the interview

A phone or in-person interview (usually 20–40 minutes) confirms your application. Answer honestly, report every deduction from Chapter 4, and ask what else the worker needs. If you miss the call, reschedule immediately — missed interviews are a leading cause of denial.

4

Receive your EBT card

Approved households get an EBT card by mail within about 7–10 business days, with benefits loaded monthly. You must complete a recertification form at the end of your certification period (usually 6 or 12 months) — respond to those notices or benefits stop.

> **Expedited service.** If your household has less than $150 gross income and under $100 in liquid resources, or your rent/mortgage exceeds your income, you are entitled to benefits within **7 days**. Tell the office you need "expedited SNAP" — it exists precisely for emergencies.

CHAPTER 9

Myths vs. Facts

MYTH — "Owning a car disqualifies you."

FACT

Your primary vehicle is excluded from the asset test under federal rules, and in the 40+ BBCE states vehicles and bank accounts are not counted at all. Only a second vehicle's equity above a threshold can matter, and only in the seven non-BBCE states.

MYTH — "Getting a small raise will cut off all benefits."

FACT

Benefits phase out gradually — 30 cents per dollar of net income — and the FY2027 limits are the highest ever. Households routinely stay eligible after raises, especially with deductions reported. Always report changes; the math is more forgiving than most people assume.

MYTH — "If I was denied once, I can never apply again."

FACT

You can reapply any time — and every October the limits rise. A household denied in June under FY2026 rules can qualify under FY2027 numbers with the same income.

MYTH — "Using SNAP hurts my immigration status or my family."

FACT

SNAP benefits received by eligible household members — U.S. citizen children included — are not counted as a public charge under current federal rules. Apply for every member who is eligible; mixed-status households are assessed per member.

MYTH — "College students can never get SNAP."

FACT

Students enrolled half-time or more can qualify through several exemptions, including work-study, caring for a young child, or meeting an ABAWD work hour rule. Many states simplify this further — check your state's student rules before assuming you are ineligible.

CHAPTER 10

Quick FAQ

How long does approval take?

States must decide within 30 days of your application (7 days for expedited households). Most online applicants hear back in 2–3 weeks. Track your case online and respond to every document request the same week.

Do benefits roll over month to month?

Yes — unused benefits stay on your EBT card. But federal law removes benefits unused for 9 consecutive months, so use your card regularly even for small purchases.

Can I buy groceries online with EBT?

Yes. Major retailers (Walmart, Amazon, Aldi via Instacart, and many regional chains) accept EBT online in participating states — the list keeps expanding. Delivery fees are not SNAP-eligible but can be paid with another method.

What if my application is denied?

You have 90 days to request a fair hearing and can appeal in writing, by phone, or in person. Many denials are simple documentation gaps — fixing a missing pay stub or utility bill and reapplying often succeeds. Free legal aid can represent you.

Do I need to include my SSI in the income?

Yes, SSI counts as unearned income — but households where every member receives SSI are categorically eligible for SNAP in most states and skip the gross income test entirely. Report it accurately and let the categorical rules work for you.

STAY UPDATED

Resources & Free Tools

📲 Join our WhatsApp Channel

Get SNAP COLA updates, deadline reminders, and benefit-change alerts the moment they happen — free, straight to WhatsApp.

Food Stamp Eligibility Calculator | SNAP Benefits

whatsapp.com/channel/0029Vb9LtVS6xCSQv79dlj2i

🧮 Free SNAP Eligibility Calculator

foodstampeligibilitycalculator.com — answer 8 questions and see where your household stands against FY2027 limits.

📊 FY2027 Income Limits Guide

foodstampeligibilitycalculator.com/blog/snap-income-limits — full tables, BBCE state list, and the gross-vs-net walkthrough.

🗺️ 50-State SNAP Guides

State-specific income limits, application portals, EBT deposit schedules, and office contacts for all 50 states.



Deductions Cheat Sheet

foodstampeligibilitycalculator.com/blog/snap-deductions-cheat-sheet — every deduction with FY2027 values and proof checklists.

KEEP THIS PAGE

FY2027 Quick Reference Card

Everything on one card. Screenshot this page or fold it into your interview folder. All figures apply to the 48 contiguous states and D.C. for October 1, 2026 through September 30, 2027; Alaska, Hawaii, Guam, and the U.S. Virgin Islands pay higher limits.

Key figure (48 states + DC)	FY2027 value	Key figure (48 states + DC)	FY2027 value
Gross limit — 1 person	**$1,729/mo**	Max benefit — 1 person	**$306/mo**
Gross limit — 2 persons	**$2,345/mo**	Max benefit — 2 persons	**$562/mo**
Gross limit — 3 persons	**$2,960/mo**	Max benefit — 3 persons	**$808/mo**
Gross limit — 4 persons	**$3,575/mo**	Max benefit — 4 persons	**$1,023/mo**
Net limit — 1 / 4 persons	**$1,330 / $2,750**	Max benefit — 8 persons	**$1,841/mo**
BBCE limit — 1 / 4 persons	**$2,660 / $5,500**	Minimum benefit (1–2 pers.)	**$25/mo**
Standard deduction (1–3 / 4)	**$217 / $229**	Shelter cap (no 60+/disabled)	**$769/mo**
Standard deduction (5 / 6+)	**$268 / $308**	Benefit reduction rate	**30¢ per $1 net**
Asset limit — most / 60+/disabled	**$3,000 / $4,750**	Earned income deduction	**20% of wages**
ABAWD work rule (18–64)	**80 hrs/month**	Normal / expedited decision	**30 days / 7 days**

Each person beyond 8: +$225 to the maximum benefit, +$616 to the gross limit, +$474 to the net limit, +$948 to the BBCE limit.



You've got this.

Millions of working families qualify for SNAP and never apply, simply because the rules felt confusing. Now you know them.

Run the free calculator, gather your documents, and apply today.

foodstampeligibilitycalculator.com

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