

**Number**  
#25-11-01

**Date**  
January 1, 2025

**Of interest to**  
County Directors  
Tribal Nation Directors  
County Financial Supervisors  
and Staff  
Employment Service Providers  
Tribal Nation Representatives

**Action/due date**  
Please read information and  
prepare for implementation.  
January 1, 2025

**Expiration date**  
December 31, 2025

## “Work Will Always Pay...With MFIP”

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### Topic

“Work Will Always Pay...With MFIP” handouts for use by eligibility workers and employment counselors.

### Purpose

This bulletin replaces bulletin #24-11-01 which expired December 31, 2024, due to the October 2024 annual MFIP COLA and January 1, 2025 minimum wage increase. The updated handouts in this bulletin should be used by eligibility workers and employment counselors when working with MFIP participants.

### Contact

Submit policy questions to PolicyQuest.

### Signed



Dr. Shaneen D. Moore  
Assistant Commissioner  
Family Well-being Administration

### Terminology notice

The terminology used to describe people we serve has changed over time. The Department of Children, Youth, and Families (DCYF) supports the use of "People First" language.

## I. BACKGROUND

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The “Work Will Always Pay...With MFIP” handouts were last issued in bulletin #24-11-01. This bulletin replaces bulletin #24-11-01. All handouts copied from the prior bulletin should be destroyed.

The handouts are updated for three reasons:

- State law requires that the Minnesota Family Investment Program (MFIP) transitional standards be adjusted each year in October to reflect the Federal Supplemental Nutrition Assistance Program’s (SNAP) cost-of-living increase.
- State law allows an annual cost-of-living increase in the MFIP cash portion each year in October.
- Effective January 1, 2025 the state minimum wage increases from \$10.85 per hour to \$11.13 per hour.

The revised handouts include the Earned Income Disregard, which remains at the first \$65 of earned income per wage earner plus half the remaining earned income of the assistance unit. The Childcare Assistance Program (CCAP) co-pays have also been updated.

In order to meet the Federal Work Participation Rate (WPR), a single caregiver whose youngest child is under six years of age, must work 87 hours per month or be in other activities that count towards the required hours. The WPR requirement for a single caregiver whose youngest child is six years of age or older is 130 hours of counted activities per month. Although these charts are approximate, they may be helpful to determine how working will affect a participant’s MFIP assistance grant.

## II. IMPLEMENTATION

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Provide handouts to MFIP participants to help them understand the benefit of increased earnings and explain how income can be increased even more through tax credits. Advise families to take advantage of free tax preparation sites available statewide between February 1 and April 15.

## III. AUTHORITY

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Minnesota Statutes, section 256J.24, subdivisions 5, 5a, 5c and 7.

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of ONE

### Effective 01/01/2025

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$1,035	\$1,518
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$419	\$38	\$0 **	\$0 **	\$0
	<b>Food</b>	\$242	\$242	\$41	\$242	\$0*
	<b>MFIP Grant</b>	\$661	\$280	\$41	\$242	\$0
Your <b>TOTAL</b> family income would be:		\$661	\$1,237.18	\$1,476.77	\$1,277	\$1,518
<p><b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information,</p>						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of TWO

### Effective 01/01/2025

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here’s how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13/hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$1,567	\$2,456
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$642	\$304	\$65	\$0 **	\$0
	<b>Food</b>	\$445	\$445	\$445	\$445	\$0*
	<b>MFIP Grant</b>	\$1,087	\$749	\$510	\$445	\$0
Your <b>TOTAL</b> family income would be:		\$1,087	\$1,706.18	\$1,945.77	\$2,012	\$2,456
<p><b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.</p>						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$30** when MFIP ends at earnings of **\$2,456**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of THREE

### Effective 01/01/2025

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$1,855	\$3,130
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$756	\$448	\$209	\$0 **	\$0
	<b>Food</b>	\$638	\$638	\$638	\$638	\$0*
	<b>MFIP Grant</b>	\$1,394	\$1,086	\$847	\$638	\$0
Your <b>TOTAL</b> family income would be:		\$1,394	\$2,043.18	\$2,282.77	\$2,493	\$3,130
<b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$43** when MFIP ends at earnings of **\$3,130**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of FOUR

**Effective 01/01/2025**

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		<b>Not working</b>	<b>Working 20 hours a week at \$11.13 /hour</b>	<b>Working 30 hours a week at \$11.13 /hour</b>	<b>60 Month clock stops if you earn at least</b>	<b>MFIP ends if you earn</b>
If your monthly <b>GROSS EARNINGS</b> are:		<b>\$0</b>	<b>\$957.18</b>	<b>\$1,435.77</b>	<b>\$2,123</b>	<b>\$3,750</b>
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$861	\$582	\$343	\$0 **	\$0
	<b>Food</b>	\$814	\$814	\$814	\$814	\$0*
	<b>MFIP Grant</b>	<b>\$1,675</b>	<b>\$1,396</b>	<b>\$1,157</b>	<b>\$814</b>	<b>\$0</b>
Your <b>TOTAL</b> family income would be:		<b>\$1,675</b>	<b>\$2,353.18</b>	<b>\$2,592.77</b>	<b>\$2,937</b>	<b>\$3,750</b>
<b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information,						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$51** when MFIP ends at earnings of **\$3,750**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of FIVE

### Effective 01/01/2025

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$2,355	\$4,316
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$952	\$698	\$459	\$0 **	\$0
	<b>Food</b>	\$981	\$981	\$981	\$981	\$0*
	<b>MFIP Grant</b>	\$1,933	\$1,679	\$1,440	\$981	\$0
Your <b>TOTAL</b> family income would be:		\$1,933	\$2,636.18	\$2,875.77	\$3,336	\$4,316
<p><b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.</p>						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-payment is \$59** when MFIP ends at **\$4,316**. Co-payment is effective October 214, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of SIX

### Effective 01/01/2025

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$2,599	\$4,988
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$1,043	\$820	\$581	\$0**	\$0
	<b>Food</b>	\$1,195	\$1,195	\$1,195	\$1,195	\$0*
	<b>MFIP Grant</b>	\$2,238	\$2,015	\$1,776	\$1,195	\$0
Your <b>TOTAL</b> family income would be:		\$2,238	\$2,972.18	\$3,211.77	\$3,794	\$4,988
<p><b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.</p>						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$67** when MFIP ends at earnings of **\$4,988**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).



## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of SEVEN

Effective 01/01/2025

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$2,821	\$5,422
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$1,134	\$931	\$692	\$0 **	\$0
	<b>Food</b>	\$1,301	\$1,301	\$1,301	\$1,301	\$0*
	<b>MFIP Grant</b>	\$2,435	\$2,232	\$1,993	\$1,301	\$0
Your <b>TOTAL</b> family income would be:		\$2,435	\$3,189.18	\$3,428.77	\$4,122	\$5,422
<b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$74** when MFIP ends at earnings of **\$5,422**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of EIGHT

**Effective 01/01/2025**

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here’s how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$3,033	\$5,994
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$1,214	\$1,037	\$798	\$0 **	\$0
	<b>Food</b>	\$1,481	\$1,481	\$1,481	\$1,481	\$0*
	<b>MFIP Grant</b>	\$2,695	\$2,518	\$2,279	\$1,481	\$0
Your <b>TOTAL</b> family income would be:		\$2,695	\$3,475.18	\$3,714.77	\$4,514	\$5,994
<p><b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.</p>						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$90** when MFIP ends at earnings of **\$5,994**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of NINE

### Effective 01/01/2025

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$3,235	\$6,556
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$1,290	\$1,138	\$899	\$0 **	\$0
	<b>Food</b>	\$1,661	\$1,661	\$1,661	\$1,661	\$0*
	<b>MFIP Grant</b>	\$2,951	\$2,799	\$2,560	\$1,661	\$0
Your <b>TOTAL</b> family income would be:		\$2,951	\$3,756.18	\$3,995.77	\$4,896	\$6,556
<p><b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.</p>						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$98** when MFIP ends at earnings of **\$6,556**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## WORK WILL ALWAYS PAY...WITH MFIP

### Household size of TEN

**Effective 01/01/2025**

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

		Not working	Working 20 hours a week at \$11.13 /hour	Working 30 hours a week at \$11.13 /hour	60 Month clock stops if you earn at least	MFIP ends if you earn
If your monthly <b>GROSS EARNINGS</b> are:		\$0	\$957.18	\$1,435.77	\$3,419	\$7,106
You would get an <b>MFIP</b> grant of :	<b>Cash</b>	\$1,357	\$1,230	\$991	\$0 **	\$0
	<b>Food</b>	\$1,844	\$1,844	\$1,844	\$1,844	\$0*
	<b>MFIP Grant</b>	\$3,201	\$3,074	\$2,835	\$1,844	\$0
Your <b>TOTAL</b> family income would be:		\$3,201	\$4,031.18	\$4,270.77	\$5,263	\$7,106
<b>NOTE:</b> Some households are eligible for the \$114 MFIP Housing Assistance Grant. Refer to <a href="#">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.						

\*Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

\*\*The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

The **child care bi-weekly co-pay is \$128** when MFIP ends at earnings of **\$7,106**. Co-payment is effective October 14, 2024.

Be sure to apply for the federal **Earned Income Tax Credit (EITC)**, **Child Tax Credit (CTC)** and **Minnesota Working Family Credit (WFC)**. Getting a tax refund will **NOT** affect your eligibility for MFIP.

**Have your taxes done for FREE!** For a list of free tax preparation sites call the Minnesota Department of Revenue at **651-296-3781** or **1-800-652-9094**. Neighborhood Volunteer Income Tax Assistance (VITA) sites are available throughout the state. They are open from February 1 through April 15. Some sites are open year-round to help you file back taxes. Search for free tax preparation sites at [Department of Revenue](#).

## **Americans with Disabilities Act (ADA) Advisory**

This information is available in accessible formats for people with disabilities by calling (651) 431-4049 (voice) or toll free at (800) 657-3739, or by using your preferred relay service. For other information on disability rights and protections, contact the agency's ADA coordinator.