

There are many reasons families in our communities struggle to pay their bills. Unemployment, medical bills or even a car repair can break a budget. The good news is that there is help available to help pay energy bills. I'm writing to ask that you please spread the news about programs that are available to provide financial assistance to moderate income customers, senior citizens, and people on disability, as well as low income customers.

**New Jersey residents who need help paying their energy bills should call 1-800-510-3102 to find out if they qualify for assistance, and how to apply. Representatives are available from 9:00 a.m. to 9:00 p.m., 7 days a week.**

Many customers who qualify for energy assistance assume they don't meet program requirements. Others may think the application process is difficult – and it is not. There is help available for most income levels. NJ SHARES, the PAGE Grant, or the TRUE Grant can help families who have fallen behind on their electric and gas bills, but are not considered low income. For example, with Payment Assistance Gas and Electric (PAGE), someone who grosses \$105,000 per year and has four dependents – including him or herself – may qualify for a grant of up to \$1,400 if they have fallen behind on their energy bills.

The Low Income Home Energy Assistance Program (LIHEAP) provides income-eligible families with an average of \$300 per year to pay their heating bills. Most programs accept applications year-round. However, the deadline to apply for financial assistance from LIHEAP is April 30th, so PSE&G encourages customers to apply now.

How can you help?

- Post this information on your town website or in your community newsletter
- Share this information with your community:
  - Social Service Offices
  - Health Departments
  - School Social Workers

Attached is a flyer with more information. **Information is also available on our website at [pseg.com/help](http://pseg.com/help) or [pseg.com/ayuda](http://pseg.com/ayuda), as well as at our PSE&G walk-in customer service centers listed on our bills.**

Thank you for your help. Every year, millions of dollars of available aid goes unused. Your efforts to educate your community can make a difference. If you have questions or need anything, please feel free to reach out to us.

PSE&G Payment Assistance Outreach Team

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# Programs to help pay your PSE&G bill

For more information about these programs visit [pseg.com/help](http://pseg.com/help)

LOW INCOME PROGRAMS

## Low Income Home Energy Assistance Program (LIHEAP) ▶ 1-800-510-3102

- ▶ PSE&G heating customers typically receive an average of \$300 toward their PSE&G bill.
- ▶ Customers with a household income at or below income limits can apply.  
*You may also be eligible for USF.*
- ▶ LIHEAP accepts applications from October 1, 2015 to April 30, 2016.

### LIHEAP GROSS INCOME LIMITS

Household Size♦	Monthly Gross* Income
1	\$1,962
2	\$2,655
3	\$3,349
4	\$4,042

## Universal Service Fund (USF) ▶ 1-800-510-3102

- ▶ PSE&G customers can receive from \$5 to \$150 per month toward their PSE&G bill.
- ▶ If you apply for LIHEAP you are also applying for USF.
- ▶ USF accepts applications year round.

### USF GROSS INCOME LIMITS

Household Size♦	Monthly Gross* Income
1	\$1,717
2	\$2,324
3	\$2,930
4	\$3,537

## Payment Assistance Gas and Electric (PAGE) and Temporary Relief for Utility Expenses (TRUE)

### ▶ 1-855-465-8783 ▶ [njpoweron.org](http://njpoweron.org)

- ▶ Customers may benefit from both programs in a 12-month period for combined assistance towards their past due bill. Up to \$750/utility is available under each program.
- ▶ Customers must:
  - ▶ Have a PSE&G bill that is currently past due or have a payment plan to pay your back due bills
  - ▶ Have made at least two payments of \$25 or more in the last six months. At least one of those payments should have been made within the past 15 days, or a \$75 good faith payment should have been made within the last 90 days (\$150 if you have gas & electric combined account)
  - ▶ Not currently be applying for, receiving or have received any benefit through the LIHEAP programs within the current heating season. Must not currently be receiving a USF benefit
  - ▶ Meet annual income requirements listed in the chart.
- ▶ To apply for PAGE/TRUE, call 1-855-465-8783 to locate the agency in your county or apply online at [njpoweron.org](http://njpoweron.org).
- ▶ PAGE/TRUE applications are available all year.

HOUSEHOLD SIZE♦	1	2	3	4
Min. Annual Income	\$23,556	\$31,872	\$40,200	\$48,516
Max. Annual Income	\$54,963	\$71,877	\$88,788	\$105,700

MODERATE INCOME PROGRAMS

## NJ SHARES (NJS) ▶ 1-866-NJSHARES (657-4273) ▶ [njshares.org](http://njshares.org)

- ▶ PSE&G customers can receive up to \$500 for electric; customers can receive up to \$700 for gas, depending on the balance owed on their PSE&G bill.
- ▶ Customers with a household income higher than LIHEAP or USF income limits, and lower than the income limits listed, may apply.
- ▶ NJS accepts applications year round.
- ▶ To find the agency where to apply, call 1-866-657-4273 or apply online at [njshares.org](http://njshares.org).

### NJS GROSS INCOME LIMITS

Household Size♦	Monthly Gross* Income
1	\$3,923
2	\$5,310
3	\$6,697
4	\$8,083

SENIORS / DISABLED ADULTS

## NJ Lifeline ▶ 1-800-792-9745

- ▶ Seniors who are at least 65 years old, and disabled adults who are at least 18 years old and receiving Social Security Disability can apply to receive \$225 yearly credit. Customer's annual gross income (**not the household income**) must be less than \$26,575 if single or less than \$32,582 if married.
- ▶ NJ Lifeline accepts applications year round.

You may obtain applications for all programs, except NJ SHARES, at a PSE&G customer service center.

♦ For household sizes greater than four, visit [pseg.com/help](http://pseg.com/help).

\* Gross income is income before taxes.

Vea al dorso para español.

Scan to learn more about these programs.





# Programas para ayudarle pagar su factura de PSE&G

Visite a [pseg.com/ayuda](http://pseg.com/ayuda) para más información sobre estos programas

DE BAJO INGRESO

## Programa de Asistencia de Energía para Familias de Bajos Ingresos (LIHEAP)

► **1-800-510-3102**

- Los clientes de PSE&G normalmente reciben un promedio de \$300 a favor de su factura.
- Clientes con un ingreso familiar igual o menos de los límites de ingresos pueden solicitar. *Usted también puede ser elegible para la USF.*
- Solicitudes para LIHEAP son aceptadas entre el 1 de octubre de 2015 hasta el 30 de abril de 2016.

### LIHEAP LIMITES DE INGRESO BRUTO

Tamaño de familia♦	Ingreso Bruto* Mensual
1	\$1,962
2	\$2,655
3	\$3,349
4	\$4,042

## Fondo de Servicio Universal (USF) ► 1-800-510-3102

- Clientes de PSE&G pueden recibir entre \$5 a \$150 por mes a favor de su factura.
- Si solicita por LIHEAP también está solicitando por USF.
- USF acepta solicitudes durante todo el año.

### USF LIMITES DE INGRESO BRUTO

Tamaño de familia♦	Ingreso Bruto* Mensual
1	\$1,717
2	\$2,324
3	\$2,930
4	\$3,537

## Subvención de Ayuda con Pagos de Gas y Electricidad (PAGE) y el Alivio Temporal para los Gastos de Utilidades (TRUE) ► 1-855-465-8783 ► [njpoweron.org](http://njpoweron.org)

- Los clientes pueden beneficiarse de ambos programas en un periodo de 12 meses y recibir un beneficio de hasta \$750 por cada cuenta de PSE&G. La misma aplicación es usada para ambos programas.
- Para ser elegible para una subvención PAGE/TRUE, el cliente debe:
  - Tener una factura de PSE&G actualmente atrasada o tener un arreglo de pagos con PSE&G para pagar el atraso.
  - Haber realizado al menos dos pagos de energía de \$25 o más en los últimos seis meses. Por lo menos haber hecho uno de esos pagos al menos en los últimos 15 días, o un pago de \$75 de buena fe hecho en los últimos 90 días.
  - No haber recibido ayuda del Programa para Familias de Bajos Ingresos de Asistencia de Energía (LIHEAP, por sus siglas en inglés) en la temporada de calefacción actual, o haber recibido un beneficio del Fondo de Servicio Universal (USF, por sus siglas en inglés).
  - Cumplir con las pautas de ingresos anuales que aparecen en el siguiente cuadro.
- Para solicitar por PAGE/TRUE, llame al 1-855-465-8783 para localizar la agencia en su condado o solicite en línea en [www.njpoweron.org](http://www.njpoweron.org).
- Solicitudes para PAGE/TRUE están disponibles todo el año.

TAMAÑO DE FAMILIA♦	1	2	3	4
Ingreso Bruto Anual Mínimo	\$23,556	\$31,872	\$40,200	\$48,516
Ingreso Bruto Anual Máximo	\$54,963	\$71,877	\$88,788	\$105,700

## NJ SHARES (NJS) ► 1-866-NJSHARES (657-4273) ► [njshares.org](http://njshares.org)

- Clientes de PSE&G pueden recibir hasta \$500 para electricidad; los clientes pueden recibir hasta \$700 para gas, dependiendo del saldo que deben en su factura de PSE&G.
- Clientes con un ingreso familiar más de los límites de ingresos de LIHEAP o USF, y menos de los límites de ingresos alistados.
- NJS acepta solicitudes durante todo el año.
- Para localizar la agencia dónde aplicar, llame a 1-866-657-4273 o solicite en línea en [njshares.org](http://njshares.org)

### NJS LIMITES DE INGRESO BRUTO

Tamaño de familia♦	Ingreso Bruto* Mensual
1	\$3,923
2	\$5,310
3	\$6,697
4	\$8,083

DE INGRESO MÓDICO

## NJ Lifeline ► 1-800-792-9745

- Las personas mayores que tienen por lo menos 65 años de edad, y adultos con una discapacidad que tengan al menos 18 años de edad y que reciben Seguro Social por Discapacidad pueden solicitar para recibir un crédito anual de \$225. El ingreso bruto anual del cliente (**no el ingreso de otros en el hogar**) debe ser menos de \$26,575 si es soltero(a) o menos de \$32,582 si es casado(a).
- NJ Lifeline acepta solicitudes durante todo el año.

Usted puede obtener solicitudes para todos los programas, con la excepción de NJ SHARES, en uno de los centros de servicio al cliente de PSE&G.

- ♦ Para familia de cuarto o más, visite [pseg.com/ayuda](http://pseg.com/ayuda).
- \* El ingreso bruto es el ingreso antes de impuestos.

See reverse side for English.

Escanea para aprender más sobre estos programas.

