

# NJ Save Application Process and Checklist

## How to make sure you get the assistance you need:


- The Division of Aging Services (DoAS) will verify the information you put on your application. If DoAS cannot electronically verify your personal information, you may receive a letter asking you to provide proof. Failure to respond timely to these letters may delay the processing of your application or cause denial of your application.


## Its easy to apply!

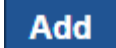
- Filling out this online application will take about 20 minutes. Answer all questions. Fields with an asterisk ( \* ) are required.
- You will need to provide information about your income, countable resources, utilities and prescription coverage. For more information about what you need to include on your application, please review the Application Checklist below.
- When you are done, click 'Submit' on the last page.
- You will have the opportunity to attach copies of your documents after submitting your application.
- If you have questions while completing the application, you may call DoAS toll-free at 1-800-792-9745.

**Please do not apply again if you have submitted an application and it is still being processed.**


## Symbols You May See on the Application


 = required field

 = click on this button to get more information; click on it again to close

 = click to enter more information; a new line will appear above the button; if you do not need it, please delete it

 = click to delete information or a blank row

 = click to see more information

 = click to save information at any time on this page.

 = click to save information when you want to move to the next page

## Applicants' Income, Resources and Documentation

The Division of Aging Services (DoAS) verifies your application information. If DoAS cannot electronically verify your personal information, you may be asked to provide proof of identity, age, and/or marital status. DoAS may also ask for documentation that will prove what you own, how much income you receive, and where this income comes from.

During the eligibility determination process, the information you provided will be verified. If there is missing information, you will receive a letter. Failure to respond timely to these letters may delay application processing or cause denial of your application.

Include all relevant information along with your application.

Below is a list of documents that you should keep ready before starting the application. You will be asked to attach these documents based on your answers to the application questions. If you cannot attach them, you can fax them.

### Income You Receive

Income can come from different sources such as a paycheck, pension, or interest from an investment account. Listed below are examples that can prove your income.

- Income Statement from Employer/Pay Stubs
- Pension Information
- Unemployment Benefit Statement
- Child Support Order
- Self-Employment Tax Return
- VA Explanation of Benefits
- Interest
- Proof of Rental/Royalty Income
- Social Security Award Letter
- Retirement Account Statement
- Dividends
- Income from Trust Funds
- Annuity Payments
- Workman's Compensation/Disability
- SSI Payments

### What You Own

Ownership is not limited to homes and automobiles - it can include cash values of life insurance policies or annuities, trust funds, and many other things. Provide documentation with your application of any of the following items that you own:

- Cash on Hand
- Bank Accounts
- Deeds to all Property Owned
- Certificates of Deposit (CDs)
- Promissory Notes
- Annuities
- Mortgages
- Equipment/Inventory
- Automobile/Registrations
- Other Vehicles (Boat, Trailer, etc.)
- Holiday/Vacation Club Accounts
- Property Tax Statements
- All Life Insurance Policies
- All Trusts or other Holding Instruments
- Special Needs Trusts
- ABLE Accounts
- Retirement Account Statement
- Retirement Accounts (403B)
- Individual Retirement Accounts (IRAs)
- Business/Real Estate Partnership Papers
- Burial Accounts/Funeral Trusts
- Credit Union Accounts
- Stocks or Bonds
- Deed to Burial Plots
- Land/Mineral Rights
- Keogh Accounts (401K)
- Contracts
- Mobile Home

**Your Other Documents**

- Copy of Health Insurance Card(s)- front and back
- Designated Authorized Representative Form
- Utility Bills
- Names of Current Medications
- Power of Attorney
- Guardianship