



Getting MFIP After the 5-Year Limit: Hardship Extensions

Can I keep getting MFIP after my 5 years are up?

Most people can only get MFIP cash benefits for a total of 5 years (60 months) in their adult life. **If you have less than 1 year left of MFIP, you need to get ready now.** You may be able to get a hardship extension. This means you may be able to get MFIP longer.

How do I apply for a hardship extension?

Do not wait until your MFIP ends! At least 3 months before it runs out you need to ask your MFIP worker or job counselor for a hardship extension. If they say no, appeal right away. Call your local legal aid office for help.

You can get an extension if any of the things in this fact sheet are true.

◆ You Have a Job

If you are working but are not making enough money to get off MFIP, apply for an extension.

1-parent families can get an extension if the parent:

- Is working at least **30** hours a week, or
- Is working at least **25** hours a week and doing 5 more hours of work activities.

2-parent families can get an extension if both parents:

- Are working at least **55** hours a week, or
- Are working at least **45** hours a week and doing 10 more hours of work activities.

“Work activities” are things like looking for work, getting training or education, volunteering, doing community service, or ESL classes. They can also be things like getting counseling or treatment needed to help you work, or other things that are in your Employment Plan (EP).

If you can’t work all of the required hours because you are sick or disabled, you can still be extended if your doctor says this in writing.



◆ **You Don't Have or Can't Keep a Job**

If you have problems working, and do not know why, ask your job counselor for help. They can send you for tests to find out why you are not getting or keeping a job. If you think you have a learning disability or a low IQ, ask for testing. If you think you are mentally ill or too depressed to work, ask to see a psychiatrist or a psychologist.

Apply for an extension and get testing. You can get MFIP longer if you are tested and a vocational specialist (work expert) or the county agency finds you can't work for one of these reasons:

- You have a learning disability. A work expert says your disability seriously limits the kind of work you can do. Or it keeps you from working 20 or more hours per week.

OR

- You have an IQ below 80. A work expert says your low IQ seriously limits the type of work you can do or keeps you from working 20 or more hours per week.

◆ **You are Sick, Mentally Ill or Disabled**

Ask your doctor, psychiatrist, or psychologist to write a letter. If you are disabled, you can apply for Social Security.

The letter should say you have an illness, injury, or disability that:

- is expected to last more than 30 days and
- keeps you from getting a job or from working more than 20 or more hours per week.



◆ **You Live with and Take Care of a Sick, Mentally Ill or Disabled Family Member**

If someone in your family is sick, mentally ill, or disabled, take them to the doctor, psychiatrist or psychologist. If you can't work because you have to take care of them, ask their doctor for a letter that says so. You can also ask their doctor to approve home health care services or personal care attendant (PCA) hours.

Get a letter from their doctor that says:

- You are needed in the home to care for them, and
- Their illness or disability is likely to last more than 30 days.

◆ **You Live with and Take Care of a Family Member Who Gets Home Services or Has a Serious Emotional or Mental Illness**

Get a letter from their doctor or the home services provider that says your family member:

- Gets home care services,
- Gets home and community-based waiver services,
- Has a serious emotional disturbance, or
- Has serious and persistent mental illness.

◆ **You Are a Victim of Family Violence**

You need a Family Violence Waiver in your Employment Plan. You, a family violence advocate, and your job counselor make this together. See our fact sheet, [MFIP and FSS for Family Violence Victims](#).



Fact Sheets are legal information NOT legal advice. See a lawyer for advice.

Don't use this fact sheet if it is more than 1 year old. Ask us for updates, a fact sheet list, or alternate formats.

© 2027 Minnesota Legal Services Coalition. This document may be reproduced and used for non-commercial personal and educational purposes only. All other rights reserved. This notice must remain on all copies.
Reproduction, distribution, and use for commercial purposes are strictly prohibited.