

Help In Times Of Crisis

Consumer Alert!

By Edward Tonini, Director of Education.

1-888-995-7856 **ALLIANCE**
Credit Counseling

"Ask for help when you need it."

-National Mental Health Association

Many people at one time or another experience hardship resulting from such things as: employment loss, illness, accident, divorce, natural disaster, and so on. Hardships are an unfortunate, but natural part of life. Normal responses to hardship can include feelings such as anger or depression. However, most hardships are due to circumstances beyond our control, so it is important to resist thoughts of blame or punishment. A hardship is temporary and things will get better. You have turned to Alliance for financial counseling but there are also other organizations and individuals who care and are willing to reach out with compassion.

Finding Assistance

There are several ways to find help.

Telephone Directory

Your local yellow page directory, usually lists emergency numbers in the first few pages. Many books also provide essential local numbers for utilities, health/social agencies, help-lines, hospitals, and local government offices. Your local white page directory, usually has similar reference pages and a more extensive section of blue pages for government offices.

Internet

The internet makes an astounding amount of information available, but how can you tell what information is true or accurate? Discernment is required in order to locate good and trusted information. Unfortunately, search engine results today are now often skewed by for-profit placement schemes. In other words, after you type certain words and click the search button, the top results listed might be there because they paid to be listed at the top, not because they were the best match for all your search text.



Look carefully at the web address (URL) for any website. Be aware of the following extensions in your search for legitimate sites: ".gov" (government), ".edu" (educational institution), ".org" (non-profit organization).

Government Services

A great deal of education and information is available regarding food programs, medical and welfare programs, employment assistance, and more. For help finding Federal programs, visit www.firstgov.org (or call 1-800-333-4636).

Local Charities and Faith-based Organizations

Numerous charitable organizations offer several forms of assistance such as shelter, food and clothing. For help finding local charities, check the yellow pages or visit www.lic.org. If you belong to a faith community, speak with a pastor/leader.

Friends and Relatives

Everyone needs help at times. Talking with the people who care about you can provide important emotional support. Additionally, they may be able to offer some other forms of assistance.

Resource List

Local Help Call Numbers

911. Police, Fire Dept., Ambulance.

311. For non-emergencies: 24/7 live customer service for city/county agencies.

211. For social services (in most states): Information and referrals to human services for everyday needs and in times of crisis.

Disaster

When disaster strikes, focus your efforts according to priorities. Put people before things and take care of basic necessities first: safety, shelter, food, water, clothing, and medicine.

DisasterHelp.gov. This site is oriented toward helping users find information and services across a wide range of relevant disaster management offerings. Visit www.disasterhelp.gov.

FEMA. The Federal Emergency Management Agency leads America to prepare for, prevent, respond to and recover from disasters. If you live in a county that has been declared a major disaster area by the president, or for more information, call 1-800-621-3362 or visit www.fema.gov.

Red Cross. When a disaster threatens or strikes, the Red Cross provides shelter, food, and health and mental health services to address basic human needs. The Red Cross also feeds emergency workers, handles inquiries from concerned family members outside the disaster area, provides blood and blood products to disaster victims, and helps those affected by disaster to access other available

Contents On Back

- Employment
- Food, Clothing, Shelter
- Health & Medical
- Justice
- Nationwide Charities
- To Find Out More



resources. Call 1-800-HELPNOW or contact your local chapter or visit www.redcross.org.

Volunteers of America. During emergencies, VOA addresses immediate needs, offers long-term support when necessary and educates with prevention outreach programs. To find a local office, call 1-800-899-0089 or visit www.voa.org.

State and county offices of emergency preparedness. Look in the blue pages (government section) of the phone book.

Employment

US Department of Labor. Unemployment Insurance (UI) programs provide benefits to eligible workers who become unemployed through no fault of their own, and meet certain other eligibility requirements. For information on jobs, health plan benefits, unemployment insurance or to find a local employment office, call 1-866-4USADOL or visit www.dol.gov.

Amercia's Job Bank. An online job search engine from the US Department of Labor: www.ajb.org.

Department of Labor's toll-free Call Center can assist workers and employers with questions about job loss, layoffs, business closures, unemployment benefits and job training. Call 1-877-US-2JOBS.

Job search sites. Many online job search engines exist, but most have commercial interests. Job-Hunt.org provides a comprehensive listing of useful Internet job-search resources: www.job-hunt.org.

Food, Clothing, Shelter

Food Stamps. The Food Stamp Program enables low-income families to buy nutritious food with Electronic Benefits Transfer (EBT) cards. Food stamp recipients spend their benefits to buy eligible food in authorized retail food stores. 1-800-221-5689 or visit www.fns.usda.gov/fsp.

WIC. The *Special Supplemental Nutrition Program for Women, Infants and Children* provides nutritious foods, nutrition education, and referrals to health and other social services to participants at no charge. WIC serves low-income pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk. For toll-free state numbers and information, visit www.fns.usda.gov/wic.

Social Security (SS) Programs. These federal programs pay benefits to persons who are disabled, have low income, are retired, or widowed. The programs include Medicare and:

- **Social Security Disability Insurance.** This SS program pays benefits to you and certain members of your family if you have a medical condition that meets Social Security's definition of disability and if you are "insured" (meaning that you worked long enough and paid Social Security taxes).
- **Supplemental Security Income (SSI).** This SS program pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older.
- **Social Security (retirement benefits).** This SS program pays monthly retirement benefits to people as early as age 62. Benefit amounts depend on how many years you worked and your age when you elect to receive benefits.

For more information on these programs call 1-800-772-1213 or visit www.ssa.gov.

The Administration for Children and Families (ACF) is a part of the Department of Health and Human Services (HHS). ACF programs include: Adoption and Foster Care, Child Abuse & Neglect, Child Care, Child Support, Disabilities, Disaster Assistance, Emergency Preparedness, Energy Assistance, Family/Domestic Violence, State Social Service Agencies, and Temporary Assistance for Needy Families (TANF). For more information visit www.acf.hhs.gov/acf_services.html.

US Dept. of Housing and Urban Development (HUD). HUD offers several programs to assist low-income individuals and families in buying or renting a home. **Renting**

- Privately owned subsidized housing - allows apartment owners to offer reduced rents to low-income tenants.
- Public Housing - affordable apartments for low-income families, the elderly and persons with disabilities.
- Housing Choice Voucher Program (Section 8) - find your own place and use the voucher to pay for all or part of the rent.

For more information contact a housing counseling agency at 1-800-569-4287 or visit www.hud.gov/renting.

Buying

The Federal Housing Administration (FHA) is part of HUD and provides mortgage insurance on loans made by FHA-approved lenders. The FHA Resource Center offers information on how to buy a home, refinancing options, and how to get a loan to remodel your home. Call: 1-800-225-5342 or visit www.hud.gov.

Health & Medical

Department of Health & Human

Services. This is the government's principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves. Call 1-877-696-6775 or visit www.os.dhhs.gov.

Medicare. This SS program pays for hospital and medical expenses of persons aged 65 and older (and some others). 1-800-663-4227 or visit www.medicare.gov.

Medicaid. This state-run program provides medical benefits to low-income persons with inadequate or no medical insurance. Call 1-877-267-2323 or visit www.cms.hhs.gov/medicaid/consumer.asp.

Substance Abuse & Mental Health Services (US Dept of Health: 1-800-696-6775). This agency seeks to improve the lives of people with or at risk for mental and substance abuse disorders. Visit www.samhsa.gov or <http://findtreatment.samhsa.gov/links.htm>.

Debtors Anonymous. A 12 step program for recovery from problems with debt. For more information or to find a local meeting, visit www.debtorsanonymous.org.

National Hopeline Network. Call 1-800-SUICIDE or visit www.crisislink.org.

Justice (For emergencies, call 911)

National Center for Victims of Crime. Call 1-800-394-2255 or visit www.ncvc.org.

National Domestic Violence Hotline. Call 1-800-799-SAFE or visit www.ndvh.org.

Rape, Abuse & Incest National Network. Hotline, crisis counseling, referrals. 1-800-656-4673.

Identity Theft and Fraud: If you suspect your personal information has been used to commit a crime, call the Federal Trade Commission ID Theft hotline: 1-877-IDTHEFT or visit www.consumer.gov/idtheft.

Nationwide Charities

Catholic Charities. Catholic Charities agencies provide vital social services to people in need, regardless of their religious, social, or economic backgrounds. To find a local agency call 1-800-919-9338 or visit www.catholiccharitiesinfo.org/states.

Salvation Army. Among its services, the Salvation Army does relief work and provides international health services. Call your local Salvation Army or visit www.salvationarmyusa.org.

For additional charities, consult your local telephone directory.

To Find Out More



- **CrisisHelp website:** www.CrisisHelp.org.
- **A Topical index of Social Service Web Sites** (Washington University): <http://gwbweb.wustl.edu/library/websites.html>.
- **America's Service Locator Datasets:** www.servicelocator.org/asldatasets.asp.