

Helpful Resources ,Tips and Recommendations

(All may not apply to your situation. Please review the list below and feel free to utilize any service that you feel may be applicable to improve your situation.)

www.makinghomeaffordable.gov

If you are unemployed or underemployed:

EMPLOYMENT RECOMMENDATIONS

Obtain regular full time, hourly or salary employment.

Contact present employer for available overtime, nights, and weekend hours.

Consider a part time or temporary job to supplement existing income.

Consider work at home or other home-based business such as in-home child care, medical billing, data entry, e-bay, etc.

Search for jobs via newspapers, classified ads, and referrals from family, friends, and community.

Employment Resources

www.hotjobs.com

www.careerbuilder.com

www.monster.com

www.usajobs.com

www.appleone.com

www.addecco.com

www.laborready.com

www.nul.org

ACCESSING CASH RESERVES DURING CRISIS

Contact your employer sponsored 401(k) for funds withdrawal due to hardship.

Contact your investment or account manager for funds withdrawal.

Hold a garage or yard sale to sell unused furniture, electronics, jewelry, appliances, autos, etc., to raise money.

HEALTHCARE AND PRESCRIPTIONS

Consider recommended national average of cost to be 8-15% of your net income.

For prescription cost assistance:

Partnership for Prescription Assistance 888-477-2669

Merck Helps 1-800-727-5400 www.merckhelps.com

Pfizer 1-800-717-6005

United Way of America 211

For Healthcare assistance:

Kids Now 877-543-7669 or www.insurekidsnow.gov

Medicare 800-663-4227 or www.medicare.gov

Veterans Administration 800-827-1000

United Way of America 211

Contact local, state, and federal governments for other affordable health plans available in your area.

RECOMMENDED HOUSING TIPS:

Contact utility company for tips on reducing energy use and cost.

Reduce phone service to local and 911 emergency calls, also called the Universal Lifeline, for low-to-moderate income households. Plan costs \$10-20.

Make home repairs to leaky faucets, toilets, to reduce water consumption.

Contact charitable organizations or community programs for assistance to bring delinquent utility bills current.

Contact HEAP, Home Energy Assistance Program 866-674-6327 for home weatherization program to reduce energy use and cost.

Contact the National Urban League Headquarters 212-558-5300, for information about your Urban League Affiliate, Affordable Housing, and Home Buying.

Consider using www.billshrink.com to evaluate your cell phone plan for possible savings.

Consider www.whitefence.com (866-308-4953) to save money by comparing rates for over 40 home service categories, including home phone, internet, TV, electricity, natural gas, and more.

Continue to reduce your living expenses by evaluating alternatives and using resources like coupons, comparison shopping, and bulk buying. See enclosed budget for specific recommendations. Some good sites for coupons include www.couponmom.com, www.couponcabin.com, www.valpak.com, and www.mycoupons.com.

REAL ESTATE, LISTING AND SELLING HOMES

Contact the NAR, National Association of REALTORS 800-874-6500 or www.realtor.org for a local, licensed real estate agent or REALTOR referral.

Contact a local, licensed real estate agent, REALTOR, or attorney for assistance with a short sale.

GROCERY AND HOUSEHOLD

Consider reducing cost to recommended national average of 10-20% of your net income.

Contact community or state governments for food stamps and welfare assistance programs.

USDA supplemental Nutrition Program (SNAP) 1-800-221-5689 or www.fns.usda.gov/snap

Contact local churches, shelters, food banks for meal assistance programs.

Contact Angel Food Ministry 877-FOOD-MINISTRY – 877-366-3646 or

www.angelfoodministry.com for discounted boxes of food.

Discounted boxes of food www.thetreasurebox.org

United Way of America 211.

Use coupons from manufacturers and retail stores for grocery and household items.

Buy food items you can prepare multiple meals from such as: ground beef, rice, pasta, etc.

Shop at discount or dollar stores for non-food items.

TRANSPORTATION TIPS:

Consider reducing cost to recommended national average which is 15-25% of your net income.

Carpool or use public.

Suspend auto payments to finance or lease.

Surrender car payment and buy used fuel-efficient vehicle. Pay cash.

Reduce auto insurance to minimum required by law. Increase deductibles, lower coverage limits.

DEPENDENT CHILDCARE:

Contact local boys & girls club, community parks & recreations departments for after-school programs and extra-curricular activities.

Contact current child care provider and request discount or exchange personal service for reduced cost.

Contact Catholic Charities 800-919-9338 for a referral to a church or school offering discounted child care programs.

United Way of America 211

RESOURCES AND TIPS FOR CREDIT MANAGEMENT:

Consider reducing as needed all Unsecured debt/installment loans to recommended national average which is 10-20% of your net income.

Consider contacting an attorney to discuss legal options to resolve unmanageable debt.

Contact www.myfico.com or www.annualcreditreport.com to get your credit report online.

Contact the three credit reporting agencies directly to get your credit reports directly from Equifax, Experian, and Transunion.

Contact Opt Out 888-567-8688 to eliminate credit card solicitations.

Contact the FTC www.ftc.gov for consumer rights pertaining to credit, credit reporting, debt collection practices.

TIPS AND RECOMMENDATIONS TO INCREASE INCOME:

Rent out a room, garage, basement, barn or automobile.

Charge room rent to persons of working age within your household

Help a family member obtain employment.

Convert talents, hobbies, and interests to income or consider consulting, tutoring or giving lessons.

Obtain earned-income credit.

Collect money owed to you.

Use employee benefits such as profit sharing or union privileges.

Take less withholdings from employer.

Ask friends or family for loans or financial assistance.

Use legal procedures to obtain child support or increase existing benefit.

ALTERNATIVE HOUSING AND PUBLIC HOUSING

Consider reducing housing costs to recommended national average 35-45% of monthly net income by renting a residence, room, apartment, or consider shared housing.

Search for rentals on the internet at www.craigslist.com, also use classified ads.

Contact your local, state, and federal government for affordable housing programs such as SECTION 8 housing programs.

Contact the National Urban League 212-558-5300, for information about Affordable Housing, and Home Buying.

United Way of America: 211

RENTAL RESOURCES

HUD -Renting <http://www.hud.gov/renting/>

NLIHC's Renters in Foreclosure toolkit <http://nlich.org/template/page.cfm?id=227>

Tenants Resource Center www.tenantresourcecenter.org

National Multi Housing Council www.nmhc.org

National Low-Income Housing Coalition www.nlihc.org

Rental Housing Online <http://rhol.com/rental/tentip.htm>

Apartment Rating www.ApartmentRatings.com

National Apartment Association <http://www.naahq.org/>

Section 8 Rental Assistance www.HUD.gov

MOVING ASSISTANCE

Federal Relocation Assistance Program <http://fhwa.dot.gov/realestate/rights/>

Air Force (Military) Moving Assistance Program

<http://airforcelive.dodlive.mil/index.php/2009/10/homeowners-assistance-program-here-to-help/>

PET SHELTERS (No Kill Shelters and/or Pet Adoption)

<http://nopawsleftbehind.org>

US GOVERNMENT AGENCIES

Contact the IRS 800-829-1040 or www.irs.gov to establish a repayment plan for delinquent income tax.

Contact the Social Security Administration 800-772-1213 or www.ssa.gov.

Contact the Federal Housing Administration 800-225-5342 or www.fha.gov or US Housing and Urban Development www.hud.gov.

Contact the FTC, Federal Trade Commission 877-382-4357 or www.ftc.gov.

Contact Govbenefits 800-333-4636 or www.govbenefits.gov is the official benefits website of the U.S. government with information on 1,000 benefit and assistance programs.

PREDATORY LENDING AND FINANCIAL CRIMES

Contact your state senator or congressional representative, state attorney-general, and local district attorney to report possible predatory lending or servicing concerns.

Contact a real estate attorney or mortgage forensic specialist to determine violations of state consumer protection rights or federal consumer protection rights found under RESPA – Real Estate Settlement Procedures Act or TILA – Truth in Lending

Contact your state financial institution, banking, or real estate regulator to file a complaint.

Contact the Better Business Bureau 703-276-0100 or www.bbb.org to file a complaint about a business.

Contact the FTC, Federal Trade Commission 877-382-4357 or www.ftc.gov.

UTILITIES/FOOD/CLOTHING

Consider reducing cost to national average of 11-20% of your net income.

Contact your local state government for welfare / food stamps.

USDA Supplemental Nutrition Program (SNAP) 1-800-221-5689 or www.fns.usda.gov/snap

Contact your local churches for meal assistants.

Use coupons / buy in bulk.

United Way of America: 211

Salvation Army 1-800-728-7828

Catholic Charities 1-800-919-9338 (GA 404-885-7463)

Lutheran Social Services 1-800-664-3848

Volunteers of America 1-800-899-0089

Love Inc. 1-800-777-5277

American Red Cross 1-800-733-2767

National Urban League 212-558-5300 (Utilities Help & Food & Clothing)

HEAP Home Energy Assistants Program 1-866-674-6327

EMA Program (Edison Utilities) 1-800-736-4777

FERA Program (Edison Utilities) 1-800-793-5723

Life Matters 1-866-574-3130 (Free Personal Counseling)

National Clearinghouse for Alcohol & Drug Information 1-800-729-6685

MILITARY HELP

Unmet Needs 1-866-789-6333 www.unmetneeds.com

VA Help 1-800-827-1000

USA Cares 1-800-773-0387 www.usacare.us

USO 703-908-6400

www.militaryonesource.com

PRESCRIPTION ASSISTANCE

Merck Helps 1-800-727-5400 www.merckhelps.com

Pfizer 1-800-717-6005

Partnership for Prescription Assistance 1-888-477-2669 www.pprx.com

www.pprax.com

www.drugstore.com

www.fammeds.com

www.healthyfamilies.com

HOME IMPROVEMENT

Rebuilding Together 1-800-473-4229 www.rebuildingtogether.org

Area Agency on Aging 1-800-677-1116

Habitat for Humanity 1-800-422-4828 ext. 551 or 552

National Association of Homebuilders 1-800-368-5242

NARI (National Association of the Remodeling Industry) 1-800-611-6274

NAWIC (National Association of Women in Construction) 1-800-552-3506

Retired Senior Volunteer Program 1-800-424-8867

AFFORDABLE HOUSING ALTERNATIVES

Federal Housing Administration www.fha.gov 1-800-225-5342

HUD www.hud.gov 1-800-569-4287 or 1-888-297-8685

IRS www.irs.gov 1-800-829-1040

Social Security Administration www.ssa.gov 1-800-772-1213

National Urban League Headquarters 1-212-558-5300

STUDENT LOAN RESOURCES

<http://www.ed.gov/offices/OSFAP/DCS/repaying.html>

Repaying student loans held by U.S. Department of Education

<http://loanconsolidation.ed.gov/>

William D. Ford Direct Loan Program

http://www.salliemae.com/after_graduation/manage_your_loans/postpone/

Postponing payments

<http://www.ed.gov/offices/OSFAP/DCS/rehabilitation.html>

Loan Rehabilitation Program

<http://www.ed.gov/offices/OSFAP/DCS/contact.us.html>

Contacting Collections for defaulted student loans

<http://www.ed.gov/offices/OSFAP/DCS/disputes.html>

Common Disputes Involving Defaulted Student Loans