

Worklife Services



Financial Resource Guide

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Introduction

The American economy goes through cycles. Just like life, there are good times and bad.

Do you have trouble making ends meet? If so, you're not alone. This guide is designed to help you:

- Assess your finances
- Find resources
- Try new options
- Take more control of your financial life

NOTE: This guidebook can't take the place of professional advice. If you have financial or legal concerns, please seek professional guidance.



Ways to save more money

You can take steps to avoid a financial crisis. Saving money can help get you through the tough times. Or help your long-term security. You don't need to earn a lot to start saving. Putting aside a little bit each week or two adds up over time.

Save on food and drink

- **Cook more.** We all need to eat. But we don't have to eat out. Prepared foods and take-out meals tend to cost more. Cooking at home can save you hundreds of dollars each year. And don't forget to brown bag what's left over for lunch. You can enjoy a week's worth of lunches for the cost of one meal out.

You might even want to cook more than one dish at the same time. Then freeze them in single serving sizes for the upcoming week. Or double your recipes and freeze half for later in the month.

- **Brew more.** You might really savor that cup of coffee you buy each morning. But is it worth the cost? You can get quality coffee to brew at home. Think of all the options you'll have with the money you save.
- **Shop smart.** Make a list before you go to the store. Clip coupons for things you plan to buy. And avoid shopping when you're hungry. You're more likely to spring for impulse items when your stomach is growling.

Save on household jobs

- Lost a button? Sew it on yourself instead of taking your clothes to a tailor.
- When buying new clothes, check the labels. Try to steer clear of "dry clean only" items.
- If you do dry clean a lot, try using a home kit.
- Shop during sales. Or rather than buying all new clothes, you can trade gently used items with friends and family.
- Search online for coupon codes and special deals when ordering online or before you go shopping. Stores and restaurants will often post coupons on their websites.
- When you do laundry or run the dishwasher, make sure each load is full.
- Try doing your own painting, minor repairs or yard work.
- Do you use a cleaning service? Maybe you can get by on your own. Or cut back on using the service. Think of the added benefit you'll get from the extra exercise.

Save on appliances

- If you need to buy a new appliance, look for the highest energy star rating. This will trim your utility costs.
- You can also save on heating and cooling by:
 - Insulating your home
 - Using a programmable thermostat
 - Keeping your house a little warmer in the summer
 - Keeping it a bit cooler in the winter



Little changes can add up to big savings.

Save on services

- Drop phone services you don't use. Are you paying for a cell phone and a land line? If so, think about letting one of them go. Or explore internet phone options.
- If you have cable or satellite TV, cut the premium channels. Many local libraries lend out DVDs. You can also cut back to a smaller basic TV package.
- Shop around for the best deal on internet service. Watch for better deals as new providers arrive in your area.

Save on your car

- Save gas and mileage by combining your errands.
- Keep your tires properly inflated. It's the safe thing to do. And it can save you money on gas.
- If you haven't switched auto insurance carriers in a long time, you could be paying too much. See if the same coverage costs less with another company.
- Are you driving less than you used to? Have you sold a car? Any other changes? If so, let your insurance company know. It could save you money on your premiums.

Save on living expenses

- If you live alone, think about sharing your expenses by taking in a roommate. Let your spare room help pay your rent.

While these may seem like little things, trying just a few of them can save you money. And that can help improve your whole financial outlook.



Smart banking

Banking today is a competitive and consumer-driven business. Banks are always looking for new customers. They try to attract certain types of customers.

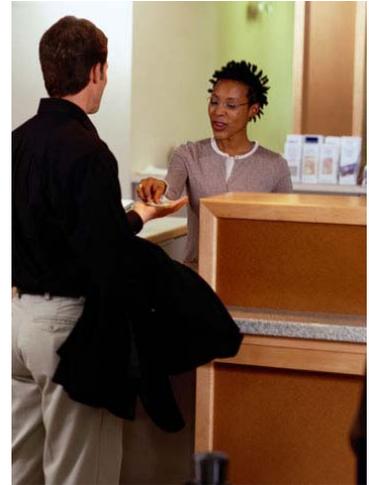
Many offer a wide range of products. Some include incentive offers and better interest rates for preferred customers. Other products might have lower fees and higher interest rates. But keep an eye out for any hidden costs.

Shop wisely to get the most from your bank. Think about:

- **Safety.** Be sure your bank is insured through the Federal Deposit Insurance Corporation (FDIC). The FDIC provides government insurance on your accounts up to certain limits. This means if your balance remains within those limits you won't lose a penny if the bank fails. Most "brick and mortar" banks are FDIC insured. Some internet-based banks are not. Shop carefully and ask questions.
- **Options.** Choosing a bank for convenience? That may save you time but cost you money. Rather than location, consider these questions: Will your account earn interest? Or will it cost you money? Is there an incentive to open a savings *plus* a checking account? What terms apply? Are there rules about keeping certain balances? Are you only allowed a certain number of deposits or withdrawals?

- **Rates and fees.** It's important to know the interest rates and fees that will apply to your accounts. Ask about penalty fees. By default banks now have to decline debit card charges rather than overdrawing your account. There's no fee, but your charge won't go through. Some banks offer "overdraft protection." If you opt in, you'll be charged a fee, but the bank covers your expense when your balance falls below zero. Other banks offer a small credit line to cover you at a fixed interest rate with no fee.

Once you have an account, you can take steps to avoid fees and service charges. Balance your checkbook. Track your spending. By maintaining good records, you can avoid worrying about whether you can afford overdraft protection. Does your account require a minimum balance? If so, try to maintain that balance. Fees charged for dipping below may exceed any interest your bank might pay you.



- **Checks.** Buy standard checks rather than those with fancy pictures and wallets. In some cases you can save money by getting checks from a printing company rather than through your bank. Consider paying bills online or with your smartphone. That can lower your check and postage costs.
- **Access.** Try to avoid automated teller machine (ATM) fees. Using an ATM in your bank's network can help you avoid these fees. But using an ATM outside your bank's network can cost you a few extra dollars.

Many stores let you get cash back when you make a purchase with your debit card. And what about those rebate checks you get in the mail? Check with your bank to see if you can make deposits by mail or smartphone. With a little planning, you might never need an ATM again.

Getting the best service and account package for your needs requires smart shopping. But once your decision has been made, the job's not over. Banking is always in flux. Banks merge and expand. Each new bank in your area will offer new products. Make a point of reviewing your banking needs, accounts and terms at least once a year. Don't be afraid to make a change. It could save you money.



Understanding your credit

We've become a nation that depends on credit. A good credit score can save you thousands of dollars. Before you can get a loan or credit card, the bank will look at your credit score. The better your score, the better your terms can be.

To have a good credit standing, you need a stable history of employment and a strong payment history. That means making your payments on time. Even one late payment can raise your interest rates. And that costs you more money.

Fair Isaac (FICO) scoring

The most commonly used credit assessment tool is the FICO score. FICO assigns a credit score based on:

- How much credit you have
- Your credit balances
- Your payment history
- Credit account age
- How often you apply for new credit

Based on these factors you get a score between 300 and 850. The higher your score, the more access you'll have to credit. And the better your terms will be.

Getting your credit reports

You've probably seen ads for credit monitoring services. Maybe you thought they were just for people who worry about identity theft. But these services offer information that's important for everyone to review.

You can pay to subscribe and get your credit score sent to you. Or you can get a free copy of your credit report once a year from each of these reporting agencies:

TransUnion
1-877-322-8228
www.transunion.com

Equifax
1-800-685-1111
www.equifax.com

Experian
1-888-397-3742
www.experian.com



That means you can check your credit every four months or so. Just alternate your requests between the three.

Your credit report lists every credit account that's in your name or linked to your social security number. It shows:

- Credit limits on each account
- How much credit you're using
- Your payment history
- Any late payments
 - How late they were

One benefit of reviewing these reports is that you can correct any errors before you apply for credit. Mistakes in credit reporting do happen. And it can take time and effort from you to get them fixed.

These mistakes can cost you money. You may be denied credit or even lose out on a job based on your credit report. You may also need to pay higher interest rates if you appear to have too much open credit.

The impact of bad credit

A poor credit report and FICO score can harm your ability to:

- Access credit
- Get better terms
- Buy or rent property
- Get a new job



Fair or not, some employers look at credit reports to determine whether they want to trust you as an employee.

With a low credit score you'll pay the highest interest rates on all types of credit. If you can get credit, lenders could be less lenient if you're late with a payment.

Landlords also require credit checks when you apply. A poor credit history can limit your housing options. Even federal programs through the Department of Housing and Urban Development require credit checks as part of the screening process.

A bank may not just turn you down for a loan if you have poor credit. Some banks review your credit before they allow you to open a checking account. Why? A person with poor credit may be more likely to write bad checks.



Repairing a poor credit history

If you have a poor credit history or a low credit score, you can take steps to improve it. But credit repair takes time. Using credit well over time is the only way to improve your credit score. You'll want to:

- Make all your payments on time
- Pay your balances in full if you can
- Pay more than the minimum
- Pay more often
 - For example, twice a month when you only have to pay once
- Use 30 percent of your credit or less if possible
- Change your spending habits as needed

Do what you can. Then be patient. As your credit history improves, lenders will be more likely to extend you credit. And you'll save money with lower interest rates.



Costs of common credit offers

Many consumers don't know what questions to ask when it comes to credit. As a result, many people pay too much for it.

Offers that defer interest

Most deferred interest offers last for a specific period of time. When that time is up you need to pay the balance in full or the deferred interest gets added to the balance. You can continue to make monthly payments and the interest will continue to grow from that time forward.

Most deferred interest offers also have higher than average interest rates. If you can't afford the item at the time of purchase, consider whether you'll really be able to better afford it when payment is due.

Special offers are often limited to people with the best credit scores. If your score isn't high enough to get a special offer, you may be asked to accept higher interest rates and fees.

0%?

Offers to transfer balances

Credit card companies may also offer low or no interest on balance transfers. You'll often find hidden costs in offers like these. Such as:

- **Transfer fee.** This is usually at least three percent of the amount of the transfer. Be sure to budget for the fee to be added into your balance.
- **Interest rates.** Do you already have a balance on the card you're transferring to? Know what interest rates apply to which balances. And find out which balance your payments get applied to first. You'll also want to know what might change the terms of the special offer. Such as if you're late with a payment.
- **Time limits.** Pay attention to the promotion's expiration date. Any outstanding balance will then take on your regular rate.

Offers to open new credit cards

Your credit score drops each time you apply for credit. New credit checks add up to 10 percent of your FICO score.

Every offer has fine print

Every credit card agreement comes with terms. It's up to you to read the terms and ask questions.

Check your credit terms for:

- How long the grace period lasts for new charges, if any
- How payments will be applied
- When payments are due
- Process and time limits for disputing charges
- Duty to use mediation before you can file a lawsuit

The more you know, the better you can protect yourself. And you'll know good terms when you see them. If there's something you don't understand, do your research and ask questions *before* you sign on the dotted line.



Keys to financial fitness

If you're trying to get a handle on your spending and expenses, it can help to learn the signs of financial fitness. When you reach a certain level of fitness, you'll feel less stressed about money. And you'll be ready for any emergencies.

Emergency Savings = 6 Months' to 1 Year's Income

Having more than just enough

Being financially fit means having more than the amount you need to cover your bills each month. Experts suggest you keep a safety net of cash in a savings or money market account. Ideally, you want enough to cover your expenses for six months to a year.

This emergency fund should be in an account apart from any you use regularly. As your finances improve, add more to your emergency account. Don't forget to check your expenses on a regular basis to make sure your emergency account has enough.

Using credit cards

People who are financially fit don't need to use credit cards for items and services that get used up right away. Do you use credit for things like groceries, vacations, meals or medicines? If you do, you can tell how financially fit you are with a simple test. Do you pay your credit card off each month? Or is your balance growing?

Paying interest for years on short-term basic needs often leads to long-term financial problems. This is particularly true if you face illness, a job loss or other emergency.

Saving money

Financial fitness means saving. As your income increases, add more to your emergency fund, college savings or retirement account.

Not only will this increase your long-term security, but it also keeps you living within your means. If you feel you need a raise or bonus before it arrives, you're most likely living beyond your means.



Setting and reaching financial goals

Financially fit people set and achieve financial goals. If you know you'll need a new car or want to take an exotic vacation, save up for it. If you need \$1,000 in two months, you'll need to save \$500 each month or \$250 every two weeks. The math is the easy part. Then you've got to do it.

Many employers offer direct deposit options to more than one account. You can have most of your funds put into your main account and a portion into a savings account. That way it's automatic. And since you never see the money, it can make saving easier.



Are you overextended?

More income can help, but it's not a cure-all. Many families with a wide range of incomes spend more money than they make. This pattern can lead to big problems.

Some families borrow against the equity in their homes with a home equity loan or line of credit. This means that many no longer have cash equity in their homes. Add a declining home value to that and you'll see many owe more than their homes are worth. This can trap families in their home. Worse, it can push them toward foreclosure if they can no longer afford their payments and can't sell.

You might rely on credit cards to pay for basic needs like food and transportation. Maybe at first you could pay them off in full. But then an emergency comes up and you charge that, too. It's too much to pay off, so you'll carry a balance and pay interest. If the balance starts growing, it can get tough to catch up.

If you find yourself barely able to pay your bills each month or using credit to do so, you might be overextended. In the worst cases, this can lead to:

- Credit card defaults
- Bankruptcy
- Home foreclosure

All of these have long-term impacts on your ability to get new credit and loans.

If you're overextended, you are definitely not alone. But with difficult decisions ahead, you'll want to make changes now.



Taking control of debt

Many Americans carry a lot of debt. The hidden danger of debt is not only the cost of interest and fees. It's also the crisis when a job loss, illness or other emergency keeps you from paying your bills. If you're in debt, you *can* take steps to get your finances under control.

Start by getting a clear picture

In order to manage your money you must have a clear picture of what is coming in and where your money goes. Most people know that rent or mortgage, car payments and utility bills are among their "big" expenses. But they might have no idea what happens to the rest of their money.

Create a budget

A budget might not be fun. But it can be your best friend for getting out of debt. You can start by tracking your expenses. For an entire month, write down every penny you spend. Carry a notebook and save receipts. At the end of the month, go over your records. What was important? What could you live without? Use this to establish your budget.

If you're spending too much

If you spend more than you make, something has to change. Take a look at all your spending. Even those things you think you need.

Consider your:

- Cable TV
- Cell phones
- Power and water use
- Health club memberships
- Evenings out

Where can you save?



Pay down your credit cards

If you're carrying credit card debt that's making it tough to make ends meet, think about your strategy.

You can:



- **Prioritize to save money.** Start with the cards with the highest interest rates. While making minimum payments to your other cards, pay as much as you can on the card with the highest rate. When you get that card paid off, focus on the one with the next highest rate. This saves you money in the long run. And it's the fastest way to get out of debt.
- **Prioritize for motivation.** Start with the card with the lowest balance. Then tackle the next lowest balance. You'll feel lighter as each account counts down to zero.
- **Negotiate.** Call your credit card companies and ask if they can lower the interest rates on your accounts. They might say, "Yes."
- **Transfer balances.** If you can get new credit, moving high interest balances to low or no interest accounts can save you money.
- **Get credit counseling.** Is your credit maxed out? Are you having trouble keeping up? Try consulting a non-profit consumer credit counseling service for help. It can help you budget and work with creditors. Some credit counseling services charge fees. But consider how much they can help you save.

No matter what plan you put in place, the sooner you start the better. Ignoring money problems only makes them worse.



Your rights when dealing with creditors

When the phone rings some people don't answer. They fear a creditor's on the line. They might also dread the mail.

Many people think ignorance is bliss. But not responding can make the problem worse.

It's important to know your rights when dealing with creditors and debt collectors. This can help lower your stress.

If you're one of the millions of people who live in fear of creditors, there are steps you can take. You'll want to know your rights and address the issues head-on.

Eviction

If you receive an eviction notice, don't start packing right away. You have rights as a tenant. Local legal aid offices have attorneys who can discuss your situation and offer help.

Legal efforts may help you stay in your home. And in many cases you can stop threatening calls and letters. If you do have to move, a lawyer can help you secure a timeline that lessens the hardship for you. But you need to act quickly. Ignoring the notice or waiting until the last minute won't help.

Foreclosure

A foreclosure allows your lender to take back your home and resell it if you fail to make your mortgage payments. If the resale value is lower than the amount you still owe on your mortgage, you could end up owing the difference. That's called a deficiency judgment. Foreclosure has long-term damaging effects on your credit history. It also becomes a matter of public record.

If you get a foreclosure notice, you might still have time to keep your home. You'll want to act quickly to improve your chances of success.

Lenders don't want you to lose your home, either. A foreclosure costs the lender money. And it takes time. See if you can find another way that will work for you. Think about these options:

- **Pre-foreclosure sale.** If the market value of your home is lower than what you owe on your mortgage loan, you may be able to list your home for sale, then negotiate with your lender to discount your loan so the sale of your home will discharge your debt. This is called a "short sale." It can help if your house loses value because of changes in the real estate market.
- **Forbearance.** If a temporary financial setback causes you to miss your mortgage payments, you and your lender may be able to work out a repayment plan that lets you catch up on missed payments and avoid foreclosure. You might have to show proof of your financial crisis and a realistic spending plan to get caught up.
- **Mortgage modification or refinancing.** If your income drops, don't wait until you go into default before asking your lender for help. You might be able to get your loan modified or refinanced to lower your interest rate, extend the duration of your loan or add delinquent amounts onto the principal. You'll pay more money over time but lower your monthly payments to an amount you can handle. And you'll keep your home.
- **Partial claim.** Your lender may help you qualify for an interest-free loan from the U.S. Department of Housing and Urban Development (HUD). This loan could allow you to make your mortgage current if you're:
 - Delinquent for more than four months but less than a year
 - Able to begin making full payments again
- **Deed-in-lieu of foreclosure.** If all else fails, you may be able to give your home back to your lender. You'll lose the home, but do less damage to your credit rating.

You might have other options available to you to help avoid a foreclosure. You don't have to handle it all alone. Get professional help if you're not sure what you should do.

Collections

If you're getting harassing calls from creditors, you have the right to insist they stop. Just write a letter and ask them to end contact with you. This doesn't mean the debt's forgiven or that the creditor won't pursue legal methods to obtain payment. When contact ends with a creditor you may not be informed of actions being pursued to recover the debt.

Creditors may not call you at work if your employer doesn't want them to. They can't legally call you at home before 8:00 AM or after 9:00 PM. They're not allowed to discuss your debt with anyone other than you. Unless you assign a third party to act on your behalf.

Debt collection agencies are never allowed to harass you or threaten you with violence or public disclosure of your debt. And they can't use profane language.

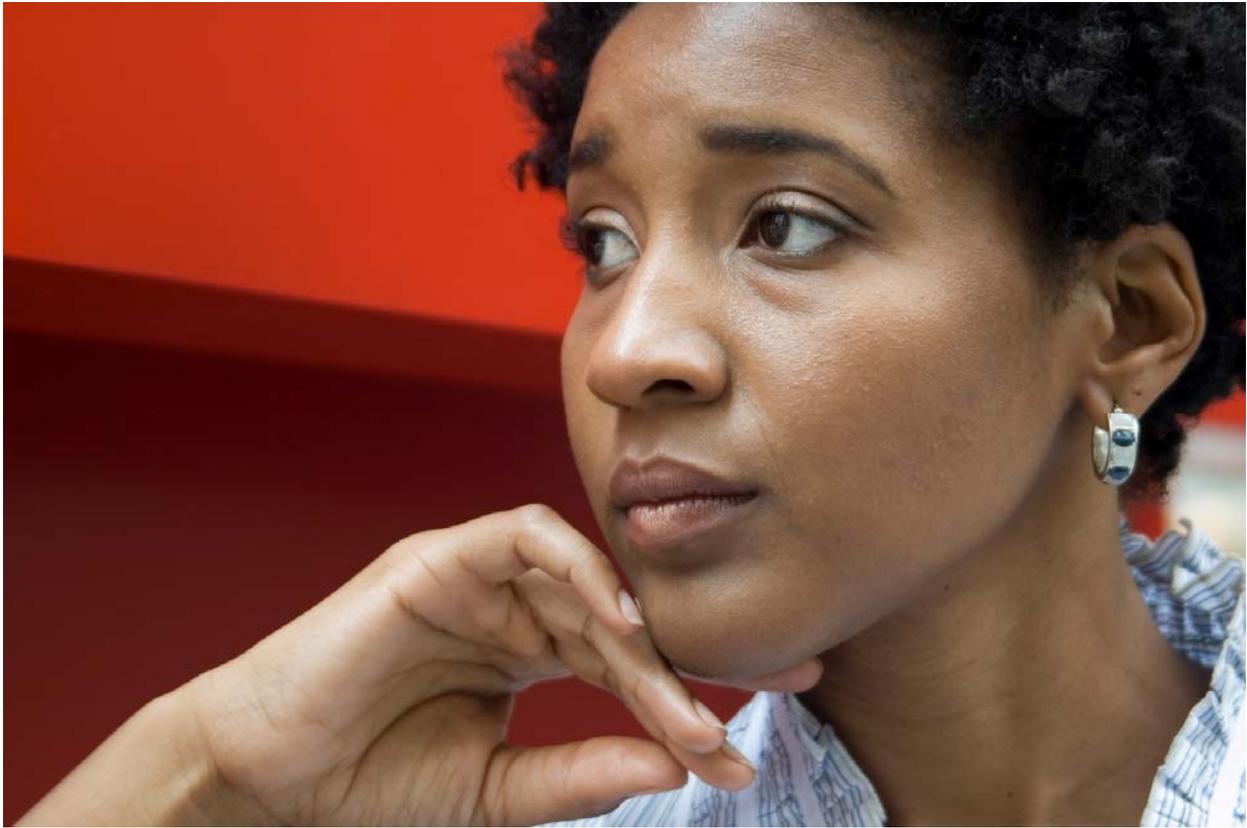
If you feel a creditor has broken the law

You have the right to file a complaint with the Federal Trade Commission (FTC). If the FTC rules in your favor, you may be compensated for damages.

Although you may prefer not to be contacted by creditors, remember that without action or payment, a creditor will continue trying to collect the debt. In some cases, you may be able to work together to agree on a lesser amount.

Get it in writing

If you come to an agreement, ask for a letter that details the payment amount, deadlines for payment and when and how the account will show up on your credit report. Don't send any money until you have all that in writing. Once you pay, you lose the power to bargain. And if you don't have the terms in writing, the account might stay open.



Filing for bankruptcy

Bankruptcy is more than just a financial decision. It can also impact your social and personal well-being. The decision to file shouldn't be taken lightly. You'll want to explore all your options. Be sure to consult with legal and financial advisors before you proceed.

Changes in bankruptcy laws

The current laws no longer guarantee a fresh, debt-free start. Many people will find that bankruptcy simply increases the amount of time you have to pay your debts. The debts don't simply disappear.

Mandatory counseling

Recent changes in the law mandate that before you can file for bankruptcy you must complete credit counseling with an agency approved by the U. S. Trustee's Office. This can help you assess whether you need to file or whether a court-approved repayment plan might work better. If you file for bankruptcy, you'll need to go for more training where you'll learn about managing your money.

Legal representation

In most cases, you need a lawyer to file for bankruptcy. Fees can start around \$1,000. And you'll often have to pay them up front.

Bankruptcy and your credit

Bankruptcy filings are a matter of public record. They lower your FICO score and can stay on your credit report for up to 10 years. That can make it even harder to get credit. You may find when you do obtain credit you'll be subject to higher fees and interest rates.

You might need to start with a secured credit card. That's an account you open with a deposit. If you can't make your payments, the bank keeps your deposit. You might start with a credit limit that's the same as your deposit. As your credit improves, the bank may increase your limit over time.

Bankruptcy's emotional impact

Emotionally, bankruptcy can be tough. As part of the process you have to review and revisit your debts. You'll have to admit that despite your best efforts, you couldn't pay your debts. Through the process you must also explain your situation to credit counselors, your attorney and the court.

This can be draining. And not all debts can be completely wiped out. So the promise of a "clean slate" no longer applies. While in many cases bankruptcy may be the best choice, you'll want to research all your options. You might find another way to regain control of your finances.





Getting back on your feet: programs that meet basic needs

If you're struggling to meet your basic financial needs, there are programs that can help you. These programs aim to offer a short-term safety net. They're not meant to be permanent solutions.

Help with food

Most communities offer community food banks and food pantries. You can get food and other household items. Some form of ID is often required.

Resources are often limited. Many pantries limit the amount of food you can get. And the number of times you can visit.

Many local churches provide small pantries to help as well. Farmers markets and other groups may also offer food baskets or boxes for free or for a reduced price.

Help with medical treatment

Maintaining your health in tough times can be a challenge. Particularly if you don't have insurance coverage. Communities typically provide programs to help those who find themselves in this situation.

Most hospitals or clinics offer a program commonly referred to as “charity care assistance.” If you’re deemed eligible for charity care assistance, the facility will discount or absorb your health care costs. However, these benefits may be limited to specific services and may only allow for care within that facility.

Medicaid offers a full range of services to those with limited income. Contact your county office to see if you qualify and if so, apply. As a joint federal/state insurance program, Medicaid provides medical coverage in most settings.



If you don’t qualify for Medicaid, but can’t afford health insurance, your children may be able to get medical insurance under another federal/state program called the Children’s Health Insurance Program (CHIP). CHIP is managed by private insurance companies that are licensed and regulated by each state. Program details vary by state, but the insurance is either free or very low cost. Children ages 0-19 are covered. For more information or to apply, visit www.insurekidsnow.gov or call **1-877-KIDS-NOW (1-877-543-7669)** to be connected with your state’s CHIP program.

Prescription Assistance programs offer low or no-cost prescription drugs to people who have limited insurance or no insurance at all. There are lots of programs, some of which are offered through the major drug companies. Some are linked with specific health conditions. Contact your local health department or dial 2-1-1 for more information on available programs. In many cases you may apply online or by phone. To access assistance, you will need to have a valid prescription from a doctor.

Housing

Many communities provide homeless shelters for individuals and families who have no permanent housing. But shelters don’t have unlimited space. So beds can’t be guaranteed.

If you need a place to stay, contact your local shelter as soon as possible to find out what you need to do to get a bed each day. Some shelters require a co-payment. And they might only allow you to stay up to a certain number of nights. There are also shelters that serve specific populations such as women and children or men only. Families may be separated in order to access available beds in the shelter system.



The U. S. Department of Housing and Urban Development (HUD) offers programs for low-income families to help them get housing. These include trainings on buying a home and avoiding foreclosure. There are also voucher programs to help pay for rent and public housing.

HUD maintains offices that cover every state. And many programs operate in local communities. HUD services are in high demand. So there are often waiting lists. You’ll need to apply to be added to the waiting lists.

Employment

If you're unemployed, your state and local Unemployment Office or Department of Labor offers information and support to help you find a new job. Most offices provide information on resume writing, technology support and job search services.

The services and programs listed above can help people facing short-term setbacks that restrict basic needs. Programs and providers vary by state and/or community. For more information on available community resources, you can call your Employee Assistance Program (EAP) or Worklife benefit program.



Agencies that offer financial assistance

Temporary financial assistance is available to people in need in most communities. But it's important to know that such help is limited. Programs focus on assisting with basic needs. They often don't pay for transportation costs or car payments.

Rent, mortgage and utility assistance

You might be able to get help with paying rent, mortgage and utilities. Community non-profits such as the Salvation Army offer limited assistance. Government assistance through the county Department of Human Services or Social Services might also be able to help.

Assistance is limited. And they often can't cover your full payment. They'll pay a portion up to a certain limit. Non-profit organizations only provide help when they have funds. The beginning of the month is the best time to apply. These types of agencies often set limits. You might only be able to get help a limited number of times within a certain time frame. For example once a month or twice a year.

Temporary cash assistance

Most counties offer a program called temporary assistance or cash assistance. This program can help you if you're faced with an emergency situation and need one-time help. You might have to pay back any money you get. You'll have to qualify and even if you do, there may be a waiting period before a check arrives.



Applying for help from a non-profit

You often need to apply for non-profit programs. In some cases you'll need a pre-screening phone interview before you can get an appointment to apply. There are often specific days and hours when these calls are accepted.

If you're put on hold, be patient and don't give up. It may take several tries before you get through to a staff member. You may have to go to the office and wait in line for a screening or application.

You'll most likely have to show proof of need. This means you'll be asked to bring an eviction or utility shut-off notice. You may also be asked for proof of residence or ID for everyone who lives in the home. Preference may be given to families with children, single mothers or other specific populations.

The focus of help is temporary relief

Remember, both county and non-profit programs offering cash assistance are focused on helping those facing a temporary situation. If the help they offer won't make any impact on your situation because of the amount you owe, your application may be denied. Programs may also require recipients to be working. You might have to give proof of employment and household income.

There are no guarantees that programs will be available to meet any and every financial need. Non-profit agency resources are often strained in the best of times. When times are tough they're spread even thinner. If you need help, you'd be well-advised to apply to any and all local programs that offer short-term financial assistance.

All calls are confidential, except as required by law. This material provides a general overview of the topic. Information is not a substitute for professional financial or legal advice and is not meant to replace with advice of tax or financial advisors, legal or other professionals. This material is for informational purposes only. It contains only a partial, general description of programs and services and does not constitute a contract. Information is believed to be accurate as of the production date; however, it is subject to change.