

percent of the state median income (varies greatly by state). For more information online, go to www.acf.hhs.gov/programs/ocs/liheap, or by phone call **202-401-9351**. Search for your state LIHEAP office at www.acf.hhs.gov/programs/ocs/liheap/grantees/states.html or call the number above to ask for contact information.

SENIORS

Seniors.gov

The federal government offers information to seniors online at www.usa.gov/Topics/Seniors.shtml or by calling **800-FED-INFO (800-333-4636)**.

National Center on Elder Abuse (NCEA)

This federal agency helps older people access services so that they can be independent and live with dignity. Find more information at http://ncea.aoa.gov/ncearoot/Main_Site/index.aspx. Email: ataoainfo@aoa.hhs.gov

- The AOA Eldercare Locator helps seniors find home and community-based services. Visit the Eldercare Locator online at www.eldercare.gov/Eldercare.NET/Public/index.aspx to find local resources, or call **800-677-1116**.

TAXES

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) helps low income, working taxpayers and families get more money back when they file their federal income taxes. To qualify, taxpayers must meet income requirements and file a tax return. Internal Revenue Service (IRS): www.irs.gov/eitc or **800-829-1040**. Find a local IRS office at www.irs.gov/localcontacts/index.html

- You can find more details on qualifications at <http://eitcoutreach.org/the-eic-estimator>.

VITA Tax Assistance Centers/ Tax Counseling for the Elderly (TCE)

Free tax return preparation assistance. Trained community volunteers can help you file the EITC, child tax credit and credits for seniors and the disabled. Most sites also offer free, secure electronic filing (e-filing) to help you get your refund faster. Call **800-829-1040** or visit <http://1.usa.gov/qO22>

Consumer Action

www.consumer-action.org
221 Main Street, Suite 480
San Francisco, CA 94105
415-777-9635
info@consumer-action.org

523 W. Sixth Street, Suite 1105
Los Angeles, CA 90014
213-624-8327
outreach@consumer-action.org

Washington, DC
202-670-3601
dc-office@consumer-action.org

Consumer advice and referral hotline

Our national hotline offers consumer advice and referrals in English, Spanish and Chinese:

Email: hotline@consumer-action.org

Phone: **415-777-9635**

Distributed by your local food bank:

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Credit: This information was created by Consumer Action with funding from Bank of America.

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Consumer Action - Financial Empowerment Resource Sheet

This fact sheet gives you information and resources to help you manage your money during difficult times. It details government programs that you might qualify for to boost your family income and help make ends meet.

FINDING INFORMATION ON THE INTERNET

Where to Go to Get Online

Many communities offer free Internet access.

- **If you don't have a computer**, your public library may offer computers with Internet access.
- **If you do have a computer**, you can use public wireless wi-fi hotspots to get on the Internet. Take your computer to a public library with wi-fi or to a business or coffee shop that offers free wi-fi. Most of these businesses let you access the Internet if you buy a beverage. Visit this website to find free Internet near you: www.openwifispots.com/category_free_wifi_wireless_hotspot_Library_19.aspx.

BENEFITS & ASSISTANCE

Eligibility for Benefits

Benefits.gov is a free website with information about benefits you may be eligible for. Government benefit programs offer nutrition assistance, career development, child care support, counseling, disability services, disaster relief, education, job training, energy rebates, health care/Medicaid, housing, Medicare, Social Security, tax preparation and veterans' services. Go to www.benefits.gov or call **800-FED-INFO (800-333-4636)**.

Unemployment Insurance

Unemployment insurance benefits are intended to provide temporary financial assistance to unemployed workers. Eligible workers must be unemployed through no fault of their own and must have been employed for a certain length of time (typically four out of the last five quarters) before applying. State laws vary so check with your state unemployment agency. Find your unemployment office in the government services section of your local phone book, online at www.servicelocator.org/OWSLinks.asp or by calling **877-872-5627**.

Disability Benefits

Social Security pays benefits to people who cannot work because they have a medical condition that is expected to last at least one year or result in death. Certain family members of disabled workers also can receive money from Social Security.

- The Social Security Administration offers a free guide on disability benefits online at www.ssa.gov/pubs/10029.html or by calling **800-772-1213**.
- Ticket to Work Program: Social Security has a variety of work incentives, including the Ticket to Work Program. Some work incentives allow you to keep your cash benefits and medical coverage while you transition into work. Find a guide online at www.ssa.gov/pubs/10061.html or call **866-968-7842**.

Dialing for Government Services

Many cities have implemented special **211** or **311** phone numbers to provide access to local *non-emergency* services and information. To find out if the service is available in your area, try dialing both numbers to see if one works. Where offered, the services are free, private and provide information about community, social, health and government services. (For emergencies, dial **911**.)



CREDIT & DEBT

Free Credit Reports

You have the right to a free report once every 12 months from each of the three national credit-reporting agencies, upon your request. Order your free credit reports online at www.annualcreditreport.com or by calling **877-322-8228**. You're also entitled to a free copy if:



- You are unemployed and looking for work.
- You are receiving public assistance.
- You are denied a rental home, a checking or savings account, insurance or a job based on your credit.
- You are a victim of credit fraud (ID theft).

Credit Management & Repair

Consumer Action offers free publications on credit and other personal finance topics, such as money management and budgeting (www.consumer-action.org/publications). Free online. By mail: send a self addressed, stamped legal-size envelope to: Credit-MM Brochures, Consumer Action, 221 Main St., Suite 480, San Francisco, CA 94105. Indicate your preferred language (English, Chinese, Korean, Spanish and Vietnamese) on the envelope.

- Good Credit: www.consumer-action.org/modules/module_good_credit
- Rebuilding Good Credit: www.consumer-action.org/modules/module_rebuilding_good_credit
- Money Management 1-2-3: www.consumer-action.org/modules/module_money_management_1-2-3

Credit Counseling

If you are overwhelmed by debt, consider contacting a non-profit credit-counseling agency. To find a credit counselor, contact the National Foundation for Credit Counseling (www.nfcc.org or **301-589-5600**) or the Association of Independent Consumer Credit Counseling Agencies (www.aiccca.org or **800-450-1794**).

Foreclosure Prevention Resources

Fight foreclosure by learning about programs that may help you save your home.

- Making Home Affordable: U.S. government website designed to help homeowners in danger of foreclosure, unemployed homeowners, and homeowners who owe more than their home is worth. Visit www.makinghomeaffordable.gov or call **888-995-HOPE (4673)**.
- Consumer Action: Saving Your Home From Foreclosure: www.consumer-action.org/english/articles/saving_your_home_from_foreclosure/ Free online. By mail: send a self addressed, stamped legal-size envelope to: Foreclosure Brochure, Consumer Action, 221 Main St., Suite 480, San Francisco, CA 94105. Indicate your preferred language (English, Chinese, Korean, Spanish and Vietnamese) on the envelope.
- Connect with a HUD-approved housing counselor by calling **888-995-HOPE (4673)** or visiting www.findaforeclosurecounselor.org/network/nfmc_lookup/

GROCERIES & FOOD

Feeding America's Food Bank Locator is an online tool to connect you with your local food bank. These organizations provide food to families in need. (<http://feedingamerica.org/foodbank-results.aspx>). For referrals by phone, call Feeding America at **800-771-2303** and **press "0"** to speak with an operator and ask for food bank referrals. You can also check the government section of your phone book under Food Sites/Programs.

Supplemental Nutrition Assistance Program (SNAP)

SNAP benefits (formerly known as food stamps) can help low-income families pay for food. Eligibility is based on your household's size, income and expenses.

- Use the SNAP pre-screening tool (www.snap-step1.usda.gov/fns) to find out if you are eligible for SNAP benefits and how much you could receive.
- To apply, contact your state office. To find your office, go to www.fns.usda.gov/snap or call **800-221-5689** to hear the toll free number for your state's program.



U.S. Department of Agriculture (USDA) Summer Food Service Program

The USDA partners with organizations in your local community to serve free meals to children while school is out. To find a program near you, go to www.fns.usda.gov/cnd/Contacts/StateDirectory.htm. If you don't have the Internet, you may also contact the USDA Food and Nutrition Service Public Information Staff at **703-305-2286**, or by mail at 3101 Park Center Drive, Room 640, Alexandria, VA 22302.

WIC - The Special Supplemental Nutrition Program for Women, Infants and Children

Provides nutritious foods and nutrition education to low-income pregnant women, women who have recently given birth and infants and children up to age five. Learn more online at www.fns.usda.gov/wic/howtoapply/whogetswicandhowtoapply.htm or check the government section of your local phone book under WIC.

HEALTH CARE

COBRA Health Insurance

If you lose your job, you can keep your health insurance for up to 15 months if you pay for it yourself. The cost may seem high, but it's usually less than individual health coverage. Your former employer must send you a COBRA letter within 14 days after you stop working. You have 60 days to say yes or no. For more information, talk to your employer or human resources office, visit the Department of Labor (DOL) online at www.dol.gov/dol/topic/health-plans/cobra.htm or call **866-444-3272**.

Medicaid

Medicaid is low cost health care coverage for low-income individuals and families. It's a state program and each state has its own guidelines. To learn more, go online to www.cms.gov/home/medicaid.asp or check the federal government section of your phone book.



Federally Funded Health Clinics

To find free or low cost clinics, search online at <http://findahealthcenter.hrsa.gov> or call **877-464-4772**. Email: CallCenter@hrsa.gov

Veterans Benefits

Veterans may be eligible for a variety of health care services, information and benefits. For information and locations, visit www.va.gov, call **800-827-1000** or check your local phone book under Veterans.

PHONE & UTILITIES

Prepaid Cell Phones

Prepaid cell phones don't require a credit check or deposit. You can cancel anytime without termination fees. Unlimited prepaid cell phone service is available for as little as \$45 a month. You can buy prepaid phones and service plans at many stores.

Lifeline Phone Service for Low Income Households

The Lifeline Assistance and Link-Up America programs offer lower prices for phone service and installation. (In some states, discounts apply to wireless phones.) Eligibility rules vary by state. For more information, see www.fcc.gov/cgb/consumerfacts/llu.html.

- Call your phone company to ask about low-income service.
- For information about Lifeline Phone Service, call **888-CALL-FCC (888-225-5322)** or email: fccinfo@fcc.gov.
- Check with your state about specific state programs. Find your state utility agency in the phone book under Government Services or search online at www.naruc.org, under State Commissions.

Home Heating Assistance

LIHEAP helps low income households to pay immediate home energy and heating costs. The program is designed for households who spend a high proportion of their income for heat and air conditioning. Household income must be under 150 percent of the federal poverty level (in 2009, \$33,075 for a family of four) or 60