

This fact sheet offers information and resources to help you during difficult times. It details government and nonprofit 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 access near you: www.openwifispots.com/category_free_wifi_wireless_hotspot_Library_19.aspx.



Benefits and 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.

Rental housing assistance (Section 8)

The Department of Housing and Urban Development (HUD) provides rental-housing subsidies for low-income households under a program commonly referred to as "Section 8." To learn more, visit http://portal.hud.gov/hudportal/HUD?src=/topics/housing_choice_voucher_program_section_8. Find your local Public Housing Agency at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts, or call 800-569-4287 to locate a nearby housing counseling agency.

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 and savings

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 and repair

Consumer Action offers free publications on credit and other personal finance topics at 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 Street, Suite 480, San Francisco, CA 94105. Indicate your preferred language (English, Chinese, Korean, Spanish or 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 nonprofit credit counseling agency. To find a credit counselor, contact the National Foundation for Credit Counseling at www.nfcc.org or call 800-388-2227; or the Association of Independent Consumer Credit Counseling Agencies at www.aiccca.org or call 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 (888-995-4673).
- 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 Street, Suite 480, San Francisco, CA 94105. Indicate your preferred language (English, Chinese, Korean, Spanish or Vietnamese) on the envelope.

- Connect with a HUD-approved housing counselor by calling 888-995-HOPE (888-995-4673) or visiting www.findaforeclosurecounselor.org/network/nfmc_lookup/.

Building savings

Individual Development Accounts

(IDAs) enable low-income families to save for the purchase of an asset such as a home or business. Savers receive matching dollars from government and nonprofit sources. To learn more or to find an IDA program in your area, visit the Corporation for Enterprise Development at www.cfed.org/programs/idas/, email CFED at info@cfed.org or call 202-408-9788.

Groceries and food

Food Bank Locator

Feeding America's Food Bank Locator (<http://feedingamerica.org/foodbank-results.aspx>) is an online tool to connect you with your local food bank. These organizations provide food to families in need. 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 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/outreach/map.htm, 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 or check the government section of your local phone book under Agriculture Department.

Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

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 Agriculture Department.



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.medicaid.gov or check the government section of your phone book under Health.

Federally funded health clinics

To find free or low-cost clinics, search online at <http://findahealthcenter.hrsa.gov>, call 877-464-4772 or 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 the government section of your local phone book under Veterans Affairs.

Prescriptions

Prescription assistance programs help people who cannot afford to buy their medicine get their prescriptions free or nearly free.

- Partnership for Prescription Assistance: www.pparx.org or 888-4PPA-NOW (888-477-2669)

- RxAssist: www.rxassist.org
- NeedyMeds: www.needymeds.org

Phone and 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 and Link-Up programs offer lower prices for phone service and installation. (In many states, discounts apply to wireless phones, too.) Eligibility rules vary by state. For more information, visit www.lifeline.gov or call your local phone company to ask about low-income service. (Check the Yellow Pages directory under "Telecommunications Carriers" for local phone service providers.)

Home heating assistance

Low Income Home Energy Assistance Program (LIHEAP) helps low-income households 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 2012, \$33,525 for a family of four, except in Alaska and Hawaii) or 60 percent of the state median income (varies greatly by state). For more information or to apply, contact your state LIHEAP agency at <http://www.acf.hhs.gov/programs/ocs/liheap/grantees/states.html> or call 866-674-6327.

Seniors

Seniors.gov

The federal government offers information to seniors online at www.seniors.gov or by phone at 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 or send email to ataoainfo@aoa.hhs.gov.



Administration on Aging

The AOA (www.aoa.gov) 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 calculate your anticipated earned income credit at <http://eitcoutreach.org/the-eic-estimator>.

Volunteer Income Tax Assistance (VITA) Program/Tax Counseling for the Elderly (TCE) Program

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

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Washington, D.C.
202-670-3601

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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

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