

Help for Difficult Times



Table of Contents

Help for Difficult Times	1
The Good News	1
Whom to Call/Where to Turn	1
Get in Control	2
Don't Forget Your Feelings	2
Counseling Services	2
Evaluate Your Finances	3
Manage Your Money.....	3
Finding Help	4
Ask for Help	4
Accessing the Resources and Assistance you Need in One Click	
Big Bend Works - www.bigbendworks.com	4
Unemployment Benefits.....	4
Job Skills Training Assistance.....	4
Employment Services.....	5
Child Care Assistance	5
Basic Needs	6
Food Stamps, Temporary Cash Assistance, Medicaid Assistance ..	6
Shelter, Utilities, Food Assistance	6
Medical Assistance.....	7
Legal Assistance	7
Veteran's Assistance.....	7
Alcohol & Drug Abuse Assistance	7
Domestic Violence/Child Abuse Assistance	7
Avoid Foreclosure	8
What is a Foreclosure "Rescue" Scam?	8
Tips for Consumers on Avoiding Foreclosure "Rescue" Scams.....	8
One Final Thing	9

United Way of the Big Bend | 307 East Seventh Avenue, Tallahassee, FL 32303
Telephone 850-414-0844 | Email uwbb@uwbb.org | Web www.uwbb.org

Help for Difficult Times

Some have said that we've endured the worst recession since the Great Depression. As an extension of the LIVE UNITED movement, United Way of the Big Bend has collaborated with 2-1-1 Big Bend and other partners to assemble some useful information to help families get through this crisis. The focus is on people who have either lost their jobs, had their hours reduced, or think they might lose their jobs in the near future. If you are reading this, you are probably going through a rough time right now.

You may be primarily worried about how you are going to manage financially but don't be surprised if you feel more than just the loss of a steady paycheck. To most of us, our jobs are more than a financial resource. They give us purpose, self-identity, and worthwhile places to go every day. Being unsure of what's going to happen is a feeling most people find uncomfortable. You may be very anxious and emotional, and may find yourself in conflict with friends or family. Rest assured that these are all very normal feelings.

The Good News

The good news is that "you" are your greatest resource. You still have the qualifications, experience, and personal worth that got you your job in the first place. No one can take those things away from you. Sometimes, losing a job provides you with new opportunities. You may find yourself with a lot of options: retraining, the chance to change careers, to do something new ... this booklet will provide you with information and suggestions to help you get started.

Whom to Call/Where to Turn – Call 211

The first step is to call 2-1-1. Trained counselors can talk you through the anxiety associated with loss of employment. They can help you plan the process of applying for help, give you information on eligibility criteria, share the documents needed and the telephone number, locations, and hours to call or visit. They keep up-to-date on current resources and new programs. 2-1-1 is the free, easy-to-remember number that is your best "first call" to quickly find the right sources of help. The counselors can connect you to a wide range of community services through their comprehensive database of health, welfare, and recreation resources such as:

- Employment Training and Assistance
- Rent/Utility Assistance
- Food and Shelter
- Legal Assistance
- Support Groups and more

2-1-1 Big Bend provides 24-hour, daily access to information on health and human services available through local non-profit organizations and county government in the Big Bend area. They have more than 1,000 programs in their database to meet specific needs. New programs are added when new services are provided in the community.

**To get help, dial 2-1-1, call 617-6333, or visit www.211bigbend.org.
2-1-1 always answers!**

Get in Control

Don't Forget Your Feelings

Losing a job puts stress on individuals and families. You can't help feeling low sometimes. It is important for you to recognize those feelings and deal with them.

- Panic: What am I going to do now?
- Helplessness: There is nothing I can do about anything.
- Guilt: Something must be wrong with me.
- Blame: It's your fault that I'm in this situation
- Pressure: My spouse keeps pressuring me and it makes me feel worse. My kids still have the same needs.
- Fear: I'm not going to be able to pay my bills
- Embarrassment: I've never had to ask for help before.
- Depression: What's the use? There's no hope.

Putting on a mask and pretending you are not worried or frightened will only make things worse for you and everyone close to you. You can deal with your feelings in different ways. Keep physically active to relieve tension. Expand yourself by volunteering, developing hobbies, or exploring other interests. Give yourself some time alone.

While you are looking for a job, consider volunteering. VolunteerLeon can connect you with many useful and rewarding opportunities in your areas of interest. For details, call 606-1970. This experience can help you increase your network and offer job opportunities in the future. While receiving unemployment benefits, volunteering keeps you active in the community and developing those all-important, self-confidence skills.

Share your feelings with people who will support you. This may be done by joining a support group with others who are experiencing unemployment, which will give you an opportunity to share your feelings and discuss job-hunting strategies. If possible, participate in professional organizations or networking groups, which may provide you with early leads to potential employment.

If you have a family, they will also be affected by your unemployment, especially if you are the primary financial provider. They may have a hard time adjusting to cutbacks and be worried about the future. According to the level of their understanding, include children in your plans and discussions about the need to spend less money.

Counseling Services

When you are experiencing difficult times, it is normal to experience the emotions of anger, sadness, depression, and fear. These feelings are usually temporary. If the feelings don't fade, you may benefit by seeking professional help. In addition to private therapists, there are several organizations which offer low-cost and sliding-fee-scale counseling services. Also, 2-1-1 Big Bend operates a 24-hour telephone helpline, which is available at no charge.

Counseling Services (continued)

- 2-1-1 Big Bend: 2-1-1
- Bond Community Health Center: 576-4073
- Apalachee Center: 523-3333
- Bethel Family Counseling: 577-1780
- Neighborhood Health Services: 224-2469
- Catholic Charities: 222-2180
- Children's Home Society: 921-0772
- Community Intervention Center: 222-3508
- Family Resources: 222-5511
- FSU Human Services Center: 644-3857
- TMH Behavioral Health: 431-5100

Evaluate Your Finances

Reduced income is going to require careful money management. There are resources in the community to help you, but the first step is up to you. If you are expecting a layoff, plan your budget in advance and stick to it. Start by setting up a plan that covers your basic needs and pay your bills in priority order: shelter, utilities, food, clothing, and medical care. Consider temporarily eliminating other things to which you are accustomed, such as cable TV, specialized phone services, entertainment, non-nutritional food items, etc.

GET YOUR TAXES DONE FOR FREE! United Way of the Big Bend's BEST Project is helping hard-working families become financially stable. Our Volunteer Income Tax Assistance (VITA) program offers free tax preparation by IRS-certified volunteers at sites throughout the community. This fast and free service is available from January through April. Call 2-1-1 for locations and hours of operation.

Manage Your Money

If you have already lost your job, don't try to hide your situation from creditors. Begin by notifying them and trying to work out a payment plan. Creditors can rewrite contracts, lower payments, accept interest payments only, and sometimes grant delays in payments.

Don't wait until you receive a shut-off or eviction notice. Your landlord, mortgage holder or other creditors will be more willing to work with you if they believe you are keeping them informed and you intend to continue meeting your obligations. So, let them know what is going on early in the process. Try to make at least a partial payment on what you owe to show good faith. Avoid making new credit purchases and don't bounce checks. This will save you interest charges and prevent you from overextending yourself.

- CredAbility: 1-800-251-2227
- Bankruptcy Protection:
<http://www.uscourts.gov/bankruptcycourts/bankruptcybasics/chapter13.html>
- Money Wise Florida: <http://moneywiseflorida.com>
- Consumer Debt Counselors: 1-800-820-9232

Finding Help

Ask for Help

If you have never had to ask for help before, you may not have any idea where to go. There are many resources available to assist people through difficult times. Governmental, private, and religious organizations provide a wide variety of services for which you may be eligible. A partial listing and description of some services are included in this booklet.

Don't be afraid or uncomfortable of asking for help. You have paid into "the system" with your taxes and support of local charitable organizations. If you have a need, you should not hesitate to ask for help. Remember that the purpose of these organizations is to provide this assistance. Many people find themselves out of work at some time – you are not the only one asking for help! If you don't like the idea of receiving a "handout," bear in mind that you can often volunteer your time to help at agencies, or you can certainly repay them for their assistance when you are back on your feet.

Accessing the Resources and Assistance you Need in One Click

Big Bend Works - www.bigbendworks.com

BigBendWorks.com is a one-stop re-employment resource for employees who work or live in our eight-county region. Complete with six core focus areas, including job information, human services, training and re-training, career opportunities, unemployment and financial resources, this comprehensive site ensures employees are connected to the information and tools needed for a seamless path and transition to re-employment. Resources 4U--taking care of you. Big Bend works is a community led project that addresses a variety of resources for the unemployed and is a collaborative effort of the following partners:

- 2-1-1 Big Bend
- Agency for Workforce Innovation
- City of Tallahassee
- Greater Tallahassee Chamber of Commerce
- Leon County Government
- Media Consulting
- Moore Consulting Group
- Tallahassee Community College
- Tallahassee Economic Development Council
- Trusteria Services
- United Partners for Human Services
- United Way of the Big Bend
- WORKFORCE *plus*

The following are examples of services available:

Unemployment Benefits

If you think you are eligible for unemployment compensation, file immediately! Compensation varies from person to person and is based on the length of your past employment and most recent salary.

- Apply at www.floridajobs.org
- Visit WORKFORCE *plus* at 2525 S Monroe St, Ste 3A, 922-0023

Job Skills Training Assistance

- Literacy Volunteers of Leon County offers one-to-one, basic computer skills training for adults. They help clients who wish to prepare for their GED in order to apply for jobs requiring a high school diploma. For details, call 606-2644.

- Goodwill Industries offers training to people experiencing barriers to competitive employment such as disabilities or special needs. They offer computer training, job readiness skills, placement transitional employment, adult basic education, and GED. For details, call them at 576-7145.
- WORKFORCE *plus* – see Employment Services below.

Employment Services

If you are changing fields or if it has been some time since you have had to seek employment, you may want to take advantage of services to assist you with your job search.

- WORKFORCE *plus* works to link businesses in need of qualified employees with the people in our community who need and want employment. They also offer Job Skills Training Assistance. They have locations in Tallahassee at 2525 S. Monroe St. Suite 3-A (922-0023) and 325 John Knox Road Bldg. B-100, Crawfordville at 3278 Crawfordville Hwy, Unit G (926-0980), and Quincy at 1140 W. Clark St. (875-4040). Visit www.wfplus.org or call 866-WFP-JOB1 for details
- ECHO Outreach Ministries: Visit www.echotally.org/ or call 224-3246
- FAMU Career Center: Visit www.careercenter.famu.edu/ or call 599-3700
- Goodwill Industries: Visit <http://goodwillbigbend.com/> or call 576-7145
- Leon County Human Resources 301 S Monroe St, Ste 108 Leon Courthouse 606-2400 Main Number, 606-2403 Job Line
- City of Tallahassee, Human Resources 300 S Adams St , 891-8214 Main Number 891-8219 Job Line (open 24 hours)
- FSU Job Line, 6200A University Center, 645-5627, www.jobs.fsu.edu
- Day Labor agencies can place you in a job and you usually receive daily payment. Arriving early (7 a.m.) increases your chances of working that day. Temporary employment agencies are another option for professional positions (secretarial, bookkeeping, etc.)
- Action Labor, 1707 S Gadsden St, 385-0365, www.actionlabor.com

Child Care Assistance

During your job search, you may need increased or different childcare arrangements. Information on affordable childcare is available. Visit WholeChildLeon.com for details. There you will complete a simple and confidential online questionnaire, and be given a list of services and providers specifically suited to your needs.

- Early Learning Coalition (for child care referrals) www.elcbigbend.org: 385-0504
- Boys and Girls Club of the Big Bend: 656-8100
- Children's Home Society (for referrals): 921-0772
- Capital Area Community Action Agency: 222-2043
- Dick Howser Center: 547-3906
- Kids Incorporated: 414-9800
- Lutheran Social Services: 575-4309
- Tallahassee YMCA: 877-6151

Basic Needs

Food Stamps, Temporary Cash Assistance, Medicaid Assistance

Temporary Assistance For Needy Families (TANF) provides cash for families when divorce, separation, death, disability, or unemployment deprives a child of the financial support of one or both parents. Families receiving TANF are automatically eligible for Medical Assistance (Medicaid) and are usually eligible for Food Stamps. The easiest way to apply is through the Access Florida website at <http://www.myflorida.com/accessflorida>.

Food stamps are available to low-income families and can be used to buy food. The amount of food stamps a family can receive depends on family size and income. To apply for food stamps, temporary cash assistance, or medical aid, contact Access Florida by phone or on the web. You can also visit their office at 2819 Sharer Road, Unit 24, Tallahassee, FL 32312.

Access Florida
1-866-762-2237
<http://www.myflorida.com/accessflorida/>

Jefferson County Access Office
185 East Walnut Street
Monticello, FL 32344

Franklin County Access Office
201 Monument Avenue
Port St. Joe, FL 32456

Leon/Wakulla County Access Office
2810 Sharer Road, Unit 24
Tallahassee, FL 32399

Gadsden/Liberty County Access Office
6 South Key Street
Quincy, FL 32351

Madison & Taylor County Access Office
757 SW Range Ave.
Madison, FL 32340

Shelter, Utilities, Food Assistance

Assistance for rent, mortgage, utilities, and food is available from several agencies throughout the Big Bend. In addition, many of these organizations provide vouchers which can be exchanged for goods or services including food. Several operate food pantries and will provide groceries or surplus commodity items, in addition to offering communal meal services.

ECHO Family Services Program	224-3246	Holy Comforter Episcopal Church (Food)	877-2712
Capitol Area Community Action Agency	222-2043	Mothers-In-Crisis	222-7705
Catholic Charities	222-2180	Pregnancy Help and Information Center	222-7177
Elder Care Services	921-5554	Salvation Army, Basic Needs	222-0304
Food Stamps	1-866-762-2237	2-1-1- Big Bend	2-1-1
Good News Outreach (Food)	412-0016		

Medical Assistance

Don't let difficult financial times affect your health. Florida KidCare is health insurance for children, from birth through age 18, who do not have insurance. Eligibility for Florida KidCare is based on income and family size. You may be able to receive help from these agencies:

- Florida KidCare: www.floridakidcare.org, 1-888-540-5437
- 2-1-1 Big Bend: 2-1-1
- Big Bend Cares: 656-2437
- Bond Community Health Center: 576-4073
- Epilepsy Association of the Big Bend: 222-1777
- Leon CHD General Health Services: 487-3162
- Neighborhood Health Services: 224-2469
- Tallahassee Pediatric Foundation: 488-7935
- TCC Dental Hygiene Clinic: 201-8247
- We Care Network: 942-5215

Legal Assistance

If you need counsel, limited low-cost help is available. The following agencies provide legal advice, counseling, and representation in civil matters for people who can't afford an attorney and who meet eligibility requirements:

- Legal Services of North Florida: 385-9007
- Tallahassee Bar, Legal Aid Foundation: 222-3292

Veteran's Assistance

If you served in the armed services, you may qualify for veteran's benefits.

- WORKFORCE *plus*: 922-0023
- 2-1-1- Big Bend: 2-1-1
- Leon County Veterans Services: 606-1940
- VA Outpatient Clinic: 878-0191
- VA Vet Center: 942-8810
- FAMU Veterans Services: 599-3853
- FSU Office of Veterans Affairs: 644-1252

Alcohol & Drug Abuse Assistance

- 2-1-1- Big Bend: 2-1-1
- A Life Recovery Center: 224-9991
- Mothers-In-Crisis: 222-7705
- Turn About: 671-1920

Domestic Violence/Child Abuse Assistance

- Florida Abuse Hotline: 800-962-2873
- Capital City Youth Services: 576-6000
- Children's Home Society: 921-0977
- Mothers-In-Crisis: 222-7705
- Refuge House: 922-6062

Avoid Foreclosure

Don't lose your home! If you are having difficulty making your mortgage payment, one of the most important things you can do is seek assistance. If you are facing a mortgage payment that you cannot make or if you have fallen behind on your mortgage payments, the first step you should take is to contact your lending company directly. Please do not ignore the letters or telephone calls from your lender. The longer you wait to make the call, the fewer options you will have. Going through the foreclosure-prevention process can be complicated, but you do not have to do it alone.

The following resources provide information and links that may be able to help you.

- http://federalreserve.gov/consumerinfo/foreclosure_consumers.htm
- <http://www.hud.gov/local/fl/homeownership/foreclosure.cfm>
- (888) 995-HOPE (foreclosure-prevention counseling)
- CredAbility: 1-800-251-2227

What is a Foreclosure “Rescue” Scam?

It's where a company or person promises to help save your home from foreclosure, but is actually intent on stealing your home or the equity you've accumulated in your home.

There are several types of Foreclosure Rescue Scams you should be aware of:

- Foreclosure Prevention Specialist: phony foreclosure counselors
- Phantom Help: charges high fees for work the homeowner could do themselves
- Lease/Buy Back: homeowners are deceived into signing over the deed to their home
- False Bailout: the homeowner is led to believe that they can rent their home from the new owners and eventually repurchase the home
- Bait and Switch: the homeowner thinks they are signing new mortgage documents but are actually signing over the deed to their home

Visit www.flofr.com/Director/ForeclosureHelp.htm for links to more information on Foreclosure “Rescue” Scams and how to avoid becoming a victim.

Tips for Consumers on Avoiding Foreclosure “Rescue” Scams

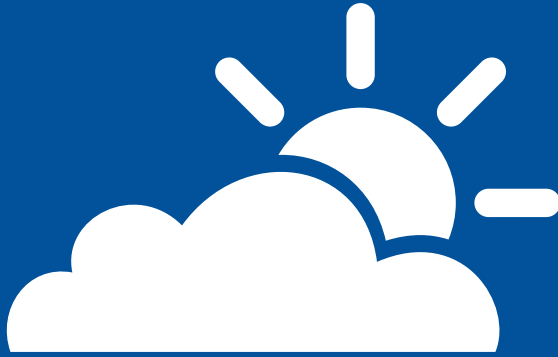
Tips are provided by the Florida Office of Financial Regulation:
<http://www.flofr.com/Director/ForeclosureHelp.htm>

Many Americans who have fallen behind on their mortgage payments are being targeted for so-called foreclosure “rescue” or “prevention” scams. If you are facing foreclosure, you should be wary of solicitations that offer to assist you in stopping or preventing foreclosure. If the assistance sounds too good to be true or if it sounds too simple, it probably is. You should be cautious before agreeing to or signing anything from someone other than your lender or servicer, which states they can assist you in preventing or stopping a foreclosure.

One Final Thing

If you have other questions or concerns, are looking for a particular service, need someone to talk to, or need help with information and referral, please dial 2-1-1 for assistance. You can use the 2-1-1 Big Bend website's online directory to view more information about the organizations listed in this guide, including service hours, eligibility, and more. For details, visit www.211bigbend.org today.

**INSPIRING HOPE
FOR A BETTER TOMORROW
LIVE UNITED**



Help for Difficult Times



We appreciate our partners!



Updated 072111