

# EMERGENCY FINANCIAL RESOURCES

## Replace Lost Income

Many people experience an immediate loss of income when their household is hit by a reduction in working hours or a shutdown. Many federal employees are eligible to receive unemployment compensation. In general, federal and state unemployment insurance programs provide unemployment benefits to eligible workers who are unemployed through no fault of their own (as determined under state law) and meet other eligibility requirements of state law. Check in the state government pages of your phone book and contact your local office for more information. You can also get contact information for the unemployment office in your state by going to <https://www.careeronestop.org/LocalHelp/service-locator.aspx>.

## Other Financial Topics

Some banks and credit unions offer zero interest or low-interest loans to specific groups. We suggest contacting your bank or credit union to see if they offer zero interest or low-interest loans.

## Community Resources

### United Way

Find out what types of help may be available in your area by contacting United Way/AIRS (Alliance of Information and Referral Services). In some parts of the country, just dial 2-1-1 or visit <https://www.211.org/>. If the 2-1-1 system is not yet available in your area, look in your phone book for the local United Way, or visit their website to search for their local phone number at <https://www.unitedway.org/>. United Way may be able to direct you to the following resources in your area:

- Basic Human Needs Resources: food banks, clothing closets, shelters, rent assistance, utility assistance.
- Physical and Mental Health Resources: health insurance programs, Medicaid and Medicare, maternal health, Children's Health Insurance Program, medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention and rehabilitation.
- Employment Supports: financial assistance, job training, transportation assistance, and education programs.
- Support for Older Americans and Persons with Disabilities: adult day care, congregate meals, Meals on Wheels, respite care, home health care, transportation, and homemaker services.
- Support for Children, Youth and Families: childcare, after school programs, family resource centers, summer camps and recreation programs, mentoring, tutoring, protective services and Head Start. The Head Start program is a federal program that is funded directly to local grantees. For information regarding Head Start visit [acf.hhs.gov/programs/ohs](http://acf.hhs.gov/programs/ohs). To find your local office, search under the program locator: <https://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices>.

## Housing

For housing counseling, including advice for eviction or foreclosure, and rental help in your state, contact HUD (Housing and Urban Development) at 1-800-569-4287 or online at <https://www.hud.gov/>

## Government Assistance

Although getting assistance from the government can take some time, it may be worth the wait. City, county, and state governments vary in the types of assistance available. Contact your local Department of Health and Human Services, sometimes called County Social Services to see if you qualify for public assistance programs, including food stamps or emergency financial funds, or Medicaid. Look in your phone book in the government pages. To reach the State Human Service Agency Info and Links for your State: <https://www.hhs.gov/programs/social-services/index.html>.

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## U.S. Conference of Mayors

Another gateway of information to local resources may be found at the U.S. Conference of Mayors website at <https://www.usmayors.org/>. To search for your local mayor's office, go to find a mayor and type in your city to access possible local sources of assistance.

## Help with Home Heating and/or Cooling Bills

You or someone you know may be eligible for help with home heating and/or cooling bills through the Low Income Home Energy Assistance Program (LIHEAP). LIHEAP is a federally funded program that helps low-income households with their home energy bills. LIHEAP can help you stay warm in the winter and cool in the summer. By doing so, you can reduce the risk of health and safety problems (such as illness, fire, or eviction).

The federal government does not provide energy assistance directly to the public. Instead, LIHEAP operates in the 50 States, the District of Columbia, Indian tribes or tribal organizations, and the U.S. territories. The LIHEAP program in your community determines if your household's income qualifies for the program. The LIHEAP program may also require households to meet additional eligibility criteria to receive LIHEAP assistance. \*NOTE: The availability of LIHEAP assistance is not guaranteed. Often most of the Federal LIHEAP funds are spent during the winter.

Your LIHEAP program may be able to offer you one or more of the following types of assistance:

- Utility bill payment assistance
- Energy crisis assistance
- Weatherization and energy-related home repairs

To apply you may need the following:

- Recent copies of your utility bills
- A recent payroll stub or other proof that shows your current gross income
- Documentation showing income from Social Security, unemployment insurance, pension funds, disability, etc.
- Final utility termination notice (if you've received a shut-off notice from your energy company)
- Proof of present address (e.g. rent receipt, lease or deed, property tax bill)
- Proof of total members living in your household (e.g. birth certificates, school records, etc.)
- Social Security cards (or numbers) for all persons living in your household
- Proof of U.S. citizenship or permanent residence

For more information about LIHEAP and where to apply, call the National Energy Assistance Referral (NEAR) project. NEAR is a free service providing information on where you can apply for LIHEAP. You can speak to someone at NEAR, Monday through Friday, from 6 a.m. - 6 p.m. (MST). Call the toll-free phone number at 1-866-674-6327. You can also send an email to [energyassistance@ncat.org](mailto:energyassistance@ncat.org), or you can find your State's LIHEAP office through the website, <https://liheapch.acf.hhs.gov/profiles/energyhelp.htm>.

## Benefits Check Up

Another online resource is called Benefits Check Up, which can be found at <https://benefitscheckup.org/>. Once you have completed the online questionnaire, the site quickly gives you a personal report of public programs and benefits that you may qualify for. Benefits Check Up is designed primarily for older adults, ages 55 and over. Although the service may also be helpful for younger people, it may not include every program for which you might qualify.

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## Government Benefits

If you are seeking benefits information for someone younger than age 55, check out <https://www.benefits.gov>. This is a government resource for federal benefits for people of all ages. You may also call 1-800-FED-INFO (or 1-800-333-4636).

## Disability

If struggling financially due to a disability, determine whether there is disability coverage either through the employer's coverage, private coverage, or through your state. Although qualifying can be difficult, Social Security pays disability benefits under two programs: the Social Security disability insurance program and the Supplemental Security Income (SSI) program. If you're eligible for any programs, process the paperwork to collect the benefits as soon as you're able to.

## Social Security

Visit the Social Security website, <https://www.ssa.gov>, and use the Benefit Eligibility Screening Tool (BEST) to find out if you could be eligible for benefits from any of the program's Social Security administrators listed below. If it looks like you may qualify for Social Security benefits, you can apply online or call 1-800-772-1213.

## Loans

Consider taking out a personal loan if you do not qualify for any financial assistance, and you have already considered other options such as borrowing from home equity, borrowing from a retirement plan such as a 401(k), borrowing from friends or from family members. Keep in mind that financial institutions submit their best rates to their websites, so if you have negative items or a poor credit score appearing on your credit report, you may not qualify for the best rates available. The other problem with trying to qualify for a personal loan is that the creditor considers your debt-to-income ratio, and if your income has recently been decreased, it may be more difficult to qualify. Lastly, keep a positive attitude and make as many people aware of your situation as possible. Remember that any help you receive gets you one step closer to getting your financial life back on track.

## Payday Loans

Stay away from payday loans. Avoid these predatory loans at all costs. Advertisements for payday loans make them seem like a fast, easy, no-nonsense way to get money when you're in a financial hardship. Getting a loan is as easy as showing a recent paystub, a copy of your driver's license, and a blank check. Paying off that loan can end up taking months, even years, to pay back. Most people find themselves taking out new payday loans to cover old payday loans and ultimately end up paying thousands of dollars on what started out as a few hundred dollars of debt.

## Tax Tip

It is a good idea to check to see if you may qualify for the Earned Income Tax Credit (EITC). Sometimes called the Earned Income Credit (EIC), it is a refundable federal income tax credit for low-income, working individuals and families. Congress approved the tax credit legislation in 1975. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return. The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments. For more information, check the Internal Revenue Service (IRS) website at <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit-eitc>. You can also check with a tax advisor who can help you determine if you qualify for the tax credit and assist you with completing the proper forms to file.

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