

## Support available from the community

For a complete list of community resources, visit [www.211fingerlakes.org](http://www.211fingerlakes.org)

### Health and Wellness:

#### Finger Lakes Migrant Health Care Project 315-781-8448 Bilingual

Provides health care for everyone in the community. It's clinics are located at Geneva Community Health and Sodus Community Health. Both sites provide comprehensive primary medical and dental care to all patients.

#### Family Counseling Service of the Finger Lakes 315-789-2613 [www.fcsfl.org](http://www.fcsfl.org)

Provides professional counseling and supportive services to individuals, children and families to improve the quality of their life at home and in the community.

### Financial Stability and Legal Matters:

#### Legal Assistance of Western New York 315-781-1465 [www.lawNY.org](http://www.lawNY.org)

Provides free legal aid to people with civil legal problems.

#### Seneca County House of Concern 315-568-2433 [www.houseofconcern.org](http://www.houseofconcern.org)

Provides direct services and advocacy for low income families and people in emergency situations who have exhausted all other sources.

#### Workforce Development One Stop 315-539-1905 [www.co.seneca.ny.us](http://www.co.seneca.ny.us)

For Jobseekers, youth services, employers, childcare Assistance, wheels for work, VITA, benefits.

### Emergency Assistance:

#### Catholic Charities of the Finger Lakes 315-789-2235 [www.catholiccharitiesfl.org](http://www.catholiccharitiesfl.org)

Mission is help people in need, especially children and families at risk, and to advocate for social justice.

#### Division of Human Services 315-539-1800 [www.co.seneca.ny.us](http://www.co.seneca.ny.us)

Provides access to resources, promotes equal opportunities, empowers individuals and families toward greater self sufficiency and improved quality of life.

#### Cayuga Seneca Community Action Agency 315-539-5647 [www.cayuganet.com/cscaa](http://www.cayuganet.com/cscaa)

Assists people to achieve and sustain self-sufficiency and self-dignity.

#### American Red Cross 315-568-9436 [www.redcrossfingerlakes.org](http://www.redcrossfingerlakes.org)

Assists service members and their families, disaster/fire victims; and provides instruction in swimming, first aid, CPR, health care, Project Share, blood services, and STAR/FLYER (teen peer HIV/AIDS education program).

# Dial 2-1-1



2-1-1 is available 24 hours a day and is staffed by counselors that can get you the help you need. All calls are free and confidential. Trained counselors can assist you with almost any challenge - mental health problems, substance abuse, heating bill assistance, financial planning, state and federal assistance programs, employment resources, education or credit issues, to name a few.

## Help is just a call away.

If you need assistance or information and don't know where to turn, please call 2-1-1 or 1-877-FLNY211 or visit [www.211fingerlakes.org](http://www.211fingerlakes.org).

## No Health Insurance? Discount prescription drug card.

If you don't have health insurance, or you must buy medicine not covered by your insurance plan, United Way of Seneca County, in partnership with FamilyWize, offers this prescription drug discount card. It could lower the cost of your medicine by an average of 35%. You can clip out the card below and use it at any participating pharmacy. There are no age or income restrictions, and there is no limit on how many times you can use it.

familywize <sup>®</sup> PRESCRIPTION DRUG DISCOUNT CARD	
WWW.FAMILYWIZE.ORG	
Distributed free of charge nationwide by the FamilyWize Partnership with participating United Way agencies, America's Promise Alliance Partners, counties, community organizations, doctors, businesses and some pharmacies.	Member ID: 010108 Group ID: 39300 Bin: 610194 PCN: FW
Discounts are provided by and available only at participating pharmacies.	Pharmacies: 877-HELP-977 Members: 866-810-3784 Expires: 12/31/2012
THIS IS NOT INSURANCE- DISCOUNTS ONLY	Copies Permitted

# help

for

# hard times

## GUIDE

**LIVE UNITED**  
[UWSENECA@ROCHESTER.RR.COM](mailto:UWSENECA@ROCHESTER.RR.COM)  
315-539-1135  
[WWW.UWSENECA.ORG](http://WWW.UWSENECA.ORG)



In this struggling economy, you may have found yourself among the many in the community facing the loss of a job and financial trouble. This guide is intended to help you answer the question, “Now what?” Several organizations in the Seneca County area exist to help you, whether it’s managing your finances, discount or free health services, food, clothing, shelter, or other services.

# Evaluating your finances

Reduced income is going to require expert money management. This checklist will help you get started.

**□ Determine your financial resources:** Savings, pension or profit sharing, thrift plan, stocks, cash values of life insurance, unemployment compensation, severance pay, spouse’s income, medical benefits, etc.

**□ Plan a realistic budget.** Set up a plan, which allows for basic needs: food, shelter, clothing, and medical care. Be sure to include anticipated expenses, like quarterly insurance premiums and holiday spending, etc.

**□ Stop all use of credit.** Don’t make purchases on credit if you can avoid it. This will save interest charges.

**□ Protect yourself.** Alert others about your economic situation. You should notify:

**1. Your mortgage holder or your landlord.** Let them know in person if you cannot meet payment. A personal visit is suggested. Request postponement until income resumes. If you have FHA or Veteran’s Insured Mortgage, ask for forbearance (an emergency relief program to avoid foreclosure). With a landlord, discuss ways to work off your obligation if possible.

**2. Utilities** (phone, gas, electric, water). Tell them as soon as possible to show good faith. Reduce service as much as you can.

**3. Any creditor** (car, furniture, credit cards, etc.). Try to set up an alternative payment plan and/or try to return collateral items (jewelry, furniture, etc.) to reduce debts. Keep full records of these transactions, including the name of the firm, person you spoke with, phone numbers, an account of what you agreed on, and the date. Make one copy for your file and file one with them, for their records.

**□ Set priorities.** If your income does not cover all your bills, be sure to pay the following first, in this order: 1. Rent 2. Utilities 3. Food 4. Transportation

**□ Cancel unnecessary purchases/services.** This includes cable TV, subscription renewal, etc.

**□ Consider refinancing.** Refinancing or renegotiating loans will help lower your fixed expenses (bank or credit union loans, car payments, mortgage).

**□ File for Unemployment Insurance.** File online at <https://ui.labor.state.ny.us/ubc/home.do> or visit your nearest Unemployment Office (in the Seneca County area, it’s at Washington St., Geneva, NY). You will need: your Social Security card or some ID that has the number on it; a second form of ID; if claiming dependents, you will need their SSN and date of birth; if you are not a United States citizen, your Alien Registration Information; and if you worked since Sunday of this week, the amount of gross wages earned this week. Once you’ve filed you’ll need

to call 1-888-209-8124 bi-weekly to certify that you are unemployed and are approved for benefits.

**□ Set an appointment** with a Consumer Credit Counseling Service. Call Consumer Credit Counseling of Central New York at 1-800-479-6026 (Syracuse branch) or visit [www.cccscny.org](http://www.cccscny.org).

**□ Sell unnecessary items.** If you need income for living expenses, consider selling items such as extra cars, motorcycles, collectibles, garage sale items, etc.

## ▶ Searching for a job:

- **Set up an appointment at Workforce Development by calling 315-539-1905.**
- **Take advantage of career counseling offered by your company or other community groups.**
- **Utilize various employment agencies (fee paid by the employer), job listings, Job Services, etc., for job leads.**
- **Consider retraining for a different career and research vocational programs and community colleges.**
- **Maintain contact with former co-workers, union, church, or other community groups for emotional support as well as job leads.**

# Local and State Resources

## 1. If you’ve been laid off:

**-Unemployment Benefits:** <https://ui.labor.state.ny.us/ubc/home.do> or 1-888-209-8124.

**-Temporary Assistance for Needy Families:** <http://www.acf.hhs.gov/programs/ofa/> or 1-800-342-3009.

**-Supplemental Security Income:** <http://www.ssa.gov/onlineservices/> or 1-800-772-1213.

**-Food Stamps:** <http://www.otda.state.ny.us/main/foodstamps/> or 1-800-342-3009.

**-Temporary Housing/Heating/Utilities assistance:** <http://64.9.84.26/> (Cayuga/Seneca Community Action Agency) or 315-255-1703.

**-Mortgage/rent assistance:** <http://www.hud.gov/local/ny/renting/assistanceprograms.cfm> or (800) 955-2232.

**-Transportation:** <http://www.co.seneca.ny.us/dpt-divhum-serv-workforce-wheelsforwork.php> or 1-800-688-7188.

**-Child Care assistance:** <http://www.co.seneca.ny.us/dpt-divhum-serv-workforce-child-care.php> or 1-800-688-7188.

## 2. Health Care Help:

**-Medicaid:** [http://www.health.state.ny.us/health\\_care/medicaid/](http://www.health.state.ny.us/health_care/medicaid/) or 1-800-688-7188.

**-Medicare:** <http://www.nymedicare.org/> or 518-698-7477.

**-State Children’s Health Insurance Program:** [http://www.nyhealth.gov/nysdoh/chplus/what\\_is\\_chp.htm](http://www.nyhealth.gov/nysdoh/chplus/what_is_chp.htm) or 1-800-698-4543.

**-State Pharmacy Assistance Programs (for the elderly):** <http://www.ncsl.org/programs/health/drugaid.htm#NY> or 1-800 332-3742.

**-Part D Low Income Subsidy:** <http://www.omh.state.ny.us/omhweb/MedicareD/> or 1-800-MEDICARE.

## 3. If you’re losing your home:

**-Avoiding Foreclosure:** <http://www.hud.gov/local/ny/homeownership/foreclosure.cfm> or 315-477-0616.

**-Credit Counseling:** [www.cccscny.org](http://www.cccscny.org) or 1-800-479-6026.

## 4. If you have banking issues:

**-Find an insured bank:** [www.fdic.gov/deposit](http://www.fdic.gov/deposit)

**-Learn about safely saving and investing:** <http://www.sec.gov/investor/pubs/roadmap.htm>

**-Failed Banks and taking next steps:** <http://www.fdic.gov/consumers/banking/facts/payment.html>

## 5. If you need bankruptcy protection:

**-For businesses:** <http://www.uscourts.gov/bankruptcycourts/bankruptcybasics/chapter11.html>

**-For individuals:** <http://www.uscourts.gov/bankruptcycourts/bankruptcybasics/chapter13.html>

## 6. If you’re a retiree:

**-Pension information:** <http://pbgc.gov/> or 1-800-400-7242

**-Losing company health care:** <http://www.cms.hhs.gov/> or 877-267-2323

**-Long-term care insurance:** <http://www.nysplitc.org/> or 1-888-697-7582

**-Supplemental insurance policies:** <http://www.medicare.gov/medigap/> or 1-800-MEDICARE

## 7. Local Clinic:

**-Seneca County Health Building:** 31 Thurber Drive Waterloo, NY 13165  
Phone: (315) 539-1920 or <http://www.co.seneca.ny.us/dpt-comserv-public-health.php>