

If your financial situation has changed, you may be overwhelmed by the challenges you are about to face. There are many services available to individuals during times of transition.

Start with 2-1-1



One number – thousands of services. 2-1-1 is an easy-to-remember number that connects people who want to give help or get help with a full range of health and human services in their community.

2-1-1 Maine, Inc. is a nonprofit organization formed in partnership with United Ways of Maine and Youth Alternatives Ingraham to develop a health and human services information and referral service system to serve the entire State of Maine, every day and in times of crisis.

You can access this statewide directory of over 9,000 resources either by **dialing 211 on your phone** or online at:

www.211maine.org

The Maine Department of Labor provides equal opportunity in employment and programs. Auxiliary aids and services are available to individuals with disabilities upon request.

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Health care resources

MaineCare is Maine's Medicaid program which provides free or low-cost health insurance that covers most health care needs for children and some adults. More information on MaineCare, including who is eligible and how to apply, can be found at the following websites:

www.mejp.org/medicaid.htm

www.mejp.org/medicalprograms.htm

www.maine.gov/dhhs/oms

For a list of **other health care resources and options**, visit the CareerCenter Web site at: www.mainecareercenter.com/healthcare

Legal services

If you have problems with housing, public utilities, child support, unemployment or welfare benefits and cannot afford regular legal fees, there are agencies that may be able to help you.

Pine Tree Legal Assistance provides free legal services to low-income Maine people. Their website also provides comprehensive information on financial benefits, assistance and resources.
www.ptla.org

Maine Equal Justice Partners (MEJP) is dedicated to advocating on behalf of low-income people in Maine, to assure their access to basic rights and services; including health care, income support, food assistance, housing, child care, education and training, and fair working conditions.
www.mejp.org

The Volunteer Lawyers Project provides lawyers who volunteer their time to assist low-income consumers with problems requiring legal counsel. Contact them at **1-800-442-4293 or 774-4348, TTY: 828-2308.**

Where do I go from here?



Let us help guide you to the resources you need.

CareerCenter
The Maine Employment Resource

www.mainecareercenter.com

Job search assistance



The **CareerCenter** is the first place to start when you are looking for employment. All CareerCenter services are provided at no cost to you. Your local CareerCenter administers or refers you to the employment services offered by federal, state or local programs with the primary goal of assisting you with your employment search.

At the CareerCenter you can find:

- Career counselors who can help assess your skills and interest in various careers
- Workshops to help you prepare your résumé, polish your interview skills, brush up on your computer skills, and more
- Information about training and education
- Special services for veterans, older workers, young people, dislocated workers, people exploring a career change and people with disabilities
- Access to computers, internet, telephone, fax and copier for employment-related purposes

Register for Maine's Job Bank

You can search for jobs online, post your résumé, and get matched with employers looking for your skills.



To log in to **Maine's Job Bank**, find a **CareerCenter** near you, or to access most of the resources and information available there, visit our website at:

www.mainecareercenter.com

Basic needs resources and tips

Food

- **Supplemental Nutrition Assistance Program (SNAP)**, formerly known as *Food Stamps*, helps low-income people buy the food they need for good health.
www.maine.gov/dhhs/OIAS/snap
- **The Emergency Food Assistance Program (TEFAP)** is a federally supported program through Maine Department of Agriculture Food and Rural Resources that provides donated federal commodities to local voluntary food programs across Maine. A list of **food banks** and other food assistance programs can be found online.
www.maine.gov/agriculture/co/tefap
- **Women, Infants and Children Nutrition Program (WIC)** serves thousands of Maine families with nutritional needs.
www.wicforme.com

Utilities

- **Low Income Home Energy Assistance Program (LIHEAP or Fuel Assistance)** helps both homeowners and renters with their heating costs.
www.mejp.org/heat.htm
- **Talk to your utility provider.** As soon as you know that you may have difficulty paying your bill, call your utility companies (electric, gas, water) to arrange a payment plan. It may be too late if you wait until you receive a shut-off notice.

Housing

- **Discuss your current financial situation with your mortgage lender.** Ask for an alternative payment plan. A personal visit is suggested, as most financial institutions prefer to negotiate rather than proceed with foreclosure.
- **Get in touch with your landlord.** You may be able to negotiate a mutually acceptable plan.

Financial resources and tips

Budget Considerations

Reduced income requires your utmost attention and skill in managing your money. There are resources in the community to help you, but the first thing you must do is plan ahead.

- **Don't go into hiding!** Notify your creditors, lenders and landlord that you are unemployed and may not be able to meet your current obligations. Ask to have a payment plan for your new situation.
- **Prioritize your debts.** Housing, food and transportation come first. Set up a realistic budget that allows for basics – food, shelter, clothing and medical care.
- **Stop buying nonessentials.** Do not use credit cards to maintain your current standard of living.
- **Avoid bankruptcy by getting credit counseling.** For financial counseling and debt management call: **Consumer Credit Counseling Service of Maine** at 1-800-308-2227, www.cccsme.org.
- **Let all family members in on the new budget** – encourage them to identify ways they can help save money.
- **Find new and no cost family recreation and entertainment activities.**
- **Above all, stay healthy and active.**

General Assistance (GA)

You may be eligible for GA through your town to help you pay for your basic living costs. Each town has rules about who is eligible. You have the right to read the rules in the town office and make a confidential written application. The town must give you a written decision within 24 hours of application. Visit your town hall for more information.