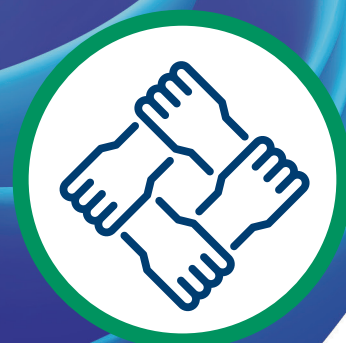


WORK-LIFE SERIES

Community Resources



Scenario:

Client Name: Sarah Connor

Age: 45

Location: Jackson, MS

Member (Employee): Sarah Connor

Ms. Connor has been looking to save money on her monthly bills due to the loss of her second job. She is specifically looking for food pantry assistance in her area that may be able to help her save money which can be used toward other bills. She is open to receiving information on SNAP and any general food pantry resources in the Jackson area. Ms. Connor calls ComPsych® GuidanceResources for help.

ComPsych Approach:

The ComPsych approach would begin with an assessment by one of our master's- or PhD-level GuidanceConsultantsSM, which would identify Ms. Connor's immediate need as referrals and support for food assistance. Next, the GuidanceConsultant would create FamilySource[®] cases for Ms. Connor's needs, and a FamilySource Resource Specialist would research food assistance in her area. A packet would be sent within 3 business days, which would include:

- Three to five pre-screened food assistance resources in close proximity to Ms. Connor's home in Jackson. Each referral includes: location and program information;
- Relevant HelpSheetsSM related to financial assistance.

The GuidanceConsultant would also link Ms. Connor to GuidanceResources[®] Online, ComPsych's work-life website, where she could browse for additional HelpSheets and interactive tools concerning financial assistance.

FINANCIAL ASSISTANCE SAMPLE

Dear Ms. Connor,

Thank you for contacting the ComPsych GuidanceResources® program. The following are a number of resources that I hope will be helpful to you.

The information was current at the time I compiled the research, but it may change at any time. This packet is meant for use as a guide to assist you in making an informed decision and should not be treated as any form of advice. Please note that the referrals listed are not in any way endorsed or licensed by ComPsych. ComPsych does not control and is not responsible for the quality of services rendered by such programs nor does ComPsych review or monitor their activities.

Additionally, use of any programs listed herein indicates your understanding and acceptance of the following: (1) ComPsych does not assume any liability with regard to the services performed by any program listed herein; and (2) you agree to release and hold harmless ComPsych from any and all liability with respect to such programs.

Again, thank you for your inquiry. If at any time you have further questions regarding our services, please feel free to contact us.

Sincerely,

Nathan Waters
Resource Specialist

(1) The Salvation Army

110 Presto Lane

Jackson, MS

Phone: (601) 982-4881

Website: https://www.salvationarmyusa.org/usn/plugins/gdosCenterSearch?query=39056&mode=query_3

Note: I verified that this location offers food assistance resources. Please contact this location with any questions and to see what resources may be useful for you.

From the website:

Services Offered

- Rehabilitation
- Disaster Services
- Domestic Violence Services
- Emergency Financial Assistance
- Food & Nutrition Programs
- Emergency Shelter
- Seasonal Services
- Casework Services
- Store
- Transitional Housing
- Christian Education
- Women's Ministries
- Worship Services - Sunday School
- Worship Services - Church
- Music & Arts Programs
- Men's Ministries
- Day Camp Activities
- Latchkey Programs
- Residential Camping Activities
- Character Building Programs
- Community Recreation Programs
- Community Recreation & Education Programs
- Food & Nutrition

Important Documents to Bring

- Photo ID
- Proof of income
- Proof of residence

(2) Stewpot Community Services

1100 West Capitol Street

Jackson, MS 39203

Phone: (601) 353-2759

Website: <https://stewpot.org/services/food-pantry/>

Note: I verified that this location offers food assistance resources. Please contact this location with any questions and to see what resources may be useful for you.

From the website:

Food Pantry

The Food Pantry is a mini-grocery store that provides a four-day supply of food to carefully screened applicants. Volunteers from local congregations staff the pantry from 9 am to 11 am, Monday through Friday. The pantry is stocked through generous donations from individuals and business as well as through our partnership with the Mississippi Food Network. Over a hundred thousand cans of food are donated each year. Occasionally items such as sugar, canned fruit, cereal, and peanut butter, which are in constant demand, must occasionally be purchased by Stewpot. Approximately 1,000 individuals benefit from Stewpot's Food Pantry each month. During the Thanksgiving and Christmas seasons, special baskets with turkeys, hams, and other holiday food items are prepared for over 600 families.

Requirements for Service

The following items are required to receive food: rent receipt or lease agreement, current utility bill in your name, social security card, ID, proof of income birth certificate for any children living in the household.

(3) The Good Samaritan Center

114 Millsaps Avenue
Jackson, MS 39202
Phone: (601) 355-6276

Website: <https://goodsamaritancenter.org/>

Note: I verified that this location offers food assistance resources. Please contact this location with any questions and to see what resources may be useful for you.

From the website:

Mission

The Good Samaritan Center's mission is to assist families and individuals in emergency situations. We work closely with other organizations to form a "network of helping hands." Our motto is "if we can't help, we should know (or be able to find out) who can."

Helping people in emergency situations is what we do!

Good Samaritan focuses on families in crisis who are experiencing an unexpected (yet verifiable) emergency beyond the client's control. Our staff strives to make a "long-term" difference in a person's life by using the occasion of "short-term" emergency assistance.

Our case management team works hard to supply information and make appropriate referrals, to budget counsel and to advocate for our clients.

Our team also works with area churches to provide guidance in handling the multitude of requests calls that churches receive on a weekly basis.

Our case management team also works hard to possess a very thorough knowledge of what emergency services and funds are available throughout our community. Our goal is to create a network of emergency assistance and referral. AND "If we can't help, we should know (or be able to find out) what organizations can assist."

Our case managers attempt to help all clients determine the basic cause of their emergency so that appropriate changes made in the household, as well as assistance from our office, will work together in order to avoid a reoccurrence of the crisis in the future (i.e. opportunities versus "band-aids", long term solutions versus short term fixes).

Client Hours

Sign in at Noon on Monday, Wednesday, Thursday or Friday for Food

(4) Turning Point Mission Center

1814 Shady Lane Drive

Jackson, MS 39204

Phone: (601) 372-1080

Website: <http://www.lighthousetp.org/>

Note: I verified that this location offers food assistance resources. Please contact this location with any questions and to see what resources may be useful for you.

From the website:

Welcome

...to the online home of Turning Point Mission Center Church an affiliate of Lighthouse Outreach Ministries. We are so happy you decided to visit. Here, you'll find a place of inspiration and information for a Christ-centered life. Whether you've been in church all your life or are new to faith, we embrace you. Ours is a ministry that seeks to meet people where they are and help them grow. We provide a range of services, including youth programming, food assistance to the needy, daily prayer support, fitness and nutrition information for healthy living, and more.

(5) Mississippi Department of Human Services

Website: <https://www.mdhs.ms.gov/economic-assistance/snap/>

Note: I verified that the state of Mississippi offers assistance programs that may be able to help you save money. Please visit the linked website to begin the application process, and to see what resources may be useful for you.

From the website:

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

Supplemental Nutrition Assistance Program (SNAP), formerly known as the food stamp program, provides monthly benefits that help low-income households buy the food they need for good health. Nationally, SNAP is the largest program in the domestic hunger safety net. SNAP is meant to be a supplement to one's income to help ensure nutritional needs are met. Mississippi residents who face food insecurity are urged to apply for the program. Help is available for those struggling to put food on the table.

Do I Qualify?

Those who qualify for SNAP include, persons who:

- work for low wages.
- are unemployed or work part-time.
- receive TANF, SSI or other assistance payments.
- are elderly or disabled and live on a small income.

How Do I Apply?

Applications for SNAP benefits are available online in English, En Español – Spanish, or Tiếng Việt – Vietnamese or you may request an application by phone, in person, by fax, or by mail from your county office.

- Complete as much of your application as you can. Your name, address, and signature are necessary on the application for it to be accepted on the same day it is turned in, even if there is no interview on that day. Only one adult household member or authorized representative may sign the application for SNAP benefits under penalty of perjury.
- When your application has been turned in, the local county office will set up an interview to review your application.
- At the time of your interview, bring verification of your income and expenses. If you cannot get all the information together by your interview date, come for the interview because you will have additional time to provide this information. If you need assistance in obtaining this information, please discuss this with your caseworker at the time of the interview.

(6) Modest Needs

Phone: (844) 667-3776

Website: www.modestneeds.org

From the website:

What is Modest Needs?

Modest Needs is a national nonprofit empowering members of the general public to make small, emergency grants to low-income workers who are at risk of slipping into poverty.

Since 2002, Modest Needs' donors have stopped the cycle of poverty for 13,928 hard-working individuals and families that conventional philanthropy otherwise had forgotten.

Who we are and What Do: The Modest Needs Mission

Founded in 2002, Modest Needs is a non-profit organization with a unique, threefold mission. Modest Needs exists:

- To responsibly provide short-term financial assistance to individuals and families in temporary crisis who, because they are working and live just above the poverty level, are ineligible for most types of conventional social assistance but who (like many of us) are living one or two lost paychecks away from the kind of financial catastrophe that eventually leads to homelessness;
- To lessen the burden of state and federal agencies charged with the care of the truly indigent by doing everything in our power to stop these at-risk households from slipping into the cycle of poverty, despite the burden posed by an unanticipated, emergency expense; and
- To promote compassion and generosity on the part of individual persons living in the United States and Canada, the areas that we serve, by standing as a living testament to the power of human kindness to change lives, no matter how much (or how little) a person has to share.

In keeping with our mission:

- We have designed our programs to help those who work hard and have nowhere else to go for assistance, as well as those who give back to our communities and country such as public school teachers, first responders, veterans returning from service abroad and active duty military members. Our aim is to support those who don't generally qualify to receive assistance from conventional agencies so that they don't find themselves losing everything because of a short-term crisis.
- As a matter of policy, we do not ever give cash directly to the persons who apply for help from Modest Needs; rather, when our donors empower us to make a grant, we assist the person who has requested our help by remitting payment directly to the vendor or creditor named in the applicant's documentation.
By operating this way, our donors always know for certain that the funds they've made available to our qualified applicants serve only the purpose for which they were intended; and
- We never charge a fee to our applicants, and the grants we make come with absolutely no strings attached and never have to be repaid. We make only one request of the people we're able to help; we ask them to say 'thank you' to the individual donors who made it possible for us to help them in their times of need
- You can read the 'thank you' notes left by the persons we've been able to help from our inception in 2002 to present in the [Testimonials section](#) of the Modest Needs website.

Self-Sufficiency Grants

Modest Needs' hallmark grant is our Self-Sufficiency Grant. We make Self-Sufficiency Grants in an effort to assist individuals and families who, because they are working and live just above the poverty level, are ineligible for most types of conventional social assistance but who, all the same, are living one or two lost paychecks away from the kind of financial catastrophe that eventually leads to homelessness.

We give special consideration to persons living alone (single persons with no dependent children), public school teachers, and first responders - the people who do the most for our communities but who don't generally qualify to receive assistance from conventional agencies, even though these good folks are often grossly undercompensated for their work.

Generally, Modest Needs offers Self-Sufficiency Grants to qualified individuals / households who need help to afford two specific types of expenses:

- Unexpected or emergency expenses that an individual or family living paycheck-to-paycheck could not possibly afford

without a short-term hand-up.

Examples of expenses of this type with which Modest Needs has helped in the past include everything from the cost of medical care not covered by insurance to the cost of repairing or replacing a major appliance to the cost of required work tools or uniforms to the cost of legal fees to complete an adoption to - tragically - the cost of burying a family member that has unexpectedly passed away; and

- Monthly bills that an individual or family living paycheck-to-paycheck cannot afford to pay at the time of their application because of a documentable extenuating circumstance that occurred within the past year.

For example, if you were required to take unpaid leave from work because your child was ill and now cannot afford the cost of your auto insurance, or if you were in an auto accident and cannot afford this month's rent or mortgage payment because you had to pay a deductible to repair your car - under these kinds of documentable emergency situations, Modest Needs would consider paying a regular monthly bill on behalf of your household on a one-time basis.

Grant Limitations

While we try to be as flexible as we can with the requests for assistance we receive, Modest Needs cannot ever help persons to afford expenses that fall into one or more of the following three categories:

- Expenses we are not permitted to pay as a matter of law.
Expenses of this type would include federal, state, or local tax payments, including property tax payments, past-due child support payments, or fines / legal fees associated with a civil or criminal offense with which an applicant has been charged (for example, we can't pay traffic tickets or help you to retain an attorney because you've been sued or charged with a crime).
- Expenses that we cannot pay on behalf of an applicant without sending cash or a gift card directly to that applicant.
Modest Needs' policies prohibit our sending cash directly to an applicant, so unfortunately, we cannot help applicants to afford, for example, the cost of groceries or gas, the cost of covering an overdraft in an applicant's bank account, or the cost of repaying a payday loan.
Similarly, we can't make a rental payment if, for example, an applicant is renting from a family member (this would be like giving cash directly to the applicant's family), and we can't help applicants to afford utility or rental deposits (these payments are returned to applicants as cash at the end of the rental term.)
- Expenses related to credit card debt, bankruptcy, or luxury items.

At Modest Needs, we believe that the best kind of giving is responsible giving. So, as a matter of organizational policy, we do not help persons to afford credit card bills; the cost of filing for bankruptcy or making scheduled bankruptcy payments; or luxury goods / services of any kind (for example, the cost of replacing a broken television or the cost of taking your family on a vacation).

(7) NetWish.org

Website: <http://www.netwish.org/index.html>

From the website:

The fact is today, as it was 15 Years ago when the NetWish project was launched, too many honest hardworking American families struggle to make ends meets and, through no fault of their own, find themselves in serious financial trouble.

About NetWish:

Net Wish is not a traditional non-profit organization or charity. Net Wish is the brain child of a successful Philadelphia area businessman who wishes to remain completely anonymous.

The only motive behind this site is to help the less fortunate in our community and absolutely no tax benefit is received for the Wishes fulfilled.

Our specific focus is how the aid will benefit children, older adults and other vulnerable members of our community.

Request for wishes are reviewed and applicants who have a request accepted may be contacted directly. Again, the donor wishes to remain anonymous and all applicant information and requests will remain strictly private.

Remember, the more specific the request the better chance of a helping hand. NetWish receives thousands of wishes and we simply can't answer all. We care and we try!

At NetWish we rely on the honesty of the applicants. Fraudulent applications waste time and take help away from people who honestly need it.

Our specific focus is how the aid will benefit children, older adults and other vulnerable members of our community.

(8) 2-1-1: Mississippi

Dial 2-1-1 from your service area

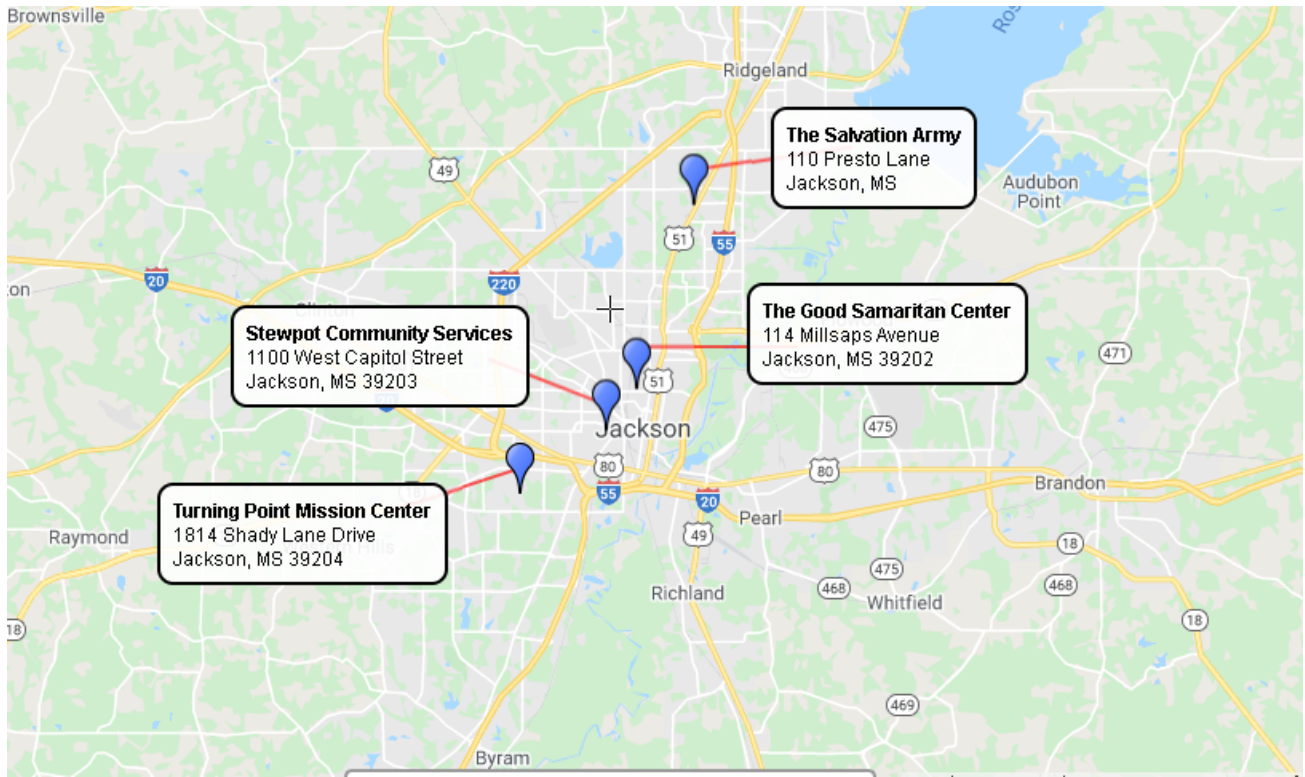
Website: <https://www.myunitedway.com/2-1-1/>

From the website:

Dial 2-1-1 for:

- Support Groups
- Resources for food
- Help with utilities
- Low-cost health services
- Housing services
- Consumer credit counseling
- Legal services
- Public assistance

Map of Referrals



Low Income Home Energy Assistance

If a person cannot afford to pay their home energy bill, their home may not be safe, and they may be at risk of serious illness or injury.

The low income home energy assistance program (LIHEAP) may be able to help keep individuals and their families safe and healthy.

Health and Safety

Energy assistance is important to all who receive it, but more so if someone in the house is elderly, disabled or a young child younger than 6. These people are especially at risk for life-threatening illness or death if their home is too cold in the winter or too hot in the summer.

People can face safety risks if they resort to unsafe methods to keep their homes warm or cool. These include the use of fireplaces, stoves, improperly vented portable heaters, barbecue grills or overloading electrical circuits. These methods are not only fire hazards, but also create the risk of carbon monoxide poisoning.

What is LIHEAP?

LIHEAP is a federally-funded program that helps low-income households with their home energy bills so they can stay warm in the winter and cool in the summer.

The federal government does not provide energy assistance directly to the public. Instead, LIHEAP operates in the 50 states, the District of Columbia, Native American tribes or tribal organizations and the U.S. territories.

The LIHEAP program in an individual's community determines if that household's income qualifies for the program. The LIHEAP program may also require households to meet additional eligibility criteria to receive LIHEAP assistance. Note that the availability of LIHEAP assistance is not guaranteed. Most of the federal LIHEAP funds are often spent during the winter.

The program may be able to offer one or more of the following types of assistance:

- Bill payment assistance.
- Energy crisis assistance.
- Weatherization and energy-related home repairs.

Applying for Assistance

The following information is typically required when applying for LIHEAP:

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

Apply via the National Energy Assistance Referral (NEAR) project. NEAR is a free service providing information on where to apply locally for LIHEAP.

- Call the toll-free phone number at: 1-866-674-6327
- Send an e-mail to: energy@ncat.org
- Contact a state LIHEAP office: www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing

Resources

Content on this page was gathered from documents found on the website for The U.S. Department of Health and Human Services Administration for Children and Families, Office of Community Services, Division of Energy Assistance. The website is located at www.acf.hhs.gov.

Cutting Your Home Energy Costs

The cost of heating, cooling and running appliances in the home has risen sharply in the few last years. While the emphasis in the past has been on maximizing comfort and convenience, the smart consumer is now focusing on ways to offset the increase in utility bills. Here are some steps you can take to reduce energy consumption in your home.

Major Appliances

- Make sure your refrigerator and freezer are not set at too low of a temperature. Use a thermometer rather than the numbers on your refrigerator's temperature control to determine how cold your food really is. Experiment a little to find the setting that best preserves your food, but is not unnecessarily cold. Your refrigerator should be about 37 degrees Fahrenheit and your freezer about three degrees Fahrenheit. This can really make a big difference since as much as 20 percent of your home-electricity consumption goes to powering your refrigerator.
- Wash your clothes in warm or cold water. If you are unwilling to use warm or cold for the wash cycle, you can still save by rinsing in cold water, which does not affect how clean your clothes get. Replacing your top-loading washer with a front loader can save you up to 60 percent on hot water costs.
- Run your dishwasher only when it is full. Surprisingly, it is more efficient to wash a full load of dishes than to wash an equivalent amount by hand. Turning off the "heated dry" setting and letting your dishes air dry can reduce your dishwasher's energy consumption by as much as 20 percent.
- Check the temperature of your hot-water heater. Most hot water heaters are set at a default temperature of 140 degrees Fahrenheit. A setting of 120 degrees Fahrenheit will save significantly on your hot water costs and help prevent accidental scalding, especially if there are young children or elderly adults in your home. Turn your hot water heater down when you will be away from home on weekends or vacations.
- Replace showerheads with low flow or aerated ones.
- When it is time to buy a new major appliance, look for the Energy Star Rating, which indicates the appliance is designed with energy efficiency in mind.

Lighting Your Home

- Use compact fluorescent light bulbs to light your home. Although initially more expensive, they last 10 times longer and use 75 percent less energy than incandescent bulbs. That is because 90 percent of the energy produced by normal light bulbs goes to producing heat, not light. Your electric company may offer a rebate for switching to compact fluorescents.
- Conduct a "light audit" of your home to see if you are brightly lighting areas that do not really need it. Place lamps in the corners of rooms to maximize the reflection of the light they produce. Use dimmers to decrease power consumption and increase the life of your light bulbs. Take advantage of natural light. When you need to repaint, consider using a lighter color for increased light reflection.
- Use a sensor to turn outside safety lighting on and off. Decrease your use of decorative outdoor lighting. Use compact fluorescent bulbs for your outdoor lighting.

Heating and Cooling Your Home

- Buy a programmable thermostat and learn how to set it. In the winter, set your thermostat at 68 degrees Fahrenheit for times when you are home and 62 or lower for times when you are not home.
- Clean and replace filters as directed by the manufacturer. Your furnace has to work five percent harder to blow air through a dirty filter. You will sleep better too, knowing you are breathing cleaner air.
- In summertime, keep your home at 78 degrees Fahrenheit. Closing the drapes to block the sun, running ceiling and attic fans and opening windows to create a cross draft before automatically turning on the air conditioning will save on energy costs. Consider restricting the air conditioner to those rooms where it will have the greatest impact on your comfort, like the bedroom, rather than cooling your whole home.
- Weatherproof your home. Most heating and cooling loss occurs around doors and windows. Caulking and weather stripping are inexpensive investments that will soon be repaid in lower heating and cooling costs. Utility companies will sometimes conduct free energy audits and may even provide you with free materials to weatherize your home. Consider adding insulation, especially in the attic where the return on your investment is greatest and you can add insulation without ripping open walls.
- Replace your windows with energy-efficient ones or use the storm windows on your existing windows. If you do not have storm windows, plastic sheeting and caulking will add to the efficiency of older windows.

- Plant shade trees on the south side of your home to protect it from direct sunlight. Keeping an air conditioner shaded will save on cooling costs.

If the initial investment for some of these suggestions is more than you can afford, concentrate on the less expensive ones. Compare the energy bills you receive before and after making these adjustments. Then take the difference and put it in an interest-bearing account to let the magic of compounding go to work for you. The money you save will motivate you to take more steps to reduce your home's energy consumption and costs.

Resources

- U.S. Department of Energy: www.energy.gov
- Energy Star: www.energystar.gov

Tips for Saving Money on the Water Bill

Smart consumers are always looking for ways to save money on their utility bills. While the water bill is not usually a major expense, these tips will not only help homeowners reduce water consumption and offset costs, but they are beneficial to the environment as well.

Bathroom

- Take showers instead of baths.
- Limit showers to five minutes or less.
- Install low-flow shower heads.
- Keep a bucket in the shower to capture the water that would usually go down the drain as the shower is heating up. Use that water for watering plants or other chores.
- Turn off the water when brushing teeth or shaving.
- Install a low-flow toilet, or put a brick in older toilet tanks to reduce the amount of water used for each flush.
- Do not use the toilet to flush items that can be disposed of in a wastebasket.

Kitchen

- Do not pre-wash dishes before putting them in the dishwasher; scrape them well.
- Only run the dishwasher if it is fully loaded.
- Do not let water run while washing or rinsing dishes by hand.
- Use a large pot or dish to clean vegetables instead of cleaning under running water.
- For cold drinking water, store a pitcher in the refrigerator rather than letting water run until it is cold.
- Thaw foods in the refrigerator or microwave instead of under running water.
- Compost or throw items in the trash instead of running water and using a garbage disposal.

Laundry

- Only run full loads, or use the automatic controls for smaller loads.
- Set the washer to use cold water for the rinse cycle.
- Purchase a high-efficiency washer.

Outdoors

- Never water the lawn or garden in the heat of the day; water early morning before the sun comes up or in the evening when the sun is going down.
- Repair leaky hoses as soon as possible.
- Set automatic sprinkler systems to water everything at night, and turn systems off when it rains.
- Instead of using water from the hose, set up drums under downspouts to collect rainwater to use to water plants.
- Only water grass and plants if they show signs of needing it.
- When washing the car, use a bucket of water for washing, and only run water from the hose when rinsing.
- For play, fill a child's wading pool instead of running through the sprinkler.
- Use mulch in the garden to reduce water evaporation.

General Plumbing

- Fix leaky faucets as soon as possible.
- Install a tankless (also known as an on-demand) hot water heater that heats water faster and only when needed.
- Install shutoff valves for fixtures in case a pipe breaks. Periodically check the main shutoff valve to ensure it works properly.

Resources

- U.S. Department of Energy: www.energy.gov

- U.S. Environmental Protection Agency: www.epa.gov

How can I save money on my cellphone bills?

Cellphones have become commonplace in society today. Because they are now used so often, many consumers are racking up huge bills that they probably did not anticipate.

Here are some tips on saving money on those bills:

- **Watch for special offers:** The cellphone business is very competitive. Thus, providers offer a number of deals for first-time users as well as people who consider switching their service from one provider to another. Look for discounts, special calling packages and loyalty programs and compare for the deal that works best for you.
- **Get the correct plan:** Make sure your cellphone plan fits your needs. When you are shopping for a plan, find one that fits your budget for the way you will use the phone.
- **Get the right service:** Do not select a plan that provides too little service, as you will end up paying for "extra minutes" that you use. If you pick a plan that may have more time than you think you will use in a month, see if minutes will rollover so you can use them in the next month. Do not pay for time you will never use.
- **Consider an emergency-only phone:** If you know the only reason you need to get a cellphone is to use in the case of an emergency, consider a phone and service that charges as you call, or one that has a low annual fee but only allows you to call a few vital phone numbers.
- **Avoid all the extras:** Be clear about what you want to have on your phone before you go to get one. Cellphone providers offer all kinds of supplemental services. Before you sign your contract, be sure you do not agree to anything you do not want or need.
- **Text messaging adds up:** Unless you get a plan that includes texting, sending and receiving messages can become very costly very quickly. Some carriers charge 10 cents for each message.
- **Do not call 800 numbers from your cell phone:** These numbers are free of charge for the caller unless you call from your cell phone. You will still pay for the outgoing call. Make it a habit to only call 800 and other toll-free numbers from a land line phone.
- **Look up the number:** Use the phone book or search for the information online before you impulsively call "information" or dial "411" for a number. Most cell phone carriers charge more than \$1 per request.
- **Pay on time:** One of the easiest ways to save money is to pay your bill on time so you are not stuck with late fees and other charges.

Tips for Saving Money on Your Food Bill

While weekly grocery expenses can stretch your budget to the limit, they also can be a good area to target for some substantial savings. Try these money-saving tips, and make a pledge to apply your savings toward building your long-term investments or reducing your high-interest debt.

Money-saving Suggestions

1. Before you go shopping, make a list of what you really need. You will spend less money if you use a list.
2. Pay special attention to perishables like vegetables that could be piling up in the refrigerator drawers. Learn from looking at what spoiled this week. Consider buying easily perishable things as needed on the way home before dinner. Make note of what foods you throw out on a regular basis. Perhaps you are buying more lunchmeat, fish or chicken than you need. If so, try cutting back a quarter pound or so next time.
3. Ask at the customer-service desk for a floor plan of the supermarket. Arrange your list and your coupons alphabetically or according to the layout of the store. You will spend less if you know where you are going than if you wander around. Supermarkets rely on the impulse buying that occurs when you do not know where to find your items. Some stores even rearrange their aisles periodically to keep you confused and wandering.
4. Do not shop for non-food items, like health and beauty products, at the supermarket. They are usually cheaper at drug or discount stores.
5. Go shopping after you have eaten, not when you are hungry. You will buy fewer things on impulse if you are not hungry when you shop for food.
6. Get creative with leftovers. Instead of just reheating them, try a stir-fry made with leftover chicken, fish or meat and whatever vegetables are handy, especially if they will be fading soon from their prime.
7. Understand FIFO, the first-in, first-out concept. This is the method supermarkets use to keep items rotated. That means you are likely to find fresher milk, etc. at the back of the case.
8. Use FIFO at home, too. Place the newest milk and broccoli in the back of the refrigerator so that the older food gets used before the newer items.
9. Use a large calendar in the kitchen to help plan meals. If you are going to be at baseball games the next three nights, purchase foods for quick meals rather than elaborate ones. Freeze those foods you will not be using in the next couple of days.
10. Bring your lunch and coffee to work. The markup on restaurant food is enormous. If you make eating out a daily habit, it will quickly add up. Consider the story of an employee who, at age 23, normally bought a cup of gourmet coffee every workday. For just one year, that employee put the daily coffee money into a stock fund making 11 percent. At retirement age, that coffee money would be worth \$75,000. Think of how much the \$5 to \$10 you spend daily on coffee, snacks and lunch might yield through the magic of compounding.
11. Save eating dinner at restaurants for special occasions you want to remember, not for convenience. If you invest the money you save forgoing one dinner out every week, at retirement age you can buy your own restaurant.
12. Drink water instead of buying juice or soda whenever possible. This will improve your health by cutting down on calories and sodium. In most cases, there is absolutely no need to purchase bottled water -- drink tap instead. Its perceived superiority is simply a marketing ploy.
13. If you can, avoid prepared foods, which, while convenient when you are pressed for time, are not only very expensive but also contain more sodium, calories and fat than foods you prepare yourself.
14. Buy chicken on the bone with the skin on, rather than the skinless, boneless variety that can cost twice as much; remove the skin at home. Removing the skin is good for your health and only takes a minute. The chefs in the best restaurants cook meat and chicken on the bone for its improved flavor.
15. Shop locally when possible. Look for farmers markets or other local growers. Prices for their produce will typically be much lower than those in the grocery store.
16. Use your coupons only to purchase those things you would have bought anyway, not for impulse purchases. Highlight the expiration dates, and throw them out when they expire. If you organize your coupons, you will be more likely to use

them. Try to combine a coupon and a sale item whenever possible. Shop at stores offering double or triple coupons.

17. Read the unit-pricing stickers and compare before buying. The unit price is a better bargain-spotting gauge than the sticker price.

18. Use your customer card if your store offers one. Compare the customer card price with the unit price on other brands, especially those for which you have a coupon, to get the best bargain.

19. Membership shopping clubs sometimes offer great deals. However, consumer tests have shown that you cannot assume their prices are lower on every item. Sometimes the supermarkets have the best deal. Consider whether you really will shop at the club frequently enough to offset the cost of the membership, the time spent shopping at more than one location and the gas it costs to drive there. Do you have the storage or freezer space to buy in bulk? Try a trial membership first before you commit.

20. Most stores itemize the amount you save on coupons and store-loyalty cards. If you can, put that amount weekly into your emergency fund or your long-term savings plan. Put the magic of compounding on your food savings to work for you.

Resources

- Women, Infants, and Children: www.fns.usda.gov/wic
- Farmers Markets: www.ams.usda.gov/local-food-directories/farmersmarkets
- Supplemental Nutrition Assistance Program: www.fns.usda.gov/snap

What should I do if I cannot afford food?

While applying for the federal Supplemental Nutrition Assistance Program (SNAP) is an option for millions of Americans who need help paying for food, many people who need help do not qualify for this program.

Being “food insecure” means that you may not always know where your next meal is coming from. Use these tips to make sure you are getting the nutrition you need while navigating through life's challenges.

- **Local government:** Talk with a representative from your local government agency. If you do not qualify for SNAP, you can ask to work with a social worker who may know of other programs that can help you.
- **Pet food:** If you are spending money on pet food, contact your local ASPCA chapter or animal shelter. You may be able to get pet food free of charge, which can free up some funds to spend on food for yourself.
- **Food banks:** Most food banks have designated distribution days when individuals can pick up a bag of groceries. Food banks usually do not ask any questions of those in need of food, including any income-related questions.
- **Churches and other organizations:** Churches and other non-profit organizations sometimes offer meals on certain days of the week.
- **Fresh produce:** If you are able to do so in warm months, grow a small garden. Vegetable, herb and fruit seeds are lost in cost and grow into very cost-effective produce options.
- **Other assistance programs:** If you have exhausted all food resource programs, consider the other expenses in your life. There are assistance programs available to help supplement the cost of heating, electric and phone bills. Start by calling your utility provider to see if they offer any such programs.
- **Employee assistance program:** Calling your employee assistance program can help you cope with depression or anxiety you may be experiencing.

Resources

- Supplemental Nutrition Assistance Program (SNAP): www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap
- Low Income Home Energy Assistance Program (LIHEAP): www.acf.hhs.gov/programs/ocs/programs/liheap
- ASPCA: www.asPCA.org/

Tips for Saving Money on Household Items

Smart consumers are always seeking ways to save money, especially on household items that are used every day.

Always have a strategy before going to the store and take a list of items you need. This not only reminds you about items you need to purchase, but helps keep you on budget and away from impulse purchases.

It is always easier to save money by taking only the cash you need for purchases. Using a credit card when shopping can lead to overspending.

Here are other tips:

Cleaning Supplies

- **Reuse:** Instead of purchasing garbage bags, reuse grocery and other shopping bags to line trash cans.
- **Use coupons:** Coupons can save shoppers money, but do some research. Sometimes stores mark up items right before coupons are placed in newspapers and flyers.
- **Call, email or write a letter:** Companies love to hear from loyal customers and will often send out coupons or free samples. In addition to cleaning supplies, this applies to just about every product, from snack food to diapers.

Health and Beauty Items

- **Buy generic:** Many items such as shampoo, hair spray and other products have generic equivalents that are priced less than name brands. Store brands are often identical to brand name items (and sometimes even made in the same factory), but with a store name and a smaller price tag.
- **Look for bonus packs:** Many times shampoos or conditioners are bottled in limited edition packaging that offers a percentage more of the product than a regular bottle, but at the same price. Or, a bottle of one item may be packaged with a free bottle of something else, such as a bottle of shampoo with a sample-size conditioner.
- **Look for double coupon offers:** From time to time, competing stores allow customers to double the savings posted on a coupon so they will shop at their store. You can also ask the cashier if it is possible to use a competitor's coupon at their store.
- **Check websites:** Company websites almost always post ways to save on their products. It may require filling out a form, but the company will then provide coupons, free samples or exclusive discounts to those who register.
- **Look for new items:** When companies release new products, they usually do so at a discount. Additionally, coupons can be found in newspapers or on the Internet. Using a coupon to buy a new, discounted item can save additional money.

Clothing

- **Look for online bargains:** Numerous websites offer deep discounts on clothing. Some clothing is even cheaper online than at the brick-and-mortar store of the same name. The Internet also offers ways to comparison shop at a variety of stores without having to go to other physical locations. Look for free shipping deals or call the customer service number to see if they can offer a code for discounted or free shipping.
- **Shop at factory outlet stores:** These stores can save customers money, but be careful. It is important to know the prices of items before buying at a factory outlet; sometimes items with regular store prices are mixed in with bargain items.
- **Try thrift stores:** Many people give away designer clothing or never-worn items to thrift stores, especially those run by charities. Great bargains can be discovered in these places. Because people often drop off items on the weekend, some of the best things can be found early in the week. Plus, there are fewer crowds during weekdays.
- **Hold a swap meet with friends:** Friends often admire each other's outfits and sense of style. Have a fashion swap with friends instead of discarding items you no longer wear.

Furniture

- **Haggle:** The worst a salesperson or manager can say is no. It is always worth trying to get the best price on big-ticket items such as sofas, dining room tables and other furniture and appliances.
- **Buy gently used:** Check out consignment stores or shops specializing in gently used furniture. These stores are also great places to find office furniture.
- **Redo instead of replace:** Putting new fabric on a chair, either by use of a slipcover or reupholstering, costs

much less than replacing it.

- **Look for closeouts:** Stores that decide to discontinue an item may mark down prices to get rid of their stock. Many times, those prices are at least half off the original price.
- **“Freecycle”:** Community groups and individuals who are environmentally conscious offer all kinds of unwanted items, including furniture, for free so that these items will not end up in a landfill. A good resource for this type of group is www.freecycle.org.

Holiday Decorations

- **Shop on clearance:** After a big holiday or at the end of a season, stores need to clear out their stock. Make a habit of shopping ahead for the next year off the clearance racks to get the biggest savings.

Resources

- Financial Literacy Education Commission: www.mymoney.gov
- Freecycle: www.freecycle.org

Tips for Weathering a Financial Emergency

Sometimes, despite the best laid plans, a financial crisis can happen. Here are some steps to help you get through and recover from a financial emergency.

Creditors

A first step to take is getting in touch with your creditors to see if alternate payment arrangements are possible. It may be possible to skip a month's payment and add the payment to the back of the loan (such as with a car or mortgage payment).

It may also be possible that the creditor will accept partial payments until you can get caught up on the debt.

Depending on the economic climate, creditors may be more willing to field such requests and it cannot hurt to try.

Maintain a Budget

Budgeting is an important habit to maintain regardless of your current financial status. By budgeting available funds, you can make the best use of your resources.

Prioritize your most important financial obligations such as food, shelter and transportation first, and items such as credit card payments last.

You may also want to suspend any automatic bill payments so you can control the timing of payments until you are on better financial footing.

401(k) Options

An often overlooked resource is your 401(k) account. While borrowing or withdrawing from this type of account is not optimal, it may provide an important lifeline in case of an emergency.

A 401(k) loan is paid back through deductions from your paycheck. A withdrawal, however, will incur taxes and a 10 percent early withdrawal penalty. Even if you have an existing 401(k) loan, your plan may still allow for you to take a withdrawal in cases of extreme hardship.

Additional Help

Local charities may be of assistance and listings can easily be found online or in the telephone book.

If you belong to a church, you may be able to receive assistance directly from them. If your church is unable to help directly, they may also be a helpful resource in referring you to other active charities in your area.

Veterans should check with their branch of service. Ask about applying for emergency financial relief.

Finally, your county's human services department may also be an emergency financial resource to explore and can help you with understanding which types of federal and state aid you may be eligible to receive.

Resources

- Financial Literacy Education Commission: <http://mymoney.gov>
- Free annual credit report: www.annualcreditreport.com
- Benefits.gov: www.benefits.gov
- U.S. Department of Health and Human Services: www.hhs.gov
- The American Red Cross: www.redcross.org
- U.S. Department of Housing and Urban Development: www.hud.gov
- Administration for Children & Families: www.acf.hhs.gov

What are some short-term ways to relieve financial hardship?

Facing a situation of financial hardship is something that seems to affect all aspects of one's life. There are certain things to consider that might bring some short-term relief.

While a situation of financial hardship is difficult, the first step in fixing the situation can be as simple as picking up your phone book and placing some phone calls – phone numbers to charities and local Human Services can typically be found in the white pages. The following are other ways you may be able to receive assistance:

- **Charities:** Along with seeking assistance from major charities such as the United Way or Salvation Army, you may be able to receive assistance from local charities. Checking with your county Human Services department may provide you with leads on which charities operate in your area. If a charity cannot provide cash, they often can help with things such as vouchers for utilities or groceries. There may also be food pantries or soup kitchens in your area.
- **Religious organizations:** If you belong to a church or other religious organization, you may want to check with your clergy regarding any "Benevolence Fund" or "Parishioner's Fund" available. As churches are often the first place people go in a time of need, a local church can also function as a great referral resource to other local charities that operate in your area. Many charities have religious affiliations. It is important to note that many do not require you be of that faith to receive assistance.
- **401(k)/Retirement Savings:** If you have money saved in a 401(k) or IRA account you might want to consider a distribution or "Hardship Withdrawal" from your 401(k). These types of distributions would subject you to regular income taxes plus an additional 10 percent early withdrawal penalty. Therefore, should you take money from a retirement account, be sure to have enough set aside for the tax liability that will follow. In addition to the added tax liability, this solution subtracts funds from your retirement savings, making it a "last resort" solution to money problems.
- **Alternate Payment Arrangements:** If you have had a good payment history in the past, your creditors may be willing to accommodate you – possibly allowing you to skip a month's payment. For mortgages, you might be able to miss a payment by adding it to the end of your mortgage. Regardless of the creditor, it is best to contact them to make any alternate arrangements prior to falling behind on the debt.
- **Budgeting:** Be sure to keep a close eye on your budget, which will also be one of the best tools to help lift you out of the situation. Careful budgeting can help you assess your current needs and help prioritize payments going forward.

Resources

Additional help may be found at these organizations:

- Department of Health and Human Services (DHHS): www.hhs.gov
- U.S. Department of Housing and Urban Development (HUD): www.hud.gov
- Supplemental Nutrition Assistance Program (SNAP): www.fns.usda.gov/snap/
- Partnership for Prescription Assistance: www.pparx.org
- Women, Infants, and Children (WIC): www.fns.usda.gov/wic/
- Citizens Energy: www.citizensenergy.com/
- Office of Community Services: www.acf.hhs.gov/ocs

Budget Plans

Without a plan for financial success, it is difficult to know which decisions are the right ones to make. Creating and sticking to a budget will provide you with a clearer financial picture and give you a better sense of control over your money.

The Value of Budgeting

Creating and living within a budget is not as complicated as one might think. In fact, it will simplify your life. Instead of worrying about living beyond your means, you will be in control of your spending and saving decisions.

To create a budget that will work, you must follow a simple rule: you cannot spend more than you earn over an extended period of time. Some kinds of debt are unavoidable, such as owing \$100,000 for a home mortgage loan. These debts are managed through monthly payments over a known period of time. Creating a budget will help you avoid the kinds of debt that keep you from realizing your long-term financial dreams.

The goals of creating a budget are to:

- Make your debts and expenses manageable
- Reduce debt as quickly as possible
- Have income which exceeds expenditures, thus allowing for savings
- Help you change negative spending habits

To achieve these goals, it may be necessary to increase your earnings by working overtime or taking a second job. However, most people find it easier to control their spending. Abiding by a budget plan is a useful technique for doing this.

Getting Started

To get started on your budget, you will need your paycheck stubs, bank and investment statements, bills and credit card statements, receipts, paper and a pen (you can also use the budget worksheet below). Ultimately, you can follow your preference of an annual, biannual, quarterly, monthly or per-paycheck budget. However, it is recommended that you begin by estimating monthly income and expenses to get an accurate sense of how much you are earning and how much you are spending over a reasonable period of time. Here are the steps involved:

- Estimate your take-home pay by looking at the net (after tax) amount on your paycheck stubs. It is easy to be fooled into thinking you have more money than you do by looking at your gross income. Take-home pay is the only pay that counts. Bank statements may also be useful to measure such non-wage income as interest, dividends, etc. Be sure to include alimony and child-support monies.
- Calculate your expenditures. Identify all of your typical expenses, and list categories for each, such as mortgage payments, car loans, transportation costs, utilities, child and elder care costs, food and clothing bills, education expenses, medical bills, car repairs, retirement savings, religious contributions, entertainment purchases, miscellaneous expenses, etc. It is easy to track certain categories, such as utility bills and loans, but it may be more difficult to determine exactly what is spent on entertainment, gifts and other out-of-pocket purchases, especially if you lack receipts.
- Subtract all expenditures from revenues. If you have a surplus, aim to save as much of it as possible. If you have a deficit, you need to cut certain expenditures. In the end, your budget must be in balance. Experts recommend setting a goal of saving at least 10 percent of your earnings and having at least three months' income set aside for emergencies.

Tips for Living Within Your Budget

- Focus on savings versus spending. Rethink your priorities. Put off buying unnecessary items today, and dedicate that money toward a future dream purchase. See if you can top how much you have saved each month.
- Make wise cuts. Evaluate your expenditures by listing them in order of priority, and determine which purchases can be eliminated or reduced. Rethink big-ticket items like home remodeling to make sure they are really necessary and that you get the best return on your investment.
- Document every transaction. Create a system to file and organize your revenues and expenditures. Consider buying a ledger sheet to record these transactions. Set up a filing system using plastic trays, a hanging-file cabinet or paper envelopes. File all receipts and bill stubs in different categories as you process them. Also, keep your checkbook register up to date. There are also free cellphone applications and websites such as Mint.com that can assist you in logging your transactions if you prefer to track of your finances electronically.
- Computerize your efforts. Consider buying a financial-management program such as Quicken or Microsoft Money, which can help you log every transaction, track savings and expenditures easily and balance your accounts

electronically through your bank.

- Monitor your budget on a monthly or weekly basis. Check the budget regularly to see if you are on track and to keep you motivated. Compare the amounts spent to the amounts budgeted, and adjust your spending habits accordingly. Pay special attention to the entertainment category.
- Predetermine your withdrawals. Before going to the bank or cash machine, know exactly how much money you are going to withdraw. Make this money last a designated period of time. Write checks to yourself for different expenditures, and try to stay within those amounts.
- Pay off your credit card balance each month. When using credit cards, make an entry in your financial or checkbook register for each individual charge the day the charge is made. This will prevent charge card bills from catching you by surprise without adequate cash in your bank account to cover them.
- Be a team player. Confide in your spouse, and have your spouse follow these procedures as well. Once you have created a budget worksheet to properly deal with your financial situation, you will enjoy greater peace of mind knowing exactly how you have spent your money. Staying within your budget may not be easy at times, but with the right discipline and commitment, you should be able to stay on course and achieve your future financial dreams.

Creating a Budget Worksheet

It is important to monitor your budget on an annual, monthly or per-paycheck basis. Here is a sample of a monthly budget worksheet:

A. Revenues:

Take-home pay \$ _____

Spouse take-home pay \$ _____

Interest \$ _____

Alimony/child support \$ _____

Other \$ _____

Total revenues: A = \$ _____

B. Expenditures:

Rent or mortgage (including property taxes) \$ _____

Automobile loan payment \$ _____

Other loans \$ _____

Home & auto insurance \$ _____

Home & auto maintenance \$ _____

Transportation costs \$ _____

Health care \$ _____

Education \$ _____

Utilities (natural gas, electric, water, waste management, phone, cable, Internet) \$ _____

Food \$ _____

Clothing \$ _____

Child care \$ _____

Elder care \$ _____

Gifts \$ _____

Retirement savings \$ _____

Other savings \$ _____

Religious payments \$ _____

Charitable contributions \$ _____

Subscriptions \$ _____

Memberships/clubs \$ _____

Entertainment \$ _____

SAMPLE

Contact us anytime for confidential assistance.

Vacations \$ _____

Pocket money \$ _____

Other \$ _____

Total expenditures: B = \$ _____

C. Net surplus or deficit (A minus B) \$ _____

Resources

- Financial Literacy Education Commission: www.mymoney.gov
- Federal Reserve Board of Governors: www.federalreserve.gov
- Federal Deposit Insurance Corporation: www.fdic.gov

Notes