

DRIVE-THRU MOBILE FOOD DISTRIBUTIONS

*Serving the mid-Michigan counties of Clare, Clinton
Eaton, Gratiot, Ingham, Isabella and Shiawassee*



October 2023

Wednesday, Oct. 4 (5:30 – 7:30 p.m.)

Tabernacle of David
2645 W. Holmes Rd.
Lansing, MI 48911

Friday, Oct. 6 (Noon – 2 p.m.)

Robinson Memorial Church
509 Charles St.
Lansing, MI 48912

Saturday, Oct. 7 (10:30 a.m. – Noon)

Clare County Fairgrounds
418 Fairlane St.
Harrison, MI 48625

Saturday, Oct. 7 (9 – 11 a.m.)

Immanuel Community Reformed
3200 Delta River Dr.
Lansing, MI 48906

Tuesday, Oct. 10 (2 – 4 p.m.)

Community Baptist Church
7832 W. Mt. Hope Hwy.
Grand Ledge, MI 48837

Wednesday, Oct. 11 (1 – 2:30 p.m.)

Bethlehem Lutheran Church
549 E. Mt. Hope Ave.
Lansing, MI 48910

Thursday, Oct. 12 (8 – 9 a.m.)

Bath Community Center
5959 Park Lake Rd.
Bath, MI 48808

Friday, Oct. 13 (9:30 – 11:30 a.m.)

Leota Community Church
1946 Muskegon Rd.
Harrison, MI 48625

Saturday, Oct. 14 (9 – 10:30 a.m.)

Lincoln Road United Methodist Church
9479 W. Lincoln Rd.
Riverdale, MI 48877

Saturday, Oct. 14 (9 – 11 a.m.)

Olivet Baptist Church
5455 Willoughby Rd.
Lansing, MI 48911

Tuesday, Oct 17 (3 – 5 p.m.)

Baker College Welcome Center
1309 S. Shiawassee St.
Owosso, MI 48867

Wednesday, Oct. 18 (3 – 5 p.m.)

Catholic Charities
1480 N. M-52
Owosso, MI 48867

Thursday, Oct. 19 (2:30 – 3:30 p.m.)

New Mt. Calvary Baptist Church
3800 W. Miller Rd.
Lansing, MI 48911

Friday, Oct. 20 (12:30 – 2:30 p.m.)

Trinity Christian Life Center
236 E. Park St.
Harrison, MI 48625

Saturday, Oct. 21 (9 – 11 a.m.)

City of Lansing @
Tabernacle of David
2645 W. Holmes Rd.
Lansing, MI 48911

Saturday, Oct. 21 (9 – 10:15 a.m.)

GracePointe Wesleyan Church
(South Point Mall)
1023 Old US 27
St. Johns, MI 48879

Wednesday, Oct. 25 (3 – 5 p.m.)

St. Louis Church of Christ
1075 W. Monroe Rd.
St. Louis, MI 48880

Thursday, Oct. 26 (3:30 – 5 p.m.)

University Lutheran Church
1020 S. Harrison Rd.
East Lansing, MI 48823

Friday, Oct. 27 (10 – 11 a.m.)

Mid Michigan College
1375 S. Clare Ave.
Harrison, MI 48625

Saturday, Oct. 28 (10 a.m. – Noon)

Alumni Stadium Parking Lot
805 Greyhound Dr.
Eaton Rapids, MI 48827

Saturday, Oct. 28 (9 – 11 a.m.)

Memorial Healthcare
826 W. King St.
Owosso, MI 48867

NOTE: Distributions may end sooner than published time if food runs out.

For more information visit GLFoodBank.org or by calling 517.449.0360 or 517.899.9457

This institution is an equal opportunity provider.



**CITY OF LANSING
GREATER LANSING FOOD BANK PARTNER AGENCIES**

Call the Greater Lansing Food Bank Assistance Line
(517) 449-0360 or (517) 899-9457
With further resource questions.

For the latest information on mobile distributions visit: greaterlansingfoodbank.org/get-help/pantries

Contact Central Michigan 2-1-1 for additional food and other resource information

By phone - dial 2-1-1 or 866-561-2500 (available 24/7, 365!)
By text - text your zip code to 898-211 (available 24/7, 365!)

PANTRIES

CALL PANTRIES FOR DISTRIBUTION TIMES AND APPOINTMENTS UNLESS OTHERWISE NOTED

To see where the pantries are located on a map, visit our pantry locator at
<https://greaterlansingfoodbank.org/get-help/pantries>

Zip Code	Name	Address	Contact #
48906	All Nations Church	1205 E Saginaw St	517-371-2222
48906	Cristo Rey Community Center	1717 N High St	517-372-4700 ext249
48906	Northwest Lutheran Food Pantry	528 N MLK Blvd	517-853-0453
48906	Society of St Vincent DePaul -St Therese	102 W Randolph St	517-487-3749
48910	Bethlehem Lutheran Church	549 E Mt Hope Ave	517-485-3613
48910	Lansing Area Aids Network (Must be HIV+)	913 W Holmes Rd, Suite 115	517-394-3560
48910	LMTS	1122 W Holmes Rd, Suite 3	517-253-0302
48910	South Lansing Ministries	1905 W Mt Hope	517-853-8073
48910	Bread House Comm. Outreach	1518 S Washington	(517) 485-4209
48910	Our Savior Lutheran Church Pantry	1515 W Holmes Rd	517-882-7750
48911	Ray of Hope Pantry	6228 Bishop Rd	517-887-2717
48911	Lansing Church of God in Christ (COGIC)	5304 Wise Rd	517-882-2335
48912	Eastside Community Action Center	1001 Dakin St	517-853-0414
48912	Society of St Vincent DePaul - Resurrection	1454 E Michigan Ave	517-371-4380
48912	Salvation Army North Corps	525 N Pennsylvania	517-484-4424 ext100
48917	Lansing Seventh Day Adventist Community Service Center	5400 W St Joe	517-321-8238
48933	First Presbyterian Church	510 W Ottawa	517-574-5124



EAST LANSING, HASLETT, OKEMOS GREATER LANSING FOOD BANK PARTNER AGENCIES

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CITY (Service Area)	AGENCY	ADDRESS	CONTACT #
East Lansing	Saint Paul Lutheran Church Pantry	3407 E Lake Lansing Rd (Next door to church)	517-351-8541
East Lansing	Saint John Food Cupboard/Saint John Student Parish	327 M.A.C. https://elcatholics.org/st-vincent-de-paul	517-337-9778
Haslett	Haslett Community Church	1427 Haslett Rd	517-339-8430
MSU	MSU Student Pantry & Produce Distribution	Olin Health Ctr, 463 E Circle Dr, Rm 151 http://foodbank.msu.edu/distribution/index.html	517-432-5136
Okemos	Okemos Community Church	4734 Okemos Rd	517-349-4220



INGHAM COUNTY (OUTSIDE OF LANSING CITY LIMITS) GREATER LANSING FOOD BANK PARTNER AGENCIES

Call the Greater Lansing Food Bank Assistance Line
(517) 449-0360 or (517) 899-9457
With further resource questions.

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Contact Northeast Michigan 2-1-1 for additional food and other resource information

By phone - dial 2-1-1 or (888) 636-4211 (available 24/7, 365!)

By text - text your zip code to 898-211 (available 24/7, 365!)

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City/Zip Service Area	Agency	Address	Contact Info
Dansville 48819	Dansville Clothing and Food Bank	1361 E Mason St	517-623-0392
East Lansing 48823	Saint Paul Lutheran Church Pantry	3383 E Lake Lansing Rd	517-351-8541
East Lansing 48823 & 48824	Saint John Food Cupboard Saint John Student Parish	327 M.A.C. https://elcatholics.org/st-vincent-de-paul	517-337-9778
Haslett 48840	Haslett Community Church	1427 Haslett Rd	517-339-8430
Holt 48842	Holt Community Food Bank	2021 N Aurelius Rd	517-694-9307
Leslie 49251	Leslie Community Outreach	210 S Bellevue Street	Walk in Thursday 9 am -5 pm
Mason 48854	Mason Food Bank	118 W Oak St, Suite101	517-676-2563
MSU 48824 (Students only)	MSU Student Pantry & Produce Distribution	Olin Health Ctr, 463 E Circle Dr, Rm 151 http://foodbank.msu.edu/distribution/index.html	517-432-5136
Okemos 48864	Okemos Community Church	4734 Okemos Rd	517-349-4220
Stockbridge 49285	Stockbridge Community Outreach @ Stockbridge Activity Center	305 W Elizabeth, Rm 120	517-851-7285
Williamston 48895	Williamston Food Bank	202 School St https://www.williamstonfoodbank.org/hours-of-operation.html	517-655-3813 or 517- 996-2246



CLINTON COUNTY GREATER LANSING FOOD BANK PARTNER AGENCIES

Call the Greater Lansing Food Bank Assistance Line
(517) 449-0360 or (517) 899-9457
With further resource questions.

For the latest information on mobile distributions visit <https://www.facebook.com/GLFoodBank1/>

Contact Northeast Michigan 2-1-1 for additional food and other resource information

By phone - dial 2-1-1 or (888) 636-4211 (available 24/7, 365!)

By text - text your zip code to 898-211 (available 24/7, 365!)

Monthly Mobile Distributions

Sparrow @ Bath Community Center

No need to pre-register

(See Facebook for current information)

<https://www.facebook.com/GLFoodBank1/>

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City/Zip Service Area	Agency	Address	Contact #
DeWitt 48820 Serves Clinton County	Redeemer United Methodist Church	13980 Schavey Rd	517-669-3430 X314
Elsie 48831	Elsie Food Bank (Pantry & Produce) -Elsie United Methodist Church	225 S Ovid St	989-388-3717 or 989-862-5228
Saint Johns 48879 Serves Clinton County	Beacon of Hope Family Care Center -First Baptist Church	401 S Swegles Street	989-224-0328
Saint Johns 48879 Serves Clinton County	Basic Needs Center	213 N Clinton Ave, Saint Johns	517-230-4618



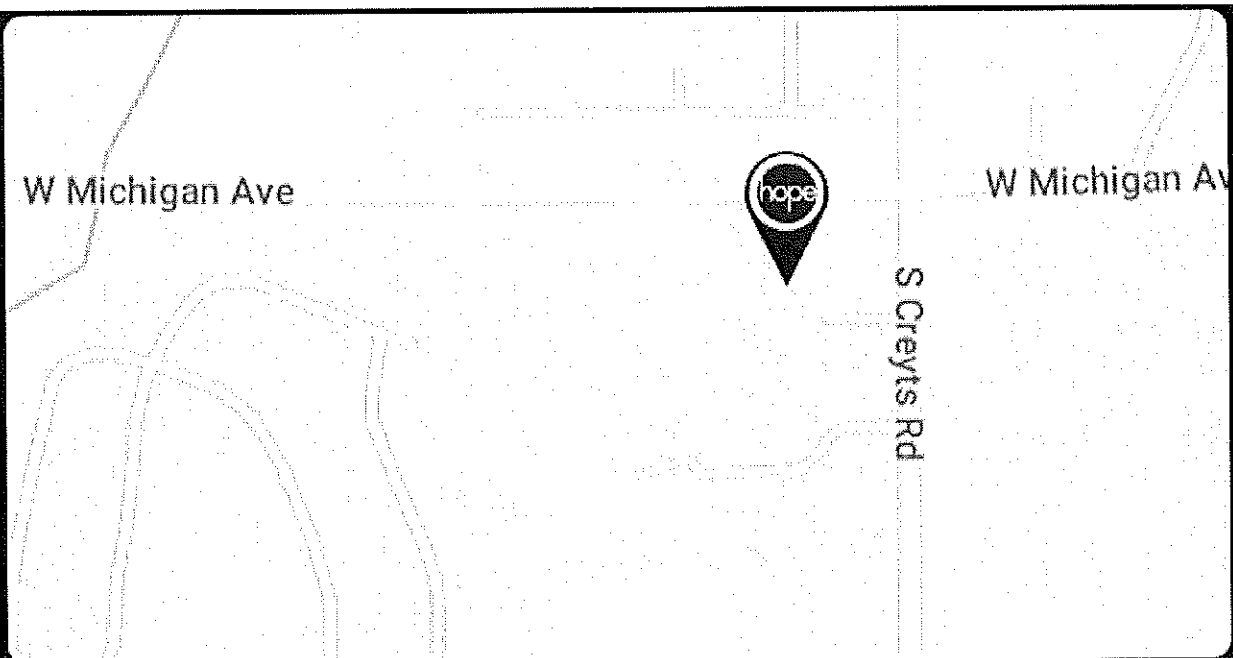
202 S. Creyts Rd, Lansing, MI 48917



Halloween Outreach
Tuesday, October 31 @ 1:30pm-3:00pm



Food Distribution Volunteer
Saturday, November 11 @ 7:45am-12:00pm



Creyts Campus

REFERRALS LISTED BY NEED

NEED	PROVIDER	AGENCY to assist	PH #	First place for assistance in Ingham County: rent, utility, food.						
Electricity H2O/Sewer	BWL	MDHHS Ingham Co.	517-887-9400	First place for assistance in Ingham County: rent, utility, food.						
		St. Vincent De Paul	517-484-5395	utility assist	clothes, household items	furniture, appliance				
		Human Relations Community Service (Lansing)	517-483-4477	utility assist						
		Salvation Army (requires SER from MDHHS)	517-484-4424 Pennsylvania Ave.	utility assist	food pantry	seasonal produce distribution	personal needs			
Electricity Gas	Consumers Energy	Lansing Board of Water & Light	517-702-6006	electricity supplier	H2O/sewer supplier	payment plans				
		MDHHS Ingham Co.	517-887-9400	First place for assistance in Ingham County: rent, utility, food.						
		Salvation Army	517-484-4424 Pennsylvania Ave.	utility assist	food pantry	produce distribution	personal needs			
		Consumers Energy	800-477-5050	electricity supplier	gas supplier	payment plans				
Food		Capital Area Community Services	517-393-7077	Under 607 TEFAP, quarterly box	Over 607 CSFP, monthly box					
		Central 211	211	Will find them a site according to their zip code.						
		Cristo Rey	517-372-4700	emergency food	baby formula	clothing	mobile clinic	prescription assistance		
		Salvation Army	517-484-4424 Pennsylvania Ave.	emergency food	rent/mortgage	personal needs	seasonal produce distribution	utility assist	women's & children's shelter	medical transportation
Rent	Ingham Co. - no eviction papers	City Rescue Mission	517-485-0145	public dining room	personal needs	clothing	shelter			
		Tri County Office on Aging (age 60 & over)	517-887-1440	senior nutrition sites	MMAP (Medicare assist)	crisis services	financial assistance			
		MDHHS Ingham Co.	517-887-9400	First place for assistance in Ingham County: rent, utility, food.						
		Housing Resource Center (CAHP) (Ingham Co. HARA)	517-657-8145	Ingham Co. HARA provider	housing resources					
Rent	Ingham Co. - no eviction papers	Housing Resource Center (CAHP) (Ingham Co. HARA)	517-657-8145	Ingham Co. HARA provider	housing resources					
		Capital Area Housing Partnership	517-332-4663	rent assist	Tuesday's Toolmen					
		Central 211	211	rent assist	housing units					
		Lansing Housing Commission	517-487-6550	rent assist						
Rent	Eaton Co.	MDHHS Eaton Co.	517-543-0860	First place for assistance in Eaton County: rent, utility, food.						
		Housing Services of Mid MI (Eaton Co. HARA)	517-541-1180	eviction prevention	housing lists					
		CACS Eaton County office	517-543-5465	guidance only, no housing programs						

Central 211		211						
Loaves & Fishes	517-482-2099	Homeless shelter	Luke's House (for men)	Z House (for women)				
City Rescue Mission	517-485-0145	clothing	personal needs	public dining room	shelter	women's & children's shelter		
EVEs Place (domestic violence shelter)	517-372-5976	DV Counseling	emergency shelter	PPO assistance (personal protection order)				
Haven House	517-337-2731	homeless support	shelter	families with children				
Housing Resource Center (CAHP) (Ingham Co. HARA)	517-657-8145	Ingham Co. HARA provider						
Homeless Angels	844-464-6635	hotel program	personal needs	shelter				
Advent House	517-485-4722	day shelter, housing, employment, children's activities						
SIREN Eaton Shelter	517-543-0748	shelter						
MDHHS Eaton Co.	517-543-0860	Once they're safe in a shelter/hoteling program.						
MDHHS Ingham Co.	517-887-9400	S.E.R.						
Capital Area Housing Partnership	517-332-4663	Tuesday's Toolmen						
Habitat for Humanity	517-374-1313	Ramp building						
Tri County Office on Aging (60+)	517-887-1440	home repairs	medical costs	misc. needs				
MSHDA (property improvement)	517-335-9885	1-855-646-7432	down payment	home ownership				
St. Mary's Cathedral (STVD)	517-484-5331	personal needs						
Women's Center Greater Lansing	517-483-1199	clothes, counseling	Support groups	legal help, career support				
Social Security Admin	517-393-3876	apply for SS benefits						
M-Support	855-853-5380	Medical financial assistance						
MSHDA	517-373-8370	down payment	housing vouchers	housing placement				
Michigan Rehab Services	517-241-5324	Drug/alcohol rehabilitation						
Christian Services	517-394-5411	baby formula/ personal needs	Thanksgiving baskets	household items	clothing	furniture		
Ingham Co. Dept. of Veterans Affairs	517-887-4331	emergency financial assistance	financial counseling					

Ingham Co. Health Dept.	517-887-4306					
ManPower	517-372-0880	finding work				
MIBridges Help Desk (MDHHS Platform)	1-844-799-9876	help with online MDHHS apps for varying assistance				
Legal Services of South Central Mi.	517-394-2985	legal advice, representation, etc.				

7.11 Posted 8-14-23

Dear _____,

I am temporarily out of work due to one of the following circumstances: layoff, worksite shutdown and/or closure, sickness, accident, company lock out or strike. I am asking for consideration and cooperation during this most difficult period. Until my job status has been resolved, I will need to cut back on my regular payments as it pertains to my account with you.

I am requesting to make payments of \$_____ temporarily, instead of my regularly scheduled payment. This is the fairest solution to my obligation to you that I can do under my current circumstances. When I return to my regular job status, I will work with you to settle my accounts and make up my payments.

Thank you for your time and consideration.

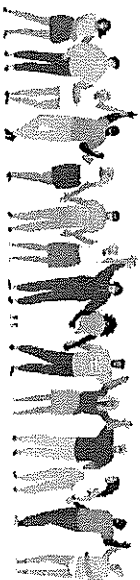
Name _____

Address _____

Phone Number _____

Account Number _____

Signature _____



Utility and housing
assistance

Food programs



Medicaid/ Medicare
Assistance Program

Weatherization



Head Start and Early
Childhood Programs



Property Tax
Foreclosure Assistance

CAPS FINANCIAL LITERACY

Support from Family
Advocates

VISIT US

Clinton County

1001 S. Oakland St
St. Johns, MI 48879
(989) 224-6702

Eaton County

1370 N. Clinton Trl.
Charlotte, MI 48813
(517) 543-5465

Lansing/ East Lansing

1301 Rensen St.
Lansing, MI 48910
(517) 393-7077

Rural Ingham

218 E. Maple St.
Mason, MI 48906
(517) 676-1065

Shiawassee County

1845 Corunna Ave.
Owosso, MI 48867
(989) 723-3115

This institution is an equal opportunity provider



"Helping people, changing lives"

Supporting communities in
Ingham, Clinton, Eaton, and
Shiawassee Counties

ABOUT US

Capital Area Community Services, Inc. works toward eliminating the causes and conditions of poverty in Ingham, Eaton, Clinton, and Shiawassee Counties by providing programs in childhood education, nutrition, weatherization, housing, and financial counseling. Our goal is to provide the services and support for individuals to achieve their definition of success and quality of life.

APPLY FOR ASSISTANCE

ONLINE NOW AT

CACS-INC.ORG



www.cacs-inc.org



Capital Area Community Services



[instagram.com/cacsheadstart](https://www.instagram.com/cacsheadstart)



twitter.com/CACSMI_org

HOW CAN WE HELP?

PRESCHOOL AND EARLY EDUCATION

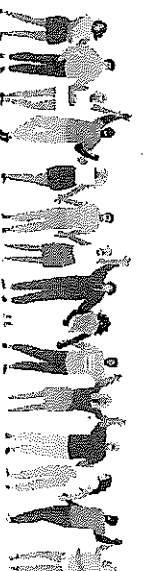
- Available in all four counties for children birth to five.
- Includes Head Start preschool, childcare, early intervention, access to nursing staff, oral health coordinators, nutritionists, family advocates, and more!

FOOD PROGRAMS

- Commodity Supplemental Food packages are available for income-eligible persons at least 60 years of age.
- Emergency Food Assistance is available quarterly for eligible households of all ages.

HOUSING

- Utility, rental assistance, housing assistance, and more are available.
- Certain housing services are only available in Shiawassee and Clinton County.
- All service centers can help refer individuals to local resources that best fit their needs.



WEATHERIZATION

- Free home weatherization assistance to residents of Clinton, Eaton, Ingham, and Shiawassee Counties.
- Weatherized homes can save you an average of \$283 per year on your energy bills!

SENIOR ASSISTANCE

- Services are available for persons 60+ years of age who reside in Ingham, Eaton, or Clinton County.
- Our counselors are trained and certified under the Medicare Medicaid Assistance Program (MMAP)
- MI Bridges Navigation

FINANCIAL LITERACY DEPARTMENT

- Property Tax Foreclosure Prevention projects will help participants focus on saving their homes from property tax foreclosure.

LPD Non-Emergency Contact Information:

Phone: (517) 483-4600

Email: LPD-socialwork@lansingmi.gov

For additional resources, visit:

lansingmi.gov/168/Police-Department



LANSING COMMUNITY RESOURCE GUIDE



Andy Schor, Mayor



"Neighborhood Strong"

Mental Health

Community Mental Health.....(517) 346-8200
Child and Family Charities.....(517) 882-4000
Lansing Institute of Behavior Medicine.....(517) 882-3732
Par Rehabilitation Services.....(517) 887-9801
Runaway Hotline.....(877) 833-3689
St. Vincent Catholic Charities - Counseling Services.....(517) 323-4734, x1700
Teen Gateway Street Team & Hotline.....(877) 833-3689
TTY (Michigan Relay Center for People who are Hearing Impaired).....7-1-1

Domestic Violence

C.A.R.E. (Capital Area Response Effort).....(517) 272-7436
E.V.E. Domestic Violence Shelter and Counseling.....(517) 372-5572
MSU Safe Place (Domestic Violence Shelter).....(517) 355-1100
Hannah's House.....(517) 482-5856

Free Legal Services

State Bar of Michigan Access to Justice.....(517) 346-6300
Cooley Innocence Project.....(517) 334-5764
Sixty Plus Elder Law Clinic.....(517) 334-5760
Michigan Protection and Advocacy Services, Inc.(517) 487-1755
Pension Rights Project.....(888) 420-6550
Elder Law of Michigan.....(517) 485-9164
MSU College of Law - Rental Housing Clinic.....(517) 432-6880
MSU College of Law - Tax Clinic.....(517) 432-6880

Housing Assistance

New Hope Community Center.....(517) 484-4414
City Rescue Mission.....(517) 485-0145
Holy Cross Shelter.....(517) 484-4414
(Nighttime).....(517) 321-8818
Loaves and Fishes.....(517) 482-2099
Homeless Angels.....(844) 464-6635
Becka Management.....(517) 669-6206
Ingham Co Housing Commission.....(517) 349-1643
Advent House Ministries.....(517) 485-4722
PATH (Project in Assisting the Transition from Homelessness).....(517) 541-1180
Capital Area Community Services.....(517) 393-7077

Medical Clinics

Pathways to Care - Ingham County.....(517) 272-4123
Care Free Medical & Dental.....(517) 887-5922
Cristo Rey Family Health Center.....(517) 371-1700
New Hope Community Health Center.....(517) 887-7161

Suicide and Crisis Intervention Call Centers

Gateway Teen Crisis Hotline - 24-hr for Teens and Parents.....(517) 882-7217
Michigan Suicide Hotline.....(800) 273-8255
The Listening Ear Crisis Hotline (2 pm - 2 am).....(517) 337-1717

Veteran Services and Shelter

A Warriors Journey Home - Combat Veterans Support Group.....(517) 459-7199
Holy Cross Veterans Shelters.....(517) 484-4414 x5057
CMH Veteran Navigator.....(517) 346-8355

Police Social Workers

Lansing Police Department.....(517) 483-6804
MSU Police Department.....(517) 432-0108
East Lansing Police Department.....(517) 319-6812

Refugee and Immigrant Assistance

Refugee Development Center.....(517) 999-5090

Substance Abuse Recovery Services

Mid-Michigan Recovery Services.....(517) 887-0226 or (800) 337-2310
Pat Rehabilitation Services.....(517) 887-9801
Lifeboat Network Center.....(517) 977-1772
Wellness, Inc.....(517) 272-0520
Alcoholics Anonymous.....(517) 377-1444
Al-Anon.....(517) 484-1977
Families Against Narcotics.....(517) 349-4642
Hope Not Handcuffs.....(586) 438-8500
Narcotics Anonymous.....(800) 230-4085

WHEN THE PAYCHECK STOPS

An AFL-CIO Survival Guide
to Unemployment





SURVIVING

TALK TO YOUR FAMILY

Unemployment is tough on the whole family. Your spouse and children may feel helpless. Talk out your problems together and plan together. Explain your situation and include them in planning to deal with it together.

It helps to give each member of the family some positive steps they can do. By sharing the burden and pulling together, members of a family grow closer and draw strength from one another. A professional family counselor may be helpful.

TURN TO YOUR UNION FOR HELP

Your union can help you when times are hard. Your union representative can let you know what member-only benefits you may be eligible for, or help identify public benefits that may be available to you, and advise you on how to keep your health insurance in the event of a layoff. Your AFL-CIO central labor council has information about available community services. A number of central labor councils around the country work closely with community services agencies and AFL-CIO/United Way Labor Liaisons who can help connect you to resources in your community.

The United Way supports 211, the 24/7 go-to resource that helps people across the United States and Canada find the local resources they need by dialing 211 or visiting 211.org.

211 is the most comprehensive source of information about local resources and services in the country. It's powered by people: thousands of caring, local experts are available to help, 24/7. Calls to 211 are confidential and can be anonymous.

GET THE HELP YOU NEED

While you were working, you helped pay for public programs through your taxes, and for community agency services through contributions to your local United Way and other organizations. So make your money work for you when you need it. We all need a little help at some time in our lives—don't be embarrassed to ask for the help you need.

Kristie Small, Director, AFL-CIO United Way Worldwide Partnership
202-215-7341 (mobile), ksmall@aficio.org

UNEMPLOYMENT

ONLINE RESOURCES FOR HELP

Visit this **comprehensive website** with links for finding state unemployment offices, assistance with job searches, information about job training programs, and more:

- www.careeronestop.org/

Information about **unemployment insurance** and sources of other governmental assistance programs can be found here:

- www.usa.gov/unemployment
- www.usa.gov/benefits
- www.benefits.gov/

United Way, a national partner of the AFL-CIO, supports 2-1-1, a national help line that helps individuals identify assistance and support they may be eligible to receive in their community. Call 2-1-1 from any phone or visit www.211.org/.

- AFL-CIO/United Way Labor Liaisons and community services agencies are knowledgeable about the resources available to families facing financial hardship. Visit <http://go.aflcio.org/unitedway> for more information.

UnionPlus, a partner of the AFL-CIO, is a consumer benefits program for union members and offers specific programs to assist members in times of financial hardship. Visit these websites for additional information:

- www.unionplus.org/ and click on link for "Hardship Help" on webpage
- www.unionplus.org/hardship-help/credit-counseling to access Money Management International, which works with UnionPlus to provide budgeting and credit counseling assistance to union members

Websites for **career exploration**:

- www.myskillsmyfuture.org
- www.mynextmove.org

211.org can be accessed by *phone or computer*. A toll-free call to 211 connects you to a community resource specialist in your area who can put you in touch with local organizations that provide critical services. You'll find information about:

- Supplemental food and nutrition programs.
- Shelter and housing options and utilities assistance.
- Employment and education opportunities.
- Support groups for individuals with mental illnesses or special needs.



TAKING CHARGE OF

1

Determine Your Eligibility for Unemployment Benefits

People who lose their job through no fault of their own and have worked a certain number of hours may be eligible to receive unemployment; **eligibility requirements differ by state**. Visit www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx to look up eligibility requirements in your state. While unemployment benefits will be significantly less than what your salary was, they still will help you get by until you land your next job.

2

Prepare a Complete Household Budget

Getting control of your personal finances is important to survive unemployment. Use a household budget worksheet available at <http://go.afcio.org/budget> to see where you spend your money and where you can save. If appropriate, include your family in developing your budget.

Your budgeted expenses should include:

- **Fixed expenses** (mortgage, rent, taxes, insurance, loan installment payments, child support and other fixed monthly payments)
- **Variable monthly expenses** (food, gas, repairs, utilities, health care expenses, recreation and child care)
- **Future expenses** (income or property tax and other outstanding debts)

Your budgeted income should include:

- Income
- Savings
- Severance pay
- Unemployment compensation
- Accrued vacation pay

3

List Assets

Other assets may include:

- Cash value of insurance policies
- Prepaid burial or funeral policies
- Equity in your home (the difference between the value of your home and the amount you owe on your home)
- Resale value of vehicles, boat, RV, etc.

PERSONAL FINANCES

4

Set Priorities for Your Expenses

List payments in order of importance. This will help you pay first things first when money is short.

The most important thing will be your mortgage or rent payment, followed by utilities, health insurance and car payments. Child support or alimony payments (if any) are also a high priority.

5

Make a Complete List of Creditors

List the following information for each creditor:

- Company/organization, name, physical and email address, and phone number of a contact person
- Account number
- Total amount owed
- Payment schedule and interest rates

6

Notify Your Creditors Before You Get Behind

Determine how much you can pay regularly on each bill. If you need to negotiate a lower monthly payment than your creditors expect, determine the amount you can pay and contact them before you get behind to make arrangements for the new payment amount.

Creditors usually are easier to work with when you let them know about your situation before a severe problem arises.

Contact creditors in writing:

- Tell them you need to work out a plan for delaying, reducing or refinancing payments until you return to work
- Always include your account number, phone number and address in all correspondence
- Keep copies of your letters and follow up by phone
- When you make your follow-up phone call, record the date, time and with whom you spoke



7 Pay What You Can

Even if you can't pay the amount creditors want, pay something regularly. This keeps your overdue balance as low as possible and lets creditors know you are making a good faith effort. Partial payment may keep your account from being turned over to a collection agency.

8 Stay in Touch with Creditors

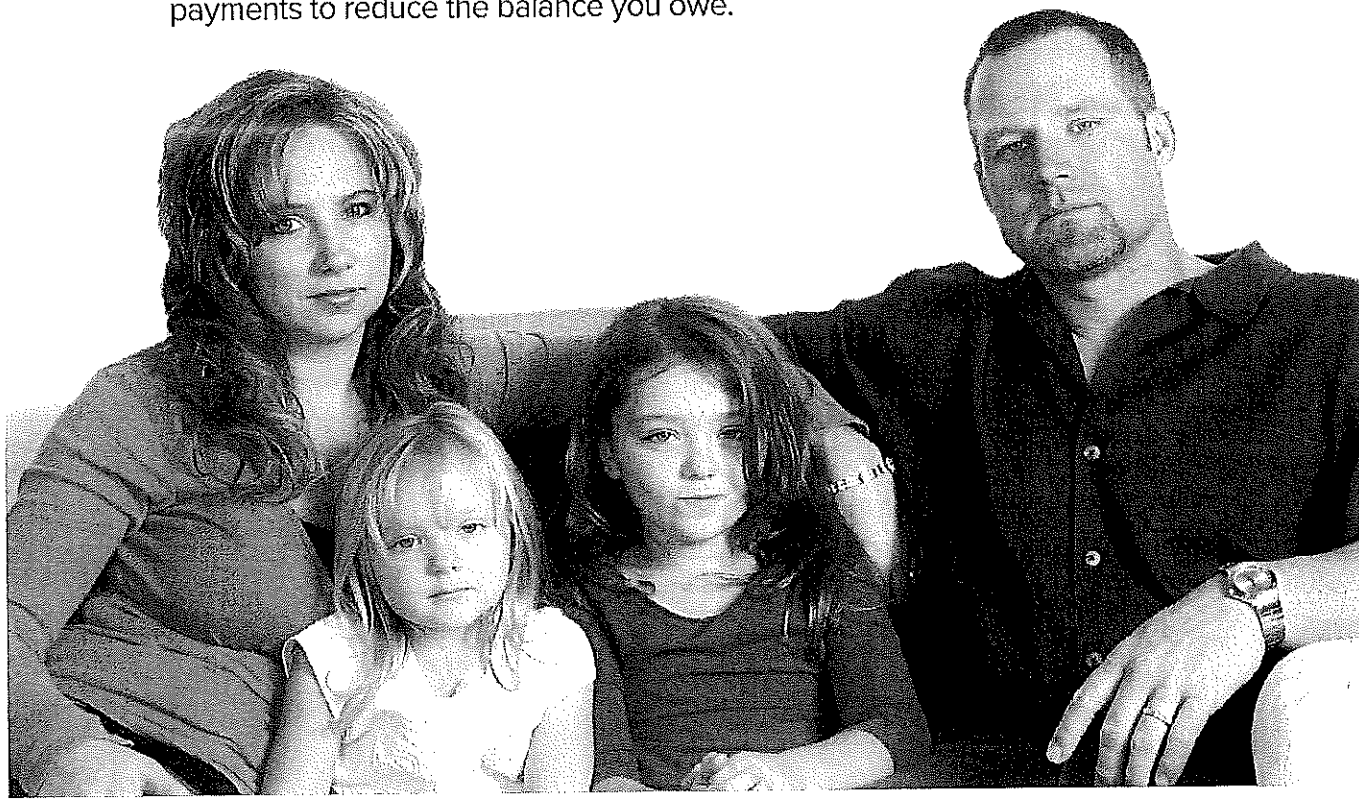
After your first letter, keep in regular contact with your creditors. This reassures them, shows a responsible attitude and may keep them from harassing you. Make sure you don't ignore mail from creditors that may contain important information about your account.

9 Call a Credit Counseling Agency

Nonprofit credit counseling organizations can help you create a revised household budget, identify potential areas to reduce expenses and sources of additional income, provide advice on how to work with creditors, and more. Visit unionplus.org for information on credit counseling.

10 Stop Credit Purchases

Stop using all of your credit cards; interest on most credit purchases is extremely high. If you have advance warning that you'll be out of work, try to make larger payments to reduce the balance you owe.



11**Reduce Household Expenses**

- Adjust your buying habits—only shop when you need to, make a list, and compare prices and brands
- Use coupons
- Identify food pantries and other sources of free or lower-cost food
- Reduce cell phone plan costs, and internet and cable bills
- Reduce utility costs by:
 - Turning off lights, TV and appliances when not in use
 - Lowering the thermostat on your hot water heater and furnace, or turning up your air conditioner
 - Washing and drying only full loads of clothes or dishes
 - Calling utility companies to ask about hardship assistance
- Eliminate unnecessary car trips
- Consider getting a housemate/tenant to share household expenses

12**Sell What You Don't Need**

- Consider selling an extra vehicle or the boat or trailer you rarely use
- Look at your possessions to see which nonessential items could be sold or traded without significantly changing the way you live

13**Check Into Other Financial Resources**

- Take stock of your skills and abilities. Research opportunities, online or in your community, to earn income in the short term while determining longer-term plans (i.e., consulting or freelance work, completing online surveys, tutoring, testing products, pet sitting, making deliveries, doing handy work, etc.).
- Look into sources of financial assistance that may be available through federal and state government programs and nonprofit organizations (Supplemental Nutrition Assistance Program; Temporary Assistance to Needy Families, etc.) Visit 211.org or call 2-1-1 to identify potential sources of help in your community.
- Review your life insurance policy or talk to your insurance agent to see whether you can borrow against your policy.
- You may be able to withdraw from your 401(k), but note that if you withdraw before age 59½, you will have a 10% penalty for early withdrawal and will owe taxes on the amount you withdraw.
- Explore the possibility of listing an extra bedroom on Airbnb.



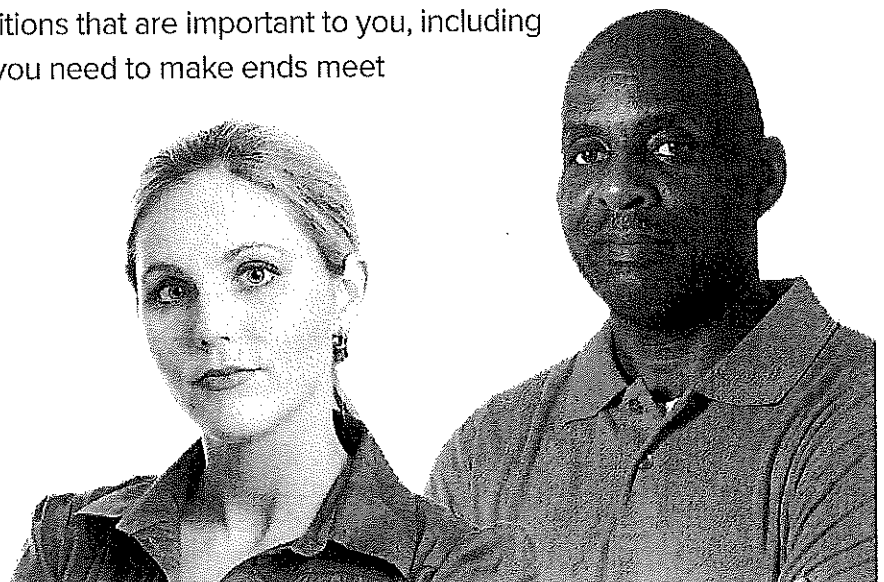
JOB SEARCH ACTION PLAN

- 1 Take stock of yourself
- 2 Find out who's hiring
- 3 Prepare for the job interview and follow up
- 4 Identify job training and education resources

You found the job you had. You can find another job. Sometimes changing jobs can be a positive thing. For example, you may have been thinking about getting into a different line of work and now have the opportunity to explore those options.

1 Take Stock of Yourself

- Create a list of job skills you've developed through work or volunteer experience
- Reflect on the type of work you enjoy doing and why—know your strengths, skills and interests
- Update your résumé to include new work experience or relevant information from the points above
- Identify working conditions that are important to you, including the pay and benefits you need to make ends meet



FOR A JOB

2 Find Out Who's Hiring

- Contact your union for help identifying other employers in your industry that are hiring
- Conduct a thorough online search for websites containing job postings
- Visit your area's American Jobs Center (www.careeronestop.org/Site/american-job-center.aspx); work with a counselor to update your résumé and connect you to employers
- Let friends, family members and former co-workers know you are looking for work and ask them to watch for job openings
- Research ideas for professional networking and do it extensively—you never know who might be in a position to help or introduce you to someone who can
- Follow up on all job leads

3 Prepare for the Job Interview and Follow Up

- Find out as much as you can about the employer, industry (if it's unfamiliar) and job opening before you apply or are interviewed
- Prepare materials you'll need to take with you, such as copies of your résumé and any documents the employer requested you bring along
- Consider how you might answer typical interview questions, such as why are you interested in working for the company or why you're the best person for the job; anticipate questions the employer might ask based on the job description and your work experience, and role play the interview with friends and family members to practice responding to questions
- Research best practices for interviewing successfully and the protocol for following up (i.e., sending thank you notes to interviewer(s))

4 Identify Job Training and Education Resources

- Research free workforce development training at your local community college
- Visit the American Jobs Center in your area to identify job training and education programs: www.careeronestop.org/Site/american-job-center.aspx

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