

# Resource Quicklist

## EMPLOYMENT SERVICES

Workforce Network: 495-8900

## FOOD RESOURCES

Ask these agencies about what is available near you:

Catholic Charities: 636-8000

Food Stamps-IL Dept. of Human Services: 800-843-6154

Midwest Food Bank: 691-5270

Peoria City/County Health Department WIC: 679-6000

Salvation Army: 655-7220

Tazewell County Health Department WIC: 925-5511

## FORECLOSURES

METEC: 676-3832

Prairie State Legal Services: 674-9831

## RENT/MORTGAGE/EMERGENCY HOUSING

Center for Prevention of Abuse: 691-0551

Friendship House: 671-5200

Human Service Center: 671-8000

Peoria Citizens Committee for Economic Opportunity: 671-3900

Salvation Army: 655-7220

YWCA: 685-7655

## STRESS

Ask For Help Hotline (24-hour crisis hotline): 800-273-TALK  
Counseling and Family Services: 676-2400

## UTILITY ASSISTANCE

Peoria Citizens Committee for Economic Opportunity: 671-3900

Tazwood Community Services: 266-9941 or 694-4391

## GENERAL INFORMATION AND REFERRAL

### Don't know where to turn for help?

Get your questions answered by calling 674-7140.

May take one to two days (due to backlog) for a response.

## Do you need help with . . .

### Financial Stability?

#### METEC

309-676-3832/metec1.org

*Provides families and individuals with financial literacy, homeownership, and budget and credit counseling.*

#### Chestnut Credit Counseling

800-615-3022/chestnut.org/credit

*Credit counselors create plans for orderly liquidation of debt while examining ways to prevent future financial difficulties.*

#### Central Illinois Debt Management

309-676-2941/cidmce.org

*Provides financial education, debt management plans, bankruptcy counseling and credit review services.*

### Health & Wellness Support?

#### Heartland Community Health Clinics

309-680-7600/heartlandchc.org

*Clinics available throughout the greater Peoria area providing primary health care services including medication and referrals for those in need. Dental services provided for adults.*

#### Crittenton Centers

309-674-0105/crittentoncenters.org

*A crisis nursery providing emergency day care for low income families with children. Includes childcare for parents looking for a job and have no one to care for their child(-ren) and assisting parents when they need time away from their child(-ren) due to stress or emergency situations.*

### Legal Matters?

#### Prairie State Legal Services

309-674-9831/pslegal.org

*Free civil legal services for low income individuals and seniors including family law, housing, evictions, foreclosures, utilities, consumer rights, bankruptcy and public benefits.*

### Taking Care of Your Pets?

*Guidance and advice are available from local animal shelters. Look for shelters online at [petfinder.com](http://petfinder.com) or contact Foster Pet Outreach at 682-1122/[fosterpetoutreach.org](http://fosterpetoutreach.org).*

### For additional agencies providing community services, visit:

[www.hoiunitedway.org/agencies2.htm](http://www.hoiunitedway.org/agencies2.htm)

Heart of Illinois United Way  
509 W. High Street  
Peoria, IL 61606  
309-674-5181/[hoiunitedway.org](http://hoiunitedway.org)



05/09

**LIVE UNITED™**

# HELP for HARD TIMES GUIDE

Provided by the Heart of Illinois United Way

This guide has been designed to provide guidance if you're facing unemployment or adjusting to life on a reduced income. By taking control of your situation and learning what is available, you will be able to survive the struggling economy.

## Take Control of Your Finances

Reduced income requires evaluating your financial picture. Use this checklist to help you get started:

- Determine your financial resources:**  
Include savings, pensions, profit shares, stocks, cash value of life insurance policies, unemployment compensation, severance pay, spouse's income, medical benefits, etc.
- Plan a realistic budget:**  
Set up a plan which allows for the basic needs of food shelter, clothing, and medical care. Be sure to include anticipated expenses like insurance premiums, etc.
- Stop use of all credit:**  
Do not make purchases on credit if you can avoid it. This will save on interest charges.
- Set priorities:**  
If your income does not cover all your bills, be sure to pay bills in the following order: 1) rent, 2) utilities, 3) food, and 4) transportation.
- Cancel unnecessary purchases and services:**  
Include cable, cell phones, subscriptions, etc.
- Consider refinancing:**  
Refinance or renegotiate your loans to lower expenses including bank loans, car loans, or mortgages.

## Contact the following to discuss your economic situation

### 1. Your mortgage holder or landlord:

Let them know in person if you cannot make a payment. Request a postponement until income resumes. If you have an FHA or Veteran's Insured Mortgage, ask for forbearance (an emergency relief program to avoid foreclosure). With a landlord, discuss ways to work or pay off your obligation.

### 2. Utilities (phone, gas, electric and water):

Contact them as soon as possible to show good faith. Take measures to reduce service as much as possible.

### 3. Any creditor:

(car, furniture, credit cards, etc.) Try to set up an alternate payment plan and or try to return collateral items (jewelry, furniture, etc.) to reduce debts. **Keep full records of these transactions**, including the

name of the firm, person you spoke with, phone numbers, and account of what you agreed on, and the date. Make one copy for your file and file one with them for their records.

### 4. Set an appointment with a consumer credit counseling service:

Our community has several to choose from including Metec, Central Illinois Debt Management, and Chestnut Credit Counseling.

### 5. Seek legal counsel:

If you're served with a notice of delinquency or deficiency or with a summons to appear in court, you should seek legal counsel concerning your rights and responsibilities. Examples include, but are not limited to, evictions, foreclosures, and past due utilities or debts.

### 6. File for unemployment insurance:

File online at [ides.state.il.us](http://ides.state.il.us) or visit your nearest Illinois Department of Employment Security office (Phone: 671-3113. )

You will need your Social Security Card or ID that has the number on it, a second form of ID, and if you're claiming dependents you will need their SSN and date of birth. If you are not a United States Citizen, you will need your Alien Registration Information. If you have worked since Sunday of the week in which you are applying, you'll need to know the amount of gross wages earned this week.

Once you've filed, you will need to call-in weekly to certify that you're still unemployed and are approved for benefits.

## Searching for a Job? Utilize these ideas and community resources:

### ■ Visit Workforce Network:

Peoria's Workforce Network provides a wide range of resources including workshops and seminars, computers for creating and updating resumes, career planning, assistance searching the job market and scholarships for retraining for a new career.

211 Fulton Street, Peoria  
Phone: 495-8900 Online: [workforcenetwork.com](http://workforcenetwork.com)

- Take advantage of career counseling offered by your company or other community groups or agencies.
- Utilize various employment agencies ( where the fee is paid by the prospective employer) and employment listings for job leads.
- Maintain contact with former co-workers, your union, church, or other community groups for emotional support as well as employment leads.

# Prescription Drug Discount Card

If your health insurance does not cover prescription drugs or you must buy prescriptions not covered under your plan, the Heart of Illinois United Way, in partnership with FamilyWize, offers the prescription drug discount card below.

You can clip out the card and use it at any participating pharmacy - lowering the cost of your medicine by an average of 35 percent.

There are no age or income restrictions, and there are no limits on how many times you can use the card/discount.



familywize® PRESCRIPTION DRUG DISCOUNT CARD	
WWW.FAMILYWIZE.ORG	
Distributed free of charge nationwide by the Familywize Partnership with participating United Ways, America's Promise Alliance Partners, community organizations, doctors, counties, businesses, and some pharmacies. Discounts are provided by and available only at the participating pharmacies.	Member ID: 010108 Group ID: 39401 Bin: 610194 PCN: FW Pharmacies: 877-HELP-977 Members: 866-810-3784 Expires: 12/31/2012
For State Children's Health Coverage Info, Call 877-KIDS-NOW	
THIS IS NOT INSURANCE - DISCOUNTS ONLY	
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