

TIPS FOR IMMEDIATE ACTION

Take Charge of Your Finances

1. Prepare a household budget
2. List assets
3. Set priorities
4. Make a list of creditors
5. Notify your creditors
6. Pay what you can
7. Stay in touch with creditors
8. Stop credit purchases
9. Reduce household expenses
10. Sell what you don't need
11. Check into other financial resources

Stay Busy! Don't let your situation get the best of you!

If you're temporarily out of work, keep yourself occupied. This is a good time to do all the things you've been putting off: fix the faucets, give your car a tune-up, clean out the garage, visit friends and relatives or take a community class.

Check your local newspaper for a list of activities, many of which are free. You can also check with your local recreation department, city or county website, library, community center or college.

Volunteering is a particularly rewarding way to use your time, even for a short period. Visit **United Way's Volunteer Center** at www.uwchatt.org/volunteer to find a good match, or call 423-752-0316 and we'll be glad to help.

Important: Don't Ignore Your Mail!

Ignoring government agency inquiries or creditor requests for information may make things worse. If you don't understand notices or bills sent to you, call the person who sent the bill.

HOW TO FIND HELP

211 Community Information Line

Dial 2-1-1 (or 1-866-921-3035 toll free) to connect to resources. Trained specialists answer your call and maintain a comprehensive database of health, welfare and recreation resources such as:

- Rent/Mortgage/Utility Assistance
- Food Assistance
- Legal Assistance
- Temporary Shelter
- Support Groups, and more

Other places to find help

CONTACT Crisis Response Line

24-hour crisis intervention counseling, suicide intervention and access to mental health emergency services for individuals and families in the Southeast Tennessee North Georgia/Chattanooga Metropolitan Area. Call 423-266-8228.

Unemployment Compensation

Georgia: 706-861-1900

Tenn: 1-866-588-6814

Apply online: www.dol.state.ga.us or www.dol.state.tn.us

Credit Counseling

Consumer Credit Counseling Services

Confidential advice on managing money and debt in person, over the telephone or by Internet. Most services are free, but there is a fee for some so be sure to ask. Evening and weekend hours available. 800-459-2227 or 423-490-5620 www.mycriticounselors.com

Emergency Shelter Assistance

Call 2-1-1 for information on locations and hours.

Food Assistance

Food Banks: Call 2-1-1 for the closest food bank.

Food Stamps: Call 2-1-1 for local agency information. In Tennessee, you can apply online at <http://www.tennessee.gov/humanserv/index.html> (Click on apply for benefits)

Women, Infants and Children (WIC): There are a number of sites in the area. Call 2-1-1 or 1-866-921-3035 or 423-265-8000.

Electric, Gas and Water Bill Assistance

Assistance is usually available to assist with utility bills, but not with reconnect fees. It takes time to find agencies or programs that can help, so don't wait until the last minute to call 2-1-1 or 1-866-921-3035 / 423-265-8000.

Medical Assistance Programs

Community Health Centers: Call 2-1-1 (1-866-921-3035) for the location of a health center near you.

Mental Health/Counseling/Support Groups

Fortwood Center, Inc. 423-266-6751

Alcohol and Drug Helpline: 1-800-278-8962 or (423) 899-6500

Domestic Violence Hotline: GA: (706) 375-7630. TN: (423) 755-2700.

Employment Programs and Job Training

Georgia Dept of Labor:

Ft. Ogelthorpe: (706) 861-1990

Lafayette: (706) 638-5525

SE Tennessee Career Centers: (423) 894-5354

Veterans Assistance

Chattanooga: (423) 855-6570

Call 2-1-1 for office nearest you

Georgia: 706-638-5544 (Walker/Dade) or

706-272-2355 (Catoosa/Whitfield)

Getting Through It Together

When tough times hit, your spouse and children can feel helpless. Talk to your family and plan together to deal with problems. It helps to give each member of the family some positive steps they can take to help. By sharing the burden and pulling together, families can grow closer.

Get the Help You Need

There are a variety of community services available to help you through United Way and other organizations.

Help comes from an array of services ranging from support such as individual or family counseling to practical support like help with finances.

We all need a little help at some time in our lives. Don't be embarrassed to ask for the help you need!



Don't Delay if You Need Help!

Assistance with food, shelter, utility, rent or mortgage payments may be available through community resources. **But, because resources are limited, don't wait to call!** Call 2-1-1 (or 423-265-8000 or 1-866-3035) to identify agencies and programs that may be able to help.

Get Online

Don't have access to a computer? Word processing programs and Internet access can help make your search for services or employment easier. Here are a few places that offer public computer access:

Georgia Dept of Labor:

- Ft. Ogelthorpe: (706) 861-1990
- Lafayette: (706) 638-5525

SE Tennessee Career Centers: (423) 894-5354

Area Libraries (may require library card for access):

- East Ridge Public Library: (423) 867-7323
- Hamilton Co. Public Library: (423) 757-5310
- Catoosa Co. Public Library: (706) 935-3800
- Rossville Public Library: (706) 866-1368
- Lafayette Public Library (706) 638-2992

211 Community Information Line

2-1-1 is the free, easy-to-remember telephone number that's your best "first call" to quickly find the right source of help. United Way of Greater Chattanooga's 2-1-1 Call Center is run by trained referral specialists who will help connect you to agencies and programs that will help you and your family.



M - F, 8:00 am - 5:30 pm: Referral Specialist
All other times and weekends: Information Service takes basic information and phone number

2-1-1 or 423-265-8000 or 1-866-921-3035

STAYING STABLE THROUGH FINANCIAL CRISIS

Unemployment, even temporary, is probably one of the most difficult experiences to endure. Losing your job is traumatic, especially if it affects your entire family's income. Knowing where to turn and taking control of your situation can reduce the impact on you and your family.

This guide is your starting point to getting the help you and your family need to remain stable until you get back on your feet.



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