

First Call for Help 211 Tips for the Recently Laid Off or Unemployed in Scott County

Suggestions to consider today

Unemployment benefits

Find out if you are eligible for unemployment benefits. Call the unemployment office, 812-754-0323 or visit their web-site to file for benefits www.in.gov/dwd. Unemployment counselors are also available at the Work One Center located at the Life Long Learning Center, 1092 W. Community Way, Scottsburg. They also offer low cost computer classes and free computers for the public.

Employment

Consider taking advantage of local employment and training program. Prepare your resume and list of current references. Take advantage of local GED, computer and college classes. Public computer terminals are available for free use at Scott County Public Library and Life Long Learning Center. GED & Adult Education Classes available Mon.-Thurs. at the Life Long Learning Center, 812-752-6438.

Insurance

- If you have children, are they eligible for Hoosier Healthwise? Call 1-800-403-0864, visit their web-site www.in.gov/fssa, or visit your county office of Division of Family Resources.
- Take advantage of your current insurance benefits by arranging medical and dental appointments before benefits expire.
- If COBRA is too expensive, is a short-term, major medical policy a good alternative for you?

Taxes

Earned Income Tax Credit is a tax credit for low-income wage earners with or without children. The amount depends on family size and income. Call 1-800-829-3676.

Child Care Credit is a tax credit for low-income families who pay for child care expenses. You will need receipts or cancelled checks and the providers, Tax ID number (or Social Security Number).

Free Tax assistance every other Sat. at the Life Long Learning Center through April 15, 2009. Call 812-752-4327 for an appointment.

Household Expenses

Write down all your monthly expenses and anticipated income. Prepare a budget for potentially reduced future income. Can you realistically afford to maintain your current housing situation? Subsidized rental housing and home purchase programs are available, although often have waiting lists. Call the Affordable Housing Program at the OVO Office 812-265-5858 for more housing information.

Generally, you should pay rent/mortgage expenses first, then pay utilities and then pay for expenses such as food, car payments, insurance, etc. Food pantries provide a way to save cash for rent and utilities. Thrift stores offer clothing and household goods at reduces cost.

Are you eligible for community programs such as WIC, HUD, food stamps, Energy Assistance Program, and Child Care Voucher programs? Even if you think you will find employment quickly, apply for programs available to you as soon as possible.

Ohio Valley Opportunities, 711 Green Rd., MSH Ward #4, 812-265-5858

Accepts applications for the Energy Assistance Program and Affordable Housing Program.

Scott County Division of Family Resources, 1050 W. Community Way, Scottsburg, 800-403-0864

Accepts applications for Food Stamps, TANF, & Hoosier Healthwise/Medicaid for children and pregnant women. Must provide documentation of income and expenses.

Scott County Health Department, 1471 N. Gardner St., Scottsburg, 752-8455

Provides free health education and testing for blood pressure, TB, pregnancy and immunization clinic.

WIC (Woman, Infants, & Children), 1642 W. McClain Ave., Scottsburg, 752-6474

Provides supplemental food and formula for pregnant woman and young children.

River Valley Resources Child Care Voucher Program, 1000 S. Poplar St., Seymour, 812-524-8735

Provides childcare vouchers.

SIEOC/ Child Care Resource & Referral, 110 Importing St., Aurora 812-926-1585 or 800-755-8558

Provides resource and referral to find quality child care.

Scott County Township Trustees

A township trustee is an elected official who is responsible for providing basic assistance including emergency shelter, food, rent and utility assistance, prescriptions and other basic needs. Applicants must prove residency in township. Trustees may use their discretion and guidelines in making determinations. The application is lengthy and requires documentation of income and expenses.

Finley Daniel Robbins, 752-7614

Jennings Virgil Johnson, 794-3009

Johnson Sue Cross, 889-3619

Lexington Terry Barnes, 889-2123

Vienna Gordon Julian, 752-2280

Angel Food Ministries, 1-877-336-3646, www.angelfoodministries.com

Food purchasing program that offers \$60-\$70 worth of food for only \$30.

Scott County Community Clearing House, 1057 W. Community Way, Scottsburg 812-752-0123

Provides supplemental food for each month to the public Mon.-Wed. 1:30-4:30pm & Thurs. 9am-Noon & 6-8pm. Also provides some financial assistance and clothing vouchers.

Community Thrift Store, 680 N. Gardner St., Scottsburg 812-752-0839

Provides low cost clothing. (Vouchers available through the Clearinghouse.)

Budgeting Tips

Once you have created a list of you monthly expenses, explore ways to reduce expenses on necessities and non-necessities.

Examples include:

- Notify all creditors via telephone or writing about your circumstances. Can you afford a smaller monthly payment instead? Can you pay the interest only? Be sure to keep a record of you contact and follow through with any payment arrangements you make.
- Explore budget payment plans with local utilities.
- Cancel additional feature on telephone (Caller ID, call waiting & forwarding, voice mail, etc.).
- Reduce or cancel television services such as cable or satellite.
- Explore free entertainment activities such as those offered by the Scott County Public Library and local schools.

Call Consumer Credit Counseling, 800-355-2227 or 502-458-8840 for additional help in budgeting.

Taking care of yourself

Losing a job is one of the most stressful life events. Be aware that you and your family will likely go through a range of emotions that are very natural. Make an effort to do the following each day:

- Maintain a routine by getting up each day and making you job search & training you new job.
- Eat healthy food and avoid alcohol.
- Exercise regularly and make time and space for relaxation.
- Talk about your feelings.
- Begin exploring all job opportunities by telling your family, friends, & neighbors what you are seeking.
- Take advantage of programs available to you, including Employee Assistance Programs, Employment and Training Programs, resume writing workshops, free classes, etc.

If the stress begins to get you down, seek professional help. Talking with a trained professional can ease your burden and help you re-focus your energy. Counseling and support services are available through LifeSpring, 752-2837. You may also consider asking you family physician, child's school counselor, or minister for trusted counseling referrals.

First Call for Help 211 can provide information about resources available to you. Call 812-376-6666 weekdays 8am-5pm, dial 2-1-1 24hours, or visit our web-site www.firstcallforhelp211.org

Feedback on this tips sheet can be sent to data@fcfh211.org