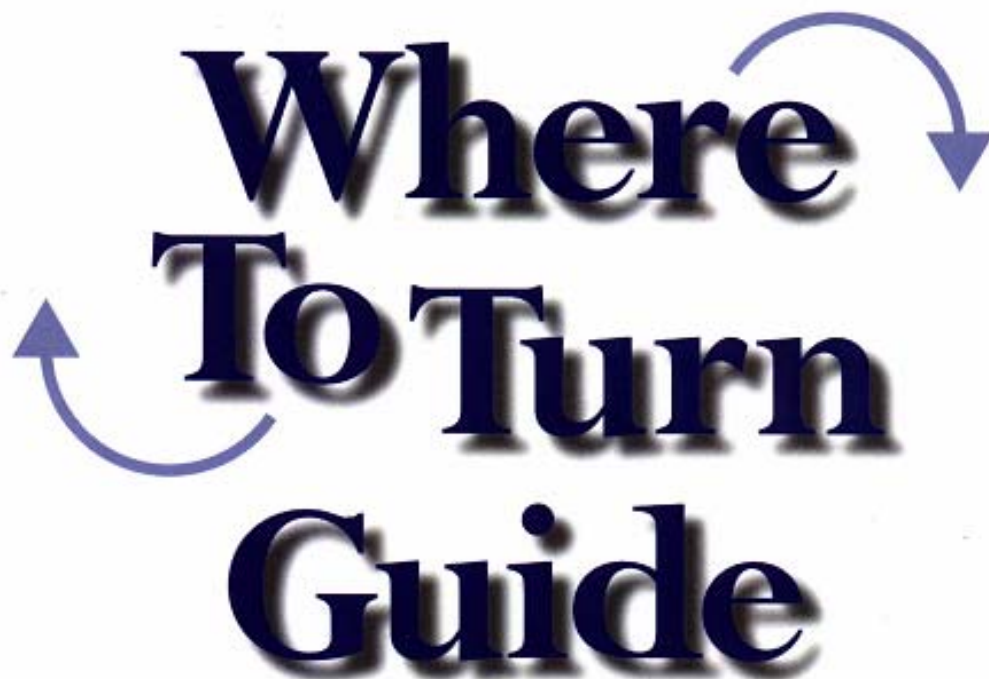


Where To Turn Guide



A guide to help you during
times of financial difficulty.



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Acknowledgements

Special thanks to:

- Consumer Credit Counseling Services for budget and credit information.
- Living Room, Trinity Community Ministries for information on housing and household expenses.
- Mental Health Association for information on mental health issues and stress.
- Quality Care for Children for information on childcare tips.
- Georgia Department of Labor for information on jobs and seeking employment.
- Other contributors: AID Atlanta, The Sullivan Center, Atlanta Legal Aid, Atlanta Urban League, and The Partnership Against Domestic Violence.
- Special thanks to United Way 211 staff for their hard work towards the completion of this very informative package.

Inclusion of organizations in this guide does not represent endorsement of programs, nor does exclusion indicate disapproval.

For more information or to get a specific resource referral simply dial 2-1-1 or (404) 614-1000, 24 hours a day or visit our website at www.unitedwayatlanta.org



Introduction

Unemployed! Now What?

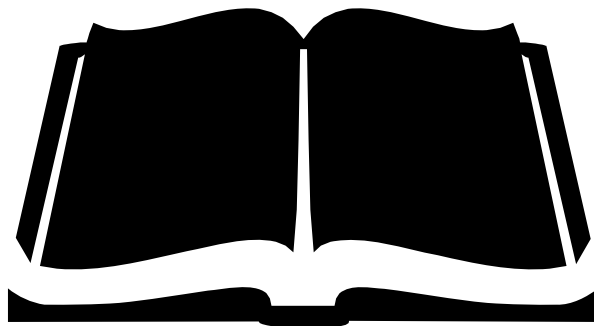
The **Where To Turn Guide**, designed and distributed by United Way 211, offers tips and community resources that can help you cope with unemployment and manage your affairs proactively.

A lay-off is generally not the result of poor performance on the part of an individual employee. Rather, it is an outcome of economic concerns that may well be outside of your control. If you are unsure of the cause of your unemployment, contact your human resource department. They may have important feedback for you regarding your employment history and may also have resources available to assist you in your new job search.

You may find yourself experiencing a range of emotional reactions to your new status. Feelings of anger, disappointment or mild depression are not unusual. Try to remain involved in planning your own short and long terms solutions. This will help you reach earlier solutions and manage your emotions as well.

This guide provides tips on how to manage your feelings, finances and search for employment. It also includes lists of community resource contacts to help you address specific needs as they arise.

Additional Community resources and a caring referral specialist are also available 24 hours a day, 7 days a week by just dialing 2-1-1 or (404) 614-1000





ABOUT UNITED WAY 211

United Way 211 is metro Atlanta’s free, 24-hour service that connects people to community resources simply by dialing 2-1-1. Trained, professional referral specialists help you locate human services and emergency financial assistance that may keep you on your feet while you are with out a job. In addition, you may access various volunteer opportunities in the thirteen counties of Metropolitan Atlanta that will not only allow you to help organizations that truly need assistance doing good work, but may give you experience and exposure that may help you secure another job.

When you call, you will be given contact numbers, hours of operation and other information about the services and resources you are seeking. Your call is free and confidential. There are also Spanish-speaking referral specialists are available. 2-1-1 also offers access to the AT&T language line and TDD services for those with special needs. Rotary callers or those outside the 2-1-1 calling area can reach the service by calling 404-614-1000.

The 211 database of more than 2,000 referral resources spans a wide breadth of services and also includes information about where to volunteer or donate goods and services. All our information is accessible by calling 2-1-1 or by visiting our website at www.unitedwayatlanta.org .

Examples of types of resources in the 211 database include:

- | | |
|--|--|
| Food | Child Care |
| Financial Assistance | Housing/Shelter |
| Medical Care/Health Services | Substance Abuse |
| Services for Seniors | Job Training/Career Development |
| Utility Assistance | Micro Enterprise-Business-Start-Up |
| Counseling | Clothing/Furniture |
| Education | Youth Programs/Summer Programs |
| Family/Domestic Violence
(Spousal or Child Abuse) | Services for People with Disabilities/Special
Needs |
| Rent/Mortgage Assistance | Holiday Toys/Food |

United Way 211 is a division of United Way of Metropolitan Atlanta. UWMA is how a community works together to make a real impact on the issues it cares about most. Employing its unique ability to connect citizens, business, government, school systems, neighborhoods and countless other associations – United Way of Metropolitan Atlanta is the unifying force that transforms individual concerns into focused and effective community action.





SECTION I:

“TIPS TO MANAGING...”

★ Stress and Feelings of Loss

COPING

The change that accompanies unemployment can be stressful and scary. Losing employment can temporarily affect your self-esteem and force you to make adjustments to your daily routine. For instance, if many of your friendships have been work related, you may experience an additional feeling of loss brought by the absence of regular daily work contacts, resulting in isolation.

Without your regular daily pattern, you may find yourself staying up later at night and having trouble rising to tackle an unfamiliar routine necessary to secure new employment. You may find it difficult to maintain this new regime while managing other temporary changes brought on by the loss of your job.

Regardless of how challenging, problematic, or frustrating your experience, make an effort to talk about it and reach out for help and support. Talk with others who have gone through a similar experience. Find family and friends who may be able to offer the support that you need. You may even wish to speak with a confidential service professional, participate in a support group on job loss, or begin to go to regular counseling to help you cope.

You can contact the **National Mental Health Association of Georgia** at **(404) 527-7175** or **(800)933-9896** <http://www.nmhag.org/common/content.asp> for assistance in locating appropriate services. More mental-health numbers and other related resources are located in the Appendix of this guide.

Mental health services include individual, marriage or family counseling, support group, substance abuse counseling, child and spouse abuse counseling, case management or crisis intervention. Participant run support groups are also available through church and other community centers.

★ Your Existing Financial Resources:

This section offers tips and resources that may help you to better manage your financial resources during your layoff. It will also offer suggestions that explain ways you may be able to negotiate payment of certain bills until you are able to pay in full. Finally, it offers some resources that may be able to provide a temporary “safety net” for you and your family until you are able to resume regular employment and/or replace your loss of income.

Cash Flow:

Your cash flow will certainly be affected by your lay-off. The degree to which you are affected will depend largely on:

1. Your available financial resources/the safety net, if any, that you can fall back on while seeking new employment (savings, assets that can produce quick cash if needed, assistance from families or friends or other)
2. Length of time between your lay-off and when you are able to secure employment that replaces your lost income
3. How well you are able to adjust your spending and monthly expenses until your regular income can be resumed

Developing A Financial Plan:

Managing your income carefully will provide you more confidence about your financial security. Early Planning is important and it will be helpful for you to start identifying your current expenses, including any regular loan payments immediately. Create a budget so you will be able to identify areas where adjustments to spending could be made to reduce your overall expenses until you are employed again.

--**A sample budget worksheet** is included in the Appendix of this guide to help you identify current and future spending patterns.

--**Consumer Credit Counseling Service**, a nonprofit community service agency, is also available to help you prepare a budget at no cost to you. Their phone number is (404) 527-7630 or (800) 251-CCCS (2227) or on the web at www.cccsatlanta.org.



★ Your Household Expenses

Negotiating Your Living Expenses: Consumer Credit Counseling Service, a non-profit organization, can work with you and review your financial situation, your credit history and offer tips on managing your finances. Most of their services are free and available at a variety of sites metro-wide and during day and evening hours. Their services are completely confidential. You can reach them at [404-527-7630](tel:404-527-7630).

Rent or Mortgage Payments: There are several things you can do now to help make your housing cost manageable:

- **Let your landlord know** about your situation immediately. Try to negotiate partial payments for a few months. The landlord may be willing to work with you. You may be able to do some maintenance work in place of a portion of your rental costs.
- **Look for less expensive housing.** Remember to include moving expenses, deposits and family adjustments as you calculate costs. Consider moving in with family or friends and sub-leasing if you can't break your lease. Consider getting a roommate or renting out a room in your apartment (if allowed under the lease).
- **Call your mortgage company** immediately to work out a payment plan. Some lenders may allow skipped payments or partial or interest-only payments for one to six months.
- **Check your escrow account.** If it contains more money than needed to pay property taxes, the bank or Mortgage Company must refund any excess beyond a two-month cushion.
- **If you miss three or fewer mortgage payments** and then return to work, ask your mortgage company if you can set up a "forbearance plan" whereby you can pay one and a half month's mortgage until you become current. Catch up on the principle first, and then catch up on the penalty charges. A lender can't foreclose over late charges.
- **If FHA, HUD, FMHA, or VA federally insures your mortgage**, call the insuring agency immediately to determine what options are available to you.
- **Contact your Homeowner's Association** immediately to work out a payment plan if you get behind with your dues. The Association can put a lien on your property or initiate foreclosure against you if your dues remain unpaid.
- **Check into mortgage default prevention programs** such as those offered by the Atlanta Urban League and DeKalb/Fulton Housing Counseling.

★ Your Household Expenses *(cont'd)*

- **You may also think about selling your house**, but there are many things to consider. You probably will not be able to sell the house quickly. Remember that rent may be higher than your existing mortgage and moving can be expensive. You may also be faced with a tax problem if there is any gain on the sale and you don't re-purchase a home within 24 months. Make sure to balance the potential gains against possible losses. If in doubt, ask CCCS to evaluate the decision.
- **If foreclosure appears imminent**, attempt to sell your house immediately, rent it out, or consider voluntarily giving the house back to the lender if you have little or no equity.

Utility Payments:

If you cannot pay your bills, call the utility company's customer service department. Don't wait until you receive a late or shut-off notice. You may be able to work out a payment plan or use their budget-billing plan. The numbers that follow may help you:

- Atlanta Gas Light Company (770) 994-1946 or www.atlantagaslight.com
- Georgia Power Company (404) 506-6526 or www.southernco.com
 - City of Atlanta Water Department (404) 658-6500

Lowering Utility Bills:

Lower your utility bills by using less electricity, gas and water. Turn off the lights and TV when not in use. Replace 100-watt light bulbs with 60-watt bulbs. Use washing machine and dryer only when you have a full load; use cold water and air-dry clothes when practical. Set the thermostat at 68 degrees in winter. Close vents in rooms you don't use. Use fans instead of air conditioners in the summer. Lower the thermostat on your hot water heater to 120 degrees. Call United Way 211 for organizations that might provide assistance in paying utility bills.

- (1) **Remove unnecessary features** from your phone. Have friends call you long-distance or make calls when rates are the lowest. Write letters instead of calling.
- (2) **Cancel your TV cable** premium channels and get basic service.
- (3) **Reduce on-line computer services**; cut back from unlimited use to minimal use to check e-mail. Consider using a free e-mail only provider or using the Internet at your local library of community center.

★ Lowering costs by conserving on food and entertainment:

Food: Ways to cut costs

- (1) **Plan all meals** including lunches. Shop only once a week. Buy store brands. Use coupons and shop at stores that accept double coupons.
 - (2) **Cut back on meat.** Eat more pasta, rice and beans. Use leftovers. Eliminate snack foods. Shop "day old" bread stores. Buy items on sale.
 - (3) **Use all food on hand.** Stop eating out. Prepare food at home. For fun, grill out or make your own pizza.
 - (4) **Consider visiting a food pantry,** apply for temporary food stamps or utilize any of the other food resources listed in the Appendix to this guide.
- The Hunger Hotline maintains a hotline for food pantry referrals. They can also assist you with questions on obtaining food stamps. The coalition's phone number is (404) 622-8299. Their hours are 9:30am to 4:30pm, Monday through Friday.
 - Feed The Hungry Foundation is an agency that provides food assistance. They deliver up to one week's supply of basic staple groceries on Saturdays. Feed The Hunger Foundation's phone number is (770) 980-1550, ext. 4. Their hours are 9:30am to 12:30pm, Monday through Thursday, serving the metro Atlanta area. Community churches also operate food pantries and may be able to assist you.

★ Entertainment and Gifts:

- (1) **Limit luxury expenses.** Cut back on things like going to the movies, renting videos, cable TV, CDs, sports, toys and other recreation. Have "pot luck" dinners with friends and have family "game nights" instead of *going out*.
- (2) **Use free sources of entertainment.** Get free movies, compact disks, tapes and books from your local library. Use the library's magazines and newspapers instead of buying them. Eliminate vacations and holiday trips.
- (3) **Stay away from malls.** This will help to reduce impulse buying and high cost items.
- (4) **Give personal "gift certificates."** Instead of spending a lot of money on expensive gifts, give personal gift certificates. For example certificates for baby-sitting, specially cooked dinners, a personal car washing, or cleaning the house are great ways of giving valuable yet inexpensive gifts.
- (5) **Have a yard sale** to make extra money and clear out unnecessary household items and outgrown clothing.

★ Moving:

- (1) Sometimes household expenses must be reduced by moving to another location. Before choosing this solution, research rental costs or home buying expenses elsewhere. Also, consider the following costs required each time you move
- (2) **Security Deposit** – The amount of money that the landlord asks for before you move into the apartment.
- (3) **Credit Check Charge** - Most landlords will check your credit before they will consider renting to you. Often times the potential renter is responsible for this fee.
- (4) **Cleaning Fee** – This fee is non-refundable. The purpose of this fee is to have the apartment cleaned by maintenance prior to your occupying the unit.
- (5) **Rental Amount** – Amount of money paid each month. These amounts may increase periodically. Amount varies from landlord to landlord.
- (6) **Late Charge Fee** – Most landlords will attach this fee onto the rental amount if rent is not paid by a certain date.
- (7) **Warrant** – This is issued if rental amount is not paid by a certain date. The tenant pays this. It means that eviction proceedings have started. If the rent is not paid before expiration date shown on the warrant, you will be physically evicted. (Not an actual fee but useful information)
- (8) **Lease** – Is the document you signed before you move into the apartment. Once you sign it, you are agreeing to its terms. (Also not a fee, but useful as well)
- (9) **Utilities** – A monthly bill usually not included in the rental amount. A deposit is needed to have utilities turned on. This cost varies.



★ Your Legal Rights:

People Who Owe Money Have Rights:

The Fair Debt Collection Practices Act establishes rules for debt collection. It is illegal for debt collectors to use harassment, false statements, or unfair practices.

If you have a complaint concerning the actions of a collection's agent or firm, contact the Federal Trade Commission (877) 382-4357, or FTC Headquarters, 6th and Pennsylvania Avenue, NW, Washington, DC 20580, (202) 326-2222 or on the web at www.ftc.gov.

For more information regarding your legal rights and responsibilities, contact Consumer Credit Counseling Service, your attorney or one of the legal advocacy services listed in this guide.

If a Lawsuit is Brought Against You. . .

If a lawsuit is brought against you, your wages and bank account may be seized and a lien placed on your current or future property. A creditor can receive up to 25% of your take-home income. Child support can take up to 50% and the IRS can leave you with \$100 per week. Only one creditor can garnish your wages at a time.

Refer to the Appendix of this guide for legal services that may be able to assist you.

Note: Unemployment, welfare, disability payments, Social Security and other public benefits are “**judgment proof**” and cannot be taken to satisfy a debt *unless* they are deposited into a checking or savings account. Writing a letter to a creditor may convince the creditor not to sue. A sample of a letter to a creditor is included in the Appendix of this guide under “Sample Forms and Documents.”



Different types of companies have different policies for handling delinquent accounts. Consider the following:

- **Services such as gas, electricity, water and telephone can be shut off.** They may require a reconnection fee and deposit to be started again. Car, house, health and life insurance policies may be canceled.
- **Late charges and interest charges may be added to your account.** These fees can significantly increase your debt. Accounts may be delinquent after 30 days of nonpayment. Late charges and declarations of delinquency may affect your credit report.
- **Don't stop communicating with your creditors.** If they are not satisfied, you could be turned over to a collection agency. If that happens, they may be less willing to work out a repayment plan with you and may add on collection fees. You're better off to work with your original creditor earlier if at all possible. If that is not possible, try to work proactively with the collections agency
- **Make at least minimum payments** to any outstanding credit cards, and then stop using them for the time being. Put your credit cards in a plastic jug of water and put it in your freezer!
- **If you need information** about your rights as a debtor or other consumer information, call or write:

Governor's Office of Consumer Affairs
2 Martin Luther King, Jr. Drive
Plaza Level, East Tower
Suite 356
Atlanta, GA 30334
(404) 651-8600 (inside Metro Atlanta)
(800) 869-1123 (only outside of Metro Atlanta)
<http://consumer.georgia.gov>



★ Your HealthCare Needs:

Healthcare Coverage: If you have lost your health coverage and you need medical care, consider speaking to your doctor or hospital about making a payment plan. Other ways to cover healthcare costs for you and your family include:

- (1) **County public health departments** provide a wide range of medical testing and screening for disease, free immunizations, free well-child care and evening neighborhood clinics. Please look under section 7 in the Appendix of this guide for a list of phone numbers of the metro counties health departments.
- (2) **Georgia Partnership for Caring** assists indigent Georgians in obtaining health-care services through volunteer health care providers. Their number is (800) 982-4723.
- (3) **PeachCare for Kids** 1-877- 427-3224/ 1 –877 4-GA-PEACH or www.peachcare.org, is a reduced fee healthcare insurance package for parents of children under 18. The program is available to children who are not eligible for Medicaid and whose families meet specific income guidelines.

A list of county health departments and dental care clinics is located in the Appendix of this guide.





SECTION II:

“WHERE TO TURN FOR...”

★ FINANCIAL ASSISTANCE:

Social Security Benefits

If you are 62-64 years old and have been laid off, you may be eligible for Social Security benefits. Call the Social Security Administration at (404) 331-4155 or 800 772 – 1213 on the web at www.ssa.gov for the Social Security office nearest you.

Temporary Assistance for Needy Families

The Temporary Assistance for Needy Families (TANF) program provides financial assistance to families with dependent children when divorce, separation, death, disability or unemployment deprives a child of the financial support of one or both parents. Families who receive TANF are automatically eligible for medical assistance and are usually eligible for food stamps.

Food Stamps

The Food Stamp program provides coupons that are used to buy food. The amount of coupons a family can receive depends on family size and income and expenses, like child care costs. Single individuals, families with children, and married couples without children may be eligible for food stamps.

Medicaid

A federal medical insurance program available to low-income individuals. Your local DFCS office can help you to determine whether you are eligible for this program.

In order to obtain TANF, food stamps, or Medicaid, contact your local **D**epartment of **F**amilies and **C**hildren **S**ervices

Veterans

If you or a member of your immediate family has served in the armed services, you may qualify for veteran's health benefits. Contact the Veterans Administrative Medical Center at (404) 321-6111 or on the web at www.va.gov for more information.

★ Unemployment Insurance

If you are unemployed through no fault of your own, you may be eligible for unemployment benefits.

It can take time to begin to receive any unemployment benefits for which you may be eligible. For this reason, you are encouraged to contact your local Dept. of Labor office as quickly as possible after you are laid off/unemployed.

When filing for unemployment benefits, be sure to bring the following information to any Field Service Office of the Georgia Department of Labor:

Separation notice or letter
Social Security card
Name and address of recent employer(s)

****Georgia Department of Labor:**

Atlanta-South Metro
2636-14 M.L. King, Jr. Drive, Atlanta, GA 30311
(404) 699-6900 or www.dol.state.ga.us
8am to 5:00pm Mon Wed Fri and 8:00 am to 1:00 pm Thu and Thu

Additional field service offices are operated throughout the metro area. For the location, phone number and hours of operation of the office nearest you, please look under section 1 in the Appendix of this guide.

Additional services: If you have lost your job due to a business closure or layoff, are facing a layoff, or have been out of work for a long period of time; additional services are available from the Georgia Department of Labor Field Services Office (FSO) to help you return to work. Refer to the section below, "Finding A New Job," for more details.

☆ A New Job

Job Search Services:

Many people begin looking for another job as soon as they become unemployed. The information in this section is designed to help you in your search for a job.

Georgia Department of Labor

If you have lost your job due to a business closure or layoff, are facing a layoff, or have been out of work for a long period of time, services are available from the Georgia Department of Labor Field Services Office (FSO) to help you return to work.

Services include:

- **Assessment and Employment Counseling** – They will help you identify your skills and aptitudes and how they may transfer to other occupational areas. Staff can discuss the possibility of changing occupations with or without retraining.
- **Job Search Workshop** – A 4-5 hour workshop to assist your work search. Topics include interviewing skills, skill identification, resume preparation and more.
- **Resource Center** – Each FSO has a job search library available to assist your job search with books, premier business/employment weeklies, tapes and monitors, personal computers, manual and computerized education and career development tools.
- **Labor Market Information** - Information that a FSO provides on employment opportunities in your area etc.
- **Job Development and Placement** – Trained staff will assist in your search for work through referrals to jobs.
- **Referral to Training** – FSO staff is able to refer interested applicants to appropriate local training and educational programs.

★ Out-of-Area Job Search

If you cannot find a job within 25 miles one-way (or the distance previously traveled to your job, whichever is greater) and seek employment outside that area, financial assistance may be available. Up to \$500 may be reimbursed for the cost of mileage, meals and lodging. You must visit a Georgia Department of Labor Field Services Office before going out of the area to search for work. Department staff approves an out-of-area job search. You must state your intention of conducting an out-of-area job search.

Relocation Assistance

If you have located a job outside your commuting area you may be eligible for relocation assistance. Visit a Georgia Department of Labor Field Services Office in person to discuss it.

Apply for out-of-area job search and relocation assistance before undertaking either of these activities. Failure to do so will result in request for reimbursement being denied.

★ Tips For Finding Employment

Job counseling - Many agencies will help you write a resume, improve your interviewing skills, or show you how to research jobs. Often, these services are free or at very low cost. *Call United Way 211 for agencies that provide these services.*

List your job skills and experience by reviewing your work history, education/training, interests, and talents (including any other activities such as volunteer work).

Develop a resume of your skills and work history.

Network during your job search. Talk to people you know - your friends, relatives, acquaintances. Your union or professional associates can be valuable resources.

Prepare for the interviewer. Dress appropriately for the interview, and be on time; well as eligibility requirements. Various nonprofit organizations have volunteers who may also be able to make or help make these repairs.

Volunteering in areas of interest can sometimes lead to employment. *Contact United Way 211 to find out about volunteer opportunities.*

Contact temporary employment agencies. Temporary jobs give you an opportunity to sharpen current skills or develop new ones.

Check the local newspapers and in trade/professional papers and journals. You will find many of these in your local library.

Use the local library; they have directories, newspapers, photocopiers, and possibly fax machines and personal computers. *You will need a fax machine.*
Refer to the Appendix of this guide for a list of agencies.

★ Housing

Public and Section 8 Housing

Each jurisdiction in the greater metro Atlanta area has a Housing Authority. The types of housing available through the Housing Authorities are public housing and Section 8 housing.

Public housing is generally more rapidly accessed, and is owned and managed by the Housing Authority. Availability of applications varies according to jurisdiction. You may call the Housing Authority of your city or county for current information.

When receiving a Section 8 certificate/voucher for scattered site facilities, the Housing Authority will subsidize fair market value rent, according to the individual's income. It is the responsibility of the certificate holder to locate their residence, although the Housing Authority offers some assistance in providing housing leads. Not all landlords will accept the Section 8 certificate/voucher. Availability of applications varies according to jurisdiction. You may call the Housing Authority of your city or county for current information.

Housing Emergency Assistance

Several agencies within the greater metro Atlanta area have funds available for emergency housing assistance, such as rent/mortgage, utilities (i.e., gas and electric). Please note most of these funds are not to be used for telephone and cable expenses. Each agency develops its own criteria for eligibility and amount available for the individual applicants.

Home Repair/Maintenance

Various low-interest loans and grants are available to homeowners for needed repair services, such as heating and roofing. Programs vary according to funds available as

SECTION III:

APPENDIX

RESOURCE LISTS

1. Counseling, Mental Health and Stress Management Resources:

County	Center	Phone	Service Hours
Butts	McIntosh Trail/Butts County Counseling Center After-hours emergency	(770) 358-5252 (770) 358-5252	8am-5pm, M-F
Cherokee	GA Highlands/Cherokee Center For Mental Health	(770) 479-0444	8am-noon, 24 hrs. 1am-5pm
Clayton	Clayton County Community Service Board After-hours emergency	(770) 991-7420 (770) 996-4357	8am-5pm, M-F
Cobb	Cobb/Douglas County Service Board 24-hour crisis line	(770) 422-0202	8am-5pm, M-F
DeKalb	DeKalb Community Service After-hours emergency	(404) 244-2222 (404) 892-4646	8:15am-5pm, M-F Crisis Line
Douglas	Cobb/Douglas Community Service Board 24-hour crisis line	(770) 422-0202	8am-5pm, M-F
Fayette	McIntosh Trail/Fayette Counseling Center After-hours emergency	(770) 358-8275 (770) 358-5252	8am-5pm, M-F
Fulton	Fulton County Department of MH 24-hour crisis line	(404) 762-4042 (866) 821-0465	SPOE Behavioral Link
Gwinnett	GRN Community Service Board <u>Newton County</u> <u>Rockdale County</u> , <u>Crisis intervention</u> <u>Lawrenceville</u>	(800) 241-3175 (770) 985-2494 (770) 962-5544	8:30am-5pm, M-F after hours ACCESS
Henry	Henry County Counseling After-hours emergency	(770) 898-7400 (770) 358-5252	8am-5pm, M-F
Paulding	Three Rivers Behavioral Health After-hours emergency	(678) 567-0024 (1-800) 493-1932	8am-7:45pm M 8am-5:00pm, T-F
Rockdale	Rockdale MH/MR/SA Services Crisis intervention	(770) 787-3977 (1-800) 755-2494	8am-5pm, M-F

★ Legal Services

The following agencies provide low-cost legal advice, counseling in civil and criminal matters to people who cannot afford an attorney and who meet eligibility requirements.

Atlanta Bar Association www.atlantabar.org (404) 521-0777

Matches clients with attorneys according to the type of legal problem and geographic area.

Atlanta Legal Aid Society www.law.emory.edu/pi/alas (404) 524-5811

151 Spring Street, NW, Atlanta, GA 30303-2097

Legal representation, advice and referrals for housing problems, foreclosure fraud, consumer disputes, family law matters, public benefits, nursing/boarding home complaints, AIDS Legal Project, projects for the homeless, mental health, and Hispanic outreach.

Atlanta Legal Aid Society for: Clayton County (404) 366-0586

1000 Main Street, Forest Park, GA 30296

Atlanta Legal Aid Society for: DeKalb, Gwinnett County Offices (404) 376-4545

180 Camden Hill Rd. Suite 250, Lawrenceville, GA 303045

Atlanta Legal Aid Society: Southside Office (404) 669-0233

1514 East Cleveland Avenue, SW, Suite 100, East Point, GA 30344

Cobb County Legal Aid (770) 528-2565

30 S. Park Square Marietta, GA 30060

Georgia Justice Project, Inc. www.gjp.org (404) 827-0027

438 Edgewood Avenue, NE, Atlanta, GA 30312

Legal representation to low-income people with pending criminal cases.

Georgia Legal Services Program (404) 206-5175

104 Marietta St. Suite 250, Atlanta, GA 30303

Legal services to low-income people in civil matters, welfare rights assistance, housing/employment discrimination assistance, landlord/tenant dispute resolution, and migrant and seasonal farm worker representation, serves the State of Georgia except the counties served by Atlanta Legal Aid. (Cobb, Clayton, DeKalb, Fulton and Gwinnett)

Justice Center of Atlanta www.justicecenter.org (404) 523-8236

976 Edgewood Avenue, NE, Atlanta, GA 30307

Dispute resolution through mediation.

Georgia Law Center on Homeless and Poverty (404) 681-0680

60 Walton Street, Suite 300, Atlanta, GA 30303

Free civil legal assistance/advocacy for homeless people, housing/education/employment discrimination assistance, public entitlements appeals, complaints, wage and hour disputes, identification replacement assistance, outreach to HIV infected homeless people.

★ Financial Assistance Resources

Department of Family and Children Services (DFACS)

Food stamps, TANF and other programs

Department of Family and Children Services (DFACS)

Food stamps, TANF and other programs

Butts	(770) 504-2200	Fayette ...	(770) 460-2555
Cherokee	(770) 720-3610	Fulton ...	(404) 206-6565
Clayton	(770) 473-2316	Gwinnett ...	(770) 995-2100
Cobb	(770) 528-5000	Henry ...	(770) 954-2014
Coweta	(770) 254-7234	Paulding ...	(770) 443-7810
DeKalb ...	(404) 370-5251	Rockdale	(770) 388-5025
Douglas	(770) 489-3000		

★ Job Search Resources:

Department of Labor Field Service Offices www.dol.state.ga.us

Atlanta-South Metro 2636-14 M.L. King, Jr. Drive, Atlanta, GA 30311	(404) 699-6900	8 am - 5 pm M W F 8 am-1 pm Tue Thu
Atlanta-North Metro 2943 N. Druid Hills Road, Atlanta, GA 30329	(404) 679-5200	8 am- 6:30pm M -Thu 8 am -4:30pm Fri 9am - noon Sat
Carroll County 1512 North HWY27, Carrollton, GA 30117	(770) 836-6681	8:00am to 5:00pm Mon - Fri
Clayton County 2450 Mt. Zion pkwy Ste 100, Atlanta, GA 30236	(678) 479-5886	8:00am to 4:30pm
Cobb County 465 Big Shanty Road, Marietta, GA 30066	(770) 528-6100	7:00am to 5:30pm Mon - Fri
DeKalb County 3879 Covington Highway, Decatur, GA 30032	(404) 298-3970	8:00am to 4:30pm Mon - Fri
Gwinnett County 2311 Beaver Ruin Rd. Norcross, GA 30071 Ste. 160	(770) 840-2200 M T Thu F Wed	7:30am to 4:30pm 8:00am to 4:30pm 8:00am to 6:00pm

If you live outside of Metro Atlanta area, check your local phone book for offices near you.

If you are 50 years of age or older, you may be eligible for employment and career training programs for older persons. Some of the agencies assisting older persons are as follows:

- **AARP**(404) 892-4446

SMALL BUSINESS DEVELOPMENT

(404) 688-9202	Center for Black Women's Wellness, Inc. www.cbww.org
(404) 589-4929	GA Minority Supplier Development Council www.gmsdc.org
(404) 688-4845	Georgia Center for Nonprofits www.nonprofitgeorgia.org
(404) 929-9998	Georgia Hispanic Chamber of Commerce www.gahcc.org
(404) 758-9502	Nonprofits for Nonprofits, Inc.
(404) 656-7061	Office of Secretary of State – First Stop Business Info Center www.sos.state.org
(404) 331-0121	Service Corps of Retired Executives (SCORE) www.scoreatlanta.org

5. RESOURCES FOR EMPLOYMENT AND TRAINING

American Association of Retired Persons (A.A.R.P.) www.aarp.org (404) 892-4446
Provides various services for individuals 55 and over, including training and placement

Senior Community Employment Program www.aarp.org (404) 609-9697
Service of A.A.R.P. helps with training and placement of workers 55 and over.

Atlanta Workforce Development Agency (404) 658-6141
Provides job training for youth with serious barriers to employment or entry into the labor force.

Georgia Center for Nonprofits www.nonprofitgeorgia.org (404) 688-4845
Provides information in *Opportunity NOC's*, a bi-monthly newsletter containing full- and part-time jobs in nonprofit agencies. Also lists jobs at Georgia State University and Georgia Tech, The Fundraisers Association, and C.A.R.E.

Georgia Department of Labor www.dol.state.ga.us (404) 656-3045
North Metro (404) 679-5200
South Metro (404) 699-6900
Provides information on D.O.L. locations, how to obtain unemployment insurance and how to file discrimination complaints.

GA State Small Business Development Center www.gasmallbiz.org (404) 362-4842
Free assistance with small business planning available to the general public.

Lutheran Ministries of Georgia (404) 875-0201
On-the-job training programs that helps people find full-time, permanent placement.

Metro Atlanta OIC (Opportunities Industrialization Center), Inc. (404) 522-6422
Provides marketable vocation training, on-the-job skill development, counseling and job assistance to community residents seeking employment.

Job hotlines

MARTA	(404) 848-5000 (JOBS) www.itsmarta.com	DEKALB	(404) 371-2332 www.co.dekalb.ga.us
IRS	(404) 338-7962 www.irs.gov	DOUGLAS	(770) 920-7363 www.co.douglas.ga.us
STATE OF GEORGIA	(404) 656-2724 www.thejobsite.com	FAYETTE	(770) 460-5730ext. 5409
CHEROKEE	(770) 704-5629 www.cherokeega.com	FULTON	(404) 730-5627 www.co.fulton.ga.us
CLAYTON	(770) 473-5800 www.co.clayton.ga.us	GWINNETT	(770) 822-7915 www.co.gwinnett.ga.us
COBB	(770) 528-2555 www.cobbcounty.org	HENRY	(770) 954-2413 www.co.henry.ga.us
		PAULDING	(770) 505-1361 www.paulding.gov
		ROCKDALE	(770) 929-4157 www.rockdalecounty.org

List of County Health Departments and Dental Care Clinics

Shown below are County Health Departments and low cost health clinics. Also look in your yellow pages under clinics or on the web at www.ph.dhr.state.ga.us

Butts	(770) 504-2230
Cherokee	(770) 345-7371
Clayton	(770) 961-1330
Cobb	(770) 514-2300
Coweta	(770) 254-7400
DeKalb	(404) 294-3762
Douglas	(770) 949-1970
Fayette	(770) 461-1178
Fulton	(404) 730-1211
Gwinnett	(770) 963-6136
Henry	(770) 954-2250
Paulding	(770) 443-7881
Rockdale	(770) 785-5936

Dental Care

Ben Massell Dental Clinic	▶ (404) 881-1858
Southside Healthcare	▶ (404) 688-1350
West End Medical Center	▶ (404) 752-1400
DeKalb College	▶ (770) 551-3106

Housing Authorities

The Atlanta Housing Authority www.atlantahousingauth.org	(404) 892-4700
Buford Housing Authority.....	(770) 945-5212
Carrollton Housing Authority.....	(770) 834-2046
College Park Housing Authority.....	(404) 559-2894
Conyers Housing Authority.....	(770) 483-9301
Dallas Housing Authority.....	(770) 445-3758
Decatur/DeKalb Housing Authority www.ddhainfo.org	(404) 377-0421
Douglas County Housing Authority.....	(770) 942-3121
East Point Housing Authority.....	(404) 768-0078
Fairburn/Palmetto/Union City Housing Authority.....	(770) 969-7221
Fulton County Housing Authority	(404) 730-8100
Jackson Housing Authority	(770) 775-5559
Lawrenceville Housing Authority	(770) 963-4900
Lithonia Housing Authority	(770) 482-6563
Marietta Housing Authority	(770) 419-3200
McDonough Housing Authority	(770) 957-4494
Norcross Housing Authority	(770) 448-3668
Roswell Housing Authority	(770) 993-6226

SAMPLE FORMS & DOCUMENTS

The Budget Worksheet (1)

**The
Solution:**

Step 1: The Spending Plan

Use the spending plan below to evaluate your financial situation. List your fixed monthly expenses and average the variable or flexible expenses in the column under "Current Spending." Subtract these expenses from your total family income. Is there a gap?

Step 2: Read the following pages for information and suggested steps to reduce the deficit and develop a new spending plan. Remember to concentrate on separating wants from needs and use your income to provide the necessities first.

TOTAL MONTHLY INCOME	TAKE HOME PAY	
Unemployment benefits		
Spouse's salary		
Part-time job		
Interest, dividends		
Social security, disability, child support, alimony, etc.		
Total income:		

MONTHLY EXPENSES	CURRENT SPENDING	PLANNED SPENDING
SHELTER		
Rent, mortgage, home equity loan, condo fees, insurance, property taxes		
Home and yard maintenance, alarm system		
Electricity, gas, water, garbage		
Telephone, mobile phone, pager		
FOOD		
Groceries, cleaning supplies, beverages, paper products		
Food away from home, lunch at work and school		
TRANSPORTATION		
Car payments, public transportation		
Gasoline, oil changes		
Repairs, maintenance		
OTHER BASIC EXPENSES		
Child care, child support		
School expenses, tuition, supplies, special lessons (music)		
Medical and dental payments, prescriptions		
Insurance: life, medical, renter's, home, auto		
Haircuts, personal care, laundry, dry cleaning		
Clothes, shoes, accessories		
Cable TV, newspaper, magazines, computer on-line charges		
Entertainment, sports, hobbies, tapes, CDs		
Club, health club, union dues, associations		
Personal expenses, tobacco, liquor, beer		
Contributions, charities, church donations		
Gifts, birthday, anniversaries, weddings, graduation, holidays		
Allowances, postage, checking account		
Vacations, family visits during holidays		
Pet care		
OTHER EXPENSES		
Credit cards, student loans, etc.		
Total expenses:		
Additional income needed (income – expenses):		

BUDGET WORKSHEET (2)

**The
Solution:**

The Creditor Action Plan

Once you have evaluated your finances and made necessary changes in spending, there may be money remaining to address obligations to creditors not listed in your budget. The form below may help you to determine if your spending plan will allow at least minimum payments to each account.

Creditor Action Plan							
Creditor	Account Number	Balance Owed	Monthly Payment	Due Date	Contact Person	Address	Phone
Credit Card American	XXXX-XXXX XXXX-XXXX	\$5000.	\$150	5 TH	Sam Jones	123 1 st Street Credit Town, USA	800-555-1212
Total:							

Sample Letter: A sample letter from a consumer experiencing financial hardship under special circumstances

Date

Name

Street Address

City, State, Zip

Re: Account Number

Dear Creditor:

Due to a (layoff, disability, financial crisis) my income has been reduced and, as a result, I am experiencing financial difficulty. I have analyzed my current financial situation to determine how to best allocate my drastically reduced resources and have made a strict budget for my expenses (with the help of CCCS or other agency, if appropriate to mention).

In order to meet my necessary living expenses and make creditor payments, I am asking each creditor to accept a reduced payment for the next (three, six) months. I would appreciate your cooperation in making the payment plan work. In place of the regular payment of (\$xx), I request that you accept payments of (\$xx) per month during this emergency. I will pay before the (xxth) of the month. I will add no further debt until my financial situation improves.

You can be sure that I will increase payments as soon as possible to bring my account current. If there are any changes in my situation, I will notify you immediately.

Sincerely,