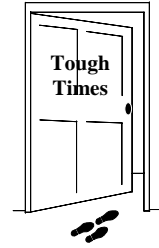


Getting Through Tough Times



Community Agencies That Can Help

GTTT-16

Several agencies in your community can be a source of help during tough times. This fact sheet describes many of these agencies and includes contact information.

Unemployment Compensation and Job Service Offices

While you were employed, your employer was probably contributing to the unemployment compensation program on your behalf. If there is a chance you're eligible for unemployment compensation, you can apply at your nearest Minnesota WorkForce Center, over the phone, and online. Their website can provide you with locations, phone numbers, and applications. <http://www.mnworkforcecenter.org/>

You will need to be able to list all the employers you have worked for during the last 18 months including their phone numbers and addresses. You will also need to take your Social Security card.

At the claims counter, you will receive help on how to file an initial claim. Expect to wait at least three weeks before receiving your first check. The payments are calculated from the first day you file, so filing promptly is to your advantage. However, there is a mandated waiting period of a week for first-time claims.

You may be eligible for TANF (Temporary Assistance for Needy Families) under the following circumstances:

- There is a delay between when you apply and the time your unemployment checks begin arriving.
- You are ineligible for unemployment benefits.
- Your benefits have run out.

TANF in Minnesota is known as the Minnesota Family Investment Program (MFIP). For more information, see: <http://www.dhs.state.mn.us/> and search for Minnesota Family Investment Program.

The Minnesota WorkForce Center provides listings of available jobs. They also provide information on the training and experience needed for different jobs. They can help you to determine the skills and aptitudes needed to succeed at the job of your choice. Their web site is: <http://www.mnwfc.org/>.

Employment Training

Learning new marketable skills may be your answer for increased income. Courses are available through local community colleges and other state and local institutions.

Displaced Homemaker programs are designed to prepare former full-time homemakers for employment. Local community colleges have more information on these programs. Some assistance for childcare and transportation costs may be available.

The federal government provides grants, work opportunities and low-interest loans to many students for education or training. The State of Minnesota also provides some financial assistance to eligible students. The financial aid office at each school or college can give you more information.

Workforce Investment Act

If you need help finding a job or getting training or work experience, a job-training program may be able to help you. The Workforce Investment Act provides Minnesotans with assistance in finding a job and obtaining training. For more information, see: <http://www.mnwfc.org/>.

Human and Social Service

Your county Department of Human Services may provide financial assistance and services as well as information on other community resources.

Several assistance programs, such as Food Stamps, Medical Assistance, and MFIP are coordinated through the Department of Human Services. Your financial resources and family income are used to determine if you are eligible. Their web site is: <http://www.dhs.state.mn.us/>.

While they process your application, your county Department of Human Services may refer you to other agencies for immediate help. In some counties you may be referred to a township official for general assistance.

Fuel Costs

Help with fuel costs may be available through the Energy Assistance project in your county. Contact your county Department of Human Services and local utility companies for information on how to apply. A helpful web site is: <http://www.commerce.state.mn.us>. When you get to the site, search for “energy assistance”.

Health Services

The county Department of Health provides information on free or low-cost preventive health services, such as blood pressure checks and other screening programs. Flu shots and other immunizations may also be available at a minimal cost.

Other health services vary from community to community. Your county or area Department of Health can tell you what is available. There may be clinics, health fairs and other services available free of charge or at a minimal cost.

Your preschool-aged children may be eligible for additional health services through other programs. The Supplemental Food Program for Women, Infants and Children (WIC) and the Head Start Project are two federal programs that closely monitor the health of eligible children. Minnesota’s Department of Health web site is: <http://www.health.state.mn.us/>.

Food

Emergency food supplies may be available at local food pantries. Some churches and community agencies provide free or low-cost meals. Your children may be eligible for reduced-price or free school lunches. Some schools also provide breakfasts. Contact the school office.

If you have children under age five, you may be eligible for WIC. This federal program provides nutrition counseling and food vouchers to parenting, pregnant and breast-feeding women with children under five. For more information, see: <http://www.health.state.mn.us/divs/fh/wic/wic.html>.

Clothing

Local thrift shops and garage sales are sources of low-cost clothing. Recycling clothing may be another option for your family.

Veterans’ Benefits

Veterans of U.S. military service and their dependents may be entitled to a variety of benefits from the federal government and the State of Minnesota including:

- Monthly pensions to surviving spouses and to dependent children of veterans who have died
- Monthly payments and/or tuition and books while attending school, receiving training or completing apprenticeships
- “Veterans’ points” added to examination scores when applying to enter state service and various special employment

Family Counseling Services

Getting through tough times can be stressful for all members of the family. During these periods of high stress, family members may have difficulty coping with day-to-day situations.

Sometimes things may get so difficult and out of control that you, or other family members, may need professional help. In every community, resources such as the family doctor, clergy, mental health professionals and support groups exist.

They can help you deal with extreme levels of stress and the physical and emotional trauma that often accompany them. The County Mental Health Services/Counseling Services provide services and information on what's available in your area.

Coping with the stress of tough times is discussed in two other fact sheets in this series, *Controlling Stress* and *Helping Children Cope*.

Financial Counseling

Managing the money you do have requires careful budgeting. Bank loan officers, utility company consumer service personnel, or mortgage companies can also help with planning for payment of specific debts.

Helpful Internet Resources

Resource Management for Daily Life

Highlights University of Minnesota Extension programs which provide trustworthy financial education for informed financial decisions.

(<http://www.extension.umn.edu/MoneyEveryDay/>)

Rural Minnesota Life

Provides information for Minnesotan rural families, including the other 16 Getting Through Tough Times fact sheets.

(www.ruralmn.umn.edu)

Getting Through Tough Times: Community Agencies That Can Help (GTTT-16)

Getting Through Tough Times is a 17-part series for individuals and families experiencing personal and/or financial crisis. Visit www.extension.umn.edu/moneyeveryday for more information on this and other personal resource management materials and trainings.

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Adapted with permission from *Getting Through Tough Times*, University of Illinois Extension and *Managing Between Jobs*, University of Wisconsin Extension by Sharon M. Danes, Professor and Family Economist, and Amy N. Van Guilder Dik, Administrative Fellow, Family Social Science Department, University of Minnesota. Information from *Managing Between Jobs: Deciding Which Bills to Pay First*, by Linda Boelter, Professor, Family Development Department, University of Wisconsin Extension, Oneida County, and adapted for Illinois by Charlotte Crawford and Lois E. Smith, Consumer and Family Economics Educators, University of Illinois Extension, 1999.

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Community Agencies That Can Help

Employment/Employment Training

Minnesota Department of Labor and Industry
<http://www.doli.state.mn.us/>

Minnesota Department of Health
<http://www.health.state.mn.us/>

Minnesota WorkForce Center
<http://www.mnwfc.org/>

Minnesota's Job Bank
<http://www.mnworks.org/>

Minnesota Jobs
<http://www.mn-jobs.com/>

America's Job Bank
<http://www.ajb.dni.us/>

Jobs Wizard
<http://www.jobswizard.com/>

Displaced Homemakers Programs
<http://www.lwpc.org/programs/dhprograms.html>

Minnesota Department of Veterans Affairs
<http://www.mdva.state.mn.us/>

Family/Financial Counseling Services

Banking/Financial Institutions (local)

County Mental Health Services (local)

Minnesota Attorney General Office 1-800-657-3787
<http://www.ag.state.mn.us/>

University of Minnesota Extension
<http://www.extension.umn.edu/>

YMCA - YWCA (local)

Minnesota Family Investment Program
<http://www.dhs.state.mn.us/>
(type in Minnesota Family Investment Program)

Fuel/Housing/Clothing

Low Income Home Energy Assistance Program
<http://www.acf.dhhs.gov/programs/liheap/>

Minnesota Energy Assistance Programs
<http://www.commerce.state.mn.us/>
(Type in Minnesota Energy Assistance Program)

American Red Cross (local)
<http://www.mn-redcross.org/CHAPTERS.HTM>

Salvation Army (local)
<http://www.usc.salvationarmy.org/>

Goodwill Industries (local)
<http://www.goodwill.org/>

Minnesota Housing Finance Agency
<http://www.mhfa.state.mn.us/>

Department of Housing and Urban Development
<http://www.hud.gov/local/index.cfm?state=mn>

Health/Human/Social Services

County Department of Health (local)
<http://www.health.state.mn.us/>

Emergency Food Pantries (local)

Minnesota Department of Human Services
<http://www.dhs.state.mn.us/>

Minnesota Department of Children, Families & Learning
<http://cfl.state.mn.us/index.html>

Minnesota Department of Human Rights
<http://www.humanrights.state.mn.us/>

Minnesota Help
<http://www.MinnesotaHelp.info>

First Call for Help Minnesota
<http://www.fcfh.org/>

Faith/religious communities (local)