

Tough Times Toolkit

For a comprehensive list of resources: www.unitedwaygc.org/toolsfortoughtimes

When Hard Times Hit: The loss of a job, diminished benefits, an unexpected health crisis, or foreclosure might have you looking for assistance. Knowing where to turn and how to take control of your situation can help reduce the impact on you and your family. Here are tips on where you can turn when times get tough, as well as some of the resources available through United Way of Greenville County and its partners.

2-1-1 Referral Line: 2-1-1 is available all day, every day. Every call is FREE and confidential. This assistance call line is staffed by counselors ready to assist you with almost any challenge—employment resources, financial planning, mental health referrals, substance abuse, heating bill assistance, state and federal assistance programs, education or credit issues, and more. Call United Way 211 by dialing 2-1-1 or visit www.unitedwaygc.org/get_help.php.

EXPLORE, EDUCATE, EMPOWER

1. Explore Your Options: A range of public benefits is available for individuals and families, including those who are working but having a tough time making ends meet. Although the process may seem intimidating, the benefits may provide immediate assistance and an opportunity to move toward financial stability. To find the benefits for which you qualify, visit:

Unemployment—Benefits

SC Department of Employment & Workforce

706 Pendleton St. Greenville, SC 29601
(864) 242-3531 www.dew.sc.gov

Begin by making realistic plans:

- Explore where you want to go/what you want to do.
- Consider your assets and liabilities and set goals.
- If needed, get more job training.
- Plan a step-by-step approach to achieve your objectives.
- Remember, finding a job is a full-time job.

Employment—Job Search/Training

SC Department of Employment & Workforce

706 Pendleton St. Greenville, SC 29601
(864) 242-3531 www.greenvillewib.com

County Square One-Stop

301 University Ridge Ste. 750 Greenville, SC 29601
(864) 467-7501 www.greenvillewib.com

McAlister Square One-Stop

225 S. Pleasantburg Dr. Ste. C-16 Greenville, SC 29607
(864) 467-8080 www.greenvillewib.com

Greenville Technical College (Quick Jobs with a Future)

Located at the Buck Mickel Center
216 S. Pleasantburg Dr. Greenville, SC 29607
(864) 250-8249 www.gvltec.edu/CCD

Goodwill Industries of Upstate/Midlands SC

115 Haywood Rd. Greenville, SC 29607
(864) 351-0100 www.goodwillsc.org

Greer Works

600 N. Main St. Unit D Greer, SC 29650
(864) 801-2039

Project Host - C.C. Pearce Community Culinary School

525 S. Academy St. Greenville, SC 29601
(864) 282-1994 www.projecthost.org

SHARE - LADDER Program

1200 Pendleton St. Greenville, SC 29611
(864) 269-0700 www.sharesc.org

United Ministries - Employment Readiness

606 Pendleton St. Greenville, SC 29601
(864) 232-6463 www.united-ministries.org

Urban League of the Upstate - Career Link

15 Regency Hill Dr. Greenville, SC 29607
(864) 244-3862 www.urbanleagueoftheupstate.org

Some agencies have online applications. Visit your local library for Internet access.

If you are a college alumnus, contact a local college career services office for additional guidance.

Health Care

Greenville Free Medical Clinic

600 Arlington Ave. Greenville, SC 29601
(864) 232-1470 www.greenvillefreeclinic.org

Taylor's Free Medical Clinic

400 W. Main St. Taylors, SC 29687
(864) 244-1134 www.taylor'sfmc.org

New Horizon Family Health Services

130 Mallard St. Greenville, SC 29601
(864) 233-1534 www.newhorizonfhs.org

New Horizon Family Dental Care

1 Memorial Medical Dr. Greenville, SC 29605
(864) 351-2400 www.newhorizonfhs.org

Visit www.dhhs.state.sc.us/InsideDHHS/Bureaus/BureauofEligibilityProcessing/phc.asp to learn more about State Children's Health Insurance Program (SCHIP), called the Partners for Healthy Children Program in SC.

Free Prescription Discount Cards for those without insurance may be found at:

County Square 301 University Ridge, Ste. 500

(Human Resources) Greenville, SC 29601
(864) 467-7150

Goodwill Job Connections (864) 351-0100

Greenville County Libraries (864) 242-5000

For more information call toll-free 1-877-321-2652 or visit www.caremark.com/naco.

Child Care Assistance

Child Care Resource & Referral

102 Edinburgh Court Greenville, SC 29607
(864) 467-4800 www.childcarehelpline.org
Email: childcare@unitedwaygc.org

Head Start - SHARE

652 Rutherford Rd. Greenville, SC 29609
(864) 233-4128 www.sharesc.org

Income Tax Preparation Assistance

Visit www.unitedwaygc.org or dial 2-1-1 for a list of free tax preparation sites in the Greenville area. Volunteer Income Tax Assistance (VITA) sites are open during tax season only.

2. Educate Yourself

Don't try to solve all your problems at once. Prioritize.

Manage Your Finances

Basic things you can do to get your finances in order:

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

Financial Counseling

CredAbility

1615 Wade Hampton Blvd. Ste. C Greenville, SC 29609
info@credability.org
www.credability.org
(800) 251-2227

Greenville County Human Relations Commission

(864) 467-7095; Call for appointment with counselor
www.greenvillecounty.org/Human_Relations

Foreclosure Prevention

1. Don't ignore the problem.
2. Contact your lender as soon as you realize that you have a problem.
3. Open and respond to all mail from your lender.
4. Know your mortgage rights.
5. Understand foreclosure prevention options.
6. Contact a HUD-approved housing counselor.
7. Prioritize your spending.
8. Use your assets. Demonstrate to your lender you are willing to make sacrifices to keep your home.
9. Avoid foreclosure prevention companies.
10. Don't lose your house to foreclosure recovery scams!

Visit www.dontborrowtrouble.com for advice on avoiding scams.

The Federal Reserve advises people seeking to modify their mortgage:

- Work only with HUD-approved nonprofit counselors (see www.hud.gov).
- Don't agree to pay a fee before you are provided with the promised service.
- Beware of people offering "guaranteed" results.
- Don't sign blank forms/documents you have not read.

To find FREE appropriate strategies for dealing with foreclosure and homeownership preservation, contact:

Housing Counseling

Greenville County Human Relations Commission

(864) 467-7095; Call for appointment with counselor
www.greenvillecounty.org/HumanRelations

Sunbelt Human Advancement Resources (SHARE)

(864) 269-0700
www.share-sc.org

Urban League of the Upstate

(864) 244-3862
www.urbanleagueoftheupstate.org

SC Legal Services

(864) 679-3232
www.sclegal.org (Call if sued or received summons.)

HOPE Hotline

(888) 995-4673
www.hopenow.com

Upstate Homeless Coalition of SC

(86) 241-0462
www.upstatehomeless.com

Emergency Services

Here are a few emergency services for basic needs like shelter, food, utilities, health care and legal assistance:

Foothills Family Services (864) 836-1100
Golden Strip Emergency Relief & Resource Agency (864) 688-2233
Greenville Area Interfaith Hospitality Network (GAIHN) (864) 271-3424
Greenville County Health Department (864) 282-4100
Greer Relief and Resources Agency (864) 848-5355
Project Host Soup Kitchen (864) 235-3403
(Sun-Fri 11am-12noon meal served)
Salvation Army (864) 235-4803
SC Legal Services (864) 679-3232
Sunbelt Human Advancement Resources (SHARE) (864) 269-0700
United Ministries (864) 232-6463
Urban League of the Upstate (864) 244-3862
Upstate Homeless Coalition (864) 241-0462

For a complete list of services in the Greenville area visit
www.unitedwaygc.org/toolsfortoughtimes or call United Way 2-1-1 by dialing 2-1-1.

3. Empower Yourself

Given the importance work plays in most peoples' lives, being unemployed may leave you with feelings of rejection, loneliness, depression, and anger. These feelings are a natural reaction to the stress you are under right now. Remember you aren't alone—most people who lose their jobs share your feelings. Talk to a family member, contact a place of worship or call a close friend. Counseling and supportive services are available to help you.

Mental Health Counseling

Mental Health America of Greenville County

CRISISline (open 24/7): (864) 271-8888
National Suicide Prevention Lifeline 1-800-273-TALK
www.mhagc.org

Compass of Carolina

(864) 467-3434 www.compassofcarolina.org

Piedmont Center for Mental Health Services

(864) 963-3421 www.pcmhs.org

Greenville Mental Health Center

(864) 241-1040 www.greenvillementalhealth.org

How will my family be affected?

One of the most important things you can do to ease the strain of unemployment is to share your feelings honestly and openly with your family. Good communication with family members and other close friends is a vital part of the emotional support you need right now.

Ease the strain you are feeling right now:

- Do things that you have been putting off, like household maintenance, car repairs, or a community class.
- Work off your anxiety through exercise.
- Take time to visit relatives and friends.
- Check your local newspaper, county web site, college, or library for a list of activities, many of which are free.

Volunteering

Volunteering is a particularly rewarding way to use your time, even for a short period. Check out Hands On Greenville: (864) 242-4224 www.handsongreenville.org.

For a comprehensive list of resources, visit www.unitedwaygc.org/toolsfortoughtimes

Tip to Remember: Before visiting any provider, call or see web site for hours, additional locations and required documents.