



# Tough Times Toolkit

For a comprehensive list of resources: [www.unitedwaygc.org/toolsfortoughtimes](http://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/211](http://www.unitedwaygc.org/211).

## 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 what benefits you qualify for, visit:

#### Unemployment—Benefits

##### SC Employment Security Commission

706 Pendleton St. Greenville, SC 29601  
(864) 242-3531 [www.sces.org](http://www.sces.org)

##### 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 objective.
- Remember, finding a job is a full-time job.

#### Employment—Job Search/Training

##### County Square One-Stop

301 University Ridge Ste. 750 Greenville, SC 29601  
(864) 467-7150 [www.greenvillewib.com/](http://www.greenvillewib.com/)

##### SC Employment Security Commission

706 Pendleton St. Greenville, SC 29601  
(864) 242-3531 [www.greenvilleescone-stop.org](http://www.greenvilleescone-stop.org)  
[www.greenvillewib.com/](http://www.greenvillewib.com/)

##### McAlister Square One-Stop

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

##### Greenville Tech (Quick Jobs with a Future)

Located at the Buck Mickel Center  
216 S. Pleasantburg Dr. Greenville, SC 29607  
(864) 250-8249 [www.gtmmc.com/](http://www.gtmmc.com/)

##### Goodwill Industries of Upstate/Midlands SC

115 Haywood Rd. Greenville, SC 29607  
(864) 351-0100 [www.goodwillsc.org](http://www.goodwillsc.org)

#### Employment—Job Search/Training (continued)

##### Project Host C.C. Pearce Culinary School

525 S. Academy St. Greenville, SC 29602  
(864) 282-1994 [www.projecthost.org](http://www.projecthost.org)

##### SHARE LADDER Program

1200 Pendleton St. Greenville, SC 29603  
(864) 269-0700

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

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

#### Health Care

##### Greenville Free Medical Clinic

600 Arlington Ave. Greenville, SC 29601  
(864) 232-1471

##### Taylor's Free Medical Clinic

400 W Main St. Taylors, SC 29687  
(864) 244-1134

##### New Horizon Family Health Services, Inc.

130 Mallard St. Greenville, SC 29601  
(864) 233-1534 [www.newhorizonfhs.org](http://www.newhorizonfhs.org)

##### New Horizon Family Dental Care

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

Visit: [www.schip-info.org](http://www.schip-info.org) to learn more about State Children's Health Insurance Program.

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](http://www.caremark.com/naco)

#### Child Care Assistance

##### Child Care Resource & Referral

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

##### Head Start-SHARE

652 Rutherford Rd. Greenville, SC 29609  
(864) 233-4128 [www.sharesc.org](http://www.sharesc.org)

#### Volunteer Income Tax Assistance

Visit [www.unitedwaygc.org](http://www.unitedwaygc.org) for a list of Free Tax Preparation sites in the Greenville area. 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

#### Compass of Carolina

1100 Rutherford Rd. Greenville, SC 29609  
(864) 467-3434 [www.compassofcarolina.org](http://www.compassofcarolina.org)

#### 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](http://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](http://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've not read.

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

### Housing Counseling

#### Human Relations Commission

(864) 467-7095; Call for appt. with counselor  
[www.greenvillecounty.org/Human\\_Relations](http://www.greenvillecounty.org/Human_Relations)

**SHARE** (864) 269-0700 [www.sharesc.org](http://www.sharesc.org)

**Urban League of the Upstate** (864) 244-3862  
[www.urbanleagueoftheupstate.org](http://www.urbanleagueoftheupstate.org)

**SC Legal Services** (864) 679-3232  
[www.scllegal.org](http://www.scllegal.org) (Call if sued or received summons.)

Call the "Hope Hotline" at (888) 995-4673 or click on [www.hopenow.com](http://www.hopenow.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

**GAIHN** (864) 271-3424

**Golden Strip Emergency Relief** (864) 688-2233

**Greer Relief** (864) 848-5355

**Project Host Soup Kitchen** (864) 235-3403  
(Sun-Fri 11am-12noon meal served)

**Salvation Army** (864) 235-4803

**SHARE** (864) 269-0700

**United Ministries** (864) 232-6463

**Urban League of the Upstate** (864) 244-3862

**Greenville County Health Department** (864) 282-4100

**SC Legal Services** (864) 679-3232

For a complete list of services in the Greenville area visit [www.unitedwaygc.org/toolsfortoughtimes](http://www.unitedwaygc.org/toolsfortoughtimes) or call United Way 211 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

Suicide Prevention Hotline 1-800-273-TALK

[www.mhagc.org](http://www.mhagc.org)

#### Compass of Carolina

1100 Rutherford Rd. Greenville, SC 29609

(864) 467-3434 [www.compassofcarolina.org](http://www.compassofcarolina.org)

#### Piedmont Center for Mental Health

(864) 963-3421 [www.pcmhs.org](http://www.pcmhs.org)

#### Greenville Mental Health Center

124 Mallard St. Greenville, SC 29601

(864) 241-1040 [www.greenvillementalhealth.org/](http://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 website, 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](http://www.handsongreenville.org).

For a comprehensive list of resources, visit [www.unitedwaygc.org/toolsfortoughtimes](http://www.unitedwaygc.org/toolsfortoughtimes).

**Tip to Remember:** Before visiting any agency, call or see website for hours, additional locations and required documents.