

F A

Financial Aid

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

**Default/Foreclosure/Credit Counseling:
Money Management International/ CCCS 888-845-5669**

Housing Homework

I've included and posted below the information pertaining to your options to avoid foreclosure. Here is what you need to do if you haven't already.

****Call your lender and speak with the Loss Mitigation Department (or Home Retention)

****Request a hardship packet/ workout package to complete. You will want to completely fill this out, and double check it. When you are ready to send in whether it's by mail or by fax, write your loan number, printed name, signature, and date on the bottom of every single page that they'll be receiving. Make sure there are no documents missing. Keep in mind, there may be deadlines for these items. Some of these documents may also need updating throughout the process.

The typical documents needed are:

Hardship affidavit: this is a letter explaining the reason for the default, the hardship (be exact), and what changes can be made. This should not only include changes that you may be able to make, but changes the lender may also be able to make. Use google.com for examples.

Budget: your budget should include all of your monthly expenses that you are paying at that time. The key to preparing your budget is to be realistic, be willing to reduce expenses where possible, and to try and balance it no matter your situation. Remember, the lender typically relies on this information to make the appropriate decision on your workout options.

Proof of income: This may include pay check stubs, award letters for disability or social security, divorce or child support decrees, profit-loss statements, and any other ways to authenticate your income. If you are uncertain on what to send, always call your lender for verification. Don't just send anything and don't just send anything. You do not want to be declined over a technicality like missing paperwork or start the process completely over again.

Proof of expenses: The lender will want to see your bank statements. Send every single page to the lender, even if it might be blank. Be sure to send and renew. Don't count on being asked. So make sure you do the asking.

Tax returns: You will most likely need to send at least two years of tax returns to your mortgage company. They will generally let you know what years, but ask if there is any doubt. If you don't have them, call the lender for other substitutes or options. There may not be any, so you can always request them from the IRS. Just plan ahead.

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4056-T form: This form gives the lender permission to collect your tax forms. This is important. Even though you have sent in your tax forms, you will still need to complete this. It isn't one or the other, its both of these items: 4056T form and tax returns.

****Ask to be considered for the applicable option and express your goal. Let them know what you are trying to do and what will help. Chances are that you will be speaking to different representatives during this process.

****Follow up! This is your responsibility even if the lender may say that they'll have someone call you. You will want to call your lender at least once a week (two weeks max). This call is to ensure that you are still being reviewed for an option, no foreclosure sale date is listed, and if any other documents are needed. You will want to ask these questions each time. Also, use these calls for the purposes of gathering information and answering questions you may have. There is no better person to ask than your lender.

Last but not least.... Please remember:

1. **Follow** up with your servicer. Prepare bank statements and pay stubs not older than 90 days. Complete all documents received from your servicer and return the completed forms as soon as possible.
2. **Review** your budget and prepare an updated version that accurately reflects your current situation.
3. **Be** prepared to update you servicer's documentation/package often and return it to them ASAP. Continue this process until a workout plan is approved.
4. **Contact** your servicer often and ensure that they have received all needed documentation and that it is current.
5. **It** is recommended that you contact your servicer at least once a week and or 5 days after sending in any new information.
6. **If** there are any changes in your situation (good or bad) notify your lender immediately.
7. ***Any specific information, documents or instructions the servicer noted or asked for during the conference call (may require more than one note).***

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If you received a letter that you were **denied** for **HAMP** as a result of **negative NPV**, please know the following:

- Servicer's denial notice is supposed to include an explanation that outlines the factors and values used to calculate the NPV.
- If they wish to dispute any *values* outlined in the letter they've received, the **Borrower(s) MUST** do so in writing within **THIRTY (30) CALENDAR DAYS** of date of notice and provide proof.

Simply put, the NPV is an estimated calculation that helps determine if a modification would be a potentially good or a bad investment. If the NPV is positive, they would be eligible for HAMP. If the NPV is negative, they would not be eligible for HAMP.

Examples of a "value" could be income or primary residence, but can vary greatly. (See definition of NPV <http://www.financialstability.gov/roadtostability/decoder.htm>)

Again, if you would like to dispute any information, you will need to do this ASAP, or within 30 calendar days of receiving the notice of denial for HAMP.

<http://www.financialstability.gov/roadtostability/index.html>

<http://www.financialstability.gov/roadtostability/hardesthitfund.html>

Workout Options

Repayment Plan: This would be a plan approved by your lender where extra payments are made to bring the loan up to date.

Best used when: Your hardship is expected to be short term in nature, and may even be over. You would also need to have the ability to make an increased payment for a short period of time

Special Forbearance: This is a written agreement between the borrower (you) and the lender to reduce or suspend monthly payments for a period of time to allow the borrower time to recover from a short term hardship. The lender will take the delinquent balance, divide it up over a specified period of time, and then this amount would be added to your monthly mortgage payment for that period of time. This would raise your monthly payment slightly. This would occur until the delinquent balance is paid. The payment would then return to the original payment. This, unfortunately, can cause a new hardship. Also see the HAUP (Home Affordable Unemployment Program) details if you are unemployed. This program works somewhat like a special forbearance also.

Best used when: Your hardship is expected to be short term in nature, or you know that you will be able to pay a particular amount on a specific future date and continue with your payments from that point forward.

Loan Modification: There are two types of loan modifications at this time: Home Affordable Modification Program (HAMP) and internal modifications. The first is the government program. Its goal is to bring your mortgage payment (including

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principal, interest, property taxes, and insurance) down to 31% of the gross monthly income. The second is also known as in-house modifications. These are modifications that the lenders or investors have available for homeowners. Generally, a lender will see if you are eligible for the HAMP program and if you are not, then they may see if you are eligible for any internal programs. A loan modification can be done in three ways. These ways can be used by themselves or in combination.

Capitalization of delinquent payments: This is where the past due amount gets added back into the principal balance and then a new payment is calculated based on the remaining terms of the loan. This is only to bring the loan back to current and usually results in a higher payment if used alone.

Revision of terms: This is extending the terms of the loan to thin out the payments.

Interest rate reduction: This is reducing the interest rate to a more current market rate.

Best used when: You can afford a reasonable payment that is less than your current payment and/or you don't have enough cash to bring your loan current.

Partial Claim: This is for FHA loans only. This is an interest free loan from HUD that pays your lender your past due amount. It allows your loan to return to current. Payments to HUD are not made until the mortgage is no longer owed. The mortgage payment still remains the same.

Best used when: You have an FHA loan that is past due. You can also afford your regular monthly payments, but cannot afford to make extra payments

Quick Sale: The quick sale is where you would have equity in the home. The borrower and the lender agree to sell the home at a discounted price within 30 days. During this time the lender will stop any foreclosure processes. Once you come up with an asking price, every week the home does not sell, you would reduce the asking price by \$10,000.00. If this option is not successful, then you would consider the next option.

Short Sale: The short sale also has to be approved by the lender. In a short sale, you want to make sure that you retain the assistance of a realtor that specializes in a Short Sale. During a short sale, the home sells for less than what is owed. The difference between the sale of the home and the mortgage still owed may be the borrower's responsibility. In some cases, a mortgage lender may also forgive this amount. However, there may be tax implications as well depending on tax laws.

Best used when: You cannot make any payment but want to avoid foreclosure.

Assumption: This allows the title to be transferred to a credit-qualified buyer, even if your loan is non-assumable.

Best used when: You cannot make any payment but want to avoid foreclosure.

Deed-in-lieu: This must be approved by the lender. The deed-in-lieu of foreclosure is a worst case scenario... when all attempts to save the home have failed including the

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quick sale/short sale. Basically, you just go to the lender and sign the deed back to the lender and walk away. This will allow the lender to save on the expense and time needed for a foreclosure. In some instances, the lender may provide a cash incentive to the homeowner to assist with relocation costs. It is used as an incentive to keep the home in good condition or as-is. Your lender may also participate in HAFA (Home Affordable Foreclosure Alternatives). More information on HAFA can be found on the Making Home Affordable website.

Best used when: All options have been exhausted. A payment cannot be made and you want to avoid foreclosure.

Ways to Save

AZ Community Action Programs (CAPs)

Community Action Programs and Agencies located throughout Arizona provide a variety of assistance services. Community Action

Agencies/Programs are administered through counties, cities, councils of government, and private non-profit organizations. Some of the services they may provide are:

- **Emergency Assistance**
- **Utility Assistance**
- **Utility & Telephone Discount Programs**
- **Rental/Mortgage Assistance**
- **Housing Repair, Rehabilitation & Weatherization**
- **Food Boxes & Other Food & Nutrition Programs**
- **Case Management**
- **Advocacy and Referral**
- **Head Start**
- **Self-Help Housing**
- **Homeless Services**

Apache County

Northern Arizona Council of Governments (NACOG)
119 E Aspen Ave
Flagstaff, AZ 86001
928-774-1895

Cochise County

Southeastern Arizona Community Action Program (SEACAP)
Administrative Office
283 W 5th St
Safford, AZ 85546
928-428-2872
SEACAP Office
1326 W Hwy 92, #11
Bisbee, AZ 85603
520-432-5401
SEACAP Office
300 W Stewart
Willcox, AZ 85643
520-384-3120

Coconino County

Coconino County Community Services Department (CCCSD)
2625 N King St
Flagstaff, AZ 86004
928-522-7979
Community Services Department
850 W Grant
Williams, AZ 86046
928-635-2628
Community Services Department
467 Vista Ave
Page, AZ 86040
928-645-3105

Gila County

Gila County Community Services Division, Suite 200
5515 S Apache Ave
Globe, AZ 85501
928-425-7631
Gila County Community Action Program
107 W Frontier, Suite C
Payson, AZ 85541

928-474-1759

Graham County

Southeastern Arizona Community Action Program (SEACAP)
Administrative Office
283 W 5th St
Safford, AZ 85546
928-428-2872

Greenlee County

Southeastern Arizona Community Action Program (SEACAP)
Administrative Office
283 W 5th St
Safford, AZ 85546
928-428-2872
SEACAP Office
255 Shannon Hill
(open first Saturday monthly)
Clifton, AZ 85533
928-865-3214

La Paz County

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Western Arizona Council of Governments
(WACOG)
224 S 3rd Ave
Yuma, AZ 85364
928-782-1886
WACOG CAP Office
1713 Kofa, Suite D
Parker, AZ 85344
928-669-9466

Maricopa County

City of Phoenix Residents:

City of Phoenix
Human Services Department
Community Services
200 W Washington, 17th Floor
Phoenix, AZ 85003
602-262-4520
Central Phoenix Family Services
1250 S 7th Ave
Phoenix, AZ 85007
602-534-1250
Travis L Williams Family Services
4732 S Central
Phoenix, AZ 85040
602-534-4732
Sunnyslope Family Services
Center
914 W Hatcher
Phoenix, AZ 85021
602-495-5229
John F Long Family Services
Center
3454 N 51st Ave
Phoenix, AZ 85031
602-262-6510

City of Mesa Residents:

A New Leaf (formerly MesaCAN)
635 E Broadway Rd
Mesa, AZ 85204
480-833-9200

Residents in all other areas of Maricopa County:

Maricopa County
Human Services Department
234 N Central, 3rd Floor
Phoenix, AZ 85004
602-506-5911
Avondale Community Action
Program
1007 South Third St
Avondale, AZ 85323
623-333-2700
Buckeye Community Action
Program
106 N 5th St

Buckeye, AZ 85326
623-349-6615
Chandler Community Action
Program
650 N Arizona Ave
Chandler, AZ 85225
480-963-4321

Arizona Community Action Association

El Mirage Community Action
Program
14010 N El Mirage Rd
El Mirage, AZ 85335
623-937-0500
Gila Bend Community Action
Program
202 N Euclid
Gila Bend, AZ 85337
602-252-3186
928-683-2244
Gilbert Community Action
Program
1140 N Gilbert #109
Gilbert, AZ 85234
480-892-5331
Glendale Community Action
Program
5850 W Glendale Ave
Glendale, AZ 85301
623-930-2854
Guadalupe Community Action
Program
9241 S Avenida del Yaqui
Guadalupe, AZ 85283
480-730-3093
Peoria Community Action
Program
8335 W Jefferson
Peoria, AZ 85345
623-979-3911
Scottsdale Community Action
Program
7375 E 2nd St
Scottsdale, AZ 85251
480-312-2323
Tempe Community Action
Agency
2150 E Orange
Tempe, AZ 85281
480-350-5880
Tolleson Community Action
Program
9555 W Van Buren St
Tolleson, AZ 85353

623-936-1407
Wickenburg Community Action
Program
255 N Washington
Wickenburg, AZ 85390
928-684-7894

Mohave County

Western Arizona Council of Governments
(WACOG)
224 S 3rd Ave
Yuma, AZ 85364
928-782-1886
WACOG CAP Office
208 N 4th St
Kingman, AZ 86401
928-753-6247

Navajo County

Northern Arizona Council of Governments (NACOG)
119 E Aspen Ave
Flagstaff, AZ 86001
928-774-1895

Pima County

Pima County Community Action
Agency
2797 E Ajo Way
Tucson, AZ 85713
520-243-6700

Pinal County

Community Action Human
Resources
Agency (CAHRA)
311 N Main St
Eloy, AZ 85231
520-466-1112
1-877-472-2472

Santa Cruz County

Southeastern Arizona
Community Action
Program (SEACAP)
Administrative Office
283 W 5th St
Safford, AZ 85546
928-428-2872
SEACAP Office
490 N Chenoweth Ave
Nogales, AZ 85621
520-287-5066

Yavapai County

Northern Arizona Council of Governments (NACOG)
119 E Aspen Ave
Flagstaff, AZ 86001
928-774-1895

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NACOG Office
221 N Marina St #201
Prescott, AZ 86302
928-778-1422

Yuma County
Western Arizona Council of
Governments
(WACOG)

224 S 3rd Ave
Yuma, AZ 85364
928-782-1886

A/ B

AZ Emergency Assistance:

AZShelter

CONTACS (referrals) 602-263-8900
Community Information & Referral 602-263-8856
Child Crisis Center (for children) 480-969-2308
Value Options (24 hr. Crisis Line) 800-631-1314
Prehab (DV/Fam.shelter/Counseling) 480-835-5555
La Mesita Family Shelter 480-834-8723
Central AZ Shelter Service (adults only) 602-256-6945
Salvation Army Family Shelter 602-267-4130
United Methodist Outreach (fam. Shelter) 602-275-7852
TLC (halfway house for men) 480-461-3136

AZ Rent/Utility/Food/Etc.Community Action Programs (CAP)

Mesa CAN 480-833-9200
Tempe CAP 480-350-5880
Phoenix CAP 602-262-4520
Scottsdale Vista Del Camino 480-312-2323
Chandler CAP 480-963-4321
Guadalupe CAP 480-730-3093
Gilbert CAP 480-892-5331
Apache Junction (CAHRA) 877-472-2472
Catholic Charities 480-964-8771
Chicanos Por La Causa 602-257-0700
Salvation Army 480-833-8322
St. Vincent De Paul 480-969-9166
United Food Bank 480-926-4897
DES Utility Assistance 602-542-6600
Valley Christian Centers 602-258-5163
Lutheran Social Ministries 480-654-4539
Maricopa County Transportation Services 480-833-4629
Mission of Mercy (Health care/no \$) 480-833-8987
Value Options (Counseling/Health) 800-564-5465
Substance Abuse Hotline.....1-800-662-4357

AZ Transitional Housing:

Save the Family 480-898-0228
Homeward Bound 602-263-7654
Labors Community Service 602-263-5741
Ozanam Manor (disabled ages 18-49) 602-495-3050

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House of Refuge-East 480-988-9242
YWCA (Women w/children only) 602-258-0990
EVMC (men) 480-610-6722

Domestic Violence Shelters:

AZ Coalition Against D. V. 800-799-7233
CONTACTS Hotline 602-263-8900
PreHab 480-733-3050
Autumn House 480-835-5555
My Sisters Place (Chandler) 480-821-1024
Chrysallis 480-481-0402

Home Repair:

Mesa Housing Services 480-644-3208
Mesa CAN 480-833-9200
Tempe Housing Services 480-350-8950
Phx. Neighborhood Services 602-495-0700
Foundation for Senior Living 480-784-1900

Tenant Legal Assistance:

AZ Tenants Association 602-257-8987
City of PHX Landlord & Tenant 602-262-7210
AZ Tenant Advocate 480-557-8905
Community Legal Svcs. (attorney) 602-258-3434
Community Legal Services (Mesa) 480-833-1442
Tenants' Rights Helpline 480-385-5056
Maricopa County Bar Assoc.(attorney \$35) 602-257-4434

AZ Homeownership Counseling:

Housing Our Communities 480-649-1335
CHRB (Down-Payment Assistance) 602-631-9780
Neighborhood Housing Services 602-258-1659
Acorn Housing Corporation 602-253-1111
Chicanos Por La Causa 602-253-0838
Phoenix Revitalization Corpor. 602-253-6895
Area Agency on Aging (Reverse equity mrtg) 602-241-6169
HUD 800-569-4287

AZ Owner Occupied Rehab:

Mesa Housing Rehabilitation 480-644-3208
Tempe Housing Services 480-350-8372
City of Phoenix 602-495-0700

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C

Cable TV: Reduce package/features to basic; Need versus want; shop around and compare; use discounts; use video rental instead; rent sometimes includes cable; Bundle; use free television shows online – watch on television by just purchasing an adapter

*****Referral Sources:**

www.hulu.com (database of free television shows)

www.pandora.com (free internet radio)

Car Insurance: Increase deductible to lower amount; bundle with other insurances; get insured with someone with good credit like a spouse or parent; ask about discounts like students, good driving, members of different organizations and seniors

Car maintenance: Use discounts; do it yourself-learn; maintain often so that major repairs are less frequent; use friends and family as resources/referrals

Child Care: Ask for family to help or cheap babysitter to save money; shop around for daycares; research recreation center programs; headstart; child care assistance state programs; offer to sit for another child if they'll sit for you!; Watch the children yourself and volunteer to watch others while doing so to earn money; research home day care centers

*****Referral Sources:**

www.childcare.gov (U.S. government child care information)

www.childcare.net (child care resources)

www.childcareaware.org (locate child care by zip code and other options)

SOUTHWEST HUMAN DEVELOPMENT

ID: 5826

Key Contact Information

PHONE NUMBER: **For more information or to enroll your child, call Southwest Head Start at (602) 468-3431 < CALL THIS NUMBER**

WEBSITE ADDRESS: http://www.swhd.org/head_start/preschool_head_start.php

General Organization Information

ORGANIZATION ADDRESS:

2850 North 24th Street

Phoenix, AZ 85008

(602) 266-5976 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.swhd.org>

Organization Overview Description

Provides low-income children with a high-quality preschool education. Health screenings, social services, and parent training are other important components. Also helps parents with child development, parenting and life skills.

**PHOENIX
DAY**

ID: 5825

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Key Contact Information

CONTACT PERSON: **Rosemary Cortez** at 602-254-4613 x101. < **ASK TO SPEAK WITH**

EMAIL ADDRESS: rcortez@phoenixday.org

PHONE NUMBER: **602-252-4911** < **CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.phoenixday.org/>

General Organization Information

ORGANIZATION ADDRESS:

115 East Tonto Street

Phoenix, AZ 85004

602-252-4911 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.phoenixday.org/>

Organization Overview Description

Offers subsidized childcare and early education programs, as well as free health screenings, referrals and meals.

Child/Spouse support: Pay on time; if facing a reduction in income, go back to court.; Try to come up with agreements with other person; If visitation or custody changes, go back to court for recalculation; Be sure to collect your own if entitled (CPS or DES may be able to help).

***Referral Sources:

www.alllaw.com (state child support calculator)

Churches/Charities: Donate time and skills instead of money; ask pastor for advice in regards to paying donations if concerned

***Referral Sources:

www.goodwill.com (donate items)

www.unitedway.com (donate time and skills)

Clothing:

Need versus Want; shop at thrift stores, yard sales, close outs, and secondhand stores; browse the clearance racks- especially for out of season clothing; do clothing exchanges with friends and family

***Referral Sources:

www.kidtokid.com (sell kids toys, baby equipment, and children clothes or buy second hand)

www.goodwill.com (donate items and/or buy items second hand)

www.platoscloset.com (sell kids and teen clothing items or buy second hand)

www.othermothers.com (sell clothes or buy second hand)

www.craigslist.com (sell items online)

www.ebay.com (sell items online)

www.amazon.com (sell items online)

www.classiccloseouts.com (close out sales)

www.buzzillions.com (free consumer reviews)

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www.freeshipping.org (information on sites that give free shipping)

College Tuition: Student Loans and Grants; speak with financial aid; deferred payments/ payment plans; fill out a FAFSA; ask about tuition reimbursement; work for the school for discounts; military- GI bill; ask about funding programs- for teachers and etc; get sponsored; ask for donations; Go to community college first; Compare costs; Scholarships; when printing, use draft quality to use less ink

*****Referral Sources:**

www.ed.gov or **800-433-3243** (US Department of Education – financial aid)

www.student-loan-default.com (defaulted loan information)

www.studentloanborrowerassistance.org (information on student loan forgiveness)

www.finaid.org/otheraid/tax.phtml (student loan help)

www.studentaid.ed.gov/students/attachments/siteresources/LoanForgiveness4.pdf (student loan forgiveness)

www.collegescholarships.org (scholarship search engine)

www.fastweb.com (scholarship search engine)

www.bookrenter.com (save up to 75% on renting text books)

www.chegg.com (save up to 75% on renting text books)

www.textbooks.com (save up to 75% on buy books)

www.valorebooks.com (save up to 75% on textbooks)

www.collegeboard.com (information on CLEP tests – test for college credits)

www.cofu.edu (students work on campus to eliminate tuition)

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D

Debt (Those with): Stop using credit; go through a credit counseling session through a Better Business Bureau approved agency; speak to the creditors about lowering the interest rates; do a balance transfer; borrow or sell against assets; enter into a debt management program; avoid debt settlement companies; seek legal advice in regards to bankruptcy; research reverse mortgages (62 and older); increase the income; pay more than the minimum; rebuild credit; work out payment arrangements; go to financial workshops in your area

*****Referral Sources:**

www.moneymanagement.org (credit and housing counseling)
www.bankrate.com (compare rates between different banks, read financial articles)
www.annualcreditreport.com or 1-877-322-8228 (pull your credit reports once every 12 months for free)
www.myfico.com/mmi (FICO score watch credit protection discount)
www.crediteducation.org (education regarding credit)
www.101waystosavemoney.com (article about saving money)
www.bklawyers.org (legal advice for bankruptcy)
www.usattorneylegalservices.com (legal advice for bankruptcy)
www.lawhelp.org (legal advice)
www.abanet.org (legal advice)
877-438-4338 (Identity Theft Hotline)
www.equifax.com or 800-685-1111 (Equifax Credit Bureau)
www.experian.com or 888-397-3742 (Experian Credit Bureau)
www.transunion.com or 800-888-4213 (TransUnion Credit Bureau)
www.ftc.gov (Federal Trade Commission– Fair Debt Collection Practices Act)

Disabled: Student loan forgiveness; apply for social security disability; make sure any disability insurance is paying out; housing grants for disabled

*****Referral Sources:**

www.ProjectGenesis.us (programs for people with special needs)
www.usgovinfo.about.com/weekly/aa110702a.htm (article about HUD grant for disabled renters)
www.ssa.gov/disability/ (federal site for social security disability)
www.disability.gov (info on programs, laws, and benefits)
ABIL (Advocacy, home modifications & info) 602-256-2245
AZ Foundation for the Handicapped 602-956-0400
DES Rehab Services 602-266-6752
Goodwill Industries of AZ 602-254-2222

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E/ F

Elderly:

discounts; look into getting a reverse mortgage; use pensions, 401k, or social security; apply for assistance through senior citizen benefit programs; seek legal advice in regards to judgment proofing

*****Referral Sources:**

www.benefitscheckup.org (online questionnaire for possible benefits)

www.aarp.org (organization that provides information to age 50 and over)

www.n4a.org (Area Agency on Aging – provides resources and support services for older Americans)

www.reversemortgage.com (reverse mortgage information)

www.eldercare.gov (information for senior citizens)

1-800-477-2669 (prescription assistance for seniors)

Foundation for Senior Living 602-285-1800

Agency on Aging & Senior Helpline 602-264-4357

Mesa Senior Services 480-962-5612

East Valley Senior Services 480-964-9014

AZ Senior Citizen Law Project (legal sv.) 602-252-6710

Greenfield Assisted Living 480-649-3911

Silver Crest 480-649-9117

Centennial Village 480-833-6036

Ozanam Manor (elderly) 602-495-3050

AARP TAX ASSISTANCE - PHOENIX

ID: 5858

Key Contact Information

EMAIL ADDRESS: goelet.beuf.sc@phoenix.gov

PHONE NUMBER: **602-534-9740** < **CALL THIS NUMBER**

WEBSITE ADDRESS:

<http://www.phoenix.gov/srcntrs/cntrgoel.html>

General Organization Information

ORGANIZATION ADDRESS:

3435 W Pinnacle Peak Rd

Phoenix, AZ 85027

602-534-9740 / 602-534-9748 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE:

<http://www.phoenix.gov/srcntrs/cntrgoel.html>

Organization Overview Description

A representative from AARP assist seniors with filing their federal income tax forms from Jan-Apr.

Electricity:

Research a budget plan; ask about rebates or tax credits; lower your thermostat or raise to lower seasonal costs and when not home; use on and off peak times as reference for cheaper usage; use energy saving light

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

bulbs; turn off/unplug appliances when not in use; change air filters often for more effective use; don't always use the maximum light source – unscrew a few light bulbs if possible.

***Referral Sources:

www.liheap.ncat.org (low income heating & energy assistance program)
<http://www.americascheapestfamily.com/tips/type/cooking/save-cooking>
(energy saving tip)

SOCIETY OF ST. VINCENT DE PAUL - PHOENIX

ID: 5837

Key Contact Information

EMAIL ADDRESS: Zap-CR@svdp-phx-az.org

PHONE NUMBER: **602-266-HOPE (4673) < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.stvincentdepaul.net/PS-NeighborhoodAssistance-ConfCharity.htm>

General Organization Information

ORGANIZATION ADDRESS:

420 W Watkins Rd

Phoenix, AZ 85002

602-266-HOPE (4673) < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: www.stvincentdepaul.net

Organization Overview Description

Provides utility assistance to those in need. Call/visit website for parish nearest you.

MARICOPA COUNTY

HUMAN SERVICES

ID: 5836

CITY OF PHOENIX HUMAN
SERVICES DEPARTMENT -
TRAVIS L WILLIAMS FAMILY
SERVICES CENTER

ID: 5834

Key Contact Information

EMAIL ADDRESS: Phyllis.Crawford@phoenix.gov

PHONE NUMBER: **602-534-4732 / 866-882-1778 < CALL THIS NUMBER**

WEBSITE ADDRESS:

www.phoenix.gov/CITZASST/famtlw.html

General Organization Information

ORGANIZATION ADDRESS:

4732 S Central Ave

Phoenix, AZ 85040

602-534-4732 / 866-882-1778 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE:

<http://www.phoenix.gov/CITZASST/famtlw.html>

Organization Overview Description

Services may include information and referral, emergency financial assistance for eligible clients experiencing a crisis with utilities.

CITY OF PHOENIX: HOME REPAIR PROGRAM

ID: 5839

Key Contact Information

PHONE NUMBER: (602) 495-0700 < **CALL THIS NUMBER**

WEBSITE ADDRESS: <http://phoenix.gov/nsd/hmrep.html>

General Organization Information

ORGANIZATION ADDRESS:

Phoenix City Hall, 4th Floor 200 W. Washington St.

Phoenix, AZ 85003

(602) 495-0700 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://phoenix.gov>

Organization Overview Description

Provides grants of up to \$5,000 to address substandard conditions posing a serious threat to the health, safety, and welfare of the household and affecting the immediate livability of the home. Examples of emergencies that may be covered under the program are: Lack of running water or heating/cooling, Exposed/hazardous electrical wiring, Defective sewage system. Assistance is granted based on priority and the eligibility of the emergency. Eligibility will be determined after a diagnostic evaluation is conducted by a rehabilitation specialist and/or licensed contractor

CITY OF PHOENIX: WEATHERIZATION ASSISTANCE PROGRAM

ID: 5835

Key Contact Information

PHONE NUMBER: (602) 495-0700 < **CALL THIS NUMBER**

WEBSITE ADDRESS: <http://phoenix.gov/nsd/weagr.html>

General Organization Information

ORGANIZATION ADDRESS:

Phoenix City Hall, 4th Floor 200 W. Washington St.

Phoenix, AZ 85003

(602) 495-0700 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://phoenix.gov>

Organization Overview Description

Offers a one-time grant to homeowners and renters. This program provides for replacement of existing building components and improvements to reduce energy consumption. Examples of improvements under the Weatherization Assistance Program include: Repair/replacement of heating, and cooling systems, Insulation and duct sealing, and Weather-stripping and caulking.

Entertainment: Reduce frequency; family night with board games; potlucks!; afternoon matinees; when having a night out on the town, go early for early bird specials; research parks and recreation center; fundraisers; sponsors; check out local book stores for story telling for kids; visit city or state websites for their recommendations for cheap fun; join a local club; free crafts at some home improvement stores; free books online

***Referral Sources:

www.free-attractions.com (lists free things to do by state)

www.gutenberg.org (free ebooks online)

Expecting a child: Hand me downs; buy from yard sales; use cloth diapers; do it yourself baby food; breast feed as an alternative; apply for WIC; use designated

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

wash clothes as wipes; make your own wipes; reuse baby food jars for storage; buy items in gender neutral colors

***Referral Sources:

Book – First Meals by Annabel Karmel (explains the process and ideas of making your own baby food)

<http://www.americascheapestfamily.com/tips/type/babies/wipe-save>

(process to making your own wipes)

www.craigslist.com (buy used clothes or baby equipment)

www.kidtokid.com (buy used clothes or baby equipment)

Food Away From Home:

Buy from dollar menu; bring lunch from home; ask about specials; eat at home

***Referral Sources:

www.kidseatfree.com (discounts for meals for kids)

www.kidsmealdeals.com (discounts for meals for kids)

www.kidseatfreeplaces.com (discounts for meals for kids)

www.bestmealdeals.com (find the best meal deals)

www.dineoutcheap.com (find the best meal deals)

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

G

Gasoline: compare costs; carpool; run errands on regular routes; walk, bicycle, etc.; use public transportation- park & ride, monorail, subway, etc.; trade gas guzzling diesel truck for more efficient vehicle; shop at stores that offer gas discounts;

*****Referral Sources:**

www.gasbuddy.com (find affordable gas prices in your area)

www.fueleconomy.gov/feg/gasprices/states/index.shtml (gas rates for different cities – trip planning)

www.erideshare.com (carpool and ride sharing site)

www.carpoolconnect.com (search for a carpool matching your commute)

www.greyhound.com (bus - riding the bus may be cheaper than flying)

<http://www.fuelmeup.com> works for searching for cheap gas

<http://www.gasprices.net> works for searching for cheap gas

General Referrals: **Community Resource and Referral Line (United Way)**
www.unitedway.org or 800-892-2757

Community Action Directory
www.ncaf.org/linkcaas.htm

211 – Community assistance
www.211.org or Dial 211 on your phone

Government Benefit Finder
www.govbenefits.gov or 1-800-333-4636

Catholic Charities USA
www.catholiccharitiesusa.org or 703-549-1390

Crown Ministries
www.crown.org or 800-722-1976

United Way
www.unitedway.org or 800-892-2757

Tips on Reducing Costs
www.americascheapestfamily.com

Help with Glasses and Blind
www.lionsclubs.org

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

Groceries:

Use coupons; ad match; buy generic brands; get a membership with grocery store; buy in bulk; shop dollar store first; WIC program; food stamp program; buy manager special (food that is about to expire goes on sale); buy non-perishable food to avoid food going bad; ask about senior citizen discounts or discount days; angel food ministries; compare costs-bargain shop; shop at farmers markets or other food markets; soup kitchens; food banks; shop for discontinued items; visit church on assistance

***Referral Sources:

www.angelfoodministries.com or **877-366-3646** (buy food packages cheaper than grocery outlets)

www.thetreasurebox.org (discounted food online) (AZ/CA)

www.firstfoodbank.org/fvc_menu.html (AZ)

www.bountifulbaskets.org (AZ)

Add Match local grocery store ads at Wal-Mart (save \$ on Food and Non Food Items)

www.extension.iastate.edu/foodsavings/plan/foodspendingplan/ (family averages for grocery spending)

www.coupons.com (find coupons online to print out)

www.couponsense.com (find coupons online to print out)

www.redplum.com (find coupons online to print out)

www.mommysavesbig.com (find coupons online to print out)

www.couponmom.com (find coupons online to print out)

www.shortcuts.com (find which store has the better deals)

www.mygrocerydeals.com (shop the grocery circulars and find the good deals)

www.shopittome.com (finds sales for you)

www.fns.usda.gov (nutrition assistance programs)

www.seconddharvest.org (food bank locator)

www.thegrocerygame.com (find where they savings are at)

www.smartsources.com (find coupons online to print out)

www.southernshavers.com (find deals from many types of stores)

www.thethrifty mama.com (blog with **natural** and thrifty resources on the web)

www.heyitsfree.com (anything and everything that is free)

www.cheapcooking.com (find recipes that cost less)

www.E-bates.com (get money back from participating merchants)

www.feedingamerica.org or **800-771-2303** (food bank locator)

General Organization Information

ORGANIZATION ADDRESS:

1620 S. Broad Street

Monroe, GA 30655

(877) FOOD-MINISTRY (877) 366-3646 < **SECOND NUMBER TO TRY**

WEBSITE ADDRESS: <http://www.angelfoodministries.com>

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

General Organization Information

ORGANIZATION ADDRESS:

1620 S. Broad Street

Monroe , GA 30655

(877) FOOD-MINISTRY (877) 366-3646 < **SECOND NUMBER TO TRY**

FEEDING AMERICA

ID: 8134

Key Contact Information

PHONE NUMBER: (800) 777-2303 < **CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.feedingamerica.org>

General Organization Information

ORGANIZATION ADDRESS:

35 East Wacker Drive, Suite 200

Chicago, IL 60601

(800) 777-2303 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.feedingamerica.org>

Organization Overview Description

If you need food, Feeding American can help you locate emergency food assistance services in your community. Every food recipient is treated with dignity and respect. The call is free. The food is free.

FEDERAL SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (FORMERLY FOOD STAMPS) (SNAP)

ID: 8135

Key Contact Information

WEBSITE ADDRESS:

http://www.fns.usda.gov/fsp/applicant_recipients/10steps.htm

General Organization Information

ORGANIZATION ADDRESS:

Go to site for local office information

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ORGANIZATION WEBSITE:

http://www.fns.usda.gov/fsp/applicant_recipients/10steps.htm

Organization Overview Description

Using food stamps can help you fill your grocery bag. It's easy to find out if you're eligible and to apply.

Gym:

Compare and shop; Get only if you plan on using; bundle it with family plan; get rid of unnecessary features; check out parks and recreation centers; use apartment centers gym; employer/affiliation discounts

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

H

- Hair/Nails:** Go to beauty colleges; Need versus want; reduce frequency; use coupons and discounts; punch cards!; do it yourself or someone else
- Heating Gas/Oil:** Compare prices; wear more layers of clothing; curtains warm rooms; make the home airtight
- ***Referral Sources:**
www.liheap.ncat.org (low income heating and energy assistance program)
- HOA/condo fees:** Get on the HOA committee to speak on reducing HOA fees
- Holidays:** Skills as gifts- baked goods, carpentry, etc; home made cards; for younger kids, use dollar store; older kids, gift cards; and shop off season and early for close out bargains; use savings instead of credit cards; offer to clean up after a birthday party or holiday, but keep the bags and tissue paper or bows; do a secret santa – where each person picks on person to buy a gift for so everyone saves; use newspaper or brown paper to wrap gifts
- ***Referral Sources:**
www.regiftable.com (Rules for re-gifting along with ideas)
www.angeltree.org (provides gifts to those with parents that are inmates)
www.salvationarmyusa.org (provides gifts to those in financial need or hardships)
- Home Maintenance:** Reduce frequency; pay local neighbor boy for yard work; do it yourself/ use books; shop around; take classes at home depot for routine maintenance; trade skills; buy from the discount shelf at home improvement shelves
- ***Referral Sources:**
www.craigslist.com (find or barter for services – sometimes provides free trees, rock, etc too)
Starbucks (offers to give used coffee grounds away if you call ahead – can be used for soil)
<http://www.americascheapestfamily.com/tips/type/workshop-ideas/paint-oops-mountain> (décor tip)
*AZ energy conservation www.solartopps.com with email at mickey@solartopps.com with “Referred by” Chad McDonald at chad.mcdonald@moneymanagement.org
- Home/Rent Insur:** Bundle with other insurances; improve credit rating to be approved for cheaper insurances; shop around and compare

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

I/ J/K

Increase Income: 401k reduction; work overtime if possible; look for part time work; find a roommate; have older children contribute financially; consult a tax advisor about reducing withholdings; have a yard sale; get paid to donate blood or plasma; pawn or sell items of value; trade gold in for cash; utilize supplemental insurance cash benefits if possible; offer to babysit, dog sit, or even house sit for extra cash; get paid for doing lawn work for family or neighbors; utilize accounts that accrue interest; use cash or gift incentives from banks, insurance, etc.; find ways to reduce overall spending so you have some left over cash

Internet: Use internet cafes; use school computer networks; use library; when looking up services and goods, use a phone book; compare costs; get it on your cell instead if usage minimal

***Referral Sources:

Apple Retail Stores (some or most locations offer wi-fi)

Barnes and Noble (some or most locations offer wi-fi)

Borders Books (some or most locations offer wi-fi)

Buffalo Wild Wings Grill and Bar (some or most locations offer wi-fi)

Chick-fil-a (some or most locations offer wi-fi)

McDonald's (some USA locations will switch to free wi-fi in Jan. '10)

Office Depot (some or most locations offer wi-fi)

Starbucks (some or most locations offer wi-fi)

Job Search:

CAREER ONESTOP

Organization Overview Description

The website includes: Information to help individuals explore career opportunities and job openings, improve their resume, and file for unemployment. It features occupation and industry information, salary data, career videos, education resources, and self-assessment tools.

EMAIL ADDRESS: info@careeronestop.org

PHONE NUMBER: (877) 872-5627 < CALL THIS NUMBER

WEBSITE ADDRESS:

<http://www.careeronestop.org/ReEmployment/Default.aspx>

General Organization Information

(877) 348-0502 < SECOND NUMBER TO TRY

ORGANIZATION WEBSITE:

<http://www.careeronestop.org/ReEmployment/Default.aspx>

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

wehelpwomen.com/ Helps women AZ with training and job placement

www.awee.org AZ Women's Education & Employment Inc.

PHOENIX INDIAN CENTER, INC.

ID: 5846

Key Contact Information

EMAIL ADDRESS: info@phxindcenter.org

PHONE NUMBER: **Native Workforce Services: (602) 264-7086 < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.phxindcenter.org/nws.htm>

General Organization Information

ORGANIZATION ADDRESS:

4520 North Central Avenue, Suite 250

Phoenix, AZ 85012

(602) 264-6768 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.phxindcenter.org>

Organization Overview Description

Program activities focus on supporting our customers to reach their education, employment and training goals. Programs include 1. Employment Counseling 2. Training Assistance 3. Skill Upgrading 4. Job Search 5. Spirit of Success (S O S) Seminars 6. Career Interest Surveys

FAMILY SERVICE AGENCY

ID: 5844

Key Contact Information

EMAIL ADDRESS: fsaphoenix@aol.com

PHONE NUMBER: **(602) 264-9891 < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.fsaphoenix.org/employment/index.html>

General Organization Information

ORGANIZATION ADDRESS:

1530 East Flower Street

Phoenix, AZ 85014

(602) 264-9891 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.fsaphoenix.org>

Organization Overview Description

Services include Career Exploration/Vocational Guidance, Goal-setting & Decision-Making Systems, Financial Survival Skills, Resume Writing, Interviewing Techniques, Job Search Skills, Job Placement Assistance, Confidence Building, Assertiveness Training, and Life Management Skills.

FRIENDLY HOUSE

ID: 5845

Key Contact Information

EMAIL ADDRESS: info@friendlyhouse.org

Key Contact Information

EMAIL ADDRESS: info@friendlyhouse.org

PHONE NUMBER: **Workforce Development Services call 602-257-1870 ext. 243, Adult Education (602) 416-7219. < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.friendlyhouse.org/workforce.htm>

General Organization Information

ORGANIZATION ADDRESS:

802 S. 1st Avenue

Phoenix, AZ 85003

602-257-1870 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.friendlyhouse.org>

Organization Overview Description

The Adult Education program offers Adult Secondary Education and GED Test Preparation, English for Speaker of Other Languages (ESOL), Reading, writing, speaking, and listening skills in English, Citizenship Test Preparation, Workplace Literacy, etc. The Workforce Development Program offers internet access to Job Banks, Labor Market Information, Job Fair Information, Employer Recruitment, Applying Online and Internet Job Search, Classified Ads, Financial

THE ARIZONA OPPORTUNITIES INDUSTRIALIZATION CENTER

ID: 5847

Key Contact Information

EMAIL ADDRESS: janet.shines@azoic.org

PHONE NUMBER: **(602) 254-5081 < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.azoic.org>

General Organization Information

ORGANIZATION ADDRESS:

39 East Jackson Street

Phoenix, AZ 85004

(602) 254-5081 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.azoic.org>

Organization Overview Description

Offers various job training programs, including Adult Basic Education, Administrative Office Skills, and Job Placement Services.

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

L/M

Laundry/Dry: do not buy dry clean only; use coupons; ask to borrow a friends to do your laundry loads; use clothesline to dry clothing

Legal Help: legal assistance in regards to many issues

*****Referral Sources:**

www.bklawyers.org (legal advice for bankruptcy)

www.usattorneylegalservices.com (legal advice for bankruptcy)

www.lawhelp.org (legal advice)

www.abanet.org (legal advice)

www.naag.org (attorney general)

ARIZONA COMMUNITY LEGAL SERVICES

ID: 5849

Key Contact Information

EMAIL ADDRESS: E-mail-admin@clsaz.org

PHONE NUMBER: (602) 258-3434 or Toll Free 1-800-852-9075 < CALL THIS NUMBER

General Organization Information

ORGANIZATION ADDRESS:

305 S. 2nd Ave.

Phoenix, AZ 85003

(602) 258-3434 or Toll Free 1-800-852-9075 < **SECOND NUMBER TO TRY**

Organization Overview Description

Offers legal assistance with civil problems to those who qualify.

Magazines/News Papers:

Use internet; read while shopping without buying; library; talk radio

Mental Health and Family Counseling:

Suicide Prevention Hotline 800-273-8255

Organization Overview Description

Provides counseling for individuals, families, couples, adolescents, parents and children, and groups dealing with a number of issues and concerns, such as Abuse-verbal, emotional,

PHOENIX, AZ 85021
602.997.6105 < **SECOND NUMBER TO TRY**

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

physical, sexual, Anger Management, Anxiety, Depression, Divorce, Domestic Violence, etc.

Medical/Life ins: Ask for discounts for healthy living; discounts for non smoking, gym memberships, and weight management plans; take advantage of free check-ups; use benefits from supplemental insurances if you entitled; life insurance- if young, get whole life insurance early; shop around; State health care like Medicaid and Medicare; Student insurance or other group insurance; health clinics for low income families; free baby well clinics; free vaccinations, shots, etc

*****Referral Sources:**

www.www1.va.gov/health (health insurance for veterans or qualifying family members)

www.ehealthinsurance.com (shop around and compare rates)

www.insurekidsnow.gov or **877-543-7669** (insurance for children)

www.healthfinder.gov (government website with information and tools on health topics)

www.findahealthcenter.hrsa.gov (finds clinics in your area that may have special pricing for low income)

Medication/Glasses: Buy generic brands through Wal-Mart for special rates; Join drug prescription membership/programs; ask physician to prescribe cheaper medicine; help prevent health issues by leading healthy lifestyle; buy discontinued frames for glasses; buy reusable contact lenses or do not use at all; ask physician for a sample so you can test before buying a large supply; contact manufacturer for coupons/free samples.

*****Referral Sources:**

www.RXoutreach.org (discounts on medications)

www.helpingpatients.org (discounts on medications)

www.PPARX.org or **888-477-2669** (discounts on medications)

www.RXMoneyManagement.org (discounts on medications)

www.pfizerhelpfulanswers.com/pages/Programs or **866-776-3700**
(discounts on medications)

www.lionsclubs.org (helps pay for glasses and blind)

www.needymeds.org (discounts on medications)

General Organization Information

1-866-776-3700 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE:

WEBSITE ADDRESS:

<http://www.pfizerhelpfulanswers.com/pages/Programs/programdetails.aspx?p=109#>

PARTNERSHIP FOR PRESCRIPTION ASSISTANCE

ID: 5943

Key Contact Information

PHONE NUMBER: **1 (888) 477-2669 < CALL THIS NUMBER**

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

Key Contact Information

PHONE NUMBER: 1 (888) 477-2669 < **CALL THIS NUMBER**

WEBSITE ADDRESS: <https://www.pparx.org>

General Organization Information

1 (888) 477-2669 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <https://www.pparx.org>

Organization Overview Description

The Partnership for Prescription Assistance brings together America's pharmaceutical companies, doctors, other health care providers, patient advocacy organizations and community groups to help qualifying patients who lack prescription coverage get the medicines they need through the public or private program that's right for them. Through this site, the Partnership for Prescription Assistance offers a single point of access to more than 475 public

Military Assistance: discounts; use the military healthcare if possible; GI Bill; use legal advice provided by military for free; join charities for children that have deployed parents; find work on base; check out pros and cons for living off or on base; use the commissary or exchange if the prices are good; VA home loans; discount banking services

***Referral Sources:

[Service members credit relief act](#) (allows lower interest rates for creditors if certain requirements are met)

www.usacares.org (provides assistance to service members)

www.militaryprobono.org (provides legal assistance to service members)

www.gibill.va.gov (GI bill information)

www.homeloans.va.gov (VA home loan information)

Mortgage: Loan modifications; refinance; property tax deferrals; have adult children pay rent or contribute; reverse mortgage; downsizing

***Referral Sources:

www.hud.gov or **888-466-3487** (Housing of Urban Development)

www.MMIphases.com (educates on options and application for grant if meeting qualifications)

www.fha.gov or **800-225-5342** (Federal Housing Authority)

www.moneymanagement.org or **800-308-2227** (Housing and Credit counseling)

www.hopenow.com or **888-995-HOPE** (Housing counseling)

www.makinghomeaffordable.gov (Home Affordable Programs site)

www.knowyouroptions.com (questionnaire regarding possible workout options)

www.mortgagerelieffund.com (RI, NH, ME, MA, CT and VT Changes only current ARM's to Fixed rate)

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

www.foreclosurelaw.org (gives foreclosure timelines for your state),
www.fdic.gov/consumers/loans/prevention/toolkit.html (foreclosure prevention)

www.hopenow.com or **888-995-4673** (Homeowners Hope Hotline)

www.helpwithmybank.gov (Administrator of National Banks)

www.helpprogram.org (may help to 1st time homebuyers with income reduction within 1st two yrs of purchase)

www.financialstability.gov (information on financial stability plan)

www.aarp.org (reverse mortgage information)

www.reversemortgage.org (reverse mortgage information)

Housing Our Communities (Mesa) 480-649-1335

Housing For Nevada (Las Vegas) 702-270-0300

Acorn Housing Corp. 602-253-1111

Neighborhood Housing Svcs. (Phx) 602-258-1659

Capitol Mall Association (Phx) 602-340-0745

Community Services of AZ. 623-435-2255

Habitat for Humanity 602-268-9022

Community Excellence Proj. (Phx) 602-243-0680

Chicanos Por La Causa 602-253-0838

Phoenix Revitalization (referral agency) 602-253-6895

Safe Haven (Phx) 602-256-0730

Sunnyslope Village Revitalization 602-331-5833

Espiritu Comm. Development (Phx) 602-305-5005

Family Housing Resources (Maricopa) 480-956-3008

Newtown (Tempe) 480-517-1589

City Of Tempe (Camp Program) 480-350-8950

H U D 602-379-7100

ARC (Manufactured Homes) 877-272-7036

Native American Connections 602-254-3247

<http://www.ncsha.org/housing-help/state/arizona>

www.savemyhomeaz.gov

Fair Housing:

City of Mesa (Maxine) 480-644-2645

AZ Attorney Generals Office 602-542-5263

AZ Fair Housing 602-548-1599

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

N/O/P

Natural Disaster: financial assistance; pet assistance; apply for state assistance

*****Referral Sources:**

www.aphis.usda.gov/animal_welfare/ep/index.shtml (programs for ensuring pets' wellbeing during disasters)

www.directrelief.org (provides help to those in natural disasters)

www.redcross.org (provides help to those in natural disasters)

Parking Fees: Check with employer for reductions or waivers; write it off on taxes if for business purposes; carpool; public transportation

Pet Care: Buy generic brands; buy in bulk; pet food bank; when buying new pet, get one at the humane society- come neutered, spayed, and shots included sometimes= at low cost; consider giving pet up if too expensive; price match; become a foster family for a pet- might be reimbursed

*****Referral Sources:**

www.humanesociety.org (animal protection organization)

www.saveourpetsfoodbank.org (provides free dog and cat food for those with financial difficulties)

www.pghdogs.com/index.php?option=com (lists organizations who provide financial assistance for vet bills)

www.aphis.usda.gov/animal_welfare/ep/index.shtml (programs for ensuring pets' wellbeing during disasters)

www.veccs.org/hospital_directory.php (veterinary emergency and critical care society)

Physician Visits: Flexible savings accounts; take advantage of free check-ups; use benefits from supplemental insurances if you entitled; State health care like Medicaid and Medicare; health clinics for low income families; free baby well clinics; free vaccinations, shots, etc; Always make sure your insurance covered what it was supposed to;

*****Referral Sources:**

www.insurekidsnow.gov or **877-543-7669** (insurance for children)

www.healthfinder.gov (government website with information and tools on health topics)

www.findahealthcenter.hrsa.gov (finds clinics in your area that may have special pricing for low income)

Property Tax Issues

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

Key Contact Information

PHONE NUMBER: **Maricopa County S.T.A.R. Center at 602-506-3406 < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.maricopa.gov/assessor/>

General Organization Information

ORGANIZATION ADDRESS:

301 W. Jefferson St.

Phoenix, AZ 85003

602-506-3406 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.maricopa.gov/assessor/>

Organization Overview Description

Assists residents of Maricops County with property tax issues and exemption programs. Visit website or call for assistance/questions.

Public Trans:

Research month passes or annual passes; discounts with employers are sometimes available

Q/R

Rental Assistance: Section 8 housing/low income housing; downsizing; get a roommate; offer some skill or work for discounts on rent

*****Referral Sources:**

www.rent.com (search for apartments and houses in the area)

www.rentrange.com (find average costs for rent in the area)

www.craigslist.com (find roommates or find apartments and houses)

www.forrent.com (search for apartments and houses in the area)

www.zillow.com (find houses in the area that might be renting)

AZ HUD (Phx) 602-379-4461

AZ Community Housing Partnership 602-253-6905

AZ Section 8 (Mesa) 480-644-3536

AZ Section 8 (Phoenix) 602-534-1974

AZ Section 8 (Tempe) 480-350-8950

AZ Section 8 (Scottsdale) 480-312-7717

AZ Section 8 (Peoria) 623-773-7140

AZ Section 8 (Chandler) 480-782-3200

AZ Section 8 (Glendale) 623-930-2180

AZ Section 8 (Maricopa County) 602-744-4562

AZ Alma Park Apts. (Mesa) 480-964-9136

AZ Casa Mesa Estates (Mesa) 480-834-6728

AZ Mesa Park (Mesa) 480-969-9888

AZ Western Sun Apts. (Mesa) 480-898-8725

AZ Desert Palms (Mesa) 480-655-7772

AZ Palm Cove 1&2 (Mesa) 480-649-5673

AZ www.socialserve.com

Rental Accts: Look on Craigslist; EBAY; save money for new items; finance; yard sales; donations; family who looking to upgrade and don't want older versions; use other options- i.e., go to library for computer use, dvd rental, opt for Laundromat, etc

*****Referral Sources:**

www.goodwill.com (buy used items)

www.swap.com (swap books, video games, CDs, movies, etc)

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

S

Savings: Pay yourself first before anyone else; use for emergency only!: shop for good features according to needs; look into reward programs and fee waivers.

School Tuition: Reduced school lunches; fundraising; sack lunches; second hand stores and dollar stores for school supplies; school lunch bank; speak about grants for private schools; home school or public schooling; research safekey; when printing, use draft quality to use less ink

*****Referral Sources:**

www.fns.usda.gov/cnd/lunch (free or reduced lunch program)

Senior Services

THE AREA AGENCY ON AGING, REGION ONE

ID: 5860

Key Contact Information

EMAIL ADDRESS: answers@aaaphx.org

PHONE NUMBER: **Area Agency on Aging's 24-hour Senior HELP LINE at (602) 264-HELP (4357), or 602-264-2255 toll free at (888) 264-2258, or TTY/TDD at (602) 241-6110. < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.aaaphx.org/main/supportServices.asp>

General Organization Information

ORGANIZATION ADDRESS:

1366 East Thomas Road, Suite 108

Phoenix, AZ 85014

Area Agency on Aging's 24-hour Senior HELP LINE at (602) 264-HELP (4357), or 602-264-2255 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.aaaphx.org>

Organization Overview Description

Offers various support and family services for seniors and the disabled, including legal assistance, transportation, counseling and casework, and home safety repairs.

CITY OF PHOENIX, HUMAN SERVICES DEPARTMENT SENIOR SERVICES DIVISION

ID: 5859

Key Contact Information

CONTACT PERSON: **Luci Mancuso, Supervisor < ASK TO SPEAK WITH**

PHONE NUMBER: **(602) 262-7379 < CALL THIS NUMBER**

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

**THE
PHOENIX
SALVATION
ARMY**

Key Contact Information

CONTACT PERSON: **Luci Mancuso, Supervisor < ASK TO SPEAK WITH**
PHONE NUMBER: **(602) 262-7379 < CALL THIS NUMBER**
WEBSITE ADDRESS: <http://phoenix.gov/srcntrs/cntrwest.html>

General Organization Information

ORGANIZATION ADDRESS:
*The city's Human Services Department operates 17 senior centers. Visit website to locate center nearest you. One location is :Senior Opportunities West Senior Center 1220 S. Seventh Ave.
Phoenix, AZ 85007
(602) 262-7379 or Senior Opportunities West Senior Center at

ID: 5861

Key Contact Information

PHONE NUMBER: **Contact the Laura Danieli Senior Center at 602-251-2007 < CALL THIS NUMBER**
WEBSITE ADDRESS: <http://www.salvationarmycares.org/ourseniors.asp>

General Organization Information

ORGANIZATION ADDRESS:
The Laura Danieli Activity Center for seniors is location at 613 North 4th Ave.
Phoenix, AZ 85072
Contact the Laura Danieli Senior Center at 602-251-2007 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE: <http://www.salvationarmycares.org>

Organization Overview Description

The senior center offers congregate meals daily, delivers meals to homebound seniors, sells discounted bus tickets, offers exercise classes, arts and crafts classes, Bible studies, a library with current newspapers and magazines, and coordinates the Senior Transportation Outreach program. This program assists seniors with transportation to medical appointments, picking up prescriptions, getting groceries, attending senior group activities, and other basic transportation needs. Seniors are provided with the opportunity to take part in exercise classes, arts and crafts sessions and Bible studies. Free legal assistance is provided twice a month and medical referrals can also be obtained.

Storage Fees:

Substance/Physical Abuse

General Organization Information

(800) 729-6686 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE:
<http://ncadi.samhsa.gov/about/aboutncadi.aspx>

Organization Overview Description

Free, telephone assistance and direction to local

treatment centers/counseling.

ADULT CHILDREN OF ALCOHOLICS WORLD SERVICE ORGANIZATION, INC.

ID: 11177

Key Contact Information

PHONE NUMBER: (562) 595-7831 < **CALL THIS NUMBER**

WEBSITE ADDRESS: www.adultchildren.org

General Organization Information

(562) 595-7831 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE:

www.adultchildren.org

Organization Overview Description

Provides a support network for adult children with alcoholic parents. Call or visit website for directory of local meetings.

AL-ANON FAMILY GROUPS

ID: 11179

Key Contact Information

PHONE NUMBER: (757) 563-1600 < **CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.al-anon.org>

General Organization Information

(757) 563-1600 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: www.pa-al-anon.org

Organization Overview Description

Al-Anon and Alateen are support group for families of alcoholics. At this website people can find Local meetings, times, and places, information about Al-Anon and Alateen, and links to Al-Anon and

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

Alateen. Call or visit website for directory of local me

ALATEEN

ID: 11180

Key Contact Information

PHONE NUMBER: (888) 425-2666 < **CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.alateen.org>

General Organization Information

ORGANIZATION ADDRESS:

1600 Corporate Landing Parkway

Virginia Beach, VA

(757) 563-1600 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.alateen.org>

Organization Overview Description

Offers support group for teens whose lives have been affected by someone else's alcoholism. At this website people can find Local meetings, times, and places, information about Alateen and links to Al-Anon and Alateen. Call or visit website for

directory

ALCOHOLICS

ANONYMOUS WORLD SERVICES

ID: 11178

Key Contact Information

PHONE NUMBER: (212) 870-3400 < **CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.aa.org>

General Organization Information

ORGANIZATION ADDRESS:

475 Riverside Drive, 11th Floor

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

General Organization Information

ORGANIZATION ADDRESS:
475 Riverside Drive, 11th Floor
New York , NY
(212) 870-3400 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE: <http://www.aa.org>

COCAINE ANONYMOUS

ID: 11181

Key Contact Information

PHONE NUMBER: (310) 559-5833 < **CALL THIS NUMBER**
WEBSITE ADDRESS: <http://www.ca.org>

General Organization Information

ORGANIZATION ADDRESS:

CO-DEPENDENCY ANONYMOUS

ID: 11183

Key Contact Information

PHONE NUMBER: (602) 277-7991 or (888) 444-2359
Spanish phone number (888) 444-2379 < CALL THIS NUMBER
WEBSITE ADDRESS: <http://www.codependents.org/>

General Organization Information

(602) 277-7991 or (888) 444-2359 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE:
<http://www.codependents.org>

Organization Overview Description

Call or visit website for directory of local meetings

GAMBLERS ANONYMOUS

ID: 11186

**NARCOTICS
ANONYMOUS**

Key Contact Information

ID: 11182

Key Contact Information

PHONE NUMBER: **(818) 773-9999 < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.wsoinc.com>

General Organization Information

(818) 773-9999 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.wsoinc.com>

Organization Overview Description

Offers support group for abusers of narcotics. At this website people can find local meetings, times, and places, information about Narcotics Anonymous and more. Call or visit website for directory of local meetings.

gaming and more. Call or visit website for directory

**NATIONAL
EATING
DISORDERS
ORGANIZATION**

ID: 11184

Key Contact Information

PHONE NUMBER: **(800) 931-2237 < CALL THIS NUMBER**

WEBSITE ADDRESS:

<http://www.nationaleatingdisorders.org>

General Organization Information

ORGANIZATION ADDRESS:

603 Stewart Street, Suite 803

Seattle , WA

(206) 382-3587 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE:

www.nationaleatingdisorders.org

Organization Overview Description

Offers support group for people with eating disorders. At this website people can find local meetings, times, and places, information about eating disorders and more. Call or visit website

for directory of local meetings.

OVEREATERS ANONYMOUS

ID: 11185

Key Contact Information

PHONE NUMBER: (505) 891-2664 < **CALL THIS NUMBER**
WEBSITE ADDRESS: <http://www.overeatersanonymous.org>

General Organization Information

ORGANIZATION ADDRESS:
6075 Zenith Court Northeast
Rio Rancho, NM
(505) 891-2664 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE:
<http://www.overeatersanonymous.org>

Organization Overview Description

Overeaters Anonymous offers a program of recovery from compulsive eating using the Twelve Steps and Twelve Traditions of OA. Call or visit website for directory of local

RAINN - RAPE, ABUSE, INCEST NATIONAL NETWORK

ID: 11188

Key Contact Information

EMAIL ADDRESS: info@rainn.org

PHONE NUMBER: (800) 656-4667 **< CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.rainn.org>

General Organization Information

ORGANIZATION ADDRESS:

2000 L Street, NW Suite 406

VOICES IN ACTION, INC

ID: 11187

Key Contact Information

WEBSITE ADDRESS: <http://www.voices-action.org>

General Organization Information

(800)786-4238 **< SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.voices-action.org>

T

Tax Assistance

www.irs.gov

CITY OF PHOENIX, SUNNYSLOPE FAMILY SERVICES CENTER ID: 5841

INCOME TAX PREPARATION ASSISTANCE - PHOENIX METRO ID: 5842

Key Contact Information
EMAIL ADDRESS: Jaqueline.ciccolo@phoenix.gov
PHONE NUMBER: **602-262-4520 TDD Phone: 602-534-5500 < CALL THIS NUMBER**
WEBSITE ADDRESS: www.phoenix.gov/humanservices/comserv.html

General Organization Information
ORGANIZATION ADDRESS:
200 W Washington St 17th Flr
Phoenix, AZ 85003
602-262-4520 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE: www.phoenix.gov/humanservices/comserv.html

Organization Overview Description
Assists low to moderate income families with income tax preparation assistance through one of the city's Family Service Centers.

Telephone/Cell:

B
UNDLE

*****Referral Sources:**

www.skype.com (free communication service)
1-800-373-3411 for free 411 (directory assistance for free)

Time Shares:

Sell if unused; rent it out?

*****Referral Sources:**

Vacations Only **800-693-1345** (buys timeshares)
Ice Castle **800-320-4234** (buys timeshares)
www.craigslist.com (sell timeshares by creating an ad)

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NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

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Unemployed: job assistance; look for work on websites like craigslist; apply for unemployment compensation; start your own business

*****Referral Sources:**

www.unemployment-resources.org (apply for unemployment benefits online)

www.careeronestop.org or 877-872-5627 (US department of Labor)

www.ajb.org (America's Job Bank)

877-872-5627 (unemployment resource)

www.statelocalgov.net (Department of Economic Security)

Unemployment: <http://unemployment-resources.org/> for homeowners to apply for unemployment benefits online

PHOENIX (CITY OF) COMMUNITY AND
ECONOMIC DEVELOPMENT
DEPARTMENT(CEDD) WORKFORCE
CONNECTION

ID: 5862

Key Contact Information

EMAIL ADDRESS: onestop@phoenix.gov

PHONE NUMBER: **602-262-6776 < CALL THIS NUMBER**

WEBSITE ADDRESS: www.phoenix.gov/PHXWC

General Organization Information

ORGANIZATION ADDRESS:

Job Training, Phoenix Workforce Connection, 200 W
Washington St 19th Fl

Phoenix, AZ 85003

602-262-6776 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: www.phoenix.gov/PHXWC

Organization Overview Description

Assistance for workers due to layoff, permanent closures or long term unemployment. Retraining, basic readjustment services, supportive services, financial assistance and rapid response services.

MARICOPA COUNTY
VOLUNTEER LAWYERS
PROGRAM

ID: 5850

Key Contact Information

PHONE NUMBER: **If you are seeking the help of a volunteer attorney, please call (602) 258-3434 < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://vlpmaricopa.org>

General Organization Information

ORGANIZATION ADDRESS:
305 South Second Avenue
Phoenix, AZ 85003
(602) 258-3434 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE: <http://vlpmaricopa.org>

**ARIZONA
CENTER FOR
DISABILITY
LAW**

Organization Overview Description

ID: 5863

Key Contact Information

EMAIL ADDRESS: center@azdisabilitylaw.org
PHONE NUMBER: **(602) 274-6287 < CALL THIS NUMBER**
WEBSITE ADDRESS: <http://www.acdl.com/gettinghelp.html>

General Organization Information

ORGANIZATION ADDRESS:
3839 N. Third St., Suite 209
Phoenix, AZ 85012
(602) 274-6287 < **SECOND NUMBER TO TRY**
ORGANIZATION WEBSITE: <http://www.acdl.com>

Organization Overview Description

Provides accurate disability-related legal information and advice to individuals who need services and assistance. In addition to limited legal representation, the goal is to provide efficient, streamlined services to educate people with disabilities and their family members on how to enforce their legal rights through self advocacy.

NATION WIDE AND LOCAL ASSISTANCE IN CENTRAL AZ

V

Vacations: Use timeshare if paying for it; stay with friends and relatives; shop around; do house exchange; reduced fees for off season; discounts; use vacation pay only; attend timeshare presentations – just don't BUY in and ask about the terms

Vehicle Payments: Refinance to lower payment; ask for an interest rate deduction; sometimes, lender will offer to pay a payment for you if you have good payment history, ask the lender; downsize or sell

*****Referral Sources:**

www.kbb.com (Kelly blue book – find your car's value)

www.craigslist.com (look at ads to shop around)

www.autotrader.com (look at comparable prices)

Veterans: discounts; VA health care; VA home loans; discount banking services; priority for certain jobs; start your own business

*****Referral Sources:**

www.ebenefits.va.gov (benefits for veterans)

www1.va.gov/health/ (information on veteran health care)

www.homeloans.va.gov (VA home loan information)

www.gibill.va.gov (GI bill information)

www.federaljobs.net/veterans.htm (federal jobs for veterans)

www.sba.gov (helps veterans start their own business)

www.iris.va.gov/scripts/iris.cfg/php.exe/enduser/cci/phonenbrs.php
(phone #s for veteran benefits)

Video Rental: Netflix; Library DVDs, CDs; Make sure you return on time; exchange/borrow with friends and family

*****Referral Sources:**

www.netflix.com (cheap video rental)

www.swap.com (trade or borrow instead of renting)

www.hulu.com (watch movies and TV shows online for free)

W X Y Z

Water/Trash: Burn trash if in rural area and legal; recycle- earn money; use bulk item pick up days; donate items you no longer use; do a yard sale to get rid of big items- and make money!!

*****Referral Sources:**

www.kidtokid.com (sell kids toys, baby equipment, and children clothes or buy second hand)

www.goodwill.com (donate items and/or buy items second hand)

www.platoscloset.com (sell kids and teen clothing items or buy second hand)

www.othermothers.com (sell clothes or buy second hand)

www.craigslist.com (sell items online)

www.ebay.com (sell items online)

www.amazon.com (sell items online)

<http://www.americascheapestfamily.com/tips/type/cars/saving-water-kids>
(saving water tips with kids)

Worker's Comp/ Disability

INDUSTRIAL COMMISSION OF ARIZONA

ID: 5864

Key Contact Information

EMAIL ADDRESS: ICAWebmaster1@ica.state.az.us

PHONE NUMBER: **602-542-4661 < CALL THIS NUMBER**

WEBSITE ADDRESS: <http://www.ica.state.az.us/workersCompensation/index.html>

General Organization Information

ORGANIZATION ADDRESS:

800 W Washington St, Ste 302

Phoenix, AZ 85005

602-542-4661 < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: www.ica.state.az.us

Organization Overview Description

Provides supportive medical care for industrially injured workers, compensation for industrially injured workers where employers failed to carry Worker's Compensation Insurance, and vocational rehabilitation for permanently injured workers.

3. HUD (U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT)

- Additional Language: Spanish

HUD (U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT)

ID: 6245

Key Contact Information

PHONE NUMBER: (202) 708-1112 < CALL THIS NUMBER

WEBSITE ADDRESS: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or in Spanish: <http://espanol.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

General Organization Information

ORGANIZATION ADDRESS:

451 7th Street, S.W.

Washington, DC 20410

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or in Spanish:

<http://espanol.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> < **SECOND NUMBER TO TRY**

ORGANIZATION WEBSITE: <http://www.hud.gov/>

Organization Overview Description

HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, credit issues, and reverse mortgages. This page allows you to select a list of agencies for each state.

4 GOVBENEFITS.GOV

ID: 6244

Key Contact Information

EMAIL ADDRESS: GovBenefits@dol.gov

PHONE NUMBER: (800) 333-4636 < CALL THIS NUMBER

WEBSITE ADDRESS:

http://www.govbenefits.gov/govbenefits_en.portal

General Organization Information

http://www.govbenefits.gov/govbenefits_en.portal <

SECOND NUMBER TO TRY

ORGANIZATION WEBSITE:

http://www.govbenefits.gov/govbenefits_en.portal

Organization Overview Description

GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs.

4

GOVBENEFITS.GOV

ID: 6244

Key Contact Information

EMAIL ADDRESS: GovBenefits@dol.gov

PHONE NUMBER: (800) 333-4636 **< CALL THIS NUMBER**

WEBSITE ADDRESS:

http://www.govbenefits.gov/govbenefits_en.portal

General Organization Information

http://www.govbenefits.gov/govbenefits_en.portal **<**

SECOND NUMBER TO TRY

ORGANIZATION WEBSITE:

http://www.govbenefits.gov/govbenefits_en.portal

Organization Overview Description

GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs.

FICO Reveals How Common Credit Mistakes Affect Scores

by Jeremy M. Simon; Sunday, November 29, 2009; provided by



Disclosed for the 1st time, 'damage points' taken off for late payments

Borrowers already knew that late payments hurt their credit scores, but for the first time, they now know the extent of that damage.

Did you max out your credit card? Expect a credit score drop of 10 to 45 points. Declare bankruptcy? Your score will plummet by up to 240 points, and your odds of getting credit will nosedive with it.

The "damage points" data, unveiled recently by FICO, are part of the most revealing glimpse into the firm's once-secret -- and still mysterious -- credit scoring model. The new information discloses how many points borrowers' scores will drop when they make the most-common mistakes.

'Help People Understand' Scores

"I hope this information will help people to better understand FICO scores and the value for them of avoiding credit missteps. It illustrates key points such as the higher your score, the farther it can fall if you stumble," says FICO spokesman Craig Watts. "Getting and maintaining a good score isn't complicated. We all just need to pay our bills on time, keep credit card balances low and take on new debt sparingly. "

DAMAGE POINTS: HOW MISTAKES AFFECT FICO SCORES		
Credit mistake	If your score is 680	If your score is 780
Maxed-out card	Down 10 to 30 pts.	Down 25 to 45 pts.
30-day late payment	Down 60 to 80 pts.	Down 90 to 110 pts.
Debt settlement	Down 45 to 65 pts.	Down 105 to 125 pts.
Foreclosure	Down 85 to 105 pts.	Down 140 to 160 pts.
Bankruptcy	Down 130 to 150 pts.	Down 220 to 240 pts.

Source: FICO

The greater transparency about FICO scores is important because American consumers' ability to get credit rises and falls with the number. FICO, the company that pioneered credit scoring, assigns consumers a three-digit number from 300 to 850, depending on how well they handle credit. Other companies also offer scores, but FICO's version is the most widely used by lenders in determining whether a consumer can borrow, and at what rate.

FICO's credit score has been around for decades, but only within the past decade have consumers gradually gained access to theirs. Though the raw numbers can be purchased, how they're figured remains a FICO secret, as closely guarded as the formula for Coca-Cola. Until Thursday, FICO revealed only broad categories of factors influencing the score, but not the number of points at stake for consumers who fail to pay as agreed. The "damage points" information, revealed in a report by personal finance writer Liz Pulliam Weston, will be made available through its myFICO.com Web site starting this weekend.

FICO's information shows that bankruptcy does the most serious damage to a credit score (up to 240 points), followed by foreclosure (up to 160 points) while maxing out a

credit card has the least numerical impact (as few as 10 points).

Those with good or excellent credit -- so-called prime borrowers -- put more points at risk with each mistake. For example, someone with an average credit score of 680 who pays a bill 30 days late will see a drop of 60 to 80 points. But for someone with an excellent credit score -- 780 -- that same delinquency can send a FICO score tumbling by 90 to 100 points.

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The Cost in Dollars

In order to show just how badly a drop in your FICO score can hurt your wallet, we spoke with members of the home mortgage, auto and credit card lending industries. We presented hypothetical scenarios of a consumer who decided to apply for a \$200,000, 30-year mortgage; a \$20,000, five-year auto loan and a credit card. While all the industry insiders stressed that a FICO score isn't the only factor in determining who gets credit and at what cost (other factors they cited include the borrower's debt-to-income ratio and whether they have already established a relationship with the lender), they were able to provide an idea of what a borrower who had the following credit scores could expect.

For a Consumer Who Started With a FICO Score of 780:

**Following a 30-day late payment, the consumer's car loan rate would jump nearly 3 percent, costing the borrower \$26 more each month.

**Following a debt settlement, the consumer would pay as much as \$109 more each month on a home mortgage.

For a Consumer Who Started With a FICO Score of 680:

**Following a 30-day late payment, the consumer would pay \$41 more each month for a car loan.

**Following a 30-day late payment, the consumer would pay as much as \$95 more each month on a home mortgage.

**Following a debt settlement, the consumer would no longer qualify for a credit card.

Some Surprised By the Details

Consumer advocates say it's important for borrowers to know what can damage their FICO scores. "If they know it in advance, they won't go out and step in a pile of doo-doo. They won't go out and do some of these things," says Linda Sherry, director of national priorities with advocacy group Consumer Action. Even experts found some surprises in today's news. "FICO imposes bigger hits than I would have thought for being maxed out or 30-days late just once, reinforcing my view that it is a cruder, blunter instrument than they like to claim. Nevertheless, it is a powerful, widely used crude blunt instrument," says Ed Mierzwinski, consumer program director for the U.S. PIRG consumer advocacy group.

Of course, knowing the impact on a FICO score and actually avoiding these mistakes are two separate things: Amid rising unemployment and other daily financial struggles, paying bills and staying on-track financially becomes a much bigger challenge for many borrowers.

"Some of these things are out of their control," Sherry says of consumers.

Additionally, as Weston points out, consumers with identical FICO scores can have different credit histories. That means the same slip-up -- such as maxing out a credit card -- could have different impacts on consumers who have the same FICO score. In the examples they provided, FICO assumed each borrower had several active major credit cards, a mortgage, car loan and student loans.

Sherry acknowledges the benefit of putting a number to a financial blunder. "I don't think we necessarily knew the numbers that a bankruptcy could apply to a credit score," Sherry says.

Helping You Make Better Decisions

While knowing the numbers may not keep you filing for bankruptcy if given no other choice, the information may help you make the best decision when faced with a bad situation.

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FICO scores -- and the access to credit they provide -- are a valuable asset to consumers and supply a safety net when incomes are stretched. It's an asset that needs to be protected, Sherry says, even if job loss or catastrophic illness makes bill paying problematic.

"In that period of time, paying down debt is the last thing on your mind. Paying the minimum payment may also be the last thing on your mind, but you'll be doing yourself a big favor if you do," Sherry says.

Evening the Score: Eight Ways to Boost Your Credit by CHRISTINA COUCH

In an age of slashed credit limits, tighter credit card restrictions, and anxious lenders, having strong credit is more important than ever. According to Experian, one of the country's largest credit scoring agencies, the national average credit score sits at 692; however, Linda Call, vice president of the Richmond, Virginia-based mortgage brokerage firm, Berkley Mortgage, says that in today's market, those even slightly below average could be in trouble. "With the economy so down, 620 is the minimum for getting a loan, but people really need credit score around 700, preferably 720, to get something with decent rates," Call says. "It's very scary right now for anyone with a low credit score." Here are eight ways to give your credit score an extra boost.

#1 - Keep the balances balanced

In a tough economic climate, keeping your credit balance under the limit isn't enough. According to Scott Scredon, director of public relations for the Consumer Credit Counseling Service of Greater Atlanta, GA, simply maintaining a balance that's close to your limit could weigh down your credit score.

"If you carry a balance on your credit card, you need to make sure the difference between your credit limit and your balance is 50 percent or less, so if your limit is \$1,000, you need to keep your balance at \$500 or less," says Scredon. "Not using all of your credit is a signal to card companies that you're managing your credit properly." Scredon adds that keeping an even lower balance - 30 percent or less - will boost your score even more. Should your balance go over the 50 percent mark on one card, Scredon recommends focusing any available financial resources on cutting the balance down, even if it means sacrificing a few daily luxuries until the credit's in check.

#2 - Eliminate the mistakes

One of the fastest ways to up your score is to make sure it's yours. According to a 2005 study by the Federal Trade Commission, an estimated 8.3 million Americans are victims of identity theft each year. Of those victims, 1.8 million have new credit cards, loans, or financial accounts opened in their name without their knowledge. An easy way to prevent paying off debts you didn't incur is to keep tabs on your credit score through agencies like FreeCreditReport.com, which gives consumers one free credit report from each of the three major credit scoring agencies each year.

#3 - Diversify your credit

"People don't realize that 10 percent of your credit score is determined by what types of credit you use," says Gail Cunningham, marketing director for the National Foundation for Credit Counseling. "That's determined not only by how you manage revolving debt like Visa, MasterCard, and store credit cards, but also how you handle fixed payments like your car payments or your mortgage payments over time."

Instead of putting long-term purchases on cards, Cunningham recommends taking out short-term one to two-year loans in order to build a diversified credit portfolio. In addition to receiving lower interest rates and more flexible

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payment terms, consumers who use loans over cards also build positive credit and gain better credit terms in the future.

#4 - In with the old, out with the new

Another 15 percent of your credit score comes is determined by how long you've been managing credit. Those who can manage cards wisely by paying on time and keeping balances lower than limits can improve their credit score by getting plastic early. It's up to you to figure out when the time is right.

"It's to your advantage to get a credit card as early as possible and start building credit early," says Call, "but you have to do that when you're ready. People who start building credit in their early 20s will have a significant advantage when it comes time to apply for a home mortgage." Though college students are statistically poor at managing plastic the average college student graduates with nearly \$2,200 in credit card debt according to Nellie Mae - learning the basics of credit early can benefit in the long run.

#5 - Add some positives

Consumers in dire credit straits may be able to boost their score simply by showing credit scoring services what they're doing right. "If the consumer has positive histories in things like rent and utilities, adding those histories can greatly help the credit score," says Mark Guimond, executive director of the American Association of Debt Management Organizations.

"There are companies designed to get positive information on your credit score and that can have a significant impact," he says. Organizations like PRBC in Annapolis, Maryland can help consumers add daycare, insurance, rent, and cable credit histories to their score and set up online bill pay services to make sure those debts keep getting paid on time.

#6 - Flex your negotiation muscle

If you see trouble on the horizon, nip it in the bud, says Scredon. "Making a late payment could affect you interest rate, not just on the card you're paying late on, but on all your credit cards," he explains. "If you know you're going to have trouble making payments, get in touch with your lender and have a discussion about it. We are hearing more and more from our counselors that lenders are willing to look at whether you can put together a different payment plan." Since even one late payment could lower your credit score, preventing disaster before it happens can protect your credit for years to come.

#7 - Prioritize the debt

Those who are already in the plastic trap can begin digging themselves out by creating a debt attack plan. Start by making a list of all of your credit debts, then pick out which is harming you the most.

"If you have a card where you owe more than 30 percent of your credit limit, power pay that one down first to keep your credit score in tact," recommends Cunningham. "After that, I tell people to pay off their largest debts first unless it's just too daunting. If so, tackle your smallest bill first while making minimum payments on everything else, and once you've paid it and have that sense of accomplishment, move on to the next one."

By focusing your financial resources on eliminating one problem debt at a time, Cunningham says consumers can eliminate long-term out-of-control debt from impacting their credit score.

#8 - Research the bargains

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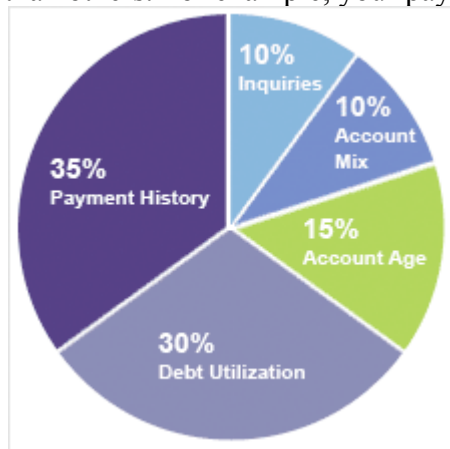
Credit inquiries are a major obstacle that prevents consumers from comparing loan rates and terms. While inquiries on your credit report can lower your score - as much as five points according to Lendingtree.com - consumers have a 30-day window before choosing their loan when all mortgage and auto loan inquiries only count once.

An easy way to avoid racking up inquiries on your account, says Guimond, is to comparison shop as much as possible before filling out a formal application. "Don't just apply to ten different lenders, talk to lenders, talk to customer service people, get as much information as possible," he says. "It pays to do the research."

The Elements of a Credit Score By Emily Peters for Credit.com

Credit scores rely on complex mathematical algorithms to evaluate your credit report data and predict your risk. Luckily, these complex inner workings can be broken down into five fairly easy to understand categories.

Each category contributes a set percentage to your overall credit score. At the same time, each different category represents a different percentage, so some categories carry more weight than others. For example, your payment history is more important than how often you apply for new accounts. Here's how the credit score categories break down:



Credit Score Categories

Payment History: 35% — The largest credit score category covers your payment history for the past 7-10 years. Each of your credit card and loan payments is reported each month and kept archived on your credit report. Negative items such as collection accounts, bankruptcies, judgments, tax liens, and other public records are all included in this category of your credit score. *Lesson: Always pay your bills on time.*

Debt Utilization: 30% — The next biggest credit score category is also the most commonly misunderstood. This section evaluates how much of your credit card limits you are currently using. Appearing "maxed out" can damage your score significantly. Only use between one and ten percent of your total credit card limits each month for the maximum score points in this score category. *Lesson: Keep your debt balances low.*

Account Age: 15% — The amount of time you've been using credit counts for the next fifteen percent of your score. Keeping your credit and loan accounts open for seven or more years can help you earn the most points in this category. And be sure to actively use your existing accounts to keep fresh data coming into your credit reports. *Lesson: Don't close old accounts.*

Account Mix: 10% — You'll earn a few extra credit score points by having a mix of loan and credit accounts on your credit report. Having a credit card, mortgage, student loan, and auto loan all at the same time will earn you all of the points for this small category. Of course, this isn't always realistic. Don't worry if you don't have each of the account types; this category only makes up ten percent of your score. *Lesson: Account diversity is good thing.*

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Inquiries: 10% — Your recent record of applying for new credit and loan accounts makes up the final ten percent of your credit score. Only hard inquiries — when your credit is checked for a loan, credit card, utility, or bank account application — are included in this category. Soft inquiries from checking your own credit or credit card pre-approval don't impact your score.
Lesson: Apply for credit in moderation.

Monthly Budget

Income	Primary Income	
	Secondary Income	
	Pension Income	
	Alimony/Child Support Income	
	Social Security Benefits	
	Other Benefits (food stamps, welfare, etc.)	
	Other Income	
	Subtotal:	
Dependants	Child Care/Babysitter	
	Child Support Payments	
	Other	
	Subtotal:	
Housing	Mortgage	
	2nd Mortgage/HELOC	
	Property Taxes/Homeowner's Insurance	
	Rent	
	Association Fees	
	Other	
	Subtotal:	
Utilities	Electric	
	Water	
	Gas/Oil	
	Telephone	
	Cable	
	Internet	
	Cell Phone	
	Other	
	Subtotal:	
Transportation	Car Payment (loan/lease)	
	Car Maintenance	
	Gasoline	
	Car Insurance	

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	Public Transportation/Tolls	
	Other	
	Subtotal:	
Necessities	Groceries	
	Medical/Life Insurance	
	Household Supplies	
	Laundry/Dry Cleaning	
	Health/Hair/Personal Care	
	Other	
	Subtotal:	
Education	Tuition	
	School Lunches	
	Other	
	Subtotal:	
Medical	Medical/Dental Bills	
	Prescriptions/Co-Payments	
	Other	
	Subtotal:	
Misc/Entertainment	Eating Out	
	Contributions/Church/Charities	
	Crafts/Sports/Hobbies	
	Holidays/Birthdays/Weddings	
	Memberships/Subscriptions	
	Pet/Veterinary	
	Other	
	Subtotal:	
Monthly Debt Payments	Credit Card Payments	
	Student Loans	
	Secured Debt	
	Other	
	Subtotal:	0
	Income Total:	
	Expense Total:	
	Total Surplus or Deficit:	<u> .</u>

Thank you,

Chad McDonald

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