## **Resources Quicklist**

For a complete list, visit: www.sauw.org, www.211now.org, www.mhashebovgan.org. www.access.wisconsin.gov

► Police/Fire/Ambulance

Sheboygan County Mental Health Crisis Line 920-459-3151 or 1-800-596-1919

Salvation Army-Sheboygan 920-458-3723

Salvation Army Bread of Life-Plymouth 920-893-4076

Family Service Association/ Consumer Credit Counseling 920-458-3784

St. Vincent de Paul-Sheboygan 920-457-4844

St. Vincent de Paul-Plymouth 920-892-4913

Sheboygan Housing Assistance Center 920-458-3723

Energy Assistance – Sheboygan County HHS 920-459-3207

Lakeshore CAP 920-803-6991

► Family Service Association 920-458-3784

► Partners for Community Development 920-459-2780

Rebuilding Together 920-452-9424

Sheboygan Housing Authority 920-459-3466

City of Sheboygan 920-459-3377

► FoodShare – Div. of Economic Food Resources 920-208-5800

Lakeshore CAP 920-682-3737 or 800-924-0510

Women/Infant/Children Nutrition Program (WIC) 920-459-3417

▶ Salvation Army 920-458-3723

> Sheboygan Food Pantry 920-452-4737

Plymouth Food Pantry 920-893-2989

Sheboygan Falls Community Food Pantry 920-467-4184

Random Lake Interfaith Food Pantry 920-994-9486

St. Mark Lutheran Church 920-458-4343

Campus Life Food Pantry Family Center 920-457-2381

St. Peter Claver Catholic Church 920-457-4514

St. Luke United Methodist Church 920-458-3461

Northside Christian Food Pantry (at St. Dominic's) 920-458-7070

Calvary Evangelical Lutheran Church 920-457-3932

► Sheboygan Job Center 920-208-5856

## Support available from the community

For interpretation services contact:

Partners Hispanic Information Center 920-459-9880 Hmong Mutual Assistance Association 920-458-0808

#### **Health and Wellness**

#### Access WI

www.access.wisconsin.gov

#### Salvation Army/Free Health Care Clinic

920-458-3723

**Lakeshore Community Dental Clinic** 920-693-1185

#### Mental Health America in Sheboygan County

920-458-3951 www.mhashebovgan.org

#### Sheboygan County Mental Health Crisis Line

920-459-3151 or 1-800-596-1919

### **Legal Matters**

#### Salvation Army Legal Clinic

710 Pennsylvania Ave. (East entrance), Sheboygan Every 2nd and 4th Thursday of the month, 1:30-4 p.m. Sign in by 2 p.m. First come, first served.

#### Legal Action of WI

920-233-6521

Free civil legal services for housing, collections, unemployment compensation and disability issues.

#### **Financial Stability**

#### **Family Service Association Consumer Credit Counseling** Service

920-458-3784 www.cccsonline.org

#### Crisis Assistance

#### Salvation Army

920-458-3723 Help with emergency shelter, food. rent, utility and clothing.

#### Safe Harbor

920-452-7640 or 1-800-499-7640 Provides shelter & resources for victims of domestic abuse and sexual assault.

#### Sheboygan County Interfaith Organization

920-457-7272

Provides transitional living for homeless women with children, Working Women's Wear.

Sheboygan County Humane Society 920-458-2012



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Sheboygan & Plymouth Area United Wav 2020 Erie Avenue · Sheboygan, WI 53081 920-458-3425 www.sauw.org

In this struggling economy, you may have found yourself among many in the community facing the loss of a job, reduced hours, and/or financial trouble. This guide is intended to help you answer the question "Now what?" Many organizations in the Sheboygan County area exist to help you, whether it's managing your finances, discount or free health services, food, clothing, shelter, or other services.

# **Evaluating your finances:** Reduced income is going to require expert money management. This checklist will help you get started.

- □ Determine your financial resources. Savings, pension or profit sharing, thrift plan, stocks, cash values of life insurance, unemployment compensation, severance pay, spouse's income, medical benefits etc.
- Plan a realistic budget. Set up a plan which allows for basic needs: food, shelter, clothing, and medical care. Be sure to include anticipated expenses, like quarterly insurance premiums and holiday spending, etc.
- Stop all use of credit. Don't make purchases on credit if you can avoid it. This will save interest charges.
- Protect yourself. Alert others about your economic situation.

#### You should notify:

- □ 1. Your mortgage holder or your landlord. Let them know in person if you cannot meet payment. A personal visit is suggested. Request postponement until income resumes. If you have FHA or Veteran's Insured Mortgage, ask for emergency forbearance (an emergency relief program to avoid foreclosure). With a landlord, discuss ways to work off your obligation, if possible.
- 2. Utilities. (Phone, water, gas, electric). Tell them as soon as possible to show good faith. Reduce service as much as you can.
- □ 3. Any creditor. (Car, furniture, credit cards, etc.)
  Try to set up an alternative payment plan and /or try
  to return collateral items (jewelry, furniture, etc.) to
  reduce debts. Keep full records of these transactions,
  including the name of the firm, person you spoke
  with, phone numbers, an account of what you agreed
  on, and the date. Make one copy for your file and file
  one with them, for their records.
- ☐ Set priorities. If your income does not cover all your bills, be sure to pay the following first, in this order: Rent, Utilities, Food, and Transportation.

- ☐ Cancel unnecessary purchases/services. This includes cable TV, subscription renewal, etc.
- Consider refinancing. Refinancing or renegotiating loans will help lower your fixed expenses (bank or credit union loans, car payments, mortgage).
- ☐ File for Unemployment Insurance. File online at: https://ucclaim-wi.org/InternetInitialClaims/. You will need your Social Security number and your 4-digit PIN number which you make up yourself before you apply. If you do not have internet access, call 1-800-822-5246 to file an Initial Claim Application for a new claim; or call 1-800-978-7887 to file a Weekly Claim Certification for a benefit check.
- ☐ Set an appointment. Call Consumer Credit Counseling Service through Family Service Association of Sheboygan County. They can inform and educate you on financial literacy and money management. Call (920) 458-3784.
- □ Sell unnecessary items. If you need income for living expenses, consider selling items such as extra cars, motorcycles, collectibles, garage sale items, etc.

## ► Searching for a job:

- Set up an appointment at the Sheboygan County Job Center by calling (920) 208-5800.
- Take advantage of career counseling offered by your company or the Sheboygan County Job Center.
- Utilize various employment services, job listings, for job leads.
- Maintain contact with former co-workers, union, church, or other community support groups or job clubs for emotional support as well as job leads.

# Sheboygan County Guide to Community Services

A great way to find services for your specific problem is by utilizing 2-1-1. This free and confidential, nationwide, non-emergency health and human services information and referral help line is now available in Sheboygan County 24/7.

## No Health Insurance?

### Discount prescription drug card.

If you don't have health insurance, or you must buy medicine not covered by your insurance plan, Sheboygan & Plymouth Area United Way, in partnership with FamilyWize, offers this prescription drug discount card.

It could lower the cost of your medicine by an average of 35 percent. You can clip out the card below and use it at any participating pharmacy. There are no age or income restrictions, and there is no limit on how many times you can use it.



For Volunteer Opportunities contact Sheboygan & Plymouth Area United Way, 920-458-3425.