

Additional Assistance Programs

General Assistance

United Way 2-1-1 is a multi-lingual, comprehensive information and referral service available 24/7/365. Its database contains more than 20,000 programs and services such as after school programs, senior care services, medical and prescription assistance, credit counseling and mortgage foreclosure assistance, and housing and utility resources.

- Online: www.uwsem.org/211.
- Toll free: 211

The Michigan Department of Human Services provides help in numerous ways.

- Online: www.michigan.gov/dhs
- Phone: 517-373-2035

Utilities

The 2009 Michigan Energy Assistance Directory, developed by the Coalition to Keep Michigan Warm, provides information on private and public programs that offer energy assistance, as well as a county by county listing of utilities, programs and resources available.

- Online: www.dleg.state.mi.us/mpsc/winterwise/energy_assistance.htm

Food banks

Gleaners Community Food Banks have been "nourishing communities by feeding hungry people" for more than a quarter of a century.

- Online: www.gcfb.org
- Toll free: 866-453-2637

Food bank locations can be found by zip code at www.pantrynet.org/ZipCalc.asp.

www.metronet.lib.mi.us/toughtimes



TOUGH TIMES **LIBRARY LIFELINES**

More information is available @ your library



Baldwin Public Library
(248) 554-4650
www.baldwinlib.org



Bloomfield Township Public Library
(248) 642-5800
www.btpl.org



Canton Public Library
(734) 397-0999
www.cantonpl.org



Farmington Community Library
(248) 553-0300
www.farmlib.org



Independence Township Library
(248) 625-2212
www.indelib.org



Rochester Hills Public Library
(248) 656-2900
www.rhpl.org



Southfield Public Library
(248) 796-4200
www.sfldlib.org



West Bloomfield Township Public Library
(248) 232-2290
www.wbplib.org

www.metronet.lib.mi.us/toughtimes

Recession Resources






Struggling during these tough times?

Need Help?



TOUGH TIMES **LIBRARY LIFELINES**

There's information @ your library that can help you now.

-  **File for Unemployment**
-  **Find Affordable Health Insurance**
-  **Find a New Job**
-  **Keep your Home**
-  **Maintain or Repair Your Credit**

Metro Net Library Consortium
www.metronet.lib.mi.us/toughtimes



TOUGH TIMES **LIBRARY LIFELINES**

Tough times can leave you feeling overwhelmed and unsure of where to turn. This checklist is a lifeline to resources that can help you when you first find yourself without a job, as well as during your job search.

Your public library has joined with other members of the Metro Net Library Consortium to develop this list. Many additional resources and Library Lifelines are available. Visit, call and go to your library's website to find out more.

File an Unemployment Claim

File online or by phone with the Unemployment Insurance Agency (UIA), the State of Michigan's source for unemployment claims.

- Website: www.michigan.gov/uia
- Toll free: 866-500-0017

Need a computer? Come to your library. Have questions? Ask @ your library.

Find Affordable Health Insurance **COBRA**

If you do not qualify for insurance through spouse/partner's employer or for Medicaid, you may qualify for a reduction of 65% of the cost of COBRA for up to nine months through a new government program. This program may also be available if you previously did not elect COBRA.

- Online: www.dol.gov/ebsa/COBRA.html
- Toll free: 866-444-3272

Private health insurance

Blue Cross Blue Shield (BC/BS) of Michigan is the state's nonprofit insurer of last resort. BC/BS must accept all applicants.

- Toll free: 877-4MY-BLUE (877-469-2583)

Government funded health insurance

Medicaid is available to low-income families, disabled persons, children, and pregnant women. To apply for Medicaid, go to or call your local Department of Health Services office. To locate an office, visit www.michigan.gov/dhs/1,1607,7-124-5461_7386---,00.html.

Free or low cost primary care

A list of Free Clinics in Oakland County can be found at www.fcomi.org/locator/County%20Sites/oakland.htm.

Find a Job

Create a cover letter & resume

Learn all about resumes and cover letters from the LearningExpressLibrary available from the Michigan Electronic Library (MeL). Use your library card or Michigan driver's license to log in to this resource. Go to www.mel.org, click on "Business and Jobs" and then on "LearningExpress Library."

Use Microsoft Word's Resume Templates, which offer easy to use, fill-in-the-blank forms. Find Microsoft Word on computers @ your library.

File your resume with Michigan Works! and its regional agencies, which offer employment and training programs, in-person assistance, job postings, and other help for job seekers.

- Michigan Works!: www.michiganworks.org
- Oakland County Michigan Works! Workforce Development Division: www.oakgov.com/workforcedev/
- Southeast Michigan Community Alliance (SEMCA) Michigan Works: www.semca.org

Find job openings

- Use www.indeed.com to search by job title, keyword or company name.
- Visit www.job-hunt.org, a one-stop site for everything from anticipating a layoff to recruiting employees.
- The Riley Guide, available at www.rileyguide.com, introduces you to the online job search, listing many online sites and services that are useful for your job search.

Prepare for interviews

- Yahoo! HotJobs offers interview tips for a variety of interviews at www.hotjobs.yahoo.com/interview.

Consider a new career

No Worker Left Behind offers up to \$5,000 in tuition per year for two years to pursue a degree in a high demand field. You must apply by July 2010.

- Online: www.michigan.gov/nwlb
- Toll free: 800-285-WORK

Metro Net is a regional library cooperative working to maximize taxpayer investment through resource sharing.

www.metronet.lib.mi.us/toughtimes

Keep Your Home

Help for Homeowners from Southeast Michigan Council of Governments (SEMCOG) provides homeowners with access to many resources including timelines, counseling services, housing assistance, and advice on avoiding scams.

- Online: www.semco.org/Help4Homeowners.aspx
- Toll free: 800-961-3334

Michigan Foreclosure and Delinquency Assistance from United Way of Southeastern Michigan offers help to protect your home. You can also use a quick assessment tool to find out if you are at risk.

- Online: www.uwsem.org/mortgage/index.html
- Toll Free: 211 or 800-552-1183

GreenPath Debt Solutions is a non-profit organization in Farmington Hills offering help with foreclosure prevention, repossession, and utility shutoff. GreenPath offers free debt counseling services by phone or in-person, as well as information on loan modification scams that claim to be associated with the U.S. Dept of Housing and Urban Development.

- Online: www.debthelpnow.org
- Toll Free: 800-550-1961

Save the Dream Program from the Michigan State Housing Development Authority helps homeowners keep their homes through refinancing.

- Online: www.michigan.gov/mshda/0,1607,7-141-45866_47905-177801--,00.html
- Toll Free: 866-946-7432

Repair and Maintain Your Credit

Determine your credit score and request a credit report. You can request a free credit report once every 12 months from each of the national consumer credit reporting companies: Equifax, Experian and TransUnion.

- Online: www.annualcreditreport.com

Learn more about maintaining good credit

Learn more about credit and how to protect it from the U.S. Financial Literacy and Education Commission.

- Online: www.mymoney.gov/credit.shtml
- Toll free: 888-696-6639

What to do if you can't pay bills or have problems with credit. United Way for Southeastern Michigan provides a list of contact information for "Surviving Unemployment."

- Online: www.uwsem.org/keepmichiganworking/index.html
- Toll free: 211

The Michigan State Housing Development Authority provides information on "Who to Call for (Credit) Help."

- Online: www.michigan.gov/mshda/0,1607,7-141-45866_47905-177819--,00.html
- Phone: 517-373-8370