

Resources Quicklist

Emergency Services

- ▶ Salvation Army
630-897-7265
- Illinois Department of Human Services
630-844-7400
- Kendall County Department of Human Services
630-553-7743

Utilities Help

- ▶ LIHEAP Program
1-847-697-4400
- Salvation Army
630-897-7265
- Kendall County Health Department
630-553-9100

Foreclosure Help

- ▶ Joseph Corporation
630-906-9400
- NHS of Fox Valley
1-847-695-0399
- Family Service Association
1-847-695-3680

Food Resources

- ▶ Food Stamp Program
Illinois Department of Human Services
630-844-7400
- Kendall County Department of Human Services
630-553-7743

Pantries

- ▶ Aurora Interfaith Food Pantry
630-897-2127
- Kendall County Food Pantry
630-553-0473
- Salvation Army
630-897-7265
- Bountiful Blessings
630-820-0002
- Holy Angels Parish Pantry
630-897-2478
- Two Rivers Head Start
630-264-1444
- Marie Wilkinson Food Pantry
630-897-5431

Rent/ Mortgage Assistance

- ▶ Salvation Army
630-897-7265
- Quad County Urban League
630-851-2203
- Senior Services
630-897-4035
(60 or older if funds are available)
- Kendall County Health Department
630-553-9100
- Kendall County Community Benefits
630-553-9100 x 8051
- Aurora Township
630-897-8777
- Two Rivers Head Start
630-264-1444

Employment Services

- ▶ Illinois workNet Center
Aurora
630-978-9396
- Illinois workNet Center
North Aurora
630-844-6640

Support available from the community

Health and Wellness

Visiting Nurses Association
630-978-2532 · www.vnafoxvalley.org

Provides comprehensive primary health care, dental services, and community health services to those with little or no health insurance. The **Women, Infants, and Children (WIC) Nutritional Program** equips low-income women and children with healthy food, nutritional counseling and education.

Aunt Martha's Health Care Network
630-896-7900 · www.auntmarthas.org

Provides primary health care services and dental services to children and adults. The Aunt Martha's Health Care Network accepts private insurance and any form of public insurance including Medicaid, Medicare and All Kids. A sliding fee scale is available for those without insurance.

Catholic Charities—Physician Referral Services
800-239-3881 · www.ccrfd.org

Referral Line links individuals to physicians who accept Medicaid for their services.

Financial Stability and Legal Matters

Family Counseling Services
630-844-2662 · www.aurorafcs.org

Their **Consumer Credit Counseling** service provides financial advice, debt management and educational programs.

Prairie State Legal Services
630-232-9415 · www.pslegal.org

Free legal services for low-income and those over 60. Know your legal rights on evictions and foreclosures.

Emergency Services

Salvation Army Emergency Assistance
630-897-7265 · www.auroraTSAlights.com

Help with emergency assistance, food, rent, utilities and clothing.

Public Action to Deliver Shelter—Hesed House
630-897-2156 · www.hesedhouse.org

Provides safe shelter, support services, and advocacy to homeless individuals.

help
for
hard times
GUIDE



Fox Valley United Way
40 W. Downer Place
Aurora, IL 60506
www.uwfoxvalley.org · 630-896-4636

LIVE UNITED™



In this struggling economy, you may have found yourself among the many in the community facing the loss of a job and financial trouble. This guide is intended to help you answer the question, "Now what?" Several organizations in the Fox Valley 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 forbearance (an emergency relief program to avoid foreclosure). With a landlord, discuss ways to work off your obligation, if possible.
 - 2. Utilities (phone, gas, electric, water). 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: 1. Rent 2. Utilities 3. Food 4. 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 <http://www.ides.state.il.us/individual/> or visit your nearest IDES or Illinois workNet Center (in Aurora, at 501 College Avenue). You will need: your Social Security card or some ID that has the number on it; a second form of ID; if claiming dependents, you will need their SSN and date of birth; if you are not a United States citizen, your Alien Registration Information; and if you worked since Sunday of this week, the amount of gross wages earned this week. Once you've filed, you'll need to call 888-337-7234 bi-weekly to certify that you are unemployed and are approved for benefits.
- Set an appointment with a Consumer Credit Counseling Service. Family Counseling Services of Aurora can educate you on financial literacy and money management. Call 630-844-2662.
- 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 Illinois workNet Center by calling 630-978-9396.
- Take advantage of career counseling offered by your company or other community groups.
- Utilize various employment agencies (fee paid by the employer), job listings, job servies, etc., for job leads.
- Maintain contact with former co-workers, union, church, or other community groups for emotional support as well as job leads.

Kane County Guide to Community Services

For a complete listing of services available, visit www.KaneCountyGuide.org, an internet-based information and referral service, for almost any social, health, or human service need in Kane County.

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, Fox Valley 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.

familywize® PRESCRIPTION DRUG DISCOUNT CARD	
WWW.FAMILYWIZE.ORG	
These cards are being distributed nationwide, free of charge by the FamilyWize Partnership and participating United Way agencies, county agencies, community and faith-based organizations, some pharmacies, and schools. Discounts are provided by and available only at participating pharmacies. Some restrictions apply. Benefits subject to change without notice.	Member ID: 070707 Group ID: 39201 Bin: 610194 PCN: FW Pharmacies: 877-HELP-977 Members: 866-810-3784 Expires: 12/31/2012
THIS IS NOT INSURANCE - DISCOUNTS ONLY	Copies Permitted

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