

# Resource Quicklist

For a complete list, visit [www.unitedway4u.org](http://www.unitedway4u.org)

## Emergency Assistance

I & R Hotline  
1-800-222-8848

Westmoreland  
Community Action, Inc.  
1-800-816-0022

Catholic Charities  
1-866-409-6455

## Utilities Help

Allegheny Power  
CARES Program  
1-800-207-1250

Dominion Peoples  
CARES Program  
1-800-400-9276

Dollar Energy Fund  
1-800-683-7036

Low Income Home  
Energy Assistance Program  
LIHEAP  
1-866-857-7095

## Assistance Offices

Main Office - Greensburg  
1-800-905-5413

Donora District  
1-800-238-9094

Alle-Kiski District  
1-800-622-3527

## Food

Westmoreland County  
Food Bank  
1-800-462-2080

PA Housing  
Finance Agency  
1-800-342-2397

## Housing Concerns

Next Steps Supportive  
Housing Program  
724-837-6339

Westmoreland County  
Housing Authority  
1-800-924-2669

## Health Care

adultBasic Insurance Program  
1-800-543-7105

CHIP (Children's Health  
Insurance Program)  
1-800-543-7105

PA DPW Office of Medical  
Assistance  
1-866-542-3015

## Transportation

Family Services of Western PA  
"Ways to Work" Program  
1-866-965-5929

Medical Assistance  
Transportation Program  
724-832-2706

## Employment Services

CareerLink - Westmoreland  
724-755-2330

Private Industry Council  
724-836-2600

## Shelters

\*Alle-Kiski Area HOPE Center, Inc.  
1-888-299-HOPE

Connect, Inc. -  
Welcome Home Shelter  
724-838-9133

Union Mission of Latrobe  
724-539-3550

\* Blackburn Center Against  
Domestic & Sexual Violence  
1-888-832-2272

\* HAVIN, Inc.  
724-543-1180

\* Shelters for Violence or Abuse

## Child Care

Child Care Information  
Services (CCIS)  
1-800-548-2741

Child Care Works  
1-877-4-PA-KIDS

# Support available from the community

For a complete list of community resources,  
visit [www.unitedway4u.org](http://www.unitedway4u.org)

## Emergency Assistance:

**Westmoreland Information & Referral Hotline**  
1-800-222-8848  
24/7 Emergency assistance available

**Westmoreland County Food Bank, Inc.**  
1-800-462-2080  
[www.wcfb.org](http://www.wcfb.org)  
Provides food for over 18,000 people per month from pantries  
in all parts of Westmoreland County

**Catholic Charities**  
1-866-409-6455  
[www.dioceseofgreensburg.org](http://www.dioceseofgreensburg.org)  
Provides emergency assistance with food, utilities, heating bills

**Salvation Army - Western Pennsylvania Division**  
412-394-3580  
[www.use.salvationarmy.org](http://www.use.salvationarmy.org)  
Help with emergency assistance, food, rent, utilities, clothing

## Financial Stability and Legal Matters:

**Westmoreland Community Action, Inc.**  
1-800-816-0022 [www.who-inc.org](http://www.who-inc.org)  
VITA offers free income tax preparation for taxpayers with  
moderate incomes, senior citizens and persons with disabilities.  
CIRCLES Campaign for families in Monessen and Jeannette  
areas who want to improve their situation and help others  
understand the issues.

**Consumer Credit Counseling Service of Western PA**  
1-888-511-2227 [www.cccspa.org](http://www.cccspa.org)  
Offers confidential credit counseling and debt management  
programs

**Laurel Legal Services, Inc.**  
1-800-253-9558 [www.wpalaw.org](http://www.wpalaw.org)  
Provides free civil legal representation to low-income clients.  
LLS assists victims of domestic violence in Protection From  
Abuse actions without regard to income.

United Way of Westmoreland County  
1011 Old Salem Road, Suite 101  
Greensburg, PA 15601  
Phone: 724-834-7170  
[www.unitedway4u.org](http://www.unitedway4u.org)



help  
for  
hard times  
GUIDE

**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?" In the Westmoreland County area, several organizations 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.** If you can avoid it, don't make purchases on credit. 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 a 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.
- 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.dli.state.pa.us> or call 1-888-313-7284.

- Set an appointment** with a Consumer Credit Counseling Service, where they can provide confidential budget counseling and debt management programs.

### Beware of Predatory Lending Practices

Check Cashing Services	"Courtesy" Overdraft Loans
Refund Anticipation Loans	Payday Loans
Rent-to-Own Centers	Credit Cards
Buy Here/Pay Here Car Dealers	Sub-Prime Mortgage Loans

## Searching for a job?

**Alle-Kiski PA CareerLink**  
3 Kensington Square  
New Kensington, PA 15068  
Phone: 724-334-8600  
TTY: 724-339-4840

**Mon Valley Regional PA CareerLink**  
Donora Industrial Park  
570 Galiffa Drive  
Donora, PA 15033  
Phone: 724-379-4750

**Westmoreland County PA CareerLink**  
Business & Industry Center  
151 Pavillion Lane  
Youngwood, PA 15697  
Phone: 724-755-2330

**Westmoreland Community Action, Inc.**  
Supported Work Program  
226 S. Maple Ave.  
Greensburg, PA 15601  
724-834-1260

**LIVE UNITED**™



## Health Care

### adultBasic - 1-800-GO BASIC

Covers basic healthcare needs of Pennsylvanian's age 19-64 who have no health insurance and who meet certain eligibility requirements.

### CHIP - 1-800-986-KIDS

Free or low-cost health insurance to children and adolescents through 18 years of age. Eligibility based on family size and income.

### Prescription Drug Cards

If you don't have health insurance or you must buy medication not covered by your health care provider, United Way of Westmoreland County, in partnership with FamilyWize, offers a prescription drug discount card.

It can lower the cost of your prescription by an average of 20%. Take the card below and use it at any participating pharmacy. Your cost for medication will be the discount price offered through this program or the pharmacy's usual and customary retail price, whichever is lower. This means you are assured the lowest price in that store, at the time you purchase the medication. If the pharmacy's price is lower, there is no savings or discount.

Use your card as often as you need, for any prescription, for everyone in your family. There is no income limit, age requirement, eligibility or registration required. To learn more about the program and to view a list of participating pharmacies, visit: [www.familywize.org](http://www.familywize.org).

<b>familywize</b> ® PRESCRIPTION DRUG DISCOUNT CARD	
<a href="http://WWW.FAMILYWIZE.ORG">WWW.FAMILYWIZE.ORG</a>	
<p>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.</p>	Member ID: 070707
	Group ID: 39201
	Bin: 610194
	PCN: FW
	Pharmacies: 877-HELP-977
	Members: 866-810-3784
	Expires: 12/31/2012
<b>THIS IS NOT INSURANCE - DISCOUNTS ONLY</b>	
Copies Permitted	