

## Resources Quicklist

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

### Emergency Services

- ▶ Community Crisis Center  
847-697-2380  
Elgin Township  
847-741-2045  
Hampshire Township General and Emergency Assistance  
847-683-4480  
Salvation Army  
847-741-2305  
Illinois Department of Human Services  
800-843-6154  
Illinois Department of Human Services, TANF  
847-931-2700

### Utilities Help

- ▶ Salvation Army, Nicor Share Program  
847-741-2305  
Community Crisis Center  
847-697-2380  
Community Contacts, ComEd Hardship Program  
847-697-8800  
Community Contacts, Weatherization Program  
847-697-8800  
LIHEAP Program  
847-697-4400  
Elgin Township  
847-741-5110  
Senior Services Association  
847-741-0404  
St. Vincent de Paul Society of East Elgin  
847-289-2222  
St. Vincent de Paul Society of West Elgin  
847-628-5170

### Foreclosure Help

- ▶ NHS of Fox Valley  
847-695-0399  
Family Service Association  
847-695-3680

### Food Resources

- ▶ Food Stamp Program  
Illinois Department of Human Services  
847-931-2700

### Pantries

- ▶ Salvation Army  
847-741-2305  
Community Crisis Center  
847-697-2380  
Two Rivers Head Start  
847-717-6048  
All People's Interfaith Pantry  
847-741-2329  
Centro de Informacion  
847-695-9050  
Church in the Word Food Pantry  
847-658-8888  
Lighthouse Food Pantry  
847-608-9783  
South Elgin Food Pantry  
847-931-0563  
St. Vincent de Paul Society  
847-628-5170  
Westside Church of Christ  
847-695-1070  
Bethesda Church of God in Christ Food Pantry  
847-888-2209  
Hampshire Burlington Food Pantry  
847-683-2598

### Rent/ Mortgage Assistance

- ▶ Salvation Army  
847-741-2305  
Community Crisis Center  
847-697-2380  
Two Rivers Head Start  
847-717-6048  
Elgin Township  
847-741-2045  
St. Vincent de Paul Society of East Elgin  
847-289-2222  
St. Vincent de Paul Society of West Elgin  
847-628-5170  
Senior Services Association  
847-741-0404

### Employment Services

- ▶ Illinois workNet Center  
847-888-7900  
ECC—Welfare to Work Center  
847-214-6901

## Support available from the community

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

### Health and Wellness:

#### Greater Elgin Family Care Center 847-608-1344 • [www.gefcc.org](http://www.gefcc.org)

Summit Health Center and Seneca Health Center—Help with healthcare services, medication and referrals for those in need.

#### Well Child Center 847-741-7370 • [www.WellChildCenter.org](http://www.WellChildCenter.org)

Pediatric Dental Clinic—Provides comprehensive dental services for children from birth through age seventeen.  
Women, Infants and Children (WIC) Nutritional Program—Equips low-income women and children with healthy food and information on healthy eating.

### Financial Stability and Legal Matters:

#### Family Service Association 847-695-3680 • [www.fsaelgin.org](http://www.fsaelgin.org)

CHOICES—Educates on financial literacy and money management, allowing people to become more economically stable.

Consumer Credit Counseling—Provides financial advice, debt management, and educational programs.

#### YWCA Elgin 847-742-7930 • [www.ywcaelgin.org](http://www.ywcaelgin.org)

Financial Literacy Program—Provides adults with basic budgeting skills, tax preparation, and money management.

#### Prairie State Legal Services 630-232-9415 • [www.pslegal.org](http://www.pslegal.org)

Free legal services for low income and those over 60. Know your legal rights on evictions, financial issues, and bankruptcy.

### Emergency Assistance:

#### Salvation Army Emergency Assistance 847-741-2305 • [www.salvationarmy.com/elgin](http://www.salvationarmy.com/elgin)

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

#### Community Crisis Center Emergency Assistance 847-697-2380 • [www.crisiscenter.org](http://www.crisiscenter.org)

Help with shelter, counseling, financial assistance, food, transportation, homeless outreach, and transitional living.

#### PADS of Elgin 847-608-9744 • [www.padsfelgin.org](http://www.padsfelgin.org)

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

# help for hard times GUIDE



United Way of Elgin  
2022 Larkin Ave.  
Elgin, IL 60123  
[uwelgin.org](http://uwelgin.org) • 847.741.2259

# 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 Elgin 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 the Elgin area, it’s at 30 DuPage Ct.). 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 Service Association of the Greater Elgin Area can educate you on financial literacy and money management. Call 847-695-3680.
- 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 847-888-7900.**
- **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 Services, 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](http://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, United Way of Elgin, 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.

