UT Extension
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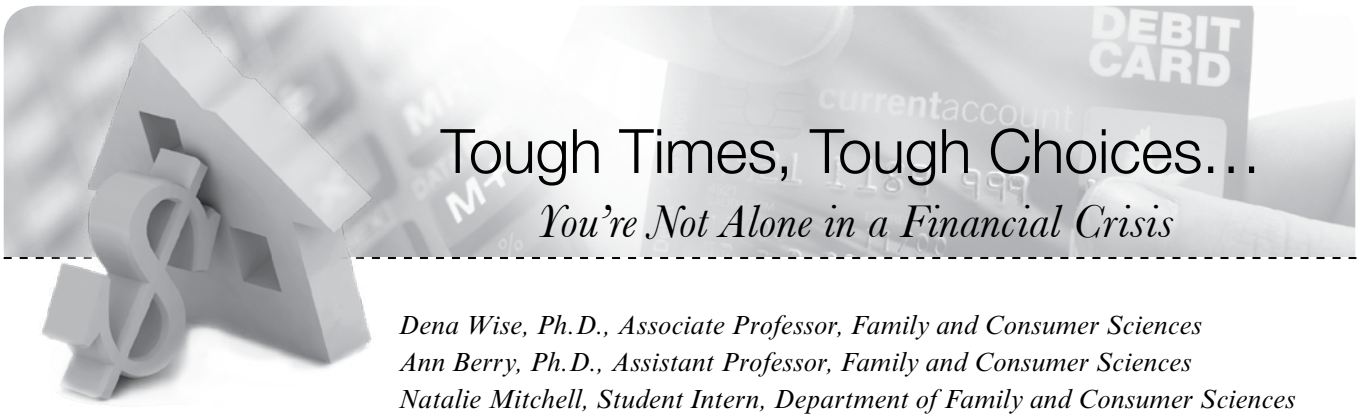

Tough Times, Tough Choices…

You're Not Alone in a Financial Crisis

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When income doesn't cover expenses for several months, you and your family face tough choices. But these choices don't have to be made alone. Reaching out for help during times of financial stress may make the difference in whether your family emerges from the crisis with its emotional and physical health intact.

Supportive people in one or more of the following agencies and organizations may help you work through the problems that accompany a temporary crisis or a long-term life change. You pay for most of their services through tax dollars and community support. Tap their resources as you face the challenges of tough times and tough choices!

Finding Work

Tennessee Career Centers

- Assess skills and develop a career plan at no charge.
- Offer free access to the Internet, résumé writing programs, telephones and fax machines for job hunting.
- Provide available lists of job openings locally, regionally, statewide and on a national level through the Job Central National Labor Exchange.
- Have staff that can assess job skills and make referrals to job openings.
- Provide access to The Source, a computer-based guide to job opportunities with more than 100,000 employers in Tennessee.

To find out the location of your local career center, visit the Tennessee Department of Labor and Workforce Career Center Web site at www.state.tn.us/labor-wfd/cc/cccounty.htm or call 615-741-7973.

Career Development and Training

Dislocated Worker Program

- Pays for classroom training, such as going back to school or college; occupational training through vocational classes; on-the-job training; apprenticeship programs; remedial training and entrepreneurial training.*

Phone 800-255-5872 or visit the Web site at www.state.tn.us/labor-wfd.

UT Extension

- Job Search for Adults program offers help in developing resumes, job networks and career decisions.

Download the information and worksheets at www.utextension.utk.edu/publications/financial.

Small Business Development

UT Extension

- Provides development and technical support to new and existing producer, service providers and agribusiness industries.

- Help is available in process engineering, management expertise, business analysis, food technology, wood and wood product processing, marketing and distribution, and financial analysis through a variety of programs.

Find your county's UT Extension Office at www.utextension.utk.edu/offices.

Center for Profitable Agriculture

- Helps entrepreneurs with new, expanding and improved processing and marketing of agricultural, aquacultural and forestry products in Tennessee.

For more information, visit cpa.utk.edu.

Small Business Development Centers

- Offer regular workshops on the basics of small business development at 18 centers across the state. Topics include starting a business, writing a business plan, IRS taxes and Tennessee state sales taxes.
- Offer books, audiovisuals and computer software to help start, operate and build a business.
- Provide counseling on an individual basis by appointment.

Visit www.tsbdc.org for more information.

U.S. Small Business Administration Center

- Provides programs and services to help you start, grow and succeed as an entrepreneur.
- Provides a small business planner to help you get started.

Visit www.sba.gov for more information.

Financial Counseling and Management

UT Extension

- Provides no-cost, confidential help through the MANAGE program in evaluating current family finances and alternatives for farm families.

Visit economics.ag.utk.edu/fmas.html to locate the area specialist nearest you.

- Provides low-cost or no-cost programs for bankruptcy education and counseling, as well as financial education classes that can help you understand and organize your finances.

Visit www.agriculture.utk.edu/personnel/districts_counties to learn what's available in your area.

Counseling for Stress and Coping with Change

Community Mental Health Agencies and Clinics

- Provide counseling for stress, family and emotional programs on a sliding fee scale based on income. May also make referrals to other local counseling resources.

Visit www.state.tn.us/mental for more information or call the community mental health center or provider listed in your local phone book.

National Suicide Hotline

- Offers distressed individuals an opportunity to talk with trained volunteers. Available 24 hours a day, seven days a week.

Call 800-273-TALK for help.

Local Health Service Providers

- Public school counselors help students deal with stress related to family financial crises. Counselors may work with parents in making referrals when stress impacts a student's school performance.
- Family physicians familiar with the physical symptoms of stress may recommend treatment or refer to locally available services.
- Local church and ministerial alliance staff may counsel or refer.

UT Extension MANAGE Program

- Offers educational information on stress reduction and coping with change.

Call the MANAGEment Information Line at 800-345-0561 for more information.

Cash/Food Assistance/Housing Assistance

211

- A national program that connects people with important community services, including housing assistance, food assistance, utility assistance and much more.

Dial 211 from any phone for help finding resources in your area or visit the Tennessee 211 Web site at www.211tn.org/findhelp.html.

Food Stamps Office, Tennessee Department of Human Services

- Assists families in determining eligibility and applying for food stamps.*

Phone 800-342-1784.

Unemployment Insurance Program, Tennessee Department of Labor and Workforce Development

- Partial wage replacement program for eligible unemployed workers covered by Tennessee Employment Security Law. To be eligible for unemployment insurance you must have worked for an employer that was covered under unemployment insurance law. You must also be separated from your most recent work because of a lack of work.
- Farm workers may be covered for this program if the agricultural (farm) employer employs at least 10 individuals for 20 calendar weeks and has a payroll of $20,000 during a calendar quarter of this year or last year. Most family farm operations will not qualify for benefits.

If you reside in Lauderdale, Tipton, Shelby, Fayette, Campbell, Anderson, Claiborne, Union, Knox, Blount, Sevier, Jefferson, Granger, Cocke or Hamblen counties in Tennessee you may visit one of the Labor and Workforce Development Career Centers to file a claim for unemployment compensation.

If you live in any other Tennessee county you may file through a Department of Labor and Workforce Development Claim Center. You must call 877-813-0950 to file a telephone claim. If you were separated for a lack of work, you may also file at the department's Web site: www.tennesseeanytime.org/labor.

Disaster Unemployment Insurance Program

- A federal unemployment compensation program. The Department of Labor in Washington, D.C., must declare a county in Tennessee as a disaster area. When a disaster is announced in the local news those individuals not covered by Tennessee Unemployment Compensation may apply for benefits if their unemployment was caused by the disaster. Filing a disaster claim follows the same methods or locations as for filing for Tennessee Unemployment Compensation.

Employment Security Offices

- Determine whether laid off workers are eligible for unemployment compensation.

Visit www.state.tn.us/labor-wfd/esdiv.html.

Tennessee Department of Human Services

- Provides temporary cash assistance through Families First Program.*
- Provides temporary training programs and child care for eligible families.*
- Provides electronic benefits that may be used to purchase food or seeds to grow food.*
- Qualifies families for reduced school lunches and breakfasts, and for food commodity distribution programs.*

Visit www.tennessee.gov/humanserv or phone your local office.

Women, Infant and Children (WIC) Program

- Provides vouchers for low income pregnant and postpartum women, breastfeeding mothers, infants and children under 5 years. Vouchers may be used to purchase infant formula, milk, eggs, cheese, juice and other diet staples.*

Visit health.state.tn.us/wic/clinics.htm for more information and to find the clinic nearest you, or call 800-342-5942 for more information.

Local Churches, Ministerial Alliances and Food Pantries

- Provide temporary assistance in the form of food, clothing and household items.

To find services available, inquire at a church in your community.

Health Care

Tennessee Department of Health Clinics

- Provide free and low-cost health screenings, immunizations, health counseling and referral services to adults and children.
- Provide nutritional counseling for special dietary needs.
- Serve – under the Children's Special Services (CSS) program – children with special medical needs including speech and hearing disorders.
- Pregnant and new mothers, as well as infants and young children, are eligible for health screening and nutritional counseling through WIC.*
- Furnish contraceptives and family planning assistance.
- Provide access to Cover Tennessee options for uninsured Tennesseans.

Visit health.state.tn.us/consumers.htm or contact your county health clinic.

*For programs that require proof of income, proof may include bank statements, farm or business financial records, pay stubs, Quarterly Estimated Tax for self-employed persons (Schedule C), Social Security benefit statements, unemployment insurance benefit documents or copies of your most recent tax return.

Visit the UT Extension Web site at www.utextension.utk.edu and the Family and Consumer Sciences Web site at fcs.tennessee.edu.

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Programs in agriculture and natural resources, 4-H youth development, family and consumer sciences, and resource development. University of Tennessee Institute of Agriculture, U.S. Department of Agriculture and county governments cooperating. The University of Tennessee is an EEO/AA/Title VI/Title IX/Section 504/ADA/ADEA institution in the provision of its education and employment programs and services.