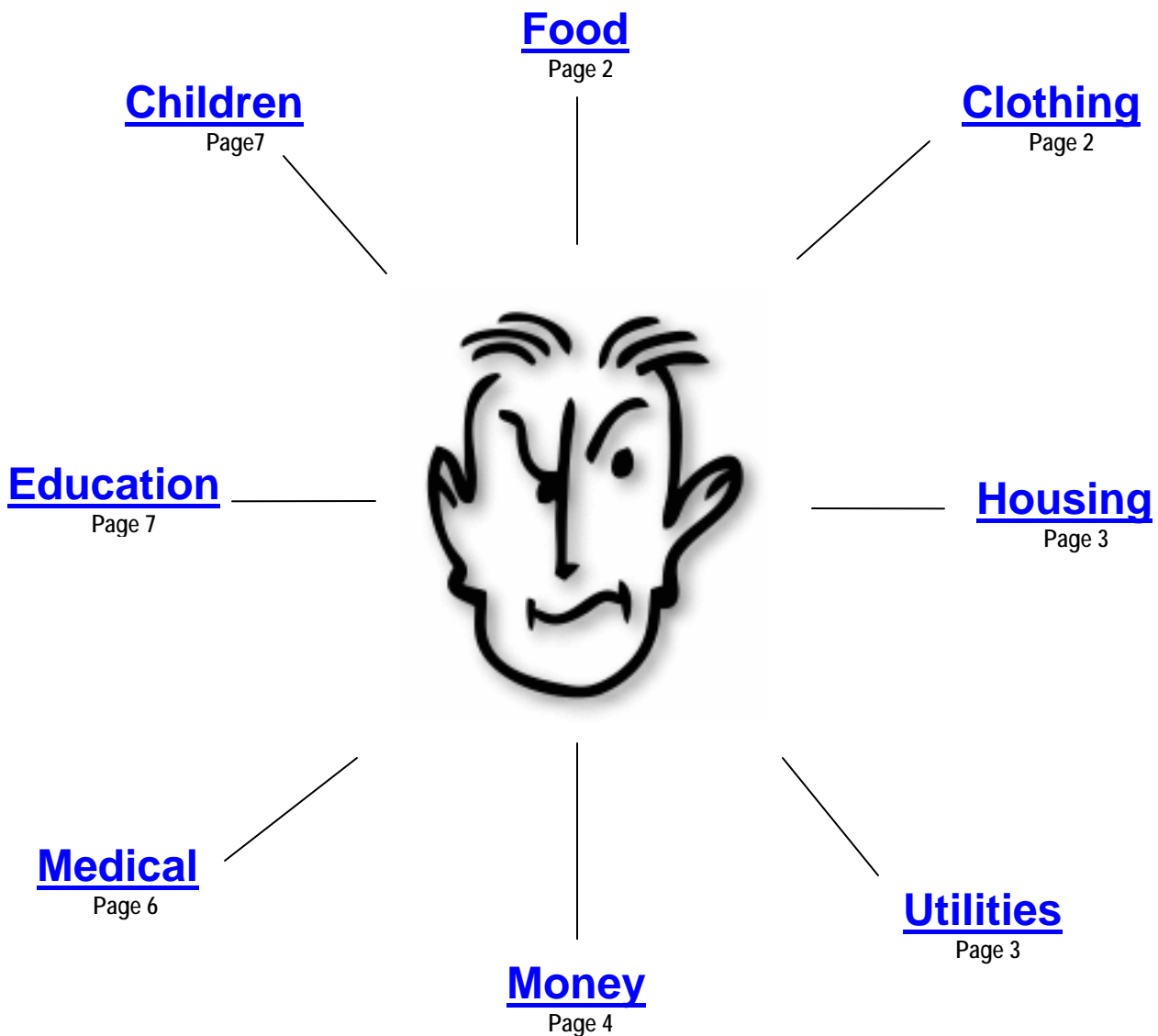


Do you have extremely limited income?

“Ideas for stretching your dollars”



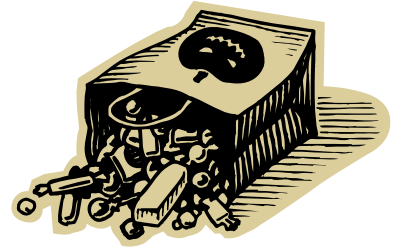
Ideas to Stretch Your Dollars!

This list is general in nature and is provided to offer suggestions and ideas to explore in an effort to stretch your dollars. Some of these programs have limited available funds and the program terms and requirements change periodically. You can locate informational pamphlets on most items listed below in our Client Waiting Rooms or on the web at www.nwls.org.

To apply for services with Northwestern Legal Services,
call (814) 452-6957 (Erie Area); (800) 665-6957
Monday through Friday, 9 AM - 4 PM

Food – programs and practical solutions

- 1) Apply for Food Stamps (DPW)
- 2) Women, Infants and Children (WIC) Program (DPW)
- 3) Free or reduced school lunches
- 4) Reduced food program through Angel Food Ministries (www.angelfoodministries.com)
- 5) County Cooperative Extension offices- food preparation & nutrition programs
- 6) Free food at Food Pantries and Soup Kitchens
- 7) Meals on Wheels - food program for seniors
- 8) Community Action Assoc. of PA www.thecaap.org/localagencies.html - Nutritional education, emergency food assistance
- 9) Practical Solutions:
 - a) Utilize Bulk Food Vendors
 - b) Clip Coupons, Shoppers Cards, Compare weekly store prices
 - c) Pack your lunch - reduce dining out

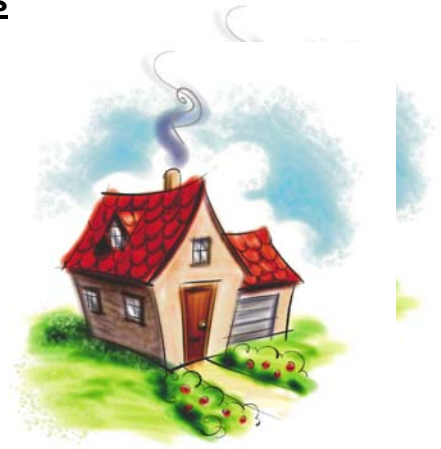


Clothing – allowances, voucher programs & shopping approaches

- 1) Shop around! Compare clothing prices, monitor store sales flyers
- 2) Used clothing available through Goodwill Industries, Salvation Army, and Thrift Stores
- 3) Browse garage sales and charity clothing centers
- 4) Several non-profits offer back to school clothing for low-income families
- 5) DPW - vouchers for emergency clothing
- 6) DPW clothing allowances as education/employment special allowance (See Education Below)

Housing – facilities, ownership tools & help for tenants

- 1) Reduced Housing
 - a) Public Housing - City/County Housing Authorities
 - b) Subsidized Housing Programs, Section 8 Housing
 - c) Senior Citizen Subsidized Housing
- 2) Shelters or Transitional
- 3) Housing for battered women and children
- 4) Rent Rebate/Property Tax Rebate for Seniors - (www.revenue.state.pa.us/PTRR/)
- 5) Housing Counseling - local non-profit organizations
 - a) First Time Home Buyer's Program
 - b) Home Owner's Mortgage Assistance program (DPW)
 - c) Counseling to improve housing conditions
- 6) Private Housing
 - a) Landlord/Tenant Issues, eviction, lawsuit, security deposit issues, mobile home park tenants - eligible tenants can contact NWLS for advice
 - b) Community Action Assoc. - emergency renters assistance
- 7) Facing Foreclosure? See Money Section below



Utilities – programs, weatherization and conservation

- 1) DPW Programs- www.dpw.state.pa.us/ Apply Online for many programs at <https://www.humanservices.state.pa.us/compass/CMHOM.aspx>
 - a) Low Income Home Energy Assistance Program (LIHEAP) - Also available to Renters where utilities are included in rent payments!
 - i) LIHEAP Cash grant, Crisis grant, and Crisis Intervention grant. Depending upon your needs, you may apply for one, two, or all three.
- 2) Penelec Customer Assistance Program (CAP) Program
- 3) Apply for Universal Service Programs through utility company
- 4) Apply for Utility hardship funds through utility company
- 5) Utilize customer assistance programs to pay off past accumulated utility debt
- 6) Work out a payment plan with the Public Utility Commission
- 7) Community Action Assoc. - DPW Weatherization Programs (insulations, windows, etc.)
- 8) Telephone Assistance Programs (Verizon customers)
 - a) Lifeline, Lifeline 135, Link-up America
 - b) Universal Telecommunications Assistance Programs
- 9) Practical Solutions

- a) Consider and compare cellular service to landline phone service for your residence
- b) Research telephone company to compare rates for the various services & calling plans
- c) Conservation
 - i) Use florescent light bulbs
 - ii) Insulation, weather stripping, cut down on drafts
 - iii) Adjusting the thermostat, unplug appliances not being used
 - iv) Repair leaky faucets

Money – cash programs, budgeting & tips on wise money management

1) Benefits and Money Sources

- a) DPW Programs - <http://www.dpw.state.pa.us/> Apply Online for many programs
<https://www.humanservices.state.pa.us/compass/CMHOM.aspx>
- b) General Assistance, Temporary Aid for Needy Families (TANF)
 - i) State Blind Pension
- c) Emergency Renters Assistance - Community Action Assoc.
- d) Social Security Programs: www.ssa.gov
 - i) Supplemental Security Income (SSA)
 - ii) Social Security Disability
 - iii) Social Security Retirement benefits
 - iv) Social Security Widows Benefits
 - v) Social Security Survivor's Benefits
- e) Veteran's Benefits and Outreach - www.va.gov
- f) Child Support, www.humanservices.state.pa.us/csww/ Spousal Support
- g) PA Labor and Industry www.dli.state.pa.us/
 - i) Unemployment Compensation benefits
 - ii) Worker's Compensation benefits



2) Being Wise

- a) Do not use payday lender loans!
- b) Do not use Refund Anticipate Loans (RALs) for faster tax returns
- c) File for Earned Income Tax Credit, even if the amount of your earnings does not require you to file an income tax return
- d) File your taxes for FREE using VITA sites, AARP sites, IRS Free File, ICAN (Spanish & English)
- e) Don't buy books, get a library card or utilize used book stores
- f) Do not rent-to-own furniture and other household items and pay exorbitant costs
- g) Avoid door-to-door sales and door-to-door fix-it contractors
- h) Be on the lookout for scams and con-artists

3) Credit and Finance

- a) Be sure to budget! Be aware of where your money is going each month
 - i) Consumer Credit Counseling Service for Western PA) (www.cccspa.org) - (also know as Advantage Credit Counseling) - provides assistance in managing your finances, repairs credit, debt payment plans
 - ii) Be wise when picking a company offering to repair your credit, often times you can incur exorbitant high fees for such services
 - iii) GECAC - various money management services
- b) Abstain from credit card offers
 - i) If necessary, utilize a credit card with low interest rates and no annual fee
 - ii) Be aware of "teaser" introductory low rates, rather look for acceptable permanent long-term rates.
 - iii) Check terms related to late payments changes and penalty rates
 - iv) Abstain from credit card lending line of credit
 - v) PA Attorney General Office offers consumer advice:
www.attorneygeneral.gov/consumers.aspx
 - (1) Receiving tons of junk mail credit card offers? - search "Opt Out" to stop mailings
 - (2) Receiving unwanted telemarketing calls? - search for "Do Not Call" and register your phone and cell phone numbers
- c) Monitor billing statements each month, question any fees or discrepancies
- d) Be sure to check your credit report annually for erroneous information (www.annualcreditreport.com)
 - i) Once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.
- e) Educate yourself on illegal credit harassment techniques
 - i) Contact Northwestern Legal Services for help with illegal credit harassment or debt collection matters, mortgage foreclosure, repossessions, lawsuits, bankruptcy, and other consumer credit related problems.
- f) Dispute any inappropriate bills
 - i) Contact Consumer Protection for help in filing complaints on disputed debts and illegal practices (www.attorneygeneral.gov/complaints.aspx)
- g) Facing mortgage foreclosure?
 - i) DPW offers financial assistance through Home Owner's Mortgage Assistance Program for eligible applicants
 - ii) Home Emergency Mortgage Assistance Program - www.hemap.org - financial assistance to qualified Pennsylvania homeowners who are in danger of losing their houses through foreclosure

Medical – insurance programs, prescription plans, free services

DPW Programs www.dpw.state.pa.us/ Apply Online for many programs at <https://www.humanservices.state.pa.us/compass/CMHOM.aspx>

- a) Medical Assistance - related insurance programs: Access Plus, Gateway, Unison/MedPlus, UPMC for Seniors
 - b) Medicaid, HealthChoices, Health Beginnings for children, Healthy Horizons for Seniors
 - c) Medical Assistance for Workers with Disabilities (MAWD)
 - d) Medicare Part B Premium payments
 - e) Health Insurance Payment Program (HIPPP) -pays monthly premiums
 - f) Medicaid Home and Community-Based Services (HCBS)
 - g) Nursing Home payments from DPW
 - h) Breast & Cervical Cancer Prevention & Treatment
 - i) AIDS Services
- 2) Social Security Programs - www.ssa.gov
- a) Medicare, Medigap (SSA)
 - b) Prescription Drug Programs - Pace, Pacenet
- 3) Veterans Affairs (VA) medical coverage and counseling www.va.gov
- 4) Patient Assistance Programs from drug companies for prescription drugs
- 5) Adult Basic Healthcare Program (ABC)
- 6) Children's Health Insurance Plan (CHIPs) - uninsured/under-insured children
- 7) Community Action Assoc. - Emergency prescription services
- 8) FREE Health Services
- a) St. Paul's Free Medical Clinic
 - b) County Health Departments - free immunizations and vaccinations, free rabies testing
- 9) Medical Assistance Transportation Program (MATP) - free transportation to medical services for MA recipients
- 10) Mental Health Association of NW PA - recovery programs, coping solutions
- 11) Family Services - counseling www.familyserviceserie.org/ (Erie, Crawford, Venango, McKean Counties) counseling, education and advocacy programs
- 12) Hospice - care for patients and families facing life-threatening illness



Education – programs & approaches aiding education & employment

- 1) DPW Keystone Education Yields Success (KEYS) Program with community colleges

- 2) DPW Employment & Education Special Allowances
 - a) Book & fees, clothing allowance, mileage to children's day care or school,
 - b) Car purchase allowance where no public transportation is available
 - c) Testing and certification fees
 - d) Necessary education and work tools and equipment
- 3) Community Action Assoc. www.thecaap.org/localagencies.html - Educational & vocational counseling, job matching services, supportive services, skill training, on-the-job training, academic assistance, career advisement, GED, Citizenship classes
- 4) Job Search - PA Career Link (www.pacareerlink.com)
- 5) Apply for college financial/student aid and grants, career Planning - Community Action Assoc., banking institutions and credit unions

Children – approaches in addressing expenses relating to children & education

1. Child Support
2. PA DPW -- pays daycare expenses
 - a. Child Care Works & Child Care Information Services (CCIS) www.dpw.state.pa.us/ServicesPrograms/ChildCareEarlyEd/
 - b. Behavioral Health Rehabilitative Services (Also called Wrap Around Services) for emotional and behavioral problems
 - c. Women, Infants and Children (WIC) Program and Food Stamps, Healthy Beginnings and other medical programs for children (See Medical section)
 - d. Autism program and services
3. Children's SSI Disability benefits or Survivor's benefits - SSA
4. HeadStart Supportive Services - Community Action Assoc.
5. Family Centers - supportive services and active parental involvement to assure successful transition from early childhood and Head Start programs - www.center-school.org/familycenters/locations-contacts.php
6. Public School Educational Support: IEPs, Tutors
7. Intermediate Unit - www.paiu.org - assistance with Act 89, ESL, Migrant Education Services, Early Intervention/Mental Health Services, Financial Services, School Improvement Services, School and Management Services, Special Education Services, Technology Solutions and Services
 - a. Erie, Crawford, Warren Counties - IU 5 www.iu5.org
 - b. Other PA Counties www.iu5.org/pages/list_iu.aspx



8. Free or reduce school lunches
9. Children's Health Insurance Plan (CHIPs) - uninsured/under-insured children
10. For additional children health care programs See Health section above.

DISCLAIMER:

This list is intended as general information and is provided to offer suggestions and ideas to explore in an effort to stretch your dollars. Some of these programs have limited available funds and the program terms and requirements change periodically. We have attempted to insure the accuracy of the information in this pamphlet at the time it was created or revised.

Dated: October 2008