

## LOCAL PROGRAMS TO HELP CONSUMERS REDUCE EXPENSES AND IMPROVE FINANCIAL HEALTH



### CHILD CARE

Affordable and high-quality child care and subsidy programs



### HEALTH INSURANCE

Direct connection to affordable care exchanges, as well as free navigators to help apply for coverage and enroll



### DISASTER RELIEF

Preparation tips, immediate relief referrals, and recovery resources for victims of major federally declared disasters



### HEALTHCARE SAVINGS

Clinics and grants for the underinsured that provide primary care, optical care, dental care, and disease management



### DOWN PAYMENT ASSISTANCE

Down payment and closing cost grants and loans for prospective home-buyers



### HEATING & UTILITY COSTS

Financial assistance with gas, oil, electric, water and other utilities, as well as weatherization



### EMPLOYMENT SERVICES

Job search planning, resume development, interview coaching, job lead databases and re-training programs



### HOME REPAIR

Local grant and loan programs help with home maintenance and repairs



### FINANCIAL COUNSELING

Non-profit credit, bankruptcy, and budget counseling as well as financial education



### HOUSING COUNSELING

HUD-certified counselors offer advice on home-buying, renting, default, avoiding foreclosure and reverse mortgages



### FOOD SAVINGS

Food banks, government benefits, and local programs offer emergency food and other basic needs



### IMMIGRATION SUPPORT

Legal representation and filing assistance for asylum seekers, refugees, and newcomers adjusting immigration status



### INCOME TAX ASSISTANCE

Free assistance with preparation and filing of income taxes



### RENTAL RESOURCES

Help finding affordable rental housing, preventing eviction or paying for rent



### LEGAL SERVICES

Legal assistance and advice in civil cases including family law, public benefits, healthcare, and other areas



### SENIOR CITIZEN SERVICES

Case management and referrals to local providers, including day programs, transportation, in-home care and nutrition



### MENTAL HEALTH SERVICES

Outpatient therapy and counseling, provided at reduced cost or on a sliding scale fee as well as free hotlines for counseling and suicide prevention



### SMALL BUSINESS SUPPORT

Financial and operational advice and resources as well as grants and other direct financial assistance



### MILITARY RESOURCES

Wide-ranging assistance specifically for active duty service members, veterans, and their families



### STUDENT LOAN COUNSELING

Counselors and information about options and strategies to help repay student loans



### MORTGAGE RELIEF

Emergency financial assistance and foreclosure prevention programs



### TRANSPORTATION SAVINGS

Public transportation subsidies, rideshare resources, vehicle sharing programs, and low cost vehicle purchase programs



### PRESCRIPTION SAVINGS

Programs that reduce the costs of prescription medications offered by drug companies, nonprofit and public agencies



### WORKERS COMP/DISABILITY

Services help people apply for disability payments, appeal benefits denials, and find support



### PROPERTY TAX ISSUES

Local agencies that help to review property tax bills for errors or reassessments and assists with the filing of exemptions