

When Tough Times Hit

Unemployment, even temporary, is probably one of the most difficult experiences to endure. Losing your job is traumatic, especially if it affects your entire family's income. Knowing where to turn and taking control of your situation can reduce the impact on you and your family.

Getting Through It Together

Your spouse and children can feel helpless. Talk to your family and plan together to deal with problems. It helps to give each member of the family some positive steps they can take to help. By sharing the burden and pulling together, families can grow closer.

Things to do

First, explore your unemployment and WorkSource options and benefits. Some may be time sensitive. Then, stay busy.

If you're temporarily out of work, keep yourself occupied. This is a good time to do all the things you've been putting off: fix the faucets, give your car a tune-up, clean out the garage, visit friends and relatives or take a community class.

Check your local newspaper for a list of activities, many of which are free. You can also check with your local recreation department, city or county website, library, community center or college.

Volunteering is a particularly rewarding way to use your time, even for a short period. Visit United Way's Volunteer Center at uwsc.org and click on "Volunteer" to find a good match, or call 425.374.5534.

CARE Crisis Response Line

24-hour crisis intervention counseling, suicide intervention and access to mental health emergency services for individuals and families in Snohomish, Skagit, San Juan, Island and Whatcom Counties.

425.258.4357 or 800.584.3578
TTY: 800.846.8517

A Collaboration of:

Cascadia Community College
Center for Career Alternatives
Edmonds Community College
Everett Community College
Salvation Army
Snohomish County Human Services Dept.
United Way of Snohomish County
Volunteers of America North Sound 2-1-1
Volunteers of America Western Washington
Washington State Dept. of
Social and Health Services
Washington State
Employment Security Dept.
Workforce Development Council
Snohomish County
WorkSource Snohomish County

Sponsored by:

The Boeing Company
United Way of Snohomish County
Workforce Development Council
Snohomish County
EverTrust Foundation
Edmonds Community College
Everett Community College

Help for Hard Times

A Survival Guide to Unemployment



helpforhardtimes.org

a portal to tools that help
or call

2-1-1

Monday-Friday, 8 a.m. to 5 p.m.

425.258.4227 or 800.223.8145

TTY: 425.339.3301 or 800.846.8517

Take Charge of Your Finances

1. Prepare a household budget
2. List assets
3. Set priorities
4. Make a list of creditors
5. Notify your creditors
6. Pay what you can
7. Stay in touch with creditors
8. Stop credit purchases
9. Reduce household expenses
10. Sell what you don't need
11. Check into other financial resources

Get the Help You Need... You've Earned It

You help pay for public programs through your taxes and for community services through contributions to United Way and other organizations.

Now your money can work for you. Help comes from an array of services ranging from support such as individual or family counseling to practical support like help with finances.

We all need a little help at some time in our lives. Don't be embarrassed to ask for the help you need. You paid for it. You earned it.

Where to Look

www.helpforhardtimes.org

Losing your job is traumatic, especially if it affects your entire family's income. Knowing where to turn and taking control of your situation can reduce the impact on you and your family. This web portal pulls together links to resources, specialized phone numbers and helpful advice on surviving unemployment.

Who To Call

2-1-1 Information Line

Trained specialists answer your call and maintain a comprehensive database of health, welfare and recreation resources.

2-1-1 Information Line

2-1-1 is the free, easy-to-remember telephone number that's your best "first call" to quickly find the right source of help. The central information line is staffed by trained operators who can connect you a wide range of community services. This United Way supported program is run by Volunteers of America Western Washington.

Other Places to Find Help

Unemployment Benefits

Unemployment Compensation:

800.318.6022 or 877.558.8509
or apply online at www.go2ui.com

Employment Programs and Job Training

WorkSource Snohomish County: 425.258.6300 (Everett) and 425.673.3300 (Lynnwood)
www.worksourceonline.com

Credit Counseling

ClearPoint Financial Solutions

Confidential advice on managing money and debt in person, over the telephone or by Internet. Most services are free, but there is a fee for some so be sure to ask. Evening and weekend hours available.
Phone: 877.422.9040 or
www.clearpointfinancialsolutions.org

Rent Assistance

Rent assistance becomes available the first of the month, but runs out quickly. **Call 2-1-1** for information on availability and eligibility.

Food Assistance

Food Banks: Call 2-1-1 for the closest food bank.

Basic Food Benefits: For more information or to apply online, visit www.dshs.wa.gov and click on "apply for services." Phone: 877.514.FOOD

Women, Infants and Children (WIC)

There are a number of sites in the county.
Phone: 800.322.2588 or www.snohd.org/snoWIC

Utility Assistance

Energy Assistance

Most forms of energy assistance are available only after October. Phone: 425.388.3880

Emergency Shelter Assistance

Call 2-1-1 for information on locations and hours.

Medical & Dental Assistance Programs

Community Health Center of Snohomish County
Phone: 425.789.3789 or www.chcsno.org

Providence Everett Health Clinic

One time vouchers for medical services may be available at the **Salvation Army** at 2525 Rucker Ave. in Everett. These must be picked up in person during work hours: Monday-Friday, 8 a.m. to 5 p.m. Phone: 425.317.0300

Mental Health/Counseling/Support Groups

Call 2-1-1 for counselors and any fees charged.

Alcohol & Drug Helpline: 800.562.1240

Domestic Violence Hotline: 800.562.6025

Veteran's Assistance

Veterans Affairs: 425.388.7255

Navy Marine Corps Relief Society: 425.304.3203

Saint Vincent de Paul

This agency may be able to help in a small way once other sources have been exhausted.
Phone: 425.355.3504

Important: Don't Ignore Your Mail!

Ignoring government agency inquiries or creditor requests for information may make things worse. If you don't understand notices or bills sent to you, call the person who sent the bill.