

Money Problems

BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.

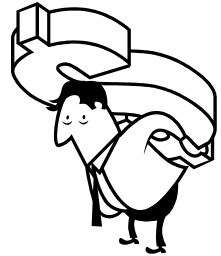
- Set up a realistic budget plan allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 13 will help get you started
- Prioritize your bills. When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation
- Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations
- Avoid making unnecessary purchases on credit
- Get budget counseling if you are having difficulty. For financial counseling, debt management and consumer education, call:



Consumer Credit Counseling Service
of Southern Nevada
2650 S. Jones Blvd.
Las Vegas, NV 89143
(702) 364-0344
or visit www.ccsnevada.org

- If you are being harassed by creditors or need help with a consumer problem, call:

Better Business Bureau of
Southern Nevada
6040 S. Jones Blvd.
Las Vegas, NV 89118
(702) 320-4500
or visit <http://southernnevada.bbb.org>



Nevada Consumer Affairs Division
1850 E. Sahara Ave., Suite 101
Las Vegas, NV 89104
(702) 486-7355

- If you need mediation services to provide conflict resolution with a landlord, merchant, neighbor or family member, call:

Legal Aid Center of Southern Nevada
800 S. 8th Street
Las Vegas, NV 89101
(702) 386-1070
or visit www.lacsn.org

Clark County Social Services
Neighborhood Justice Center
1600 Pinto Lane
Las Vegas, NV 89106
(702) 455-3898

MORTGAGE

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. Most banks would prefer to negotiate an arrangement rather than foreclose on a mortgage. Explore every reasonable alternative to avoid losing your home, but be aware of scams. Do not sign anything you do not understand.

If you have a HUD/FHA loan payment problem, call or write your lender or a HUD approved Counseling Agency as soon as possible. Explain the situation and be prepared to provide financial information. If you are having difficulty communicating with your lender you can call:

FHA Resource Center
(888) 297-8685

To find an approved counseling agency, call:
(800) 569-4287; TDD (800) 877-8339

If you have a VA-insured mortgage, call:
Veterans Administration Regional Loan Center
(888) 869-0194

Or

U.S. Department of Veteran Affairs
(800) 827-1000
or visit www.va.gov

RENT

If you rent, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable written payment plan or discuss other ways to pay off your obligation. Call Legal Aid Center of Southern Nevada early in the process to receive guidance and assistance regarding landlord/tenant problems.

Legal Aid Center of Southern Nevada
800 S. 8th Street
Las Vegas, NV 89101
(702) 386-1070

Before a landlord can evict you for non-payment of rent, he/she must properly notify you that he/she is terminating your tenancy. To do this a landlord must give you a written notice called a *notice to quit*. This is only the first step in the eviction process. If you get an eviction notice and you want to stay in your apartment, you must respond immediately to any documents you receive.

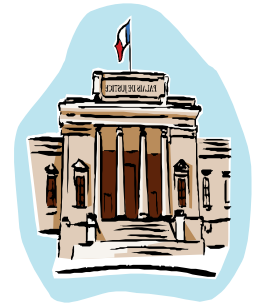
You can contact the Justice Court in the township in which you live.

Las Vegas Justice Court
(702) 671-3116

North Las Vegas Justice Court
(702) 455-7801

Henderson Justice Court
(702) 455-7951

Boulder City Justice Court
(702) 455-8000



UTILITY BILLS

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice. If, after calling the company you are not satisfied, ask for the customer service supervisor.

If you have questions or complaints about a utility company, contact the Public Utilities Commission (PUC). The PUC regulates the gas, electric and phone companies.

The PUC has required utility companies to offer budget billing plans, payment plans for needy customers, and special protection for the elderly, handicapped and those whose health is at risk.

Public Utilities Commission of Nevada (PUC)
101 Convention Center Drive
Suite 250
Las Vegas, NV 89119
(702) 486-2600



ENERGY ASSISTANCE

If you meet the low-income eligibility requirement and are having trouble meeting your heating and cooling costs, you may qualify for the Energy Assistance Program (EAP). The program can pay only for the heating/cooling source in the home, whether it is gas or electricity. Eligibility is based on gross income and annual energy use. Homeowners and renters may be eligible. For more information or to obtain an application, call:

EAP (formerly LIHEA)
Energy Assistance Program
Nevada State Welfare Division
3330 E. Flamingo Rd., Suite 55
Las Vegas, NV 89121
(702) 486-1404

Low-income homeowners and renters may also be eligible for assistance with weatherization and with repair or replacement of heating/cooling systems. Assistance is provided to those residing in single and multi-family dwellings as well as mobile homes. For information, call:

Weatherization Program at
HELP of Southern Nevada
1640 E. Flamingo Rd., #100
Las Vegas Nevada 89119
(702) 369-4357

Your guide to unemployment, health care, legal assistance and other basic needs.

Help For Tough Times

The information in this booklet has been compiled by

United Labor Agency of Nevada

AFL-CIO Community Services
(a non-profit charitable organization)



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Funded by:



This booklet has been made possible by United Way of Southern Nevada as a contribution to the community, for the good of the community.