

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)



**ULAN**

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.*

## You're not alone...

The recent changes in our economy are affecting many people. Many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself unemployed, this booklet is for you.

Unexpected job loss is devastating. In addition to financial gains, employment gives us a sense of purpose and is a part of our identity.

As you go through the process of finding new employment, whether in your current field, or in a new career, you may need help. This booklet offers resources for you as you prepare. The agencies listed can offer help with financial and credit problems, basic needs such as food, shelter, utilities, health care, legal services and job search assistance.

The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

If you cannot find the specific information you need in this booklet, you can call Nevada 2-1-1 call center—Source for Basic Health and Human Services Information and Referral.

Or, if you are a member of a union you can call ULAN at (702) 648-3500.

\* \* \*

*In an effort to make our community a better place to live, work, raise a family and retire, it is ULAN's goal to be responsive to the needs of those in our community.*

*United Labor Agency of Nevada, AFL-CIO Community Services is a non profit 501(c)(3) charitable organization and United Way of Southern Nevada partnering agency.*



[www.uwsn.org](http://www.uwsn.org)



**ULAN**

ULAN  
(702) 648-3500  
[www.ulan.org](http://www.ulan.org)

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# 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.

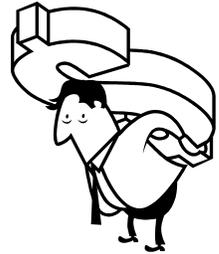
- Set up a realistic budget plan allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 13 will help get you started
- Prioritize your bills. When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation
- 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](http://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](http://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](http://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.

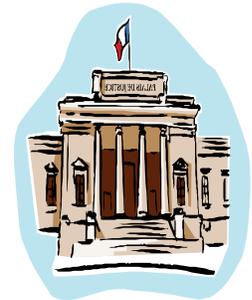
You can contact the Justice Court in the township in which you live.

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

# Unemployment Benefits

If you've lost your job or your hours have been reduced, you may apply for Unemployment Insurance Benefits. This program compensates eligible workers for a portion of his/her lost wages.

The Unemployment Insurance Benefits were paid by your previous employer. As such, the benefits will be paid to you regardless of your financial status. The amount that you receive varies according to your previous earnings.

**There are two ways to file an unemployment insurance claim, by phone or online.**

**File by phone:** Call the Automated Call Center at (702) 486-0350, 8:00 a.m. to 4:30 p.m.

Calling the Automated Call Center makes it easy to:

- File a new claim or reopen an existing one
- Be interviewed if there are issues that affect your eligibility
- Resolve problems with your claim
- Change your personal information (address, phone number and e-mail address)
- Obtain information regarding your Unemployment claim



**File on the internet:** If you choose, you may file your claim on the internet 24 hours per day at: [www.ui.nvdetr.org](http://www.ui.nvdetr.org)

On the internet, you can:

- File a new claim or reopen an existing one
- Change your personal information (address, phone number and e-mail address)

- Obtain information regarding your Unemployment claim

## Information you will need:

- Your Social Security number; date of birth
- Your home address and telephone number
- If you are not a U.S. citizen - proof of your immigration status
- The names, addresses, and dates worked for your last and next to last employers
- If you worked in another state during the last 18 months, you will need names, addresses, phone numbers and dates employed
- If you worked for the federal government during the last 18 months - SF 50 and SF 8 forms
- If you served in the military during the last 18 months - copy item number 4 of your DD214

If you receive a letter denying your claim, information about your right to appeal the decision will be included. You must respond immediately.

If your claim is denied and you are appealing your claim, do not stop reporting your hours every week.



# Financial Assistance

*Eligibility guidelines for benefits for both U.S. citizens and non-citizens can be obtained by calling the following offices or visiting their websites.*

## FEDERAL PROGRAMS

### Social Security

If you are 62 or older and have been laid off, you may be eligible for Social Security benefits. If you begin collecting before age 65, your benefits will be reduced from what they would have been at age 65. The amount of benefits that you receive is based on your lifetime earnings.

Social Security Administration  
1250 S. Buffalo, Suite 150  
Las Vegas, NV 89146  
(800) 772-1213 or (866) 704-4859  
or visit [www.ssa.gov](http://www.ssa.gov)

### Supplemental Security Income (SSI)

SSI is a federal program that pays monthly benefits to people who are 65 or older, or blind, or have a disability and who don't own much or have a lot of income. SSI isn't just for adults. Monthly benefits can go to disabled and blind children, too. For information, call Social Security at the number listed above.



## STATE PROGRAM

### Temporary Assistance for Needy Families (TANF)

TANF provides cash assistance for families with dependent children. One or both natural/adoptive parents must be deceased, absent, incapacitated or the total earned income of both parents must fall within TANF income limitations. Families who receive TANF are also eligible for Medicaid (see page 7) and are usually eligible for Food Stamps (see page 6).

This program is administrated by the Nevada State Welfare Division. For further information about eligibility and the office nearest you, call:

NV State Welfare Division  
(702) 486-5000  
or visit <http://dwss.nv.gov>

## LOCAL EMERGENCY ASSISTANCE PROGRAMS

Some social service agencies and charitable funds can provide limited assistance to help with specific emergencies. For help in locating these resources, call:

Catholic Charities	(702) 387-2291
Clark County Social Services	(702) 455-4270
Economic Opportunity Board (EOB)	(702) 647-1510
Hopelink. (formerly HACA)	(702) 566-0576
HELP of Southern NV	(702) 369-4357
Lutheran Social Services	(702) 639-1730
Salvation Army	(702) 649-8240



# Food Help



In order to save money, you may be tempted to reduce food costs. Rather than going hungry, there are programs to help you maintain a proper diet.



## Food Stamps

The Food Stamp program offers help to low-income families or individuals. The amount received depends on family size, income and certain expenses such as child care costs. You can be working and still be eligible for this program. Non-citizens who are permanent lawful residents may also be eligible to apply. For further information, call: 211 for more locations or [www.211.org](http://www.211.org).

NV State Welfare Division  
(702) 486-5000 or visit <http://dwss.nv.gov>

The above office will provide the location nearest you, based upon your zip code.

## Food Pantries and Meals

There are many community-based food pantries and meals for emergency food needs. The following can provide groceries or meals. For more information and locations, call:

Catholic Charities	(702) 387-2291
F. I. S. H.	(702) 735-0300
Giving Life Ministries (Henderson)	(702) 565-4984
Hopelink (formerly HACA)	(702) 566-0576
Jewish Family Services	(702) 732-0304
Lutheran Social Services	(702) 639-1730
Salvation Army	(702) 649-8240

## Women, Infants and Children (WIC)

WIC is a federally funded nutrition and food supplemental program for eligible pregnant or breast feeding women, their children and foster children ages 0-5 regardless of immigration status. It supplies vouchers used to purchase items such as milk, cheese, juice, eggs, cereal and infant formula. Families must be low-income to be eligible.

For a WIC office nearest you, call:  
(800) 863-8942

## School and Summer Food Programs

Children from low-income families are eligible to receive free or reduced cost breakfast and lunch during the school year or during the summer at certain sites regardless of immigration status. For information call your child's school, or call:

Clark County School District  
(702) 799-8123

Nevada Department of Education  
Summer Food Service Program  
(702) 486-7902



# Health Care



Your family doctor or local hospital does not want to see you ignore health problems. If you have lost your health coverage, speak to your doctor or hospital about the possibility of negotiating reduced fees and payment schedules.

## COBRA/CONTINUATION COVERAGE

If you participated in a group health insurance plan at your job before you were laid off, the Federal COBRA law requires that most employers offer you and your family a temporary extension of health coverage at group rates, called “continuation coverage.” Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months in certain circumstances. You may be required to pay the full premium, including your employer's contribution. Speak to your employer or your health plan representative.

## Medicare

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits
- Are 65 and have been a federal, state or local government employee long enough
- Have received Social Security disability benefits for 24 months

- Are under 65 and have been a federal, state or local government employee long enough and meet the requirements of the Social Security disability program

For more information about these requirements and other features of the Medicare program, call:

Social Security Administration  
(800) 772-1213  
or visit [www.ssa.gov](http://www.ssa.gov)

## Medicaid

Medicaid is a state implemented medical program to help you obtain health care and related services. Those eligible for Medicaid include:

- Families receiving or who are eligible for TANF
- Individuals who are age 65 or older, blind or disabled
- Social Security Income (SSI) recipients
- Children who are born in the U.S., even if their parents are not citizens or legal residents
- Pregnant women and children if they meet both an income and assets test

For more information, call:

NV State Welfare Division  
(702) 486-5000  
or visit <http://dwss.nv.gov>

### Medical Assistance

Clark County Social Services provides medical assistance to low-income individuals not eligible for other public or private programs. Client services include COBRA/insurance continuation assistance, payment for outpatient clinic care, inpatient hospital care, institutional care, adult day care, medical transportation and pharmacy services. Eligibility determination is based upon an assessment of need, call:

Clark County Social Services  
1600 Pinto Lane  
Las Vegas, NV 89106  
(702) 455-4270

### Health Insurance for Children

The Nevada Check Up/Children's Health Insurance Program (CHIP) provides health insurance for primary and preventative care for children up to the age of 18 who do not have health care coverage and are not eligible for Medicaid. Coverage also includes dental, vision and prescriptions. For more information, call:

Covering Kids/Nevada Checkup  
6830 Oquendo Rd., Suite 102  
Las Vegas, NV 89118  
(702) 933-7335



### Immunizations

For low or no cost immunizations based on your ability to pay, call:

Southern Nevada Health District  
625 Shadow Lane  
Las Vegas, NV 89106  
(702) 759-1000

### Prenatal Care

The Maternal and Child Health (MCH) Prenatal Care Program provides continuous prenatal care for low-income women. For additional information, call:

Maternal Child Health (MCH) Line  
(800) 429-2669



### Nevada Health Centers

You may also seek care at a local non-profit community health care center/clinic. These clinics provide a range of services on a sliding fee scale.

Cambridge Family Health Centers  
3900 Cambridge Ave., #102  
Las Vegas, NV 89109  
(702) 307-5415  
[www.nvrhc.org](http://www.nvrhc.org)

Martin Luther King Family Center  
1700 Wheeler Peak Dr.  
Las Vegas, NV 89030  
(702) 383-1900

North LV Family Health Center  
2031 McDaniel St., Suite 210  
North Las Vegas, NV 89030  
(702) 214-5948



## Prescription Drugs

Explain your situation to the doctor and ask if samples of the medications he/she is prescribing are available. Often medical offices have these on hand. The following non-profit programs can assist you in obtaining low cost or discounted medications:

Clark County Social Services  
1600 Pinto Lane  
Las Vegas, NV 89106  
(702) 455-4270

Partnership for Prescription Assistance  
Toll free (888) 477-2669

## Veteran's Health Benefits

If you are a veteran you may be eligible to receive health care assistance. For information about the services available, eligibility requirements and locations, call:

Veterans Administration Medical Center  
(702) 636-3000

## Dental Care for Children

Uninsured children who need dental care may be eligible for treatment at:

University of Nevada  
Las Vegas Enterprise Dental Clinic  
1750 Wheeler Peak  
Las Vegas, NV 89106  
(702) 648-7231

# Legal Services

If you have problems with housing, child support, unemployment or welfare benefits and cannot afford the regular legal fees, the following agencies may be able to help.

The Lawyers Referral Services may be able to put you in touch with a lawyer who offers services on a pro-bono or a reduced-fee basis.

Lawyers Referral Service  
(702) 382-0504

Legal Aid Center of Southern Nevada together with Clark County Pro Bono Project may be able to help with landlord-tenant disputes, government benefits, family law, bankruptcy and domestic violence.

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



Nevada Legal Services may be able to help income eligible people with legal issues relating to public housing, Social Security, public benefits and unemployment discrimination.

Nevada Legal Services  
530 S. 6th Street  
Las Vegas, NV 386-0404  
(702) 386-0404

# Coping with Unemployment

Living through a financial crisis can be stressful for you and your family. It can lead to feelings of sadness, anger, depression, fear or lack of energy. These feelings are natural and are usually temporary. Putting on a mask and pretending that you are not worried or scared will only make matters worse for you and your family. You can deal with your feelings in several positive ways:

- Keep physically active to relieve tension
- Identify your feelings and share them with someone who will listen to you and advise you – for example, a trusted friend or relative, clergy person or a fellow union member
- Get together with other people who are experiencing unemployment and form a peer support network

If your feelings of anxiety and depression intensify or continue over an extended period of time, it is advisable for you to contact your family doctor.

## Job Search Tips

Before seeking employment, start by assessing your present skills and talents (see worksheet on page 14). Like most people, you have probably not done a thorough “self-assessment.” Most public libraries and bookstores have self-help or career development sections with books that can get you started.

Write down on the worksheet a detailed list of all your job skills and personal qualifications. The list will be surprisingly long. You can use this information when you write your resume or fill out job applications.

**Job Information Sources** - Talk to your friends, neighbors and relatives, they may lead you to job openings. In addition to following through with the want ads in the local daily newspapers, contact your professional or trade association, Chamber of Commerce, Union or local Department of Employment & Training office.

A worksheet has been provided on page 15 to help you identify people who could help you in your job search.

**Your resume** - This is your first and most important introduction to a prospective employer. It should be concise. Contact your local library for books on resume writing or seek help from a career counseling center.

**The interview** - This is your chance to show the employer that you are the best candidate for the job. Be prepared. Find out everything about the company ahead of time: the services, products, market area, financial history, etc. Prepare a list of questions to ask the employer. Dress appropriately, arrive early and relax a few minutes before the interview. Practicing the interview with someone may better prepare you for the actual interview.

More information about these topics are available at:

Nevada JobConnect  
Employment Security Division

Las Vegas	(702) 486-0100
North Las Vegas	(702) 486-0200
Henderson	(702) 486-0300

## **Job Training and Help Finding Work**

Programs that offer career counseling can advise you on looking for a job, writing a resume, building a career path and preparing you for a job interview.

All job seekers and dislocated workers may qualify for federal or state funded employment and training programs. These programs include helping you with your job search, upgrading your skills or training for a job in a new field. Some programs may even offer additional financial support while you are in training or looking for work.

The following programs can direct you in your career path while making sure you have full access to all the services for which you are eligible:

AFL-CIO Dislocated Worker Program  
(702) 870-7460

Nevada Partners  
(702) 399-5627

Nevada Career Enhancement Program (CEP)  
(702) 486-0129

Displaced Homemaker Program at HELP of Southern Nevada  
(702) 369-4357

## **Physically Challenged Workers**

Nevada State Bureau of Vocational Rehabilitation  
Southern District Office

3016 W. Charleston Blvd., Suite 200  
Las Vegas, NV 89102  
(702) 486-5230

Easter Seals of Southern Nevada  
6200 W. Oakey Blvd.  
Las Vegas, NV 89146  
(702) 870-7050

## **Child Care**

When facing a period of unemployment your child care needs may change. When returning to work you may need to make different arrangements to accommodate your new schedule. For help in locating and selecting a child care program, including family child care, day care centers, school age programs and nursery schools, call:

Economic Opportunity Board  
2500 W. Washington Ave.  
Las Vegas, NV 89106  
(702) 647-1510  
(702) 387-5437



You may be eligible for one of several financial assistance programs to help defray the cost of child care.

## Volunteering

Doing volunteer work in an area that interests you is a good way to help yourself and others while you look for a job. Volunteering can help you to:

- Maintain your job skills
- Learn new skills
- Make valuable contacts or new friends
- Structure your time during your job search

The Volunteer Center of Southern Nevada has opportunities that match your interests, skills and time available. To find the volunteer opportunities right for you contact the Volunteer Center of Southern Nevada:

Volunteer Center of Southern Nevada  
1660 E. Flamingo Rd.  
Las Vegas, NV 89119  
(702) 892-2321  
[www.volunteercentersn.org](http://www.volunteercentersn.org)



## TAKING CARE OF YOURSELF

Stay active mentally and physically

Eat healthy foods; get enough rest

Exercise; take up a new recreational activity you always wished to start

Recognize the effects of stress, and seek help if needed

Organize your time, scheduling time to enjoy yourself

Take advantage of community activities and resources

Watch local papers for free events and programs

Develop a support system; keep in touch with friends

Get involved in a volunteer activity

Catch problems while they are small -  
“An ounce of prevention is worth a pound of cure.”

## Six Month Financial Planning Worksheet

*If the total expenses are more than the total income, then reduce or eliminate some of your expenses.*

### INCOME

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Severance Pay						
Unemployment Compensation						
Checking						
Savings						
Other Income						
<b>TOTAL</b>						

### EXPENSES

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Rent/Mortgage						
Power						
Water						
Gas						
Food						
Telephone						
Car Payment						
Insurance						
Cable						
Internet						
Laundry						
Household Supplies						
Hygiene Supplies						
Gas/Bus Fare						
Dues						
Credit Card Debt						
Clothing						
Healthcare Premium						
Medical Co-payment						
Prescription						
Child Care						
Other						
<b>TOTAL</b>						

## Self-Assessment Worksheet

This worksheet is intended to help you identify the skills you have and think about what you have accomplished. This will lead to a clearer idea of what sorts of jobs you should be targeting and to help you write a more persuasive resume.

	Strengths	Weaknesses
<b>Professional Skills</b> Capabilities learned on the job; technical skills; computer skills; languages; etc.		
<b>Business Performance</b> Actual on the job accomplishments		
<b>Social Skills</b> "People" related capabilities, both personal and professional		
<b>Personal Accomplishments</b> Off the job activities; community service; etc.		
<b>Personal Attributes</b> Personal qualities that make you productive and good to work with, etc.		

## Networking Worksheet

This worksheet is intended to help you make a complete list of people that you know (even slightly) who could help you find a job. The object here is to put as many names as possible into each box. In addition to the categories shown, you should make lists of contacts in unions, professional organizations, clubs and other formal affiliations.

Colleagues at work	Friends & Neighbors (current & past)	Faith Based Organizations
Classmates/Teachers	Lawyers	Government
Accountants/Bankers	Relatives/In-Laws	Former Employers



