

Now what? Help for hard times



Have you recently lost your job? Is your family facing the reality of reduced income? This guide is intended to help you answer the question, “Now what?”

There are many steps you can take to help you weather the economic storm. And there are many places you can call for help in Union County. The agencies listed in this flier provide assistance for the most common economic needs. A complete listing of community resources is available at www.unitedwayofunioncounty.org.

Please note that United Way itself is NOT set up to provide direct service to individuals. We refer people in need to our Member Agencies and community partners, the experts in meeting the needs of the people. The agencies themselves determine eligibility and the amount of aid given, usually in terms of governmental guidelines or established policies that prevent people from taking advantage of the system. United Way works to bring neighbors and resources together to improve lives in Union County. We raise money for our funded partners and work to establish a safety net to meet the social service needs of our community. For more information, please contact us at (937) 644-8381.

Rent Assistance/Eviction Prevention

- **The Salvation Army**
940 London Avenue, Marysville (937) 645-2010
Call for appointment

Mortgage Assistance/Foreclosure Prevention

- **Columbus Housing Partnerships**
562 E. Main Street, Columbus 1 (888) 995-4673
www.chpcolumbus.org
- **Legal Aid Society**
142 W. Center Street, Marion 1 (888) 301-2411
www.columbuslegalaid.org

Homeless Shelter

- **Marion Shelter Program**
365 E. Fairground Street, Marion (740) 387-4550
www.themarionshelter.com

Utility Bills Assistance

- **The Salvation Army**
940 London Avenue, Marysville (937) 645-2010
Call for appointment
- **Community Action Organization**
169 Grove Street, Marysville (937) 642-4986
www.caodmu.org

Personal Hygiene/Household Cleaning Items

- **Union County Personal Needs Pantry**
209 S. Oak Street, Marysville
Open Tuesday & Thursday 5:00 to 7:00 p.m.
Open Saturday 9:00 a.m. to Noon
- **North Union Personal Needs Pantry**
18 Fulton Street, Richwood
Open 2nd Thursday and 3rd Saturday 9:00 to 11:00

Clothing

- **Marysville Clothes Closet**
18000 State Route 4, Marysville
Open Monday, Wednesday, Friday 1:00 to 4:00
Open Saturday 9:00 a.m. to Noon

Bill Collection/Auto Repossession

- **Legal Aid Society**
142 W. Center Street, Marion 1 (888) 301-2411
www.columbuslegalaid.org

Prescription Medication

- **Union County Special Needs Council**
940 London Avenue, Marysville (937) 642-6911
Call for appointment

Depression

- **Mental Health America of Union County**
131 N. Main Street, Marysville (800) 731-5577
- **Consolidated Care, Inc.**
715 S. Plum Street, Marysville (937) 644-9192

A complete list of community resources is available at www.unitedwayofunioncounty.org or by contacting us at (937) 644-8381.

Weathering the Economic Storm



Help for Neighbors in Financial Crisis



Step 1... Re-evaluate your budget



Reduced income means you need to manage your money smarter. Use this checklist to help.

- **Determine your financial resources.** Know the totals in all your accounts, including savings, pension, stocks, unemployment compensation, severance pay, spouse's income, and other income.
- **Plan a realistic budget.** Determine what it will take to provide for your rent or mortgage, utilities, food, transportation, clothing, and medical care each month. Include quarterly expenses, like insurance, and account for the unexpected bills that pop up.
- **Stop use of all credit.** Don't make purchases on credit cards. This will save interest charges.
- **Consider refinancing.** Refinancing mortgage, auto, or credit loans may lower fixed expenses.
- **Cancel unnecessary/luxury services.** This includes cable TV, extra cell phone, subscriptions.
- **Sell unnecessary items.** Consider selling extra cars, motorcycles, collectibles, garage sale items.
- **Protect yourself.** Notify your mortgage holder or landlord, utility companies, and any creditor of your situation BEFORE you cannot make payment. Discuss ways to make reduced payments.

Need help with budgeting?

The Ohio State University Extension Office and Union County Employment Resource Office offer two-hour budgeting classes to help you manage your personal finances. Call (937) 644-8117 or (937) 644-1010 ext. 2226 for workshop times, locations, and details.

Step 2... Looking for a new job



- **Start searching 40 hours a week.** Your new job is to FIND a new job. Call businesses you are interested in to find out about available positions and the best times to apply. Check for job listings in newspapers or at the library. Create a cover letter and resume with a list of skills and background.
- **Call the Workforce Development Office.** Job training opportunities, a comprehensive job search library, job placement, and job matching assistance is available. Call (937) 645-2018.
- **Network.** Tell everyone you know that you are looking for a new job. Maintain contact with former co-workers, church, and friends.
- **Consider temporary or part-time work.** If your ideal full-time position is not available, a temporary job will at least add some income and provide you with time to keep looking. Consider working two part-time jobs to help make ends meet.

Make yourself more marketable!

Now may be the ideal time to learn new skills that will increase your earning potential and qualify you for more job openings. Affordable adult education courses are offered in a wide variety of fields at the vocational schools that serve Union County, including:

- **Columbus State Community College, Marysville**
www.csc.edu (937) 644-1616
- **Ohio Hi-Point Career Center, Bellefontaine**
www.ohp.k12.oh.us (937) 599-3010
- **Tolles Career & Technical Center, Plain City**
www.tollestech.com (614) 873-4666
- **Tri-Rivers Career Center, Marion**
www.tririvers.com (740) 389-4681

Step 3... Help along the way



If you can't make ends meet, help is available to provide for your basic needs.

- **Call Department of Job & Family Services.** Set an appointment with a case worker to determine your eligibility for government assistance programs, including unemployment benefits and Medicaid. Call (937) 644-1010.

Food Assistance Programs

- **Angel Food Ministries (Marysville Christian Church)**
Discounted food orders (\$60 worth for \$30)
17000 Waldo Road, Marysville (937) 642-9838
www.marysvillechristian.org/Ministries/angelfood
- **Food Stamp Program (Job & Family Services)**
940 London Avenue, Marysville (937) 644-1010
Call for appointment
- **Marysville Food Pantry**
333 Ash Street, Marysville (937) 644-3248
Open Fridays 1:30 to 4:00 p.m.
- **Milford Center Food Pantry**
55 E. State Street, Milford Center (937) 349-3741
Open Fridays 9:00 a.m. to Noon
- **Plain City Food Pantry**
156 E. Main Street, Plain City (614) 733-0909
Open Saturdays 10:00 a.m. to Noon
- **Richwood Emergency Assistance Program**
235 Grove Street, Richwood (740) 943-3130
Open Fridays 10:00 a.m. to Noon
- **WIC (Union County Health Department)**
Supplemental food for pregnant women and children from birth to age 5
940 London Avenue, Marysville (937) 645-2061
Call for appointment

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