



## RECOVERING FROM FINANCIAL HARDSHIP ADDITIONAL RESOURCES

### NEW YORK CITY PROGRAMS

- **The New York City Financial Empowerment Centers** can help you reduce your debt, strengthen your credit score, make saving a part of your routine, balance a budget, open a bank account, separate personal and business finances and much more. [www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page](http://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page)
- **EmpoweredNYC:** If you or someone in your family has a disability, EmpoweredNYC can help you better manage your finances and become more financially stable. <https://www1.nyc.gov/site/dca/partners/EmpoweredNYC.page>
- **Ready to Rent:** If you are searching for an affordable apartment through the New York City housing lottery, preparing early is important. Ready to Rent can help you check your credit, calculate your income for housing applications and save for moving expenses. <https://www1.nyc.gov/site/hpd/services-and-information/ready-to-rent.page>

### FINANCIAL SERVICES

- **BeneStream:** Provides free enrollment assistance to help you access a wide range of public benefits. [www.1199SEIUBenefits.org/benestream](http://www.1199SEIUBenefits.org/benestream).
- **TANF (Temporary Assistance for Needy Families):** Find out how to get temporary financial assistance (welfare) in your state or territory. <https://www.acf.hhs.gov/ofa/help>
- **Home Energy Assistance (LIHEAP):** Find out how low-income households can get financial assistance for home heating and cooling costs. <https://www.acf.hhs.gov/ocs/outreach-material/help-paying-heating-or-cooling>

### CHILD AND FAMILY RESOURCES

- **Head Start:** Promotes school readiness of children under age 5 from low-income families through education, social and other services. <https://www.acf.hhs.gov/ohs>
- **Child Support Enforcement:** The Office of Child Support Enforcement partners with federal, state, tribal and local governments and others to promote parental responsibility so that children receive support from both parents even when they live in separate households. <https://www.acf.hhs.gov/css>
- **Office of Child Care:** If you are not eligible for 1199SEIU child-care benefits, the Office of Child Care supports low-income working families through child-care financial assistance and promotes children's learning by improving the quality of early care and education and afterschool programs. <https://www.acf.hhs.gov/occ>
- **The Maternal, Infant, and Early Childhood Home Visiting (MIECHV)** program facilitates collaboration and partnership at the federal, state and community levels to improve the health of at-risk children through evidence-based home visiting programs. The programs reach pregnant women, expectant fathers, and parents and caregivers of children under age 5. <https://www.acf.hhs.gov/occ/home-visiting>

- **Benefits.gov:** You can find government benefits related to unemployment assistance, healthcare, and food and nutrition. See what government benefits you are eligible for at [www.benefits.gov/benefit-finder](http://www.benefits.gov/benefit-finder)
- **Supplemental Nutrition Assistance Program (SNAP):** SNAP provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move toward self-sufficiency. [www.fns.usda.gov/snap/supplemental-nutrition-assistance-program](http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program)

## PROGRAMS FOR SENIORS

- **Eldercare Locator:** A public service connecting families to services for older adults. <https://eldercare.acl.gov/Public/Index.aspx>
- **Administration on Aging:** Services and programs to help older adults live independently in their homes and communities. <https://acl.gov/about-acl/administration-aging>
- **American Association of Retired Persons (AARP):** Offers discounts, programs and services for people over age 50. <https://aarp.org>

## SUPPORT FOR MILITARY FAMILIES

- **Veteran Employment Program Offices (FEDShireVETS):** Find a list of federal agencies and their Veteran Employment Program Contacts. <https://www.fedshirevets.gov/veterans-council/agency-directory/>
- **Veterans and Military Health:** Resources for veterans seeking information on health issues suffered as a result of wartime. <https://medlineplus.gov/veteransandmilitaryhealth.html>
- **Active Duty and Veterans Women's Health (WomensHealth.gov):** Find information and resources for women veterans. <https://www.womenshealth.gov/about-us/what-we-do/programs-and-activities/active-duty-and-veteran-womens-health>
- **Veteran Crisis Line:** Veterans in emotional crisis have free, 24/7 access to trained counselors. Veterans can call the Lifeline number, 1-800-273-TALK (8255), and press "1" to be routed to the veterans Suicide Prevention Hotline. <https://suicidepreventionlifeline.org/help-yourself/veterans/>