

Toolkit for Individuals and Families

Working hard does not always ensure you can make ends meet. There are many resources available to help you and those you care about. **Call 211 for more information or resources.** Financial and life struggles are often stressful. These resources can help you become more resilient and financially stable.

Earn and Keep More

- **Finding a Job** – Sites such as InDeed.com and EmployFlorida.com are job aggregators that collect jobs posted to many sites and bring them together. EmployFlorida.com also connects to many free resume building tools as well as local the CareerSource office which can offer hands-on assistance in overcoming barriers to getting a good job (childcare, training, resume, interviewing, transportation etc).
- **Apprenticeships and Certifications** – Many higher wage jobs do not require a bachelor's degree but do require training. Apprenticeships and industry certifications are often low cost or even covered by grants and can dramatically increase earning potential. Local community colleges offer job trainings.
- **Tuition Assistance** – Millions of dollars in Pell Grants and other tuition assistance funds go unclaimed each year. If you have not received the Pell Grant before and are interested in either a technical certificate or academic degree there are many community programs and local schools that help. Groups helping with FAFSA or financial aid should be able to offer guidance or visit StudentAid.ed.gov for reliable information.
- **Side Gig** – If you have additional time, talent and/or resources that are valuable to others you can operate as your own business offering transportation, caregiving, repair/assembly services, craft goods etc; sites such as Lyft, Care.com and TumbTack.com can you help get started. There are many other legitimate ways to make money from home and while options such as online surveys rarely make you rich it can convert time into some extra cash.
- **Languages** – Mastering English or another language can be essential to improving employment. Many ESOL, literacy and language classes are free or low cost at local community groups or colleges.
- **GED** – A high school diploma or equivalent are often requirements for many positions. There is help in preparing for the test and even paying for the test. Visit BrowardCommunitySchools.org for more information.
- **Taxes** – Tax preparation can be safe, low stress and **FREE!** *MyFreeTaxes.com* helps families making less than \$64,000 file on their own or find an IRS certified volunteer locally to file for them. Remember you can file for up to three back years so if you have not filed you may want to get free help to see if you have any money left unclaimed.
- **401K** – Contributing to a matched retirement plan may feel like it costs you money yet often employers offer a 50% or 100% match that far exceeds what you pay or receive in interest. Additionally, you can often access these savings without a penalty in many cases such as buying a home, giving you peace of mind now and for the future.
- **Flexible Savings Accounts** – While there are differences between HSAs and FSAs both allow you to save money for health expenses you already have; this is an easy way to save 10-25% on taxes. Your employer should be able to confirm what options you have and help you identify a good amount to save.

Debt and Credit

- **Credit Score/Report** – There are a lot of scams charging people to get something they already get for free. AnnualCreditReport.com is a free way to access one credit report from each credit bureau per year; there is a small fee if you want your credit score. Many credit cards now offer free FICO credit scores and CreditKarma.com offers many tools to get a good sense of your credit report and score for free.
 - **Payday Loans** – In tough times some turn to payday lenders but then struggle to pay it off. Non-profit credit counseling agencies can help 'freeze' the loan so you can pay it off without accruing more fees or
-

receiving harassing phone calls. One example of a non-profit providing all of Florida with this service is DMCC (<http://www.dmcccorp.org/>)

- **Emergency and Credit Building Loans** – When unexpected costs are more than your savings there are alternatives to payday loans. Local Credit Unions and CapitalGoodFund.org offer safe options that minimize your costs, build your credit and also offer financial coaching and education.
- **Credit Card Debt** – There are many ways to manage and escape this debt, but they all have consequences. A reputable non-profit credit or financial agency can help you evaluate debt management plans, payment strategies and other explore options.
- **Medical Debt** – While having and using health insurance is a proactive way to avoid significant health debt once you have it there are still ways to ensure it does not ruin your life. It does not impact your credit like other debt and there are more options to resolve it. A certified credit counselor will not charge you to help you evaluate your options.
- **Bank Accounts** – Not having an account or having one that does not fit your needs can cost up to \$40,000 over a lifetime. Credit unions and banks have a variety of accounts to help you avoid unnecessary fees even if you have had banking issues in the past.
- **Building Credit** – Your credit score impacts more than your loan interest rates. Things like your car insurance, where you can rent and if you need to pay deposits are impacted. There are simple free or cheap ways to build your credit to healthy levels in a relatively short period of time. Nonprofit credit counseling agencies can help develop a plan for you to build your credit.
- **Lending Circles** – Many cultures have ways of pooling resources to offer informal credit. Groups such as LendingCircles.org and others are formalizing that so if you can plan ahead you can access cheap or free lending while building your credit.

Housing and Transportation

- **Foreclosure** – Homeowners who have lost some family income or had an emergency can still qualify for millions of dollars in help to either lower the interest rate, payment or total amount owed.
- **Home Ownership** – Lower interest rates, down payment assistance, favorable terms and even subsidies for first time homebuyers are available along with education and help to make the process smoother.
- **Renter Protection** – Renters do not often know what rights they have. Legal Aid groups can help prevent evictions and ensure your landlord is keeping your home safe to live in.
- **Carpooling** – While you can organize your own carpool, groups around the state offer many services to make it easier including subsidized vanpooling, emergency rides home, carpool matching services and “schoolpool” for parents with kids. One carpool matching service can be found at <http://commuterservicesfl.com/>
- **Bus Passes**– Are often available at a discount through employers or provided free on a temporary basis from county or municipal support services, or from local nonprofit agencies. Many communities offer discounted bus passes for veterans, seniors or those with disabilities.
- **Car Insurance** – Many people can save more than \$600 per year with three relatively simple tips. Get at least three quotes every three years to make sure you are still getting the best deal. Actively work to improve your credit score; higher scores reduce your insurance and car loan rates. Use your tax refund or other savings to pay for six months of insurance at once; this saves at least \$150 each time. There are many additional tips that may work for you to save hundreds more.
- **Medical Transportation** – Many communities have free transportation for the disabled, elderly or the medically needy. Sometimes the scheduling and patient needs do not always fit with these good options, now options such as Ride2MD.com, Lyft and Uber offer help for patients and their families alike.
- **Homestead Exemption** – If you are a homeowner in Florida, you are entitled to a homestead tax exemption of at least \$50,000 for your primary residence. In addition, your local city or county may offer additional exemptions if you are a senior, veteran or permanently disabled. Qualifications and key dates are set locally so contact your property appraiser’s office to check if you could be saving more.
- **Utility Savings** – Saving electricity or water is possible for renters and owners. Low flow toilets and shower heads are often free or subsidized in many communities. Many power companies offer free assessments as well as discounts and budget smoothing options. Many groups including community

action agencies offer low-income weatherization assistance to help make energy conservation improvements. Services are available at no charge to households that have incomes less than 125 percent of the federal poverty guideline. Weatherization assistance programs are available to both homeowners and renters. In most cases, there is a waiting list to receive services, but the elderly and applicants with disabilities are usually given priority.

Budgeting and Legal Assistance

- **Financial Education** – Finances can be complicated but there are many free in-person and online resources to help you learn the basics, answer specific questions or prepare for big things like buying a home or saving for retirement. Most banks and many non-profits offer free or online options.
- **Financial Coaching** – When information is not enough a financial coach can help you develop a plan to achieve your goals and to navigate the barriers you face. Many local non-profits offer this service and phone based support is available by groups like DMCCCorp.org, Credit.org, CapitalGoodFund.org, and ConsumerCredit.com.
- **Legal Assistance**– Legal issues are often unexpected and expensive. Free legal aid is available through a variety of organizations (FloridaLawHelp.org) but also legal doc preparers (FALDP.org) can help you address things like divorce, immigration, small claims, evictions etc. more affordably.
- **Expungement** – Many people end up with criminal records for a variety of reasons and this can make getting a good job or home incredibly difficult. The Florida Department of Law Enforcement can help seal or expunge a variety of records and free help could be available through your CoastToCoastLegalAid.org.

Health and Wellness

- **Prescription Drugs** – Filling prescriptions can be expensive even with insurance. Prescription discount cards like **FamilyWize** can help reduce out of pocket expenses. Check their online tool to determine the cost and discount options before you go to the pharmacy.
- **Behavioral Health** – Dealing with addiction, depression and unwanted behaviors is challenging for the person struggling as well as for the family, friends and coworkers. Many employers have free services available, health insurance provides a variety of supports and there are many community options to help both in a crisis as well as to help prevent a future crisis. Visit FindTreatment.Samhsa.Gov to locate services near you.
- **Healthcare Literacy**– Local nonprofit agencies provide information on best practices for preventative care, and understanding/ managing healthcare costs, i.e. out of pockets, deductibles and copays.
- **KidCare**–All Florida children who are legal residents are eligible for health insurance coverage through KidCare, regardless of parental income level. The premiums are determined on a sliding scale, but even the highest premiums can be less expensive than those offered by employer-provided family plans.

Child related services

- **Care and Education** - Most communities have groups that coordinate and fund afterschool tutoring, summer camps, literacy programs etc. and while the demand is often high, acting early and continuing to seek new opportunities is often critical in securing the opportunity. Visit ELCBroward.org for more information.
- **Food and Nutrition** – Kids Cafes, Backpack Feeding Programs and Summer Meals and Snacks are just a few ways that families can ensure that their kids stay fed and healthy during tough financial times.

Emergency Services

- **Food Pantries** – Many families that do not qualify for regular food benefits but still struggle at times are welcome to use a variety of community foodbanks designed to help anyone to keep their family fed.
- **Financial Assistance** – Many working families do not know that they may qualify for help with food, utility bills etc. Some benefits like SNAP can provide monthly help with food and others like LIHEAP can help up to twice a year with utility bills. These and others can help overcome an emergency or lean time.

Other Resources and Special Needs Populations

There are many specific populations that can access individual services as well as more comprehensive support; employers may also have employee assistance programs for unique situations. The following reflect just some of the groups that may have access to specialized support: Veterans, LGBTQ, persons with disabilities, persons with HIV/AIDS, cancer patients, grandparents raising children, children and youth with behavioral and developmental disabilities, unemployed, undocumented residents, victims of abuse.

- **Life Insurance** – *LifeBridge by MassMutual* provides \$50,000 in free term life insurance for parents or guardians who make \$10,000-\$40,000 and who are aged 19-42.
- **Internet and Technology** - EveryoneOn.org offers many ways to access low cost internet and computers to help children and adults learn, find jobs and be more successful. If you earn less than \$35,000 or receive any public benefits you likely qualify. To see your options and the PC, laptops and tables available visit EveryoneOn.org and enter your zip code. You can also access device offers via text message by typing CONNECT to 21545 and entering your zip code.
- **Seniors** – There are many unique needs and challenges that face older residents. There often are many local resources, however, the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) is a great way to find resources and report abuse.

Remember, you can be connected to most of the resources mentioned above by calling 211.
