

Who we are

Living Resources is an outreach program developed by an affordable housing non-profit organization. The non-profit is dedicated to creating and preserving quality affordable housing for low- and moderate-income families, individuals and seniors.

Resident Resource Guide

Second Edition



Your pathway to finding resources
in the state of California.

APPENDIX

Resource Guide's phone numbers and websites in alphabetical order

<input type="checkbox"/>	Advanced Care Planning and Support	1-800-247-7421
<input type="checkbox"/>	Affordable Housing	1-800-569-4287
<input type="checkbox"/>	Aging Adult Care (Elder Care)	1-800-677-1116
<input type="checkbox"/>	CalJobs	www.caljobs.ca.gov
<input type="checkbox"/>	CalWORKS (TANF)	www.cdss.ca.gov
<input type="checkbox"/>	CAPI	www.cdss.ca.gov
<input type="checkbox"/>	Car Loans	www.bettermoneyhabits.com
<input type="checkbox"/>	Childcare Resources and Referral	1-800-543-7793
<input type="checkbox"/>	Covered CA (Affordable Healthcare)	1-800-300-1506
<input type="checkbox"/>	Disability Benefits (SSI)	1-800-772-1213
<input type="checkbox"/>	EDD (Unemployment Benefits)	1-800-300-5616
<input type="checkbox"/>	FIND SERVICES	2-1-1
<input type="checkbox"/>	Food Banks	www.cafoodbanks.org
<input type="checkbox"/>	Food Stamps (CalFresh or WIC)	1-877-847-3663
<input type="checkbox"/>	Free Cell Phone (Assurance Wireless)	1-888-898-4888
<input type="checkbox"/>	Free Credit Report	www.annualcreditreport.com
<input type="checkbox"/>	Free Tax Preparation for Seniors (AARP)	1-888-227-7669
<input type="checkbox"/>	Free Tax Preparation	1-800-906-9887
<input type="checkbox"/>	GED Test	1-916-445-9438
<input type="checkbox"/>	Home Energy Assistance Program	1-866-675-6623
<input type="checkbox"/>	IHSS	www.cdss.ca.gov
<input type="checkbox"/>	Immigration and US Citizenship	www.uscis.gov/citizenship
<input type="checkbox"/>	Legal Aid	www.LawHelpCA.org
<input type="checkbox"/>	Local Child Support Agency	1-866-901-3212
<input type="checkbox"/>	Medi-CAL	1-800-541-5555
<input type="checkbox"/>	Medi-CAL for Families	1-800-880-5305
<input type="checkbox"/>	Medicare	800-633-4227/www.medicare.gov
<input type="checkbox"/>	Nutrition and Food Safety	www.FoodSafety.gov
<input type="checkbox"/>	Shelter	Text SHELTER to 99000 or Dial 2-1-1
<input type="checkbox"/>	Veterans Affairs	1-800-827-1000
<input type="checkbox"/>	Veterans Crisis Hotline	1-800-273-8255 (Press 1)

Table of Contents

 This helping hand labels government programs

<input type="checkbox"/>	Find Services	2
<input type="checkbox"/>	Food Stamps (CalFresh or WIC)	3
<input type="checkbox"/>	Food Banks	4
<input type="checkbox"/>	Find Shelter	5
<input type="checkbox"/>	Affordable Housing	6
<input type="checkbox"/>	How to keep my Property Manager Happy	7
<input type="checkbox"/>	CalWORKS (TANF)	8
<input type="checkbox"/>	Affordable Healthcare (Covered California)	9
<input type="checkbox"/>	Affordable Healthcare Continues (Medicare)	10
<input type="checkbox"/>	Community Clinics	11
<input type="checkbox"/>	Free Cell Phone	12
<input type="checkbox"/>	Education	13
<input type="checkbox"/>	Unemployment Benefits	14
<input type="checkbox"/>	Find a Job	15
<input type="checkbox"/>	Immigration and US Citizenship Information	16
<input type="checkbox"/>	Free Credit Report	17
<input type="checkbox"/>	PERSONAL BUDGET WORKSHEET	18-20
<input type="checkbox"/>	Car Loan Information	21
<input type="checkbox"/>	IHSS and CAPI Assistance	22
<input type="checkbox"/>	Disability Benefits (SSI)	23
<input type="checkbox"/>	Veterans Services	24
<input type="checkbox"/>	Free Tax Preparation	25
<input type="checkbox"/>	Legal Assistance	26
<input type="checkbox"/>	Reduce Your Energy Bill	27
<input type="checkbox"/>	Energy Saving Tips	28
<input type="checkbox"/>	Affordable Childcare	29
<input type="checkbox"/>	Affordable Elder Care	30
<input type="checkbox"/>	Advanced Care Planning and Support	31
<input type="checkbox"/>	CHEAP Cleaning Tips	32
<input type="checkbox"/>	Nutrition	33
<input type="checkbox"/>	Know Your Neighbors	34
<input type="checkbox"/>	NOTES	35-36
<input type="checkbox"/>	APPENDIX	Back cover

Find Services

Need to find Help? Dial 2-1-1 from your phone.

Dial **2-1-1** for a free, 24-hour information and referral helpline to find local health and human service programs.

- **Basic Human Needs:** Food banks, clothing, shelters, rent assistance, utility assistance.
- **Physical and Mental Health:** Medical information, crisis intervention services, support groups, counseling, drug and alcohol intervention, rehabilitation, health insurance programs, Medicaid and Medicare, maternal health, children’s health insurance programs.
- **Employment:** Unemployment benefits, financial assistance, job training, transportation assistance, education programs.
- **Support for Older Americans and Persons with Disabilities:** Home health care, adult day care, congregate meals, Meals on Wheels, respite care, transportation, and homemaker services.
- **Support for Children, Youth and Families:** Childcare, Success by 6, after school programs, Head Start, family resource centers, summer camps and recreation programs, mentoring, tutoring, protective services, developmental and behavior support.

NOTES:

NOTES:

Get Food Stamps

For CalFresh info, call 1-877-847-FOOD (3663).

Get Food Stamps from:

1. **CalFresh** a.k.a. **SNAP** (Supplemental Nutrition Assistance Program) issues monthly electronic benefits that can be used to buy most foods at participating food stores.

2. **WIC** (Women, Infant and Children) for pregnant women, new mothers, infants or children under age five to provide families with checks to buy healthy foods, nutrition education, and assistance in finding healthcare and other community services.

To qualify, you must participate in certain government assistance programs or meet household income qualifications. For more information, go to www.calfresh.ca.gov

APPLICATION Submitted:

_____ Applied to _____
Date _____ SNAP

APPLICATION Submitted:

_____ Applied to _____
Date _____ WIC

NOTES:

Get Food From Food Banks

Did you know food banks provide food for free?

Talk to your **local food bank** to see if you qualify to pick up food each month.

To find a food bank near you and based on eligibility criteria, call **2-1-1** or go to www.cafoodbanks.org and click on “Find a Member Food Bank”. You might also try your local family and/or senior resource centers, churches, etc. to see if they provide assistance finding food or have food on site to offer you.

Where are my Local Food Bank(s)?

- | | | |
|-------------|-------|---------|
| 1. _____ | _____ | _____ |
| Food Pantry | Phone | Address |
| | | |
| 2. _____ | _____ | _____ |
| Food Pantry | Phone | Address |

NOTES:

Know Your Neighbors

Get to know your neighbors for friendship and times of need.

Your neighbors can be great resources for information about community events, jobs, and other services. Need to fix a headlight on your car and don't know how? A neighbor may be able to help. Save money and time by getting involved in your community right outside your door. You never know in what ways you may be able to help your neighbors or how they may be able to help you until you get to know them personally.

Who are my neighbors?

- | | |
|---------------------|---------|
| 1. _____ | |
| Family Member Names | |
| _____ | |
| Phone | Address |
| | |
| 2. _____ | |
| Family Member Names | |
| _____ | |
| Phone | Address |
| | |
| 3. _____ | |
| Family Member Names | |
| _____ | |
| Phone | Address |

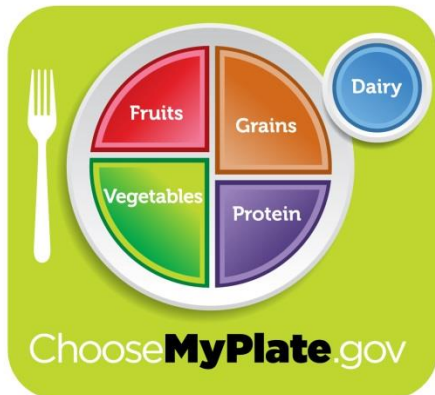
Improve Your Family's Nutrition

What's cooking? Make a healthy shopping list before you go to the store.

Build a healthy plate

Before you eat, think about what goes on your plate or in your cup or bowl. Foods like vegetables, fruits, whole grains, low-fat dairy products, and lean protein foods contain the nutrients you need without too many calories. Try some of these options:

- ✓ Make half your plate fruits and vegetables.
- ✓ Switch to skim or 1% milk.
- ✓ Choose wheat or whole grain over white bread.
- ✓ Eat more lean meats and less red meat.
- ✓ Keep your food safe to eat - learn more at www.FoodSafety.gov



Source: USDA's Center for Nutrition Policy and Promotion 08/13

Tip: Check your local flyers and mailers for the best deal on fresh produce from your local grocers.

Find Shelter

*Need to find **shelter** or know someone who does?*

On your phone, call **2-1-1** or text the phone number of **99000**. Then, type **SHELTER** and your **ZIP CODE**. You will receive a text back requesting you type in **HELP** and you will receive a response with a safe place to go. Type **NEXT** for another safe place, or type **STOP** to stop receiving information.

Note that you can text as follows for these purposes:

- Text SHELTER:** Local shelters near the Zip Code entered.
- Text ABUSED:** Shelter for women and children in abusive relationships.
- Text SOBER:** For low- to no-cost sober living shelter options.

No matter where you are, help is nearby.

Don't have a cell phone to text? Use a landline or payphone to call 2-1-1 to find the best fit shelter for the situation.

NOTES:

Find Affordable Housing

Contact a **Housing Counselor** for help in finding cheaper housing. Call **1-800-569-4287** today!

There are different types of housing options, such as the following:

1. Housing Choice Vouchers (Section 8)*

Find your own place and use a Section 8 Housing Voucher to pay for all or part of your rent. Once you qualify and receive a housing voucher, this voucher follows you to where you live. *(If you are planning to move, make sure to first seek approval from your issuing housing authority.)*

How Do I Apply for This Affordable Option?

Contact your local **Housing Authority** to find affordable apartments for low-income families, the elderly and persons with disabilities.

To find your local Housing Authority and for an application, go to <http://portal.hud.gov/hudportal/HUD?src=/states/california/renting/hawebsites>

You may also call the Public and Indian Housing Department for additional information at **1-800-955-2232**.

2. Section 8 Apartments/Other Government-Subsidized Housing*

These are properties that the federal government (HUD) subsidizes that allows apartment owners to offer reduced rents.

How Do I Apply for This Affordable Option?

You must apply directly with the apartment's management office to qualify and rent one of these units. For a list of properties, go to www.hud.gov/apps/section8/

** Note that there are long wait lists for all of these programs, and often they open only for a short period of time. Keep checking back to submit an application. Be patient, once you receive this opportunity, it will make a big difference long-term in your family's financial well-being.*

CHEAP Cleaning Tips

Maintain a clean and healthy household.

CLEAN SURFACES

Use: Baking Soda and Water

Dust bathroom surfaces with baking soda, then scrub with a moist sponge or cloth. If you have tougher dirt, also use salt.

HELP AROUND THE HOUSE

Put some elbow grease into it! Many wipes and sprays leave nasty fumes and residues. Use these basic ingredients instead – a little scrubbing is better than breathing in stinky chemicals. Plus, cleaning the house is a great way to exercise your body in an easy and low-impact way.

ELIMINATE STAINS, MILDEW & GREASE

Use: Lemon Juice or Vinegar

Spray lemon juice or vinegar onto surface, and let sit for a few minutes, and then scrub with a stiff brush.

AIR OUT THE APARTMENT

Let some fresh air into your home to make it a cleaner and healthier place to be. Place a window fan on the sill to cool your room. This will make you more comfortable and save electricity by not using the A/C.

PHASE OUT HARSH CHEMICALS

Use homemade cleaners whenever possible. Water is all you need for many simple cleanups: COLD water for spills, WARM water for floors, and HOT water for sinks. It is the healthiest and cheapest way to clean!

Advanced Care Planning & Support

Find resources to support your family when a loved one dies or is near the end of life.

Hospice Care

The National Hospice and Palliative Care Organization (NHPCO) provides end of life care and expanding access to hospice care with the goal of profoundly enhancing quality of life for people dying and their loved ones. Contact them to learn more about hospice care options at www.nhpco.org

Emotional Support

For those confronting a life-threatening illness, critical lifestyle changes or caring for someone with a critical illness, finding physical, emotional, and spiritual support for healing is important.

- [The Heart Way](#) provides face-to-face, telephone, and internet opportunities for assistance, education, resources, and hands-on support to start the healing. Contact them at www.theheartway.org
- [Compassion & Choices](#) offers free counseling, planning resources, referrals and guidance to protect and expand options at the end of life. They also help to reduce people's suffering to give them some control in their final days. Contact them at [1-800-247-7421](tel:1-800-247-7421).

Advanced Directives

Advance directives are legal documents that allow people to communicate their decisions about medical care to family, friends, and health care professionals in the event that they are unable to make those decisions themselves; for example, due to being unconscious or in a coma. The two main types of advance directives are a Living Will and a Medical Power of Attorney. The following sites will provide you and your family with valuable information on advanced directives, living wills, five wishes, and other necessary resources for planning your decisions during illness, surgery and end of life.

www.patientsrightscouncil.org/site/advance-directives-definitions/
www.nlm.nih.gov/medlineplus/advancedirectives.html
www.caringinfo.org/i4a/pages/index.cfm?pageid=3289

How to Keep my Property Manager Happy

Tips on how to be a good tenant!

A few tips to living in a healthier and happier home, and to keep your apartment manager happy!

1. Frequently open windows to circulate air into your home.
2. Keep noise down to a minimum.
3. Report leaky faucets and shower heads to property management immediately.
4. Keep things tidy. Have a monthly clean up with your family. Go through stacks and piles and keep what you need and recycle or donate the items you no longer want.
5. Organize your apartment, clean the surfaces from dust and grime by using the eco-friendly cleaners mentioned in this book.
6. Look at the signs posted around your community and follow the rules.
7. Have a question? Call the manager.

Apply for CalWORKS (TANF)

If you need housing, food, utilities, clothing or medical, you may be eligible to receive immediate short-term help!

CalWORKs (also known as TANF) is a welfare program that gives cash aid and services to eligible needy California families. Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses.

To qualify for this benefit program, you must be a resident of the state of California, either pregnant or responsible for a child under 19 years of age, a U.S. national, citizen, legal alien, or permanent resident, have low or very low income, and be either under-employed (working for very low wages), unemployed or about to become unemployed.

You may begin the **CalWORKs** online application process at one of the following websites depending on the county you live in:

- www.c4yourself.com
- www.mybenefitscalwin.org
- www.ladpss.org

For more information, please visit www.cdss.ca.gov/calworks/default.htm

APPLICATION Submitted:

_____ Applied to _____

Date

CalWorks

Affordable Elder Care

Aging Adult Care and Services

Whether an older person needs help with services such as meals, home care or transportation, or a caregiver needs training and education or a well-deserved break from caregiving responsibilities, the **Eldercare Locator** is a public service of the United States Department of Health and Human Services and can point that person in the right direction. For more information, go online and visit www.Eldercare.gov or call Eldercare at **1-800-677-1116**.

Where are my local affordable eldercare programs?

Name	Phone	Address

NOTES:

Affordable Childcare

Find help with childcare when you are at work or school.

Some California families qualify to receive financial assistance from the government to help pay for child care. Your local **Child Care Resources and Referral** program can tell you if you qualify.

To find the program nearest you, call the toll-free Consumer Education line at **1-800-543-7793** or visit www.acf.hhs.gov/programs/occ

Where are my local affordable childcare programs?

Name	Phone	Address

NOTES:

Affordable Healthcare

The Federal Government can help pay for Healthcare expenses!

Have questions about the **Affordable Health Care Act?**

Affordable Healthcare in California is called **Covered California**. The state has set up a website to help residents understand how health insurance is changing and to sign up for new insurance coverage, at www.coveredca.com or call **1-800-300-1506** to find out more.

Apply for **Medi-CAL** (also known as “Medicaid”)

Medi-Cal is California's Medicaid health care program. This program pays for a variety of medical services for children and adults with limited income and resources. To find more information, go to www.dhcs.ca.gov or call **1-800-541-5555**. To apply for Medi-Cal, visit the Social Services office for the county where you live or apply online at www.dhcs.ca.gov/Services/medi-cal/pages/applyformedi-cal.aspx.

Or apply for the **Medi-CAL For Families Program**

This program provides health, dental, and vision coverage to children and families. To learn more, call **1-800-880-5305**.

Healthcare information continued on the next page...

Affordable Healthcare

*Apply for **Medicare** if you are eligible.*

Medicare is for people who are legally disabled or at least 65 years old. It is administered by the same agency as Medicaid but is entirely different. If you are disabled and receive Social Security or Disability, you would be entitled to Medicare.

To learn more and apply online, go to www.medicare.gov or Call **1-800-633-4227**.

**Remember:* Keep a list of your doctors and their phone numbers for emergency situations.

✓ **Who are my doctors and do they accept Medi-Cal and/or Medicare?**

Medi-Cal	Medicare	Doctor's Name & Phone #
<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____

NOTES:

Energy Saving Tips

Help save energy so you can save money.

- ✓ Use dishwashers, electric stoves, and irons in the morning or after 8 p.m.
- ✓ Set your thermostat to 78° on hot days, and 84° on days over 100°. Use room fans to feel even cooler.
- ✓ If your sink or showers are leaking, contact property management immediately to repair.
- ✓ Use compact fluorescent lamps. You can lower your lighting bill by converting to energy-efficient low-wattage compact fluorescent lighting and fixtures.
- ✓ Use shades, awnings or sunscreens on windows and close on warm days.

NOTES:

Reduce your Energy Bill

You may qualify for savings on your monthly energy and gas bill!

There are state programs for low-income families that give you discounts on your utility bills or bill your usage at a lower rate. For more information, contact the California Department of Community Services and Development Home Energy Assistance Program at **1-866-675-6623** or go to www.csd.ca.gov

To qualify, you must be a California resident, be responsible for your energy bills, and low-income based on eligibility guidelines. To apply, you must contact your local energy provider directly. To find the local service provider in your area, go to www.csd.ca.gov/Services/FindServicesinYourArea.aspx

Who is my energy provider(s)?

Name	Phone	Website

APPLICATION Submitted:

_____	Applied to	_____
Date		Energy Company
_____	Applied to	_____
Date		Energy Company

Seek Healthcare at Community Clinics

*For common illness,
don't go to the Emergency Room!
Go to a community clinic first.*

There are government and private organizations that provide **low- to no-cost medical services** for you and your family such as:

- Medical
- Dental
- Mental Health

Call 2-1-1 to find affordable healthcare near you.

Call 9-1-1 for emergencies only!

Or, go to <http://findahealthcenter.hrsa.gov/> to find low- to no-cost healthcare providers near you.

These are my nearest clinics:

_____	_____	_____
Name	Phone	Address
_____	_____	_____
Name	Phone	Address
_____	_____	_____
Name	Phone	Address

NOTES:

Get a Free Cell Phone

250 Free Voice Minutes and 250 Free Texts each month.

There are two providers of the government cell phone program in California. Contact them to complete an application. Processing your application can take more than two weeks.

Assurance Wireless

To download an application, go to www.assurancewireless.com type in your zip code, and you will see the application. For more information, call **1-888-898-4888**.

ReachOut Wireless

To complete an application, go to www.reachoutmobile.com then click on *Your Link to Lifeline ENROLL NOW* on left, type in zip code and follow directions.

To qualify, you must participate in certain government assistance programs or meet household income qualifications. You must be ready to show proof of your participation in these programs.

The following form (and others in this book) will help you track and keep records of your applications.

APPLICATION Submitted:

_____ Applied to _____
Date Assurance Wireless **OR** ReachOut Wireless (circle)

Free Legal Assistance

Having legal troubles? Need help with family-related legal issues?

There are organizations and companies that provide **free and/or reduced costs legal assistance** to qualifying individuals.

To find a legal aid organization in your area, call **2-1-1** or visit www.LawHelpCA.org

If you are a single parent and in need of child support and need information about how to get help, **Local Child Support Agency (LCSA)** office at **1-866-901-3212** to find the agency nearest you. You can also visit www.childsup.ca.gov and submit an easy and secure statewide online application for child support services.

Where are my local low- to no-cost legal aid organizations?

Name Phone Address

Name Phone Address

NOTES:

Free Tax Preparation

Need help preparing your taxes?

Did you know that taxes are due each year in mid-April? The IRS Volunteer Income Tax Assistance (**VITA**) and the Tax Counseling for the Elderly (**TCE**) Programs *offer free tax help for taxpayers who qualify.*

- To learn more and find a tax site near you, call 2-1-1 or visit <http://irs.treasury.gov/freetaxprep/> or call **1-800-906-9887**.
- Or go to www.myfreetaxes.com for free state and federal tax preparation.

For those individuals 60 years of age or older, you can also call the AARP Tax Program at **1-888-227-7669**.

Where are my local tax sites?

Name	Phone	Address

Continue Your Education

Go to the Library!

- Free Access to Computers
- Free Classes (English, Computer Skills, Budgeting, etc.)
- Free Books, DVDs, Music
- Free Story Telling for Children
- Free SAT/ACT Test Preparation Classes

Where is my Local Library? _____

Want to finish high school?

- ✓ **Take the GED test and receive a California High School Equivalency Certificate.**

The GED test is for adults who do not have a high school diploma. Employers consider the California High School Equivalency Certificate to be the same as a high school diploma. If you need a diploma for a job or to go back to school, find your local adult school or testing center to register for the GED test. For more information, visit www.cde.ca.gov/ta/tg/gd or call **1-916-445-9438**.

Go To Community College!

Community Colleges offer financial aid so you can go to school part-time or full-time.

- ✓ **If you need money for college, it costs nothing to apply for financial aid.**

For a list of community colleges and trade schools go to <http://californiacommunitycolleges.cccco.edu/alphalist.aspx>

- Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov

Need to File for Unemployment?

*Claim **EDD benefits** while looking for a job.*

Who qualifies for **Unemployment**?

- A person who is laid off and is out of work through no fault of his/her own.
- A person who quits work or is fired from work. (Note: This person will be scheduled to a telephone interview because there is a separation issue that must be resolved before benefits eligibility can be considered.)

Individuals must meet eligibility requirements each week that they claim benefits (such as continuing to look for a job). For more information, go to www.edd.ca.gov/unemployment/eligibility.htm

The individual files a claim for UI benefits using one of the following methods:

1. Complete an application at http://www.edd.ca.gov/unemployment/Filing_a_claim.htm
2. Contact EDD by telephone at **1-800-300-5616**. You will speak to a Department representative who will ask a series of questions and record the responses.
3. Complete a paper UI Application at <https://eapply4ui.edd.ca.gov/default.aspx?target=paper>
The application can be completed online and printed, or it can be printed and completed by hand. The application can then be faxed or mailed to an EDD office for processing.

Veteran in Need?

*Call the **Veterans Crisis Hotline** at **1-800-273-8255**.*

Eligibility for most **VA benefits** is based on discharge from active military service under conditions other than dishonorable. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration.

You may be eligible for certain benefits, such as home loan guarantees and education, if you meet the time-in-service and other criteria.

Get connected to the benefits you have earned, such as:

- *State benefits*
- *Agent Orange, DD-214 Requests*
- *Education/Training, Employment, and Housing*
- *College Fee Waiver for Dependents*
- *Healthcare, Transportation*
- *TBI/PTSD*
- *Financial & Legal Assistance*
- *Veteran's License Plates*
- *Minority Veterans and much more*

Veterans and their family members who wish to contact the Veterans Department regarding a claim, benefits, or services can call the VA at **1-800-827-1000** (TDD Dial 7-1-1), or go to www.va.gov

Veterans can also register with CA's Department of Veterans Affairs at <https://www.calvet.ca.gov/> and a Veterans Services representative will contact you to answer your questions, and connect you with the appropriate service providers.

To find a professional veteran's advocate, contact a local veteran's service office of the California Association of County Veterans Service Officers, Inc. (CACVSO) nearest you. Go to www.cacvso.org for more information.

How to Apply for Disability Benefits

*Want to apply for **SSDI**? Call **1-800-772-1213**.*

Social Security pays **disability benefits** to you and certain members of your family if you have worked long enough and have a medical condition that has prevented you from working or is expected to prevent you from working for at least 12 months or end in death. You should apply for disability benefits as soon as you become disabled. There are two ways that you can apply for disability benefits, as follows:

1. Call **1-800-772-1213** (TTY 800-325-0778) to make an appointment to file a disability claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone. If you schedule an appointment, you will be sent a Disability Starter Kit to help you get ready for your disability claims interview, which can also be found as follows:

Adult Starter Kit:

www.socialsecurity.gov/disability/disability_starter_kits_adult_eng.htm

Child Starter Kit:

www.socialsecurity.gov/disability/disability_starter_kits_child_eng.htm

To find or contact your **local Social Security office**, go to

www.ssa.gov/agency/contact

2. Or, you can start your disability application immediately online at

www.ssa.gov/disabilityssi/

Find a Job

Resources to help you find a job.

You can find employment opportunities and labor market information at **CalJobs**. For more information, go to www.caljobs.ca.gov

Job Search Tools

Go to www.edd.ca.gov/Jobs_and_Training/Online_Job_Center.htm to find the following job search resources:

- Experience Unlimited
- Résumé Tools
- Self-Assessment
- Apprenticeships
- Job Fairs and Workshops

NOTES:

Immigration and U.S. Citizenship

There are several ways to become a U.S. citizen.

1. To become a citizen at birth:
 - You must have been born in the U.S. or had a parent or both parents who were citizens at the time of your birth.
2. To become a citizen after birth:
 1. You must apply for “derived” or “acquired” citizenship through your parents (must be U.S. citizens) before you turn 18.
 2. You must apply for Naturalization (see below).

10 Steps to Naturalization

1. Determine if you are already a U.S. citizen.
2. Determine your eligibility to become a U.S. citizen.
3. Prepare Form N-400 *Application for Naturalization*.
4. Submit Form N-400 *Application for Naturalization*.
5. Go to the biometrics appointment, if applicable.
6. Complete the interview.
7. Receive a decision from USCIS on your Form N-400.
8. Receive a notice to take the Oath of Allegiance.
9. Take the Oath of Allegiance to the United States.
10. Understanding U.S. citizenship.

U.S. Citizenship and Immigration Services:

www.uscis.gov/citizenship

www.uscis.gov/n-400

Non-profit Immigration Services:

Immigration Center for Women & Children (ICWC) - <http://icwclaw.org/>

Kids In Need of Defense (KIND) - <https://supportkind.org/>

IHSS and CAPI Assistance

Are you caring for a sick or elderly person at home? You may be eligible for cash-aid.

The California Department of Social Services offers assistance for disabled persons and those who take care of them.

In-Home Supportive Services (IHSS) Program

The IHSS Program assists California residents by helping to pay for in-home care for those who are over 65 years of age, disabled, or blind. To apply, go to <http://www.cdss.ca.gov/agedblinddisabled/> to find your local county IHSS Office.

Cash Assistance Program for Immigrants (CAPI)

CAPI provides monthly cash benefits to aged, blind, and disabled non-citizens who are ineligible for SSI/SSP solely due to their immigrant status. To find out if you are eligible for this benefit, go to <http://www.cdss.ca.gov/cdssweb/Pg42.htm>

Source: www.cdss.ca.gov

APPLICATION Submitted:

_____ Applied for _____
Date IHSS

_____ Applied for _____
Date CAPI

NOTES:

Understanding Your Car Loan

Before you buy a car, double-check the APR!

When you finance a car, a **lender** will loan you the money to buy the car. A lender can be the auto dealer, bank, or credit union.

Tip: Get quotes from multiple lenders and compare.

By financing, you agree to pay back the loan amount plus **interest** over a specific amount of **time**.

- The **interest** rate plus lender fees is known as the annual percentage rate (APR). Your credit score can directly impact how high your APR is.
- The amount of time you have to pay back your loan is called the **term**. If your term is 72 months, that means you will pay the monthly payment for six years.

Source: Better Money Habits www.bettermoneyhabits.com

Below is an example of how your APR can change how much you end up paying for your \$15,000 car at the end of your loan.

BAD APR CAR LOAN EXAMPLE:

Car price (w/ tax included):

\$15,000

Down payment: \$500

APR: **22.75%**

Term: 72 months

Monthly payment: \$370.81

Total paid after 72 months:

\$26,698.32

Total interest paid after 72 months: \$12,198.32

GOOD APR CAR LOAN EXAMPLE:

Car price (w/ tax included):

\$15,000

Down payment: \$500

APR: **4.00%**

Term: 72 months

Monthly payment: \$226.86

Total paid after 72 months:

\$16,333.92

Total interest paid after 72 months: \$1,833.92

Get a Free Credit Report

Free credit reports authorized by federal law.

Federal law allows you to access your credit report for free every 12 months from each credit reporting company. For more information, go to www.annualcreditreport.com This is the only website directed by law to provide your credit report for free.

Why check your credit?

It is important to check your credit report so that you may report any errors or catch any signs of identity theft. Your credit report can impact many different aspects of your life including:

- Renting an apartment
- Getting approved for a credit card
- Getting a car loan
- Being hired for a new job

NOTES:

PERSONAL BUDGET WORKSHEET

For the Month of: _____

INCOME (list all member of household's income)

Gross Paycheck #1 (for one month)*

Gross Paycheck #2 (for one month)*

Rent Assistance (Source: _____)

Social Security

Disability

Child Support

Unemployment

Cal Fresh

Other Income (_____)

Total Income \$ _____

EXPENSE

Housing

Rent

Electricity

Gas

Water and Sewer

Cable and Internet

Landline Phone

Cell Phone

Transportation

Car Payment

Car Insurance

Gasoline

Public Transportation

Insurance

Health Insurance

Renter Insurance

Food & Personal Care

Groceries

Clothing

Entertainment

Entertainment

Loans

Credit Card

Other

Late Fees

Child Support

Other Expenses (_____)

Total Expense \$ _____

NET INCOME (subtract expenses from income)

If you have a positive Net Income, what do you do with these savings?

PERSONAL BUDGET WORKSHEET

For the Month of: _____

INCOME (list all member of household's income)

- Gross Paycheck #1 (for one month)* _____
- Gross Paycheck #2 (for one month)* _____
- Rent Assistance (Source: _____) _____
- Social Security _____
- Disability _____
- Child Support _____
- Unemployment _____
- Cal Fresh _____
- Other Income (_____) _____
- Total Income** (_____) \$ _____

EXPENSE

- Housing**
 - Rent _____
 - Electricity _____
 - Gas _____
 - Water and Sewer _____
 - Cable and Internet _____
 - Landline Phone _____
 - Cell Phone _____
- Transportation**
 - Car Payment _____
 - Car Insurance _____
 - Gasoline _____
 - Public Transportation _____
- Insurance**
 - Health Insurance _____
 - Renter Insurance _____
- Food & Personal Care**
 - Groceries _____
 - Clothing _____
- Entertainment**
 - Entertainment _____
- Loans**
 - Credit Card _____
- Other**
 - Late Fees _____
 - Child Support _____
 - Other Expenses (_____) _____
- Total Expense** (_____) \$ _____
- NET INCOME (subtract expenses from income)** _____

If you have a positive Net Income, what do you do with these savings?

PERSONAL BUDGET WORKSHEET

For the Month of: _____

INCOME (list all member of household's income)

Gross Paycheck #1 (for one month)*

Gross Paycheck #2 (for one month)*

Rent Assistance (Source: _____)

Social Security

Disability

Child Support

Unemployment

Cal Fresh

Other Income (_____)

Total Income _____ \$

EXPENSE

Housing

Rent

Electricity

Gas

Water and Sewer

Cable and Internet

Landline Phone

Cell Phone

Transportation

Car Payment

Car Insurance

Gasoline

Public Transportation

Insurance

Health Insurance

Renter Insurance

Food & Personal Care

Groceries

Clothing

Entertainment

Entertainment

Loans

Credit Card

Other

Late Fees

Child Support

Other Expenses (_____)

Total Expense _____ \$

NET INCOME (subtract expenses from income) _____

If you have a positive Net Income, what do you do with these savings?