

Assistance Resource Guide

For additional information or help finding resources contact info@bincfoundation.org

The Binc Foundation recognizes that financial help is often only a part of the solution to the problem. Applicants may also need the help of financial counseling or local social service resources in order to reach a long-term solution to the problem. We have created this guide to assist bookstore employees needing additional assistance or support.

The resources listed in this guide are not meant as prescriptive solutions to any particular hardship, but are descriptive of the types of resources available to the general public. We recommend that bookstore employees who experience a hardship think carefully about the sources of support that will help them in their current situation.

Please contact the Binc Foundation at 866-733-9064 or at info@bincfoundation.org with any comments, suggestions or changes for the resource directory.

Comprehensive Resources

United Way 2-1-1

These local hotlines and online resource databases were established to help citizens locate supportive human service agencies within their community. Services may vary from community to community. 2-1-1 provides callers with information about and referrals to human services agencies for every day needs and in times of crisis. Some of the types of services listed are : Basic Human Needs, Physical and Mental Health Resources, Employment Supports and even help identifying volunteer opportunities in your community.

Dial: 2-1-1 <http://www.211.org/>

National Community Action Partnerships

The service areas of Community Action Agencies (CAAs) cover 96 percent of the nation's counties. In different communities, this may be called a Community Action Network (CAN) or Community Action Partnership (CAP).

Each CAA is governed locally and provides a different mix of services. Most CAA's provide the following services: emergency services, food pantries, childcare referrals, literacy programs, Meals-on-Wheels, case management, counseling, employment services, job training, budget counseling, rental assistance, weatherization, business planning, and prescription assistance.

www.communityactionpartnership.com

Salvation Army

The Salvation Army serves people seeking the basic necessities of life - food, shelter, and warmth. A variety of programs are available for adults, children & families and disaster relief.

<http://www.salvationarmyusa.org/>

Cancer Patient Resources

Cleaning for a Reason –

This nonprofit serves the entire United States and Canada, they partner with maid services to offer FREE professional house cleanings to help women undergoing treatment for cancer, any type of cancer. To apply: <http://www.cleaningforareason.org/>

Little Pink Houses of Hope –

This non-profit provides a FREE week long vacation for breast cancer patients and their families. They believe that a cancer diagnosis affects the entire family and they have designed each beach retreat to help families relax, reconnect and rejuvenate. To see if you qualify and to apply - <http://www.littlepink.org/>

Caregiver & Eldercare Resources

ElderCare Link –

ElderCare Link is an internet-based referral service - free to consumers - that specializes in eldercare case matching for elders and their families. ElderCare Link assists families in finding a multitude of services, including assisted living, nursing homes, adult day care, private duty nursing, care management and homecare. With participating providers in all 50 states, ElderCareLink identifies qualified eldercare service providers and product suppliers who meet the specific needs for each family's individual situation. <http://www.eldercarelink.com>

Family Caregiver Alliance

Family Caregiver Alliance provides practical care strategies, legal and financial issues, sibling issues, hiring in-home help, locating resources, and more. **800-445-8106** <http://www.caregiver.org>

National Family Caregiver Association

The National Family Caregivers Association (NFCA) supports, empowers, educates, and speaks up for the more than 50 million Americans who care for a chronically ill, aged, or disabled loved one. NFCA is committed to improving the overall quality of life of care giving families and minimizing the disparities between family caregivers and non-caregivers. **800-896-3650** <http://www.nfcares.org>

Death & Grief

Bereaved Parents

This is a national non-profit self-help group that offers support, understanding, compassion and hope to bereaved parents, grandparents and siblings struggling to rebuild their lives after the death of their children, grandchildren or siblings. BP/USA has chapters around the country that hold monthly meetings. Chapters publish monthly newsletters and maintain lending libraries for their member's use. **800-273-8255** <http://www.bereavedparentsusa.org/>

Funeral Planning

This website from the Federal Trade Commission is designed to assist families trying to make difficult funeral Decisions. These are decisions which often need to be made quickly and under great emotional duress. It covers choosing a funeral provider, what is legally required, arrangements to be planned and how much it will cost. <https://www.consumer.ftc.gov/articles/0070-shopping-funeral-services>

Grief Net

GriefNet.org is an Internet community to help people dealing with grief, death, and major loss. The organization hosts 50 e-mail support groups and two web sites. Their integrated approach to on-line grief support provides help to people working through loss and grief issues of many kinds. www.GriefNet.org

Disability

Social Security Disability

The Social Security and Supplemental Security Income disability programs are the largest of several Federal programs that provide assistance to people with disabilities. **800-772-1213** <http://www.ssa.gov/disability>

Disaster

American Red Cross

Each year, the American Red Cross responds immediately to more than 70,000 disasters, including house or apartment fires, hurricanes, floods, earthquakes, tornadoes, hazardous materials spills, transportation accidents, explosions, and other natural and man-made disasters.

800-733-2767 <http://www.redcross.org/find-your-local-chapter>

Federal Emergency Management Agency

FEMA's mission is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages the National Flood Insurance Program.

800-621-3362 - <http://www.fema.gov/apply-assistance>

Salvation Army

In a disaster, the Salvation Army has the ability to provide both immediate emergency and long-term recovery help. These can include food service, hydration service, emergency shelter, cleanup and restoration, social services. To find your local office: <http://www.salvationarmyusa.org>

Divorce & Separation

Custody 911

A user friendly website designed to answer all questions in regards to custody concerns. Included topics are Domestic Violence, Child Support, Custody involving Grandparents, State-by-State discussion of Child Custody issues and concerns. Provides links to over 100 Child Custody websites.

202-241-8000 <http://www.custody911.com>

Divorce Care

DivorceCare is a friendly, caring group of people who will walk alongside you through one of life's most difficult experiences. DivorceCare seminars and support groups are led by people who understand what you are going through and want to help. You'll gain access to valuable DivorceCare resources to help you deal with the pain of the past and look forward to rebuilding your life. 800-489-7778 <http://www.divorcecare.org>

Divorce Support

The Divorce Support website provides divorce information on family law topics such as; divorce, child custody, visitation, child support, alimony and property division. By selecting your state and county, you can find specific information on separation, divorce and professionals working in this field.

800-680-9052 <http://www.divorcesupport.com>

Domestic Violence & Victim of Crime

Office for Victims of Crime

The Office for Victims of Crime provides substantial funding to state victim assistance and compensation programs—the lifeline services that help victims to heal.

800-851-3420 <http://www.ojp.usdoj.gov/ovc/help/index.html>

The National Center for Victims of Crime

The National Center for Victims of Crime works to make sure all crime victims get the assistance and information they need. 800-363-0441 <http://www.crimevictims.gov/crime.html>

National Domestic Violence Hotline

Hotline advocates provide support and assistance to anyone involved in a domestic violence situation, including those in same-sex relationships, male survivors, those with disabilities and immigrant victims of domestic violence. All calls to the National Domestic Violence Hotline are confidential.

800-799-7233 (800-799-SAFE) <http://www.ndvh.org>

Rape, Abuse, & Incest National Network

The Rape, Abuse & Incest National Network is the nation's largest anti-sexual assault organization. RAINN operates the National Sexual Assault Hotline and carries out programs to prevent sexual assault, help victims and ensure that rapists are brought to justice.

800-656-4673 (800-656-HOPE) <http://www.rainn.org/get-help>

Financial & Credit Counseling

Consumer Financial Protection Bureau

The CFPB was created by the Dodd-Frank Wall Street Reform and Consumer Protection Act as a direct result of the financial crisis in 2008. Created to stand up for consumers and make sure everyone is treated fairly. Their work is about hearing the struggles consumers face in the financial marketplace and empowering them to make the best financial decisions. It's also about rooting out bad actors or bad practices that cause harm or stand between citizens and their financial goals.

<http://www.consumerfinance.gov>

Credit Unions Online

A credit union is a non-profit, cooperative financial institution owned and operated by its members. Credit unions provide their members with a safe place to save and borrow at reasonable rates. Many Credit Unions offer lower cost credit cards, debt management services, and credit counseling.

<http://www.creditunionsonline.com/>

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for low-income working individuals and families. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return. The EITC has no effect on certain welfare benefits. **800-829-1040** <http://www.irs.gov/eitc>

Green Path Debt Solutions

GreenPath Debt Solutions, is a nationwide, non-profit financial organization that assists consumers with credit card debt, housing debt and bankruptcy concerns. Customized services and attainable solutions have been helping people achieve their financial goals since 1961. **800-550-1961** <http://www.greenpath.com/>

National Foundation for Credit Counseling

The nation's largest financial counseling organization, the NFCC Member Agency Network includes more than 700 community-based offices located in all 50 states and Puerto Rico. More than 3 million consumers annually receive financial counseling and education from NFCC Member Agencies in person, over the phone, or online.

800-388-2227 <http://www.nfcc.org/>

Housing Assistance Resources

FHA Resource Center & Home Counseling Services

This program provides counseling to consumers on seeking, financing, maintaining, renting, or owning a home. The program also addresses homelessness through counseling and assists homeowners in need of foreclosure assistance. **800-569-4287** <http://portal.hud.gov/>

Hardest Hit Fund

Hardest Hit Fund programs vary state to state, but may include the following: mortgage payment assistance for unemployed or underemployed homeowners, principal reduction to help homeowners get into more affordable mortgages, funding to eliminate homeowners' second lien loans, help for homeowners who are transitioning out of their homes and into more affordable places of residence.

<http://www.treasury.gov/initiatives/financial-stability/TARP-Programs>

Making Home Affordable Program® (MHA)

The Making Home Affordable Program® (MHA) provides mortgage relief to homeowners to prevent avoidable foreclosures. This includes the Home Affordable Modification Program (HAMP), which permanently reduces mortgage payments to affordable levels for qualifying borrowers.

888-995-4673 <http://www.makinghomeaffordable.gov/pages/default.aspx>

Job Change or Loss

America's Job Bank

Employers searching for employees post thousands of new jobs daily.

877-872-5627 <http://www.ajb.org> or 877-348-0502 <http://www.careeronestop.org>

Unemployment Insurance

The Federal-State Unemployment Insurance Program (UIA) provides unemployment benefits to eligible workers who are unemployed through no fault of their own (as determined under State law), and meet other eligibility requirements of State law. Unemployment insurance payments (benefits) are intended to provide temporary financial assistance to unemployed workers who meet the requirements of State law.

<http://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp>

Medical

Good RX

Compare drug prices at over 70,000 pharmacies, and discover free coupons and savings tips.

<https://www.goodrx.com/>

Health Insurance Marketplace

Compare a variety of health insurance plans and see if you qualify for a government subsidy.

<https://www.healthcare.gov/>

If you would like person-to-person assistance navigating the Health Care Marketplace, enter your zip code into <https://localhelp.healthcare.gov/> to find help in your community.

Healthfinder

Healthfinder has been recognized as a key resource for finding the best government and nonprofit health and human services information on the Internet. <http://www.healthfinder.gov>

Medical Recovery Services (MRS) - Service provider to Binc Foundation

Medical Recovery Services can significantly reduce total medically billed charges. They identify erroneous, fraudulent, and abusive billing practices as well as reduce medical bills to "true and accurate" and "fair and reasonable". MRS may be able to help you reduce your medical out-of-pocket expenses or act as a healthcare advocate. 540-904-5879 <http://medicalrecoveryservices.org/>

National Alcohol and Substance Abuse Information Center

The National Alcoholism and Substance Abuse Information Center maintains a state-of-the-art national database of the leading alcohol rehab treatment and drug rehab treatment centers in the US and around the world for every level of treatment option from affordable to luxury.

800-784-6776 <http://www.addictioncareoptions.com>

NeedyMeds

NeedyMeds' mission is to be the best source of accurate, comprehensive and up-to-date information on programs that help people facing problems paying for medications and health care; to assist those in need in applying to programs; and to provide health-related education using innovative methods.

978-865-4115 <http://www.needymeds.org/>

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Utility Assistance Resources

National Energy Assistance Program (LIHEAP)

The Low-Income Home Energy Assistance Program (LIHEAP) is a federally-funded program that helps low-income households pay their home heating and cooling bills. It operates in every state and the District of Columbia, as well as on most tribal reservations and U.S. territories. The LIHEAP Clearinghouse is an information resource for state, tribal and local LIHEAP providers, and others interested in low-income energy issues. 406-494-8662 <http://www.liheap.ncat.org/profiles/energyhelp.htm>

Utility Aid

UtilityAid.com was established to help people find more information about Utility Bill Assistance. The most important of these programs are LIHEAP (Low Income Home Energy Assistance Program) and WAP (Weatherization Assistance Program). These two programs were designed to help Low Income families make ends meet. <http://www.utilityaid.com/?kwid=304>

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