

Rent Assistance

- Tipp Monroe Community Relief (937) 667-8631
- Tipp City Salvation Army (937) 667-4013
- Bethel Hope (937) 845-1711
- New Path (937) 669-1213
- Family Abuse Shelter (937) 339-6761

Mortgage Assistance/Foreclosure Prevention

- Troy Community Works (937) 339-1014
www.troycommunity.com
- Save the Dream 1-888-404-4674
www.savethedream.ohio.gov
- Empowering and Strengthening Ohio's People (216) 361-0718
www.esop-cleveland.org
- Legal Aid Line of Western Ohio 1-888-534-1432
www.legalaidline.org

Homeless Shelter

- Family Abuse Shelter (937) 339-6761

Utility Bills Assistance

- Tipp Monroe Community Relief (937) 667-8631
- Tipp City Salvation Army (937) 667-4013
- Bethel Hope (937) 845-1711
- New Path (937) 669-1213
- Community Action Council (937) 335-7921
Home Energy Assistance Program (HEAP)

Personal Hygiene

- Tipp Monroe Community Services (937) 667-8631
Formula, Diapers, and Hygiene Products

Clothing

Annie's Closet (937) 875-2909
1405 South County Rd. 25A, Troy
Open W-TH 10:00 AM to 6:00 PM
Open F-S 10:00 AM to 4:00 PM

The Clothesline
22 North Second Street, Tipp City
Open W 2:00 to 8:00 PM
Open TH & Sat 10:00 AM to 4:00 PM
Open F 10:00 AM to 8:00 PM

Medical Assistance

- Health Partners Free Clinic (937) 332-0894
- Miami County Dental Clinic (937) 339-8656
- Well Child Clinic & Prenatal Wellness (937) 335-5675

Mental Health

- New Creation Counseling Center (937) 667-4678
- Mental Health Center (937) 335-7166
- Tri-County Suicide Prevention Coalition 1-800-351-7347

Risky Behavior

- Miami County Recovery Council (937) 335-4543
- Family Abuse Shelter (937) 339-6761

A complete list of community resources is available by contacting Tipp City Area United Way at (937) 669-3863

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?"

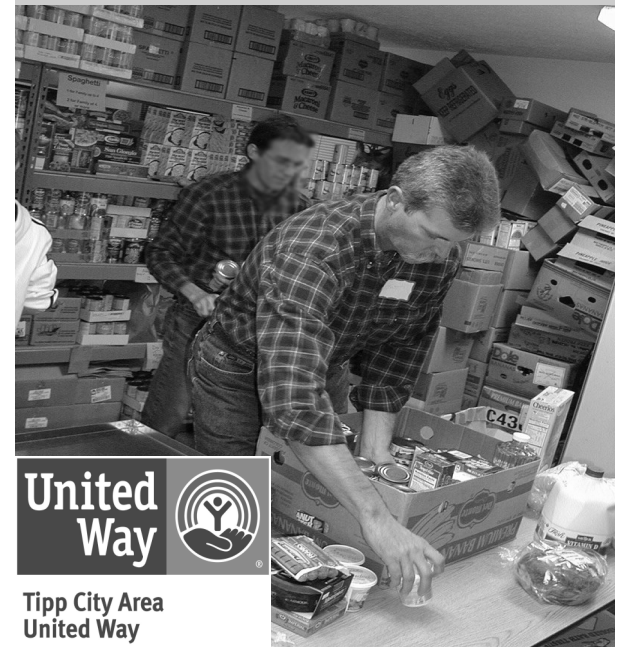
There are many steps you can take to help you weather the economic storm. And there are many places you can call for help in the Tipp City area. The agencies listed in this flier provide assistance for the most common economic needs. For more information, please feel free to contact our office at 937-669-3863.

Please note that United Way itself is NOT set up to provide direct service to individuals. We refer people in need to our partner 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 Tipp City, Monroe and Bethel Townships. We raise money for our funded partners and work to establish a safety net to meet the social service needs of our community.

Weathering the Economic Storm



Help for Neighbors in Financial Crisis



Tipp City Area
United Way

Step 1... Re-evaluate your budget



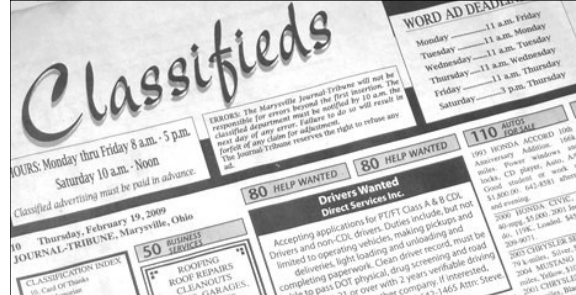
Reduced income means you need to manage your money smarter. Use this checklist to help.

- **Apply for unemployment.** M-F 7:30 –4:30. All applications are done by phone 1-877-644-6562.
- **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, renewal, etc.
- **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?

New Creation Counseling offers budgeting classes, please call 937-667-4678 for more information on managing your personal finances.

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 Miami County Department of Job and Family Services.** Job search information and assistance, career counseling, resume' preparation, free workshops, etc. Call (937) 440-3465.
- **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:

- **Upper Valley JVS District**
www.UVJVS.org (937) 778-8419
- **Miami Jacobs Career College**
www.miamijacobs.edu 1-888-657-9551
- **ITT Technical Institute**
www.itt-tech.edu (937) 264-7700
- **University of Phoenix-Ohio** (937) 332-7400
- **Edison Community College**
www.EdisonOhio.Edu (937) 778-8600

Step 3... Help along the way



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

- **Make an appointment with a Ohio Benefit Bank Counselor.** A free service that simplifies the process of applying for state and federal benefits that you may be eligible for. Call (937) 669-1213 and ask to set up an appointment for the Ohio Benefit Bank.. www.thebenefitbank.com

Food Assistance Programs

- **Angel Food Ministries (Safe Harbor Ministries)**
Discounted food orders (\$65 worth for \$30)
2464 Peters Road, Troy, OH (937) 335-5452
www.safeharbortroy.com
- **Food Stamp Program (Job & Family Services)**
2040 North County Rd. 25A (937) 335-7142
- **Needy Baskets**
330 South Fifth St., Tipp City (937) 667-1977
Open M 10:00 to Noon
Open W 10:00 AM to Noon & 3:00 PM to 5:00 PM
Open F 3:00 PM to 5:30 PM
- **Tipp City/Southern Miami County Food Pantry**
1221 West Main St. (937) 667-4013
M—F 9:00AM to 3:00PM
- **New Path**
7695 S. County Rd 25A, Tipp City (937) 669-1213
M 7:00PM to 9:00PM T—F 2:00PM to 4:00PM
- **Bethel Hope**
6805 E. US 40 (937) 845-1711
- **Miami County WIC Program**
Supplemental food for pregnant women and children from birth to age 5
8 West Main St., Tipp City (937) 667-6819