

RECESSION RESOURCES

Struggling during these tough economic times? Need help?

Tough times can leave you feeling overwhelmed and unsure of where to turn. This checklist is a lifeline to resources that can help you when you first find yourself without a job, as well as during your job search. Many additional resources and Library Lifelines are available. Visit, call and go to your library's website to find out more.



File an Unemployment Claim

File online or by phone with the Unemployment Insurance Agency (UIA), the State of Michigan's source for unemployment claims.

- Online: www.michigan.gov/uia
- Toll free: 866-500-0017

Need a computer? Come to your library. Have questions? Ask @ your library.

Find Affordable Health Insurance

COBRA

If you do not qualify for insurance through spouse/partner's employer or for Medicaid, you may qualify for a reduction of 65% of the cost of COBRA for up to nine months through a new government program. This program may also be available if you previously did not elect COBRA.

- Online: www.dol.gov/ebsa/COBRA.html
- Toll free: 866-444-3272

Private Health Insurance

Blue Cross Blue Shield (BC/BS) of Michigan is the state's nonprofit insurer of last resort. BC/BS must accept all applicants.

- Toll free: 877-4MY-BLUE (877-469-2583)

Government funded health insurance

Medicaid is available to low-income families, disabled persons, children, and pregnant women. To apply for Medicaid, go to or call your local Department of Health Services office. To locate an office, visit www.michigan.gov/dhs/1,1607,7-124-5461_7386---,00.html

Free or low cost primary care

A list of Free Clinics in Michigan can be found at: www.fcomi.org/clinic-locator.html. Click on your county to see a list of clinics.

Find a Job

Create a cover letter & resume

Learn all about resumes and cover letters from our website. Use your library card or Michigan driver's license to log in to this resource. Click Research, Databases, Careers and Opportunities. Use Winway Resume Maker or Microsoft Word's Resume Templates, which offer easy to use, fill-in-the-blank forms. Find resume programs on computers @ your library.

File your resume with Michigan Works! and its regional agencies, which offer employment and training programs, in-person assistance, job postings, and other help for job seekers.

- Michigan Works!: www.michiganworks.org
- Ottawa County Michigan Works!: www.miottawa.org/HealthComm/MichiganWorks

Find job openings

- Use www.indeed.com to search by job title, keyword or company name.
- Visit www.job-hunt.org, a one-stop site for everything from anticipating a layoff to recruiting employees.
- The Riley Guide, available at www.rileyguide.com, introduces you to the online job search, listing many online sites and services that are useful for your job search.

Prepare for interviews

- Yahoo! HotJobs offers interview tips for a variety of interviews at www.hotjobs.yahoo.com/interview.

Consider a new career

No Worker Left Behind offers up to \$5,000 in tuition per year for two years to pursue a degree in a high demand field. You must apply by July 2010.

- Online: www.michigan.gov/nwlb
- Toll free: 800-285-WORK

RECESSION RESOURCES Cont...

Keep Your Home

Help for Homeowners

- Ottawa County Foreclosure Prevention:
www.co.ottawa.mi.us/cogov/rod/foreclosure/avoid.htm

Ottawa County Foreclosure and Delinquency Assistance:

- Online: www.uwsem.org/mortgage/index.html
- Toll free: 211 or 800-552-1183

Save the Dream Program from the Michigan State Housing Development Authority helps homeowners keep their homes through refinancing.

- Online: www.michigan.gov/mshda/0,1607,7-141-45866_47905-177801--,00.html
- Toll free: 866-946-7432

Repair and Maintain Your Credit

Determine your credit score and request a credit report. You can request a free credit report once every 12 months from each of the national consumer credit reporting companies: Equifax, Experian and TransUnion.

- Online: www.annualcreditreport.com

Learn more about maintaining good credit

Learn more about credit and how to protect it from the U.S. Financial Literacy and Education Commission.

- Online: www.mymoney.gov/credit.shtml
- Toll free: 888-696-6639

What if you can't pay bills or have problems with credit?

- Online: www.michigan.gov/helpinghand
- Toll free: 211

The Michigan State Housing Development Authority provides information on "Who to Call for (Credit) Help."

- Online: www.michigan.gov/mshda/0,1607,7-141-45866_47905-177819--,00.html
- Phone: 517-373-8370

Additional Assistance Programs

General Assistance

Call 2-1-1 is a multi-lingual, comprehensive information and referral service available 24/7/365. Its database contains more than 20,000 programs and services such as after school programs, senior care services, medical and prescription assistance, credit counseling and mortgage foreclosure assistance, and housing and utility resources.

- Online: www.call-211.org
- Toll free: 211

The Michigan Department of Human Services provides help in numerous ways.

- Online: www.michigan.gov/dhs
- Phone: 517-373-2035

Utilities

The 2009 Michigan Energy Assistance Directory, developed by the Coalition to Keep Michigan Warm, provides information on private and public programs that offer energy assistance, as well as a county listing of utilities, programs and resources available.

- Online: www.dleg.state.mi.us/mpsc/winterwise/energy_assistance.htm

Food Banks

Michigan Food Assistance Program

- Phone: 800-481-4989

Community Action House

- Online: www.communityactionhouse.org
- Locations: 345 W. 14th Street, Holland or 665 136th Ave., Holland
- Phone: 616-392-2368 or 616-738-1170

Salvation Army

- Phone: 616-392-4461

Community Kitchen

- Location: Western Theological Seminary 101 E. 13th Street