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Finding and Using Community Resources

As we move through our lives, different challenges and needs tend rise. In my own family, our needs have changed over time. When I had young children, I was concerned with finding quality child care and used clothing and toys. As family members aged, we needed home delivery of meals, medical care support, and transportation services. Sometimes we can handle these challenges with our own resources and sometimes community resources are helpful. And, it's not until a specific, personal need comes up that you tend to ask, "Who do I call to get help with fill-in-the blank."

Luckily we have a local resource that can help: 2-1-1. When you call 2-1-1, you reach a knowledgeable specialist 24/7 who can help you find services in your local community. The people you talk to at 2-1-1 don't provide these services but they can point you to the people and organizations that do!

Call 2-1-1 to find out about the following types of services:

- Basic human needs like food banks, rent and utility assistance;
- Physical and mental health resources such as counseling, drug intervention, and health insurance programs;
- Employment support including job training;
- Support for older people and persons with disability such as home health care and transportation; and
- Support for children and families including childcare and tutoring programs.

All calls to 2-1-1 are free, anonymous, and confidential. If you'd like to search the 2-1-1 database for programs online, go to http://www.referweb.net/Path/. Services listed here are for those in Central Illinois.

Along with local community resources, you or others in your family may benefit from federal government resources. The government provides assistance through benefit programs that serve important purposes, such as job training, nutritional assistance, education, health care and other needs.

Have you ever wondered just which federal benefits you may qualify for? The website, http://www.benefits.gov/, is a great resource! Once at the website, using the Benefit Tracker, you enter

basic information about yourself as well as what type of services you're interested in. Then you answer more specific questions so that a targeted list of resources can be prepared for you. With this customized list, you can access many useful informational resources and explore your possible eligibility for federal benefits.

USA government agencies produce a wealth of high-quality, educational information about financial and consumer topics. For example, the Consumer Action Handbook is an excellent resource for help with consumer purchases, problems and complaints. In the Handbook, you can find consumer contacts at hundreds of companies and trade associations, local, state, and federal government agencies, national consumer organizations, and more.

The Handbook goes beyond resource lists. For example, it provides "how to" examples of consumer tools such as how to write an effective complaint letter, how to protect yourself from identity theft, and how to buy a car. You can order a free copy of the Consumer Action Handbook (in English or Spanish) at http://www.usa.gov/consumer-action-handbook/order-form.shtml. You can also download a pdf of the Handbook at this webpage.

Another two of my favorite websites are www.mymoney.gov and www.usa.gov. Both of these websites list numerous government resources (everything from aid to information) by categories. MyMoney.gov is the newer website and focuses on financial education; in contrast USA.gov is broader but seems to link to more resources. Both of these are websites I recommend you bookmark.

Of course, I also recommend University of Illinois Extension's websites and resources, www.extension.illinois.edu, for unbiased, research-based information. To keep up-to-date on new information, follow the Plan Well, Retire Well blog at www.RetireWell.illinois.edu