

## Who we are

Affordable organizations 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 Minnesota.



# APPENDIX

- ☐ Advanced Care Planning and Support ..... 1-800-247-7421
- ☐ Affordable Healthcare ..... [www.healthcare.gov](http://www.healthcare.gov)
- ☐ Affordable Housing ..... 1-800-569-4287
- ☐ Aging Adult Care (Elder Care) ..... 1-800-677-1116
- ☐ Baby Safe Surrender ..... <https://safeplacemn.org>
- ☐ Car Loans ..... [www.bettermoneyhabits.com](http://www.bettermoneyhabits.com)
- ☐ Childcare Resources and Referral ..... 1- 312-353-4237
- ☐ DHS Programs ..... [www.dhs.state.mn.us](http://www.dhs.state.mn.us)
- ☐ Disability Benefits (SSDI) ..... 1-800-772-1213
- ☐ Employment & Training ..... <https://mn.gov/deed/job-seekers>
- ☐ Energy Assistance Program ..... [www.mn.gov](http://www.mn.gov)
- ☐ FIND SERVICES ..... 2-1-1
- ☐ Food Banks ..... [www.feedingamerica.org](http://www.feedingamerica.org)
- ☐ Food Stamps (SNAP or WIC) ..... 1-800-627-3529
- ☐ Free Cell Phone (Assurance Wireless) ..... 1-888-898-4888
- ☐ Free Credit Report ..... [www.annualcreditreport.com](http://www.annualcreditreport.com)
- ☐ Free Tax Preparation for Seniors (AARP) ..... 1-888-227-7669
- ☐ Free Tax Preparation ..... 1-800-906-9887
- ☐ GED Test ..... 1-877-392-6433
- ☐ Immigrant Resources ..... (List on page 15)
- ☐ Immigration and US Citizenship ..... [www.uscis.gov/citizenship](http://www.uscis.gov/citizenship)
- ☐ Legal Aid ..... [www.lawhelpmn.org](http://www.lawhelpmn.org)
- ☐ Local Child Support Agency ..... 1-800-657-3890
- ☐ Medical Assistance (Medicaid) ..... 1-855-366-7873
- ☐ Medicare ..... 800-633-4227/[www.medicare.gov](http://www.medicare.gov)
- ☐ MFIP (TANF) ..... <https://applymn.dhs.mn.gov>
- ☐ Nutrition and Food Safety ..... [www.FoodSafety.gov](http://www.FoodSafety.gov)
- ☐ Poison Control ..... 1-800-222-1222
- ☐ Shelter ..... Text SHELTER to 99000 or Dial 2-1-1
- ☐ Suicide Hotline ..... 1-800-273-8255
- ☐ Unemployment Benefits ..... 1-877-898-9090
- ☐ Veterans Affairs ..... 1-800-827-1000
- ☐ 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"/> Find Shelter .....	3
<input type="checkbox"/> Food Banks .....	4
<input type="checkbox"/> Food Stamps (and WIC) .....	5
<input type="checkbox"/> Nutrition .....	6
<input type="checkbox"/> Find Affordable Housing .....	7
<input type="checkbox"/> Affordable Healthcare.....	8
<input type="checkbox"/> Affordable Healthcare Continues (Medicare).....	9
<input type="checkbox"/> Community Clinics.....	10
<input type="checkbox"/> Affordable Childcare & Baby Safety .....	11
<input type="checkbox"/> Affordable Elder Care.....	12
<input type="checkbox"/> Advanced Care Planning and Support .....	13
<input type="checkbox"/> Disability Benefits (SSI) .....	14
<input type="checkbox"/> DHS Programs & Immigrant Resources .....	15
<input type="checkbox"/> Immigration and US Citizenship Information.....	16
<input type="checkbox"/> Find a Job.....	17
<input type="checkbox"/> PERSONAL BUDGET WORKSHEET .....	18-20
<input type="checkbox"/> Free Credit Report .....	21
<input type="checkbox"/> Car Loan Information .....	22
<input type="checkbox"/> Education.....	23
<input type="checkbox"/> Veterans Services .....	24
<input type="checkbox"/> MFIP (TANF) .....	25
<input type="checkbox"/> Unemployment Benefits.....	26
<input type="checkbox"/> Legal Assistance .....	27
<input type="checkbox"/> Free Tax Preparation & EITC .....	28
<input type="checkbox"/> Reduce Your Energy Bill .....	29
<input type="checkbox"/> Energy Saving Tips.....	30
<input type="checkbox"/> Internet Service Options .....	31
<input type="checkbox"/> Phone Assistance Programs.....	32
<input type="checkbox"/> Bedbugs & Hoarding .....	33
<input type="checkbox"/> CHEAP Cleaning Tips & Poison Control.....	34
<input type="checkbox"/> Know Your Neighbors .....	35
<input type="checkbox"/> How To Keep My Property Manager Happy.....	36

## 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.

## 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:**

---

---

---

## 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.feedingamerica.org/hunger-in-america/minnesota](http://www.feedingamerica.org/hunger-in-america/minnesota). 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:**

---

---

---

---

---

## Get Food Stamps

*For SNAP info, call 1-800-627-3529.*

### Get Food Stamps from:

1. Supplemental Nutrition Assistance Program (SNAP) 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. Go to, [ApplyMN.dhs.mn.gov](http://ApplyMN.dhs.mn.gov) to apply for benefits online.

#### ☐ APPLICATION Submitted:

\_\_\_\_\_ Applied to \_\_\_\_\_  
Date \_\_\_\_\_ SNAP

#### ☐ APPLICATION Submitted:

\_\_\_\_\_ Applied to \_\_\_\_\_  
Date \_\_\_\_\_ WIC

#### NOTES:

---

---

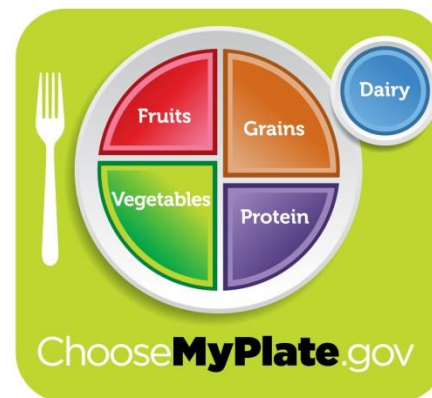
## Improve Your Family's Nutrition

*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](http://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 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 Section 8 Housing Choice Vouchers?

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 [www.hud.gov/states/minnesota/renting](http://www.hud.gov/states/minnesota/renting)

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

### 2. Low-Income Housing Tax Credit Apartments\*

These are apartment communities that the Low-Income Housing Tax Credit (LIHTC) allows apartment owners to offer reduced rents.

#### How Do I Find LIHTC Affordable Housing Communities?

Contact a HUD-approved Housing Counseling Agency, a list is available at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or call 1-888-995-HOPE (4673). Income limit information is available at [www.huduser.gov/datasets/il.html](http://www.huduser.gov/datasets/il.html).

*\* 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.*

## Affordable Healthcare

---

*The Federal Government can help pay for Healthcare expenses!*

---

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

Websites have been set up to help residents understand how health insurance is changing and to sign up for new insurance coverage, at [www.mnsure.org](http://www.mnsure.org) or [www.healthcare.gov](http://www.healthcare.gov). Call **1-855-366-7873** to find out more.

### Apply for Medical Assistance (also known as “Medicaid”)

This program pays for a variety of medical services for children and adults with limited income and resources. To find more information, go to <https://mn.gov/dhs/> or call **1-855-366-7873**. To apply for the Minnesota Medicaid, visit the Social Services office for the county where you live or apply online at [www.mnsure.org](http://www.mnsure.org).

For more info, call the Minnesota Health Care Programs Member Help Desk at 651-431-2670 or 1-800-657-3739

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](http://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 Medical Assistance and/or Medicare?**

MA	Medicare	Doctor's Name & Phone #
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	

**NOTES:**

---

---

---

# Seek Healthcare at Community Clinics

*For common illness, go to a community clinic.*

There are government and private organizations that provide **low- to no-cost medical services** for you and your family even if you do not have health insurance. Clinics provide services such as:

- Check-ups, Treatment, Pregnancy Care, Immunizations
- Dental and Vision Services
- Mental Health and Substance Abuse Services

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

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

**Call 9-1-1 for emergencies only!**

**These are my nearest clinics:**

Name	Phone	Address
Name	Phone	Address
Name	Phone	Address

**NOTES:**

---

---

# Affordable Childcare & Baby Safety

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

Some Minnesota 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, visit [www.acf.hhs.gov/programs/occ](http://www.acf.hhs.gov/programs/occ) or call the Regional Office line at **1-312-353-4237**.

☐ **Where are my local affordable childcare programs?**

Name	Phone	Address
------	-------	---------

## Baby Safety and Safe Surrender

Tips to keep your baby safe at home:

- ✓ Remove blankets and toys from your baby's crib.
- ✓ Learn to use your child's car seat the right way.
- ✓ Make sure you have a smoke alarm in baby's room.
- ✓ Place crib away from windows and blinds.
- ✓ Set your water heater to 120F to avoid scalds.

**Safe havens** are locations that allow parents to safely surrender their babies at any hospital or fire station without fear of legal persecution. For more information, go to <https://safeplacemn.org>

# 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](http://www.Eldercare.gov) or call Eldercare at **1-800-677-1116**.

☐ **Where are my local affordable eldercare programs?**

Name	Phone	Address
------	-------	---------

Name	Phone	Address
------	-------	---------

**NOTES:**

---

---

---

---

---



## 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.nhpc.org](http://www.nhpc.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](http://www.theheartway.org) 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](http://www.theheartway.org)
- [Compassion & Choices](http://www.compassionandchoices.org) 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.

<https://medlineplus.gov/advancedirectives.html>

## 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](http://www.socialsecurity.gov/disability/disability_starter_kits_adult_eng.htm)

#### Child Starter Kit:

[www.socialsecurity.gov/disability/disability\\_starter\\_kits\\_child\\_eng.htm](http://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](http://www.ssa.gov/agency/contact)

2. Or, you can start your disability application immediately online at [www.ssa.gov/disabilityssi/](http://www.ssa.gov/disabilityssi/)

## DHS Programs & Immigrant Resources

---

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

---

The Minnesota Department of Human Services (DHS) offers assistance for disabled persons and those who take care of them.

### **Alternative Care, Elderly Waiver, & Essential Community Supports**

These programs assist Minnesota residents by helping to pay for in-home care for those who are over 65 years of age, disabled, or blind. For more info, go to [www.dhs.state.mn.us](http://www.dhs.state.mn.us) and look under “People We Serve/Seniors.”

The following websites include information to ensure that low-income immigrant families and other limited-English speaking persons are able to thrive by reducing barriers when seeking benefits (nutritional, medical, housing, psychological, childcare, employment), as well as cash support. Go to, [www.dhs.state.mn.us](http://www.dhs.state.mn.us) search for *Emergency Medical Assistance* [www.ilcm.org](http://www.ilcm.org) [www.lawhelpmn.org](http://www.lawhelpmn.org) [www.mnliteracy.org](http://www.mnliteracy.org)

### **APPLICATION Submitted:**

\_\_\_\_\_ Applied for **DHS Programs**

Date

\_\_\_\_\_ Applied for **Resources**

Date

## 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](http://www.uscis.gov/citizenship)

[www.uscis.gov/n-400](http://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/>

# Find a Job

---

*Resources to help you find a job.*

---

You can find employment opportunities and labor market information at the **Employment and Economic Development**. For more information, go to <https://mn.gov/deed/job-seekers/>

## Job Search Tools

Go to <https://mn.gov/portal/employment/> to find the following job search resources:

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

Also go to: [www.minnesotaworks.net](http://www.minnesotaworks.net)

## NOTES:

---

---

---

---

---

---

## PERSONAL BUDGET WORKSHEET

For the Month of: \_\_\_\_\_

### INCOME (list all member of household's income)

Take-home Pay #1 (for one month)\*

Take Home Pay #2 (for one month)\*

Rent Assistance (Source: \_\_\_\_\_)

Social Security

Disability

Child Support

Unemployment

Supplemental Nutrition Assistance Program

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 [total income - total expense = \$**

## PERSONAL BUDGET WORKSHEET

For the Month of: \_\_\_\_\_

### INCOME (list all member of household's income)

Take-home Pay #1 (for one month)\*

Take Home Pay #2 (for one month)\*

Rent Assistance (Source: \_\_\_\_\_)

Social Security

Disability

Child Support

Unemployment

Supplemental Nutrition Assistance Program

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 [total income - total expense = \$**

## PERSONAL BUDGET WORKSHEET

For the Month of: \_\_\_\_\_

### INCOME (list all member of household's income)

Take-home Pay #1 (for one month)\*

Take Home Pay #2 (for one month)\*

Rent Assistance (Source: \_\_\_\_\_)

Social Security

Disability

Child Support

Unemployment

Supplemental Nutrition Assistance Program

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 [total income - total expense =** \$ \_\_\_\_\_

## 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](http://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:

---

---

---

---

---

---

---

---

## 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](http://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

## 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 Minnesota High School Equivalency Certificate.**

The GED test is for adults who do not have a high school diploma. Employers consider the Minnesota 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.ged.com](http://www.ged.com). You can also call **1-877-392-6433**.

### 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 [www.minnstate.edu/careers/](http://www.minnstate.edu/careers/)

- ☐ Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

## 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*
- *Education/Training, Employment, and Housing*
- *Healthcare, Transportation*
- *Financial & Legal Assistance*
- *Agent Orange, DD-214 Requests*
- *College Fee Waiver for Dependents*
- *TBI/PTSD*
- *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](http://www.va.gov)

Veterans can also register with Minnesota Department of Veterans Affairs at <https://mn.gov/mdva> 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 MDVA nearest you. Call **1-888-546-5838** for more information.



## Apply for MFIP (TANF) 🖐️

---

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

---

**Minnesota Family Investment Program (MFIP)** is Minnesota's **Temporary Assistance for Needy Families (TANF)** program. It is a welfare program that gives cash aid and services to eligible needy Minnesota 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 Minnesota, 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 **TANF** application process at <https://applymn.dhs.mn.gov>

### ☐ **APPLICATION Submitted:**

\_\_\_\_\_ Applied to \_\_\_\_\_  
Date MFIP

## Need to File for Unemployment? 🖐️

---

*Claim **Unemployment 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 <https://mn.gov/deed/job-seekers/recently-unemployed/>

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

1. Complete an application online at <http://uimn.org/uimn/applicants>.
2. Contact by telephone at **1-877-898-9090**. You will speak to a Department representative who will ask a series of questions and record the responses.
3. For information while claiming benefits, go to <http://uimn.org/applicants/needtoknow>

## 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.lawhelpmn.org](http://www.lawhelpmn.org) or [www.vlnmn.org](http://www.vlnmn.org)

If you are a single parent and in need of child support and need information about how to get help, **Minnesota Child Support Program** office at **1-800-657-3890** to find an office nearest you. You can also visit [www.childsupport.dhs.state.mn.us](http://www.childsupport.dhs.state.mn.us) 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 & EITC

*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](http://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**.

### Earned Income Tax Credit (EITC)

The Earned Income Tax Credit is a cash back tax credit that puts money back into the pockets of working families and individuals. The EITC can be claimed on both your federal and state tax returns. Talk to your tax preparer to check your eligibility. [www.eitcoutreach.org](http://www.eitcoutreach.org)

To qualify for and claim the Earned Income Credit you must:

- Have [earned income](#); and
- Have been a U.S. citizen or resident alien for the entire tax year; and
- Have a valid Social Security number (not an ITIN) for yourself, your spouse (if filing jointly), and any qualifying children on your return; and Not have investment income exceeding \$3,450; and
- File a return with the Single, Married Filing Jointly, Head of Household, or Qualifying Widower filing status, even if you're not required to file a return.

# 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 Energy Assistance Program at <https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>

To qualify, you must be a Minnesota 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 <https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/eap-provider.jsp>

## Who is my energy provider(s)?

Name	Phone	Website
Name	Phone	Website

## ☐ APPLICATION Submitted:

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

# 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:

_____
_____
_____
_____
_____
_____

## Internet Service Options

*High-speed Internet at Lower Prices.*

### Internet Assist Programs

Cable internet service providers have created low-cost high-speed internet plans for those on government assistance programs and are of low-income.

### Who is my cable and/or internet provider(s)?

_____	_____	_____
Name	Phone	Website
_____	_____	_____
Name	Phone	Website

### ☐ APPLICATION Submitted:

\_\_\_\_\_ Applied to \_\_\_\_\_  
Date Cable Company

\_\_\_\_\_ Applied to \_\_\_\_\_  
Date Cable Company

## Phone Assistance Programs

*250 Free Voice Minutes and 250 Free Texts each month.*

The Minnesota LifeLine Program is a national program that provides discounted home phone and cell phone services to eligible households. Minnesota LifeLine discounts help lower the cost of your phone bill. Only one discount per household is allowed.

For more information, visit

<https://data.usac.org/publicreports/CompaniesNearMe/State/StateOption/MN>

Assurance Wireless is one of the providers of the Minnesota LifeLine cell phone program. 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](http://www.assurancewireless.com) type in your zip code, and you will see the application. For more information, call **1-888-898-4888**.

### ☐ APPLICATION Submitted:

\_\_\_\_\_ Applied to **Assurance Wireless**  
Date

## Bed Bugs & Hoarding

---

*Hoarding and bed bugs are health risks for the whole family.*

---

Hoarding is when you do not want to throw or give away your things, regardless of their value. This could also include compulsive buying or collection of items of some kind. People hoard because of a connection to the item or an inability to decide where it should go. Typically, hoarding is the symptom of another disorder. Recommendations are to identify a licensed mental health provider who specializes in anxiety disorders, depression, OCD, PTSD, and related disorders.

Call **2-1-1** to find mental health services near you.

### Bedbug Prevention & Clean Up

Bedbugs live in cracks and dark places where they can easily bite people and pets. Learn how to prevent bedbugs and get rid of them by going to [www.epa.gov/bedbugs](http://www.epa.gov/bedbugs)

Tips to keep your home clean and free of bedbugs:

- ✓ Inspect in and around your bed at least once a month.
- ✓ Do not bring used mattresses into your home.
- ✓ Avoid bringing in used furniture items.
- ✓ Thoroughly vacuum your apartment and belongings.
- ✓ Inspect for signs of bedbugs when traveling away from home.

**NOTES:**

---

---

## CHEAP Cleaning Tips & Poison Control

---

*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.

### 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.

### 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.

### Poison Control

For issues of ingestion or exposure to poison, call **1-800-222-1222** for basic over-the-phone treatment. Visit [www.mnpoison.org](http://www.mnpoison.org) for more information.

# 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

# 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 showerheads 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 and 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.