

Take Charge America

Online Client Resources

CREDIT	HOUSING	FOOD	GOVERNMENT	EMPLOYMENT	BANKRUPTCY LEGAL	HEALTH MEDICAL	MENTAL HEALTH ADDICTION	STUDENT LOANS
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CREDIT

Name	Phone No.	Website	Description
<u>Credit Bureaus</u>			
Experian	888-397-3742	www.experian.com	These are the three major credit reporting agencies in the United States.
Trans Union	800-916-8800	www.transunion.com	
Equifax	800-685-1111	www.equifax.com	
Annual Credit Report	877-322-8228	annualcreditreport.com	You can obtain free copies of your credit report from all 3 credit bureaus every 12 months.
Do Not Call Registry	888-382-1222	www.donotcall.gov	Enables you to register your phone number to take you off of telemarketing lists. This removes you from the list for five years. Then you must register again. You must call from the phone number you are registering.
Opt-Out Prescreen	888-567-8688 TDD: 877-730-4105	www.optoutprescreen.com	You can opt out of receiving direct mail marketing for credit card applications. This removes you from the list for 5 years. Return

HOUSING

Name	Phone No.	Website	Description
Department of Housing and Urban Development (HUD)	800-569-4287	www.hud.gov	Comprehensive federal resource about buying and selling homes, consumer rights and help for the homeless.
Enterprise Community Partners, Inc.	n/a	www.enterprisefoundation.org	Working with a national network of 2,500 nonprofit partners, The Enterprise Foundation helps provide low-income people with affordable homes, safer streets and access to jobs and child care. They will locate local resources.

Hope Now	1-888-995-HOPE (4673)	www.hopenow.com	A group of lenders, housing counselors and others that are available to help homeowners that are struggling to pay their mortgage payments.
Making Home Affordable		www.makinghomeaffordable.gov	Provides homeowners with detailed information about these programs along with self-assessment tools and calculators to empower borrowers with the resources they need to determine whether they might be eligible for a modification or a refinance under the Administration's program. Return

EMPLOYMENT

Name	Phone No.	Website	Description
U.S. Department of Labor Career One Stop Centers	1-877-872-5627	http://www.servicelocator.org	<p>These regional offices develop and provide employment and training programs designed to prepare individuals facing serious barriers to employment for entry or re-entry into the labor force.</p> <ul style="list-style-type: none"> • Veterans' services employment assistance • Agricultural employers and Workers assistance programs • Employment services to applicants with disabilities • Older worker programs for senior citizens in need of employment • Vocational rehabilitation programs <p>Return</p>

FOOD

Name	Phone No.	Website	Description
Feeding America Food Bank Network Formerly known as America's Second Harvest	800-771-2303	www.feedingamerica.org	<p>The nation's largest charitable hunger-relief organization:</p> <p>A Network of more than 200 Member food banks and food-rescue organizations, which serves all 50 states, the District of Columbia, and Puerto Rico.</p>
Food and Nutrition Service (FNS)	800-221-5689 703-305-2062	www.fns.usda.gov	Comprehensive federal government site about good nutrition and shopping advice and help resources.

			This website is a resource for food stamp services in the U.S. that enables low-income families to buy nutritious food with Electronic Benefits Transfer (EBT) cards in authorized retail food stores. It also provides information about receiving School Meals. See 'Programs' listed on the main page. Return
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GOVERNMENT

Name	Phone No.	Website	Description
Gov Benefits	1-800-FED-INFO (or 1-800-333-4636)	www.govbenefits.gov	GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs. Return
211 United Way	211	www.211us.org	Spearheaded by United Way and the Alliance for Information and Referral Systems, 2-1-1 is an easy to remember telephone number that connects people with helpful community services.

BANKRUPTCY/LEGAL

Name	Phone Number	Website	Description
American Bar Association	800-285-2221	www.abanet.org	This site provides an index to find lawyers or law firms for types of law (Bankruptcy, Family, Trust and Estate). Click on Public Resources then click on Find Legal Help .
Find Law	n/a	www.findlaw.com	In addition to locating attorneys this site provides information on various legal issues including bankruptcy and debt, family law, and employment law.
National Association of Consumer Advocates	n/a	www.naca.net	A nationwide organization fully committed to promoting justice for consumers that represents consumers victimized by fraudulent, abusive and predatory business practices. Return

HEALTH/MEDICAL

Name	Phone No.	Website	Description
Centers for Medicare & Medicaid Services (CMS)	877-267-2323	www.cms.hhs.gov	This site provides information on Medicare, Medicaid and SCHIP (State Children's Health Insurance Plan).

U.S. Department of Health and Human Services	877-696-6775	www.hhs.gov	HHS is the U.S. government's principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves.
Centers for Disease Control (CDC)	800-311-3435	www.cdc.gov	This site offers links that provides information on health and safety topics.
Insure Kids Now	877-543-7669	www.insurekidsnow.gov	A website maintained by the U.S. Department of Health and Human Services. This website provides information on health insurance on free and low-cost health insurance for children ages birth – 18.
PhRMA	888-477-2669	www.pparx.org	This is a clearing house that provides Patient Assistance Programs to locate discounts on needed medications. Return

MENTAL HEALTH/ ADDICTION

Name	Phone No.	Website	Description
National Institute of Mental Health	866-615-6464	www.nimh.nih.gov	The largest scientific organization in the world dedicated to research focused on the understanding, treatment, and prevention of mental disorders and the promotion of mental health.
National Mental Health Information Center	800-789-2647	www.mentalhealth.samhsa.gov	The National Mental Health Information Center, sponsored by the Substance Abuse and Mental Health Services Administration, was developed for users of mental health services and their families, the general public, policy makers, providers, and the media.
National Suicide Prevention Hotline	800-273-8255	www.save.org	The mission of SAVE is to prevent suicide through public awareness and education, reduce stigma and serve as a resource to those touched by suicide. Phone counseling is available 24-7.
Alcoholics Anonymous	212-870-3400	http://www.aa.org	Alcoholics Anonymous is a diverse organization of men and women who wish to stop drinking alcohol. There are no dues or fees.
American Council on Alcoholism	800-527-5344	www.aca-usa.org	ACA educates the public about the effects of alcohol, alcoholism, alcohol abuse, and the need for affordable alcoholism treatment.

Narcotics Anonymous	818-773-9999	www.na.org	Worldwide organization dedicated to helping addicts learn a new way of life.
Gamblers Anonymous	213-386-8789	www.gamblersanonymous.org	A diverse organization that strives to help others to recover from a gambling problem Return
STUDENT LOANS			
National Consumer Law Center's Student Loan Borrower Assistance Project	617-482-0850	www.studentloanborrowerassistance.org/	A resource for borrowers, their families, and advocates representing student loan borrowers. This site is for people who already have student loans and want to know more about their options and rights Return