

Employee Questions and Resources:

A. Where can I get financial information?

- Consumer Credit Counseling Services of Nebraska provides consumers with financial and housing counseling, debt repayment plans, consumer education, and assistance with reading credit reports and consumer issues.

8805 Indian Hills Drive, Suite 105, Omaha, NE
402-333-2227
www.cccsn.org

- Financial Stability Partnership is an Omaha regional initiative that offers a variety of programs for working families in Nebraska, including free tax preparation, connections to banking products and services, workplace financial education, and savings programs.

5002 S 24th St, Omaha, NE 68107
402-502-6699
www.fspmidlands.org

- Volunteer Income Tax Assistance (VITA)/American Association of Retired Persons (AARP) provides community-based volunteer tax preparation assistance to low-income and elderly Nebraskans. Volunteers are specifically trained to help with special credits, such as the Earned Income Tax credit, that aid low income families and workers.

VITA and AARP sites by county: <http://www.nebls.com/VITAANDAARP%20SITES.htm>

- Nebraska Financial Education Coalition represents a group of individuals, businesses, financial institutions, and government and non-profit agencies that believe in the importance of financial education. The website provides information for individuals and service providers about programs, services, events and resources related to financial education in the state of Nebraska.

Access information, an event calendar, and other financial education resources at
<http://www.nebraskafinancialeducation.org/>

B. Where can I go for help with the basics, like food for my family?

- 211 is a collaborative group of organizations from across the state working to ensure that individuals have an easy means to search the entire state for health and human service agencies and programs serving their area.

Just Dial 211
www.ne211.org

- *Community Action of Nebraska* represents the nine community action agencies that cover all 93 counties in the state. The agencies offer a variety of social services, including career training, free tax preparation, basic needs, and Head Start services.

Community Action Agencies in Nebraska by region:

http://www.ncaf.nonprofitoffice.com/index.asp?Type=B_BASIC&SEC={687C5520-0AA1-4ED9-96A1-FFC2C50DF3B8}&DE={5E9C9B74-CB41-4032-BDA6-39DEFFB3B31D}

1120 K St., Suite 100, Lincoln, NE 68508

402-471-3714

www.canhelp.org

- *Department of Health and Human Services* administers a variety of public assistance programs, including assistance with child care, food, and health care.

301 Centennial Mall South, Lincoln, Nebraska 68509

402-471-3121

www.hhs.state.ne.us

C. Where can I get information about Unemployment Insurance?

- *Nebraska Workforce Development* provides services and information for workers seeking unemployment insurance. Employers and employees pay into the Unemployment Insurance program in Nebraska. It is available to workers in Nebraska who have recently lost a job. Contact the department to see if you are eligible to receive a unemployment insurance payment.

Nebraska Department of Labor/Workforce Development

550 S. 16th Street P.O. Box 94600

402-471-9835

www.dol.state.ne.us

It is also possible to file on-line or via phone:

<https://uibenefits.nwd.ne.gov/BPSWeb/jsp/BPSClaimantWelcome.jsp>

(402)458-2500

D. Who can I ask for help managing my rent or mortgage?

- *Family Housing Advisory Services* is an Omaha and Scottsbluff specific program which provides services to prepare first time homeowners, aid in preventing foreclosure, and advocate for potential Reverse Equity Mortgage clients. These include investigative, educational, and advocacy services to help enforce the Federal, State, and Local Fair Housing Laws and to provide information to those seeking housing and to housing providers, including tenants, landlords, potential homeowners, realtors, and lenders.

2401 Lake Street, Omaha, NE

402-934-7921

Or 3605 Q Street, Omaha, NE
402-546-1013
www.fhasinc.org

- Legal Aid of Nebraska in Grand Island, Lincoln, and Omaha, Legal Aid of Nebraska can provide Housing Counseling, including talking to people who are homeless to make referrals and help assess their legal needs; assisting renters who are having problems, work with the Department of Housing and Urban Development, and assist home buyers or home owners with questions.

Legal Aid Access Line: 1-877-250-2016

- HUD Approved Housing Counseling Agencies provide homebuyer education programs, debt management, renters assistance, and other services and information at sites across the state.

For a statewide listing:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=NE>

E. How can I get health insurance for myself and my family?

- COBRA gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay a premium.

Employee Benefits Security Administration Toll-Free number, 1.866.444.EBSA (3272)

- Nebraska Medicaid Program (or Kid's Connection) provides health care to people who are elderly, disabled, or parents and children in low-income families. The Medicaid program pays for most medical services. Kid's connection is a health care program for children under the age of 18. Eligibility is based on household income.

301 Centennial Mall South, Lincoln, NE
402-471-3121
www.hhs.state.ne.us/med/kidsconx.html

F. Where can I go if I need emergency help?

- HHS Emergency Assistance is provided for low-income people by the Department of Health and Human Services for rent, food, transportation, and other aid in certain emergency situations.

301 Centennial Mall South, Lincoln, NE
402-471-3121
www.hhs.state.ne.us/fia/fiaindex.htm

- Red Cross will provide relief to victims of disaster and help people prevent, prepare for and respond to emergencies.

P.O. Box 83267
220 Oakcreek Drive
Lincoln NE 68501
402-441-7997
www.redcrosslincolne.org

G. Where can I or other members of my family go for career assistance?

- EducationQuest Foundation provides career planning resources and financial aid and admissions information designed for adults looking for new opportunities.

1300 O St.
Lincoln, NE 68508
402-575-5222
www.educationquest.org

Also, the associated website, Nebraska Career Connections, provides helpful information about career fields in Nebraska: <http://www.nebraskacareerconnections.org/>

- Nebraska Workforce Development provides job-search assistance, career information, access to training, and information about worker rights in Nebraska. Offices are available statewide.

1010 "N" Street, Box 194 Lincoln, NE
402-471-2275
Or 5717 F St. Omaha, NE
402-595-3000
<http://www.dol.state.ne.us/nwd/index.cfm>

H. Where can I go for legal help?

- Legal Aid helps people with family law, landlord/tenant, public benefits, and bankruptcies. Legal Aid also has special services for farmers, the elderly, and Native Americans.

1904 Farnam Suite 500 Omaha, Nebraska 68102
1-877-250-2016
www.nebls.com

- Volunteer Lawyers Project is a statewide volunteer legal services project and referral program providing legal assistance on a pro bono, reduced fee, contingency fee, and full fee basis. Spanish-speaking staff is available.

P.O. Box 81809

Lincoln, NE 68501

(800) 742-3005

<http://www.nebar.com/publicinfo/lowincome/vlp/index.htm>

I. Who can I call if I need to talk about my problems?

- Nebraska Emergency Crisis Hotlines and Helplines is a trusted resource for those in need of mental health services. They provide a private, secure online directory that enables users to find the therapist who is right for them.

For a listing of services access: <http://www.findcounseling.com/help/hotlines/nebraska.html>

J. I need a short-term loan – what are alternatives to payday lenders?

- Credit Unions often offer small (event as low as \$50), short-term loans to their members. Frequently the approval process is easier than a bank. Some credit unions also offer free financial counseling and a savings plan to help members get back on their feet. Credit unions offer low interest rate loans (prime to 18% annual interest) with quick approval on an emergency basis. Unlike payday loans, these loans give the borrowers a real chance to repay with longer payback periods and installment payments.
- Pinnacle Bank FDIC Pilot Program offers a small dollar loan program participating in all 58 Pinnacle Banks in Nebraska where they often give 12-24 month loans of less than \$1500. There is a short application process which usually takes only a day. There is no requirement for starting a checking account, but there are rate discounts if you do. The rates are the normal guidelines for banks. For example, for unsecured loans, the APR is between 7% and 11%.
- Payment Plan with Creditor - many creditors will negotiate partial payments or work out a payment plan with you. Working out a payment plan with creditors can allow the consumer to delay payment until their next payday or lower their payments to pay off the bill over a longer period of time.
- Other Alternatives include borrowing from friend or family, asking for an advance from your employer, military relief societies, and exploring your bank's overdraft protection policies.