

# Economic Hardship Resource Guide

This guide was created to help individuals in the Sioux Empire who are unemployed, have lost their jobs, or are receiving reduced hours or wages.



**Lutheran Social Services**  
Strengthening Individuals, Families and Communities



**Sioux Empire United Way**

## Table of Contents

Tips from Consumer Credit Counseling Service of Lutheran Social Services.....	2
Know Your Resources.....	3-4
Employment Resources.....	5
Sample Letter to Creditors.....	6
Monthly Budget.....	7



CONSUMER CREDIT  
COUNSELING SERVICE  
of Lutheran Social Services

In tough economic times, it is normal to experience a variety of emotions when facing reduced wages or a job loss. However, it is vital that you know you have consumer rights and that community resources such as Lutheran Social Services and Consumer Credit Counseling Service are here to help you and your loved ones.

- Do not ignore your situation. Carefully assess needs and wants to ensure limited financial resources are taking care of your basic needs for now.
- Take time to care for yourself. Good diet and exercise help combat stress and depression and provide a much needed break.
- Keep your perspective. Do the things that are good for you and rely on your family and friends to help.

**Physical and spiritual well being**

- The fear of losing a job or living with unemployment can divert us from caring about the things we value most.
- Your faith, family, friends and your talents remain intact and need to be nurtured.
- Emotions and stress have an impact on our physical well being. Do your best to stay balanced and take care of your body.
- Local counseling services, such as Lutheran Social Services of South Dakota (LSS), can help you deal with loss.
- Many of us are deeply rooted in our work and LSS counselors understand it can be difficult to start a new career path.
- Strong emotions are often tied to our financial situation. Understand that making adjustments to your lifestyle can bring these feelings to the surface for all family members.

**Financial peace of mind**

- Avoid overreacting – impulsive decisions and excessive worry only add to stress.
- Use the **Monthly Expense** tool to evaluate your current bills and expenses. This will help you prioritize what **MUST** be paid and what can wait.
  1. Mortgage or rent
  2. Utilities
  3. Food
  4. Insurance
  5. Vehicle payments and gas
  6. Credit cards, loans or medical bills
- Use Consumer Credit Counseling Service (CCCS) certified counselors to help you explore options and develop a plan! We take great pride in our customized counseling, education and Housing Resource Center services.
- Take inventory of any debt and communicate with creditors in writing if you need to request hardship. Review the **sample letter** (page 6) for ideas of how to explain your situation and request assistance.
- CCCS is a member of the National Foundation for Credit Counseling which demands the highest industry standards. We do not report to credit bureaus and we are not a debt settlement agency.
- CCCS is a United Way Agency, a HUD-approved counseling provider and has been a program of Lutheran Social Services of South Dakota since 1983.
- Calmly explain the situation to children. It will prepare them to deal with future life challenges. Remember, kids want time and security within the family – more than they need toys or extra-curricular activities.

If emotional or financial stress becomes too great, give Lutheran Social Services of South Dakota a call at 1-800-568-2401. Consumer Credit Counseling Service can be reached at 1-888-258-2227. [www.lsssd.org](http://www.lsssd.org)

Lutheran Social Services of South Dakota's mission: *Inspired by God's love, we care for, support and strengthen individuals, families and communities.*

# **KNOW YOUR RESOURCES**

The Sioux Empire community has thousands of resources available to help individuals and families who have lost their jobs or have reduced income. To learn about what programs are available to serve you and your family - **DIAL 211 or (605) 339-4357** or visit **www.helplinecenter.org**. Available for free 24/7.



## **DIAL 211 FOR INFORMATION ON:**

- Financial Assistance
- Food
- Government Programs
- Health Resources
- Housing
- Homeless Shelters
- Addiction & Substance Abuse Programs
- Domestic Violence Shelters
- Clothing
- Household Items
- Listening & Support
- Disability Services
- Mental Health Resources
- Moving Assistance
- Support Groups
- Thrift Shops
- Transportation
- Unemployment
- Legal Assistance
- & Much More

The agencies listed below are just some of the agencies 211 can tell you about. Call 211 to speak with a call specialist who can assist you in finding programs to meet your individual needs.

## **GENERAL ASSISTANCE**

### **211 HELP!Line**

Dial 2-1-1 or (605) 339-4357 or (800) 273-TALK (8255)

24-hour information & referral line. Referrals to community programs for financial assistance, food, clothing, medical assistance, social service programs, government agencies, child care, crisis intervention, listening and support, and much more. Dial (800) 273-TALK (8255) for the suicide crisis helpline.

### **American Indian Services**

334-4060

817 N. Elmwood

Direct assistance and referral to other agencies to help individuals and families with emergency needs.

### **Answer Center, The**

271-9223

503 N. Weber Avenue

One-stop resource for holistic assistance with life's difficulties including food, clothing, resume writing, interviewing skills and various other assistance.

### **Center of Hope**

334-9789

3328 N. Cliff Avenue

Daytime care center. Bikes for work. Free winter clothes. Telephone and internet available.

### **Department of Social Services**

367-5444

811 E. 10<sup>th</sup> Street

SNAP, TANF, and Medicaid/CHIPS. Also Adult Services and Aging, Child Support, and Child Protection.

### **Vet Center**

330-4552

601 S. Cliff Avenue

Provides a broad range of counseling and assistance with job search, veterans benefits, and basic needs to veterans.

## **FINANCIAL**

### **Birthright**

977-4781

300 N. Main Avenue

Provides baby clothes, diapers, and baby formula to those in need. Also provides pregnancy tests and counseling.

### **Community Outreach**

331-3935

231 N. Weber Avenue

Rent, utility bills, other misc. needs. Must go to County Dept. of Human Services first for financial help.

### **Inter-lakes Community Action**

334-2808

505 N. Western Avenue

Assists homeless families with deposit and with heat bills when funds available. Weatherization assistance.

**Low Income Energy Assistance Program** (800) 233-8503

Assist with heating costs: propane and fuel oil July 1 through April 30; electric and gas October 1 to April 30

**Minnehaha County Dept. of Human Services** 367-4217

521 N. Main Avenue, Suite 201

Based on eligibility, assistance with rent, utility bills, ID's, food and non-food items, dental and medical care, out-of-town transportation (bus tickets, gas), prescriptions, and burials.

**Salvation Army, The**

338-6649

800 N. Cliff Avenue

Assist with electric bills (must go to County Dept. of Human Services first), food, diapers, prescription assistance, and gas vouchers. (When funds are available).

**St. Vincent DePaul Society**

338-4111

431 N. Cliff Avenue

Provides assistance with clothes and in other areas where needs have not been met through County Dept. of Human Services and other agencies.

**HOUSING RESOURCES**

**Dakota House**

367-4217

Must apply at Minnehaha County Dept. of Human Services. Emergency shelter and transitional housing to families with children.

**Inter-lakes Comm. Action - Heartland House** 334-2808

505 N. Western Avenue

Transitional housing program for homeless families. The goal is self-sufficiency for the family.

**Sioux Falls Housing**

332-0704

630 S. Minnesota Avenue

Various programs available to assist eligible households with their rent. Assistance is based on household income and size.

**FOOD**

**Banquet**

335-7066

900 E. 8<sup>th</sup> Street

Meals for anyone that is hungry. Meals served M-F, 6pm – 7:30pm; Sat 11:30am – 12:30pm; M, W, F, 7am – 8am

**Economic Assistance – SNAP**

367-5444

811 E. 10<sup>th</sup> Street

Walk-ins at 8:00am for SNAP (Supplemental Nutrition Assistance Program) and TANF (Temporary Assistance to Needy Families).

**Food Pantry**

335-6921

417 N. Phillips Avenue

Provides a three-day supply of food. Must be referred by a social service agency or church.

**Food To You Mobile Food Pantry**

Mobile food pantry that may be utilized once a month by families and/or individuals. There are no referrals required to receive this service. 1st Thursday, East Side Lutheran Church, 1300 E. 10th Street, 336-3597 / 2nd Thursday, Center of Hope, 3328 N. Cliff Avenue, 334-9789 / 3rd Thursday, Augustana Lutheran Church, 235 N. Prairie, 338-1672 / 4th Thursday, St. John's Lutheran Church, 1912 W. 13th Street, 336-3253 / 5th Thursday, No distribution.

**Union Gospel Mission**

334-6732

701 E. 8<sup>th</sup> Street

Breakfast, noon lunch, and Chapel at 8pm with the meal served immediately after. Open to anyone.

**WIC (Women, Infants, and Children)**

367-5228

1200 N. West Avenue

Assistance for pregnant, breastfeeding and postpartum women, and children up to 5 years of age. Participants must meet income, residential and nutritional guidelines.

**CHILD CARE**

**Child Care HELP!Line**

211 or 339-4357

1000 N. West Avenue, Suite 310

Assists parents in their search for quality child care through referrals, including sliding fee scale providers.

**Child Care Assistance**

367-7602

811 E. 10<sup>th</sup> Street

Financial help with child care costs for low-income families who are working or seeking employment.

# EMPLOYMENT RESOURCES

To effectively search for a new job, you need to have a clear idea about available employment and training opportunities. Many agencies offer assistance with job-seeking skills such as resume preparation, job researching and interviewing skills. Review the list below or dial 211 to learn more.



## EMPLOYMENT

### **Answer Center, The**

271-9223

503 N. Weber Avenue

One-stop resource for holistic assistance with life's difficulties including food, clothing, resume writing, interviewing skills and various other assistance.

### **Center for Active Generations-Bridges Employment Resource Center** 333-3318 2300 W. 46th Street

Assists adults 50 and older interested in seeking employment. Services include: individual job coaching, resume writing assistance, interviewing techniques, employment workshops, and an annual job fair.

### **Experience Works, Inc.**

332-7991

120 S. Indiana Avenue

Provides employment and training opportunities for adults 55 and older.

### **Goodwill Industries -Vocational Success Program**

731-1932

3401 S. Duluth Avenue

Paid job training and placement for persons who are homeless, with disabilities, or coming out of prison.

### **South Dakota Career Center**

367-5300

811 E. 10th Street

Education, employment training services and job referrals to meet the needs of job seekers.

### **Volunteers of America - Vocational Training**

274-0668

217 N. Nesmith

Works with individuals who face barriers to employment to teach them employment skills.

### **Union Gospel Mission - Thomas Morse Learning Center**

334-6732

701 E. 8<sup>th</sup> Street

An adult education program that assists with GED's, career development, computer literacy, and job search skills.

### **Vet Center**

330-4552

601 S. Cliff Avenue

Provides a broad range of counseling and assistance with job search, veterans benefits, and basic needs to veterans.

## Miscellaneous Employment Resources

Dial 211 or visit [www.helplinecenter.org](http://www.helplinecenter.org) to learn more about:

- Educational Opportunities
- GED preparation and testing
- English as a Second Language (ESL)
- Skills training
- Degree completion programs
- Literacy
- Computer classes
- Job search assistance
- Work clothing
- Professional clubs/groups
- Scholarships
- Vocational rehabilitation
- Career counseling
- Migrant and seasonal farm worker programs
- And much more

## **Sample letter – Financial Difficulty due to Unemployment**

Below is sample letter that you may use to send to creditors explaining your situation:

Date

Creditor's Name

Address

Re: (Your Account number)

Dear (Creditor Name)

Due to a lay-off, I am temporarily out of work and as a result, am experiencing financial difficulty.

I do have some income from (unemployment, spouse's employment, severance, etc.) However, when I carefully examined my financial situation and made a strict budget for my basic expenses, it also became necessary to ask each of my creditors to accept reduced payments for (number of months or "until I find full time employment").

I would appreciate your cooperation in making this payment plan work. In place of my regular monthly payment of \$\_\_\_\_\_ due on the (date), I am requesting that you accept payments of \$\_\_\_\_\_ paid to you on the (date). I assure you that I will add no further debt to my account until my financial situation improves. Please send a written acceptance of the new payment plan for my records.

I will begin making normal payments again as soon as possible. I regret that I have to ask for this consideration and hope that you will understand. When there is a change in my situation, I will notify you immediately and in any event, I will recontact you in 60 days.

Your understanding and cooperation during this difficult time is most appreciated.

Sincerely,

(signature – both if joint accounts)

Printed Name

Address

Phone Number

Email address

*Consumer Credit Counseling Service – A Program of Lutheran Social Services South Dakota  
605-330-2700 or 888-258-2227*

**It's Possible!**

# MONTHLY SPENDING PLAN WORKSHEET

CONSUMER CREDIT COUNSELING SERVICE OF LUTHERAN SOCIAL SERVICES SOUTH DAKOTA

ORDER OF PRIORITY SPENDING	CATEGORY EXPENSE LINE ITEMS	PLANNED SPENDING AMOUNT	ACTUAL AMOUNT SPENT	DIFFERENCE PLANNED AND ACTUAL
	<b>INCOME:</b>			
	NET WAGES			
	CHILD SUPPORT/MISC NET INCOME			
	<b>TOTAL INCOME</b>			
	<b>FIXED EXPENSES:</b>			
<b>1</b>	RENT/MORTGAGE			
<b>4</b>	CAR PMT.			
<b>5</b>	AUTO INSURANCE			
	CREDIT CARD PAYMENTS			
	ADDITIONAL SECURED DEBT			
	ADDITIONAL SAVINGS (GOALS)			
	RENTERS/LIFE INS.			
	<b>TOTAL FIXED EXPENSES</b>			
	<b>VARIABLE EXPENSES:</b>			
<b>3</b>	FOOD /PET FOOD			
	FUEL EXPENSE			
<b>2</b>	UTILITIES			
	CHILD CARE			
	TELEPHONE/CELL PHONE			
	CHILDREN'S ACTIVITIES			
	HOUSEHOLD EXPENSE			
	ENTERTAINMENT/INCLUDES INTERNET CABLE AND EATING OUT			
	PERSONAL EXPENSE			
	<b>TOTAL VARIABLE EXPENSES</b>			
	<b>PERIODIC EXPENSES (SAVINGS)</b>			
	ANNUAL CLOTHING (ONE TWELFTH)			
	ANNUAL GIFT PLAN (ONE TWELFTH)			
	CAR REPAIRS/MAINTENANCE/FEEES			
	MEDICAL CO-PAY/VET BILLS			
	HOME REPAIR/ 1-2% PURCHASE PRICE			
	<b>TOTAL PERIODIC EXPENSES</b>			
	<b>TOTAL EXPENSES</b>			
	<b>FROM NET INCOME: SURPLUS/DEFICIT</b>			



*Strengthening individuals, families, and community by bridging people with resources and support.*

### **211 HELPLine**

Information, Referral, & Crisis HELPLine • FREE • 24 Hours  
Social Services • Government Information • Community Information  
Financial Assistance • Donation Information • Shelter • Food  
Substance Abuse • Crisis Intervention • Counseling • Support Groups • & More

### **Child Care HELPLine**

Resources & Referrals for Parents & Providers • Access to Current Child Care Openings • Dial 211

### **Volunteer HELPLine**

Over 350 Volunteer Opportunities for Families, Groups and Individuals at over 150 Agencies  
Volunteer Solutions Database at [www.helplinecenter.org](http://www.helplinecenter.org) • Dial 211 for personalized assistance  
Serve & Learn Student Association (SALSA)

### **Suicide Prevention HELPLine**

1-800-273-TALK • 24 Hours  
Crisis Intervention • Suicide Prevention Training • Suicide Information  
Support for family & friends who have lost a loved one to suicide

### **HELPLine Center Directories**

Parent Resource Directory • Senior Directory • Mental Health Resource Guide  
Basic Needs Resource Guide • Online Databases [www.helplinecenter.org](http://www.helplinecenter.org)



[www.helplinecenter.org](http://www.helplinecenter.org)

**For more information or to support the HELPLine Center please contact us at:**

HELPLine Center • 1000 N. West Avenue • Suite 310 • Sioux Falls, SD 57104-1314 • Dial 211 or (605) 339-4357

