Several agencies in your community can be a source of help during tough times. This fact sheet describes many of these agencies and includes contact information.

**Unemployment Compensation and WorkForce Centers**

While you were employed, your employer was probably contributing to the unemployment compensation program on your behalf. If there is a chance you’re eligible for unemployment compensation, you can apply at your nearest Minnesota WorkForce Center, over the phone, and online at www.uimn.org. The website http://www.mnworkforcecenter.org/ can provide you with workforce center locations, phone numbers and other helpful information.

You will need to be able to list all the employers you have worked for during the last 18 months including their phone numbers and addresses. You will also need to take along or know your Social Security number.

Expect to wait at least three weeks before receiving your first check. The payments are calculated from the first day you file, so filing promptly is to your advantage. However, there is a mandated waiting period of a week for first-time claims.

The Minnesota WorkForce Center provides listings of available jobs. They also provide information on the training and experience needed for different jobs. They can help you to determine the skills and aptitudes needed to succeed at the job of your choice. If you need help finding a job or getting training or work experience, a job-training program may be able to help you.

**Employment Training**

Learning new marketable skills may be your answer for increased income. Courses are available through local community colleges and other state and local institutions.

Dislocated Worker Programs are available for workers who have been laid off (or notified that a layoff is coming) through no fault of their own. They offer services at no cost that focus on preparing people to find a suitable new job.

Displaced Homemaker programs, often called Homemakers Returning to Work, are designed to prepare former full-time homemakers for employment. WorkForce Centers and local community colleges have more information on these programs. Some assistance for childcare and transportation costs may be available.

The federal government provides grants, work opportunities and low-interest loans to many students for education or training. The State of Minnesota also provides some financial assistance to eligible students. The financial aid office at each school or college can give you more information.

**Human and Social Service**

Your county Department of Human Services may provide financial assistance and services as well as information on other community resources.

Several assistance programs, such as Supplemental Nutrition Assistance Program (SNAP) (formerly known as Food Stamps), Medical Assistance, and Temporary Assistance for Needy Families (TANF) or known as Minnesota Family Investment Program (MFIP) in Minnesota, are coordinated through the Department of Human Services. Your financial resources and family income are used to determine if you are eligible.
The Diversionary Work Program, or DWP, is a four-month program that helps low-income Minnesota families find a job. The goal of DWP is to help parents immediately go to work rather than go on assistance. Parents are expected to sign an employment plan before their family is approved for DWP. After families have an employment plan, they can receive financial assistance to meet their basic needs and get other supports, such as SNAP food support and child and health care assistance.

When most families first apply for cash assistance, they will participate in DWP.

You may be eligible for TANF/MFIP cash assistance under the following circumstances:

- There is a delay between when you apply and the time your unemployment checks begin arriving.
- You are ineligible for unemployment benefits.
- Your benefits have run out.

For more information, see [www.dhs.state.mn.us](http://www.dhs.state.mn.us/) and search for Minnesota Family Investment Program.

While they process your application, your county Department of Human Services may refer you to other agencies for immediate help.

**Fuel Costs**

Help with fuel costs may be available through the Energy Assistance project in your county. Contact your county Department of Human Services and local utility companies for information on how to apply. A helpful website is: [http://www.commerce.state.mn.us](http://www.commerce.state.mn.us). When you get to the site, search for “energy assistance”.

**Health Services**

The local county or community health office provides information on free or low-cost preventive health services, such as blood pressure checks and other screening programs. Flu shots and other immunizations may be available at a minimal cost. Other health services vary from community to community. There may be clinics, health fairs and other services available free of charge or at a minimal cost.

Your preschool-aged children may be eligible for additional health services through other programs. The Supplemental Food Program for Women, Infants and Children (WIC) and the Head Start Project are two federal programs that closely monitor the health of eligible children. If you have children under age five, you may be eligible for WIC. This federal program provides nutrition counseling and food vouchers to parenting, pregnant and breast-feeding women with children under five.

For more information go to the local county or area public health offices or the Minnesota’s Department of Health website ([http://www.health.state.mn.us](http://www.health.state.mn.us/)).

Health insurance coverage may be another concern. *Meeting Insurance Needs*, another Tackling Tough Times fact sheet, provides information on this topic.

**Food**

Emergency food supplies may be available at local food pantries. Some churches and community agencies provide free or low-cost meals. Your children may be eligible for reduced-price or free school lunches. Schools may also provide breakfasts. Contact the school district office.

To find the closest food shelf in Minnesota go to the Hunger Solutions website [http://www.hungersolutions.org/find](http://www.hungersolutions.org/find).

**Clothing**

Local thrift shops and garage sales are sources of low-cost clothing. Recycling clothing may be another option for your family.

**Veterans’ Benefits**

Veterans of U.S. military service and their dependents may be entitled to a variety of benefits from the federal government and the State of Minnesota including:
- Monthly pensions to surviving spouses and to dependent children of veterans who have died
- Monthly payments and/or tuition and books while attending school, receiving training or completing apprenticeships
- “Veterans’ points” added to examination scores when applying to enter state service and various special employment

**Family Counseling Services**

Getting through tough times can be stressful for all members of the family. During these periods of high stress, family members may have difficulty coping with day-to-day situations.

Sometimes things may get so difficult and out of control that you, or other family members, may need professional help. In every community, resources such as the family doctor, clergy, mental health professionals and support groups exist. They can help you deal with emotional and physical stress. County mental health services/counseling services provide assistance and information on what’s available in your area.

Coping with the stress of tough times is discussed in two other fact sheets in this series, *Controlling Stress* and *Helping Children Cope*.

**Financial Counseling**

Managing the money you do have requires careful budgeting. Bank loan officers, utility company consumer service personnel, or mortgage companies can also help with planning for payment of specific debts. There may be other non-profit agencies that provide other financial services, such as free income tax filing assistance. Contact United Way 211 by dialing 211 or 1-800-543-7709 with cell or mobile phone or [www.211unitedway.org](http://www.211unitedway.org) for referral information.

**Helpful Internet Resources**

- **University of Minnesota Extension**
  Education in personal finance, nutrition and health, and parenting for making informed decisions. ([www.extension.umn.edu/family](http://www.extension.umn.edu/family))

- **Rural Minnesota Life**
  Provides information for Minnesotan rural families, including the other 16 Getting Through Tough Times fact sheets. ([www.ruralmn.umn.edu](http://www.ruralmn.umn.edu))

- **Minnesota Department of Employment and Economic Development**
  Information for obtaining unemployment compensation, for job seekers and for locating workforce centers. ([http://www.positivelyminnesota.com/](http://www.positivelyminnesota.com/))

- **Minnesota Department of Human Services**
  Information on low-income health care coverage, economic assistance for struggling families and food support programs. ([http://mn.gov/dhs/about-dhs/index.jsp](http://mn.gov/dhs/about-dhs/index.jsp))

- **Minnesota Help**
  Information on accessing numerous services ([http://www.minnesotahelp.info](http://www.minnesotahelp.info))

- **US Department of Agriculture (USDA)**

- **US Department of Veterans Affairs**
  Information on assistance programs for armed forces veterans. ([http://www.va.gov/](http://www.va.gov/))


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Getting Through Tough Times: Community Agencies That Can Help (GTTT-16)

Getting Through Tough Times is a 17-part series for individuals and families experiencing personal and/or financial crisis. Visit [www.extension.umn.edu/moneveryday](http://www.extension.umn.edu/moneveryday) for more information on this and other personal resource management materials and trainings.

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Community Agencies That Can Help

**Employment/Employment Training**

- Minnesota Department of Labor and Industry  
  [http://www.doli.state.mn.us/](http://www.doli.state.mn.us/)
- Minnesota Department of Health  
  [http://www.health.state.mn.us/](http://www.health.state.mn.us/)
- Minnesota WorkForce Center  
- Minnesota’s Job Bank  
- Minnesota Jobs  
- America’s Job Bank  
  [http://www.ajb.dni.us/](http://www.ajb.dni.us/)
- Jobs Wizard  
- Displaced Homemakers Programs  
- Minnesota Department of Veterans Affairs  
  [http://www.mdva.state.mn.us/](http://www.mdva.state.mn.us/)

**Family/Financial Counseling Services**

- Banking/Financial Institutions  
  (local)
- County Mental Health Services  
  (local)
- Minnesota Attorney General Office  
  1-800-657-3787  
  [http://www.ag.state.mn.us/](http://www.ag.state.mn.us/)
- University of Minnesota Extension  
  [http://www.extension.umn.edu/](http://www.extension.umn.edu/)
- YMCA - YWCA  
  (local)
- Minnesota Family Investment Program  
  [http://www.dhs.state.mn.us/](http://www.dhs.state.mn.us/)  
  (type in Minnesota Family Investment Program)

**Fuel/Housing/Clothing**

- Low Income Home Energy Assistance Program  
- Minnesota Energy Assistance Programs  
  [http://www.commerce.state.mn.us/](http://www.commerce.state.mn.us/)  
  (Type in Minnesota Energy Assistance Program)
- American Red Cross  
  (local)  
  [http://www.mn-redcross.org/CHAPTERS.HTM](http://www.mn-redcross.org/CHAPTERS.HTM)
- Salvation Army  
  (local)  
- Goodwill Industries  
  (local)  
- Minnesota Housing Finance Agency  
  [http://www.mhfa.state.mn.us/](http://www.mhfa.state.mn.us/)
- Department of Housing and Urban Development  

**Health/Human/Social Services**

- County Department of Health  
  (local)  
  [http://www.health.state.mn.us/](http://www.health.state.mn.us/)
- Emergency Food Pantries  
  (local)
- Minnesota Department of Human Services  
  [http://www.dhs.state.mn.us/](http://www.dhs.state.mn.us/)
- Minnesota Department of Children, Families & Learning  
  [http://cfl.state.mn.us/index.html](http://cfl.state.mn.us/index.html)
- Minnesota Department of Human Rights  
  [http://www.humanrights.state.mn.us/](http://www.humanrights.state.mn.us/)
- Minnesota Help  
- First Call for Help Minnesota  
- Faith/religious communities  
  (local)