

Surviving the Tough Times

Have you, your spouse, friend or family member recently lost a job? Have your work hours been cut? Situations like this can be difficult and stressful for an individual or family. Many people are not sure where to turn or where to go for help. Listed are resources compiled by United Way 2-1-1 to help residents of Stearns, Benton, and Sherburne counties to help during these tough economic times.

Financial Tips:

- If facing foreclosure, beware of companies offering help that charge fees for their services and make sure they are registered with the Minnesota Department of Commerce as an approved loan modification organization.
- Utilize your local food shelf
- If facing a potential lay-off, ask employer about Cobra Benefits
- Reduce your spending
- Prepare a complete household budget
- Stop using credit cards, instead pay with cash
- Ask for free or reduced lunches at child's school
- Ask credit card companies to reduce interest rates or to have bills reduced
- Get help from a non-profit credit counselor
- Downgrade cell phone plan or switch to prepaid phone
- DO NOT ignore your lenders or creditors, communicate with them
- Meet with a financial counselor to help mitigate home loans or work with your creditors
- Contact your utility company about hardship payments, visit www.staywarm.mn.gov
- Apply for Minnesota Health Care Program, visit www.dhs.state.mn.us or call 1-800-657-3672
- Volunteer to gain new skills and to connect with community resources
- Switch to basic cable or switch to a digital converter box



Central Minnesota Community Resource Listing Services Addressing Basic Needs for Stearns, Benton, Sherburne, and Wright Counties.

BY: UNITED WAY 2-1-1

Basic needs includes food, housing, material goods, transportation, temporary financial assistance, and more. Services may be based on income or sliding fee scale.

Dental Care

Ronald McDonald Care Mobile, is on site at **Sherburne County Government Center** once a month. Call 763-241-2750 or 1-800-433-5237 to schedule an appointment.

The Ronald McDonald Care Mobile provides cost-effective, high-quality dental care to underserved children in Minnesota. This includes individuals up to age 21 and pregnant women who lack dental insurance or who are enrolled in any of the state's public assistance programs.

Smiles Center, Highway 10, 195 Jefferson Blvd, Big Lake
763-263-2222 or 1-866-748-6684

St. Cloud Technical College Dental Clinic, 1540 Northway Drive, St. Cloud
CLOSED IN SUMMER

Anyone can make an appointment for a dental exam, cleaning, radiographs, fluoride treatment and many other preventive services. Call 320-308-5919 to make an appointment. Hours vary each semester and all services are provided by students under the direct supervision of licensed dental hygienists and licensed dentists.

Disabilities Information & Referral

Disability Linkage Line is a free, statewide information and referral resource that provides Minnesotans with disabilities and chronic illnesses a single access point for all disability related questions. 1-866-333-2466

Independent Lifestyles, 519 2nd St. North, St. Cloud
320-529-9000 or 1-888-529-0743

Services include: an Independent living center, non-residential independent living skills training, benefits management, representative payee service, advocacy, peer mentors, information and referral, transition skills, accessibility, socialization and support group, community education and ADA surveys and assessments

Emergency Shelter

Anna Marie's Alliance Battered Women's Shelter

320-253-6900 or 1-800-950-2203

Provide safe shelter, support, and referral services for battered women and their children. The Alliance also works with the community on systems change and violence prevention.

Church of the Week/Place of Hope Ministries, 511 North 9th Ave, St. Cloud

320- 203-7881

Available Oct through May - Check-in time is between 5 pm – 6 pm. Program does not run in the summer months.

Salvation Army Emergency Shelter, 400 Highway 10 South, St. Cloud

320-252-2229

Employment Agencies

Labor Ready, 1708 W. St. Germain Street, St. Cloud

320-255-9900

Manpower, 425 E. St. Germain Street, Suite 103, St. Cloud

320-251-1924

Minnesota Workforce Center, 1542 Northway Drive Door 2, St. Cloud

320-308-5320

Financial Assistance

Benton County Human Services, 531 Dewey Street, Foley

320-968-5087 or 1-800-530-6254

Bridge to Benefits

- Offers an eligibility screening tool that allows you to enter in income, household size, etc. to generally determine if you are eligible for various programs (food support, Medical Assistance, Child Care Assistance, etc.).

- Also provides contact information for county agencies and links users to the forms needed to apply for the programs.

www.bridgetobenefits.org

Catholic Charities Emergency Services, 157 Roosevelt Road Suite 100, St. Cloud

320-229-4560 or 1-800-830-8254

Salvation Army, 400 Hwy 10 S, St. Cloud

320-252-4552

Financial Assistance Cont.

Sherburne County Social Services, 13880 Highway 10, Elk River
763-241-2600 or 1-800-433-5239

Stearns County Human Services, 705 Courthouse Square, St. Cloud
320-656-6000

Tri-CAP, 2110 23rd Avenue S, Waite Park
320-251-1612 or 1-888-765-5597

Financial Counseling

Catholic Charities Financial & Housing Counseling, 157 Roosevelt Road, St. Cloud
320-650-1660 or 1-800-830-8254 ext. 1660

Catholic Charities Financial Counseling assists individuals and families as they take control of their finances and plan for a secure financial future. A qualified Financial Counselor works with each client to develop an individualized plan to reach his or her goals.

The Village Family Service Center, 3950 3rd Street North Suite 102, St. Cloud
320-258-4633

Provides the following financial services: establish a plan to pay off debt, education about positive financial decisions, in-depth financial analysis, and assist in developing a financial action plan.

Tri-CAP, 1210 23rd Avenue S, Waite Park
320-251-1612 or 1-888-765-5597

Tri-CAP offers a wide array of services that assist individuals and families to achieve and maintain economic self-sufficiency.

Food

Albany Food Shelf, 741 Lake Avenue, Albany
320-845-2343, 9 am - 10 am on the 1st Thursday of each month; 5:30 pm - 6:30 pm on the 3rd Thursday of each month

Avon Food Shelf, Religious Education Center, Avon
320-356-7224, 10 am - 11 am Wednesday; 6 pm - 7 pm Thursday - Emergency by appointment

Brooten Belgrade Elrosa Food Shelf, 412 Eastern Avenue, Brooten
320-346-2804, 1 pm - 5 pm Wednesdays

Food Cont.

Catholic Charities Emergency Services, 157 Roosevelt Road, St. Cloud
320-229-4560, 9 am - 6 pm Monday, 1 pm - 3 pm on the 2nd and 4th Tuesday of each month
for seniors ONLY (over 60), 9 am - 6 pm Wednesday, and 9 am - noon Friday.

Cold Spring Area Food Shelf, 401 Main Street, Cold Spring
320-685-8785, 10 am - 2:30 pm Mondays; 6 pm - 8 pm first and third Monday of the month

Clearwater – Clear Lake Food Shelf, 1100 County Road 75, Clearwater
320-558-2954, 5:30 pm - 7 pm Mondays; 9 am - 11 am and 6 pm - 8 pm on Tuesdays;
3 pm - 5 pm Wednesdays

CROSS Center Food Shelf, 150 4th Avenue, Foley
320-968-7012, 1 pm - 4 pm and 6 pm - 8 pm Monday; 10 am - 3 pm Thursday

Good News Assembly of God Church, 712 17th Avenue South, St. Cloud
320-255-0620, Every 4th Tuesday of the month from 6 pm - 9 pm, Every 4th Tuesday from 1 pm
- 3:30 pm ONLY for the elderly and disabled

Holdingsford Area Food Shelf, City Center, Holdingsford
320-746-2637, 8 am - 9:30 am on the 2nd and 4th Saturday of the month

Kimball Food Shelf (St. Ann's Church), 441 Hazel Avenue East, Kimball
320-398-2211, 10 am - 10:45 am Tuesday and Thursday; 5:30 pm to 6:30 pm every 2nd
Monday of the month

Melrose Area Food Shelf, 211 South 5th Avenue East, Melrose
320-256-2555, 1 pm - 5 pm Wednesday

Paynesville Community Service Center, 1105 W Main Street, Paynesville
320-243-4575, Food shelf is open Wednesday and Thursday 10 am – 2 pm

Rice Food Shelf, Old Village Hall, Main Street, Rice
320-393-2915, 3 pm - 5:30 pm on Thursday of the first full week of the month

Salvation Army, 400 Hwy 10 S, St. Cloud
320-252-4552, 9 am - 10:45 am and 1 pm - 3:45 pm Monday - Thursday;
9 am - 10:45 am Friday

Sauk Centre Food Shelf, 523 Sinclair Lewis Avenue, Sauk Centre
320-351-2287, 2 pm - 4 pm Wednesday; 6 pm - 8 pm Thursday

St. Joseph Community Food Shelf, 12 West Minnesota Street, St. Joseph
320-363-7505, 1 pm - 3 pm Monday and Thursday

Discounted and Specialty Meals

Angel Food Ministries - *Angel Food Ministries is able to provide families with approximately \$65 worth of quality nutritious food for \$30. There is no purchase limit for boxes of Angel Food. There are no applications or qualifications necessary to purchase.*

Angel Food Ministries - Cold Spring

River of Life Assembly of God, 22881 178th Ave, Cold Spring
320-597-7777

Angel Food Ministries - Sauk Rapids

Trinity Lutheran Church, 2163 Mayhew Lake Rd NE, Sauk Rapids
320-252-3670

Fare for All

Fare For All food packages contain a variety of healthy, fresh, quality food items, including fruit, vegetables, frozen meats and staple items at below-retail prices. Fare For All is open to everyone. There are no income-based requirements for participation.

Call 1-800-582-4291 or visit their website www.emergencyfoodshelf.org for ordering information and distribution locations.

Free Community Meals

Place of Hope, 511 9th Ave, St. Cloud

320-203-7881

Oct through May (Call for summer hours) Mon – Sat 5 pm – 5:45 pm

Salvation Army, 400 Hwy 10 S, St. Cloud

320-252-2229

Mon – Fri 11:30 am – 12:45 pm

Health Services

Benton County Public Health, 531 Dewey Street, Foley

320-968-5160

Health Partners Health Stations,

Cash Wise, 113 South Waite Avenue, Waite Park

Coborn's, 110 First Street South, Sauk Rapids

Mid Minnesota Family Medicine Center, 1520 Whitney Court Suite 200, St. Cloud

320-240-3157

Health Services Cont.

Planned Parenthood, 451 E St Germain Suite 100, St. Cloud
320-252-9504

Clinic offers a low cost alternative for reproductive health care services to women and men.

Pregnancy Resource Center, 3400 1st Street N, St. Cloud
320-253-1962

Clinic offers free pregnancy tests, STD/STI screening, HIV screening, pap tests, pelvic exams, education and counseling.

Sherburne County Public Health, 13880 Highway 10, Elk River
763-241-2750 or 1-800-433-5237

Stearns County Public Health, 705 Courthouse Square, St. Cloud
320-656-6155

Housing

Catholic Charities, 157 Roosevelt Road, St. Cloud
320-229-4576 or 1-800-830-8254

The agency provides affordable housing at 15 locations in 12 communities as well as transitional housing services in St. Cloud to referring social service agencies.

Central Minnesota Housing Partnership, 810 West Saint Germain, St. Cloud
320-259-0393

Assisting the underserved communities to preserve, improve and increase affordable housing for low and moderate income families and individuals.

Domus Transitional Housing, St. Cloud
320-259-9270

Providing a temporary home plus support services to women whose lives are in transition.

Housing and Redevelopment Authority (HRA), 1225 West St. Germain Street, St. Cloud
320-252-0880

HRA – Stearns County, 401 Westwind Court, Cold Spring
320-685-7771

Supported Housing for Youth (S.H.Y.), 374 4th Ave S, St. Cloud
320-240-8204

S.H.Y. offers housing counseling and financial assistance for young people, ages 16 to 24, who are experiencing homelessness, near-homelessness, or aging-out of foster care. This specialized program, offered at no cost to youth, helps youth build stability in their lives and maintain affordable housing

Legal Services

Central Minnesota Legal Services, 830 West St Germain Suite 309, St. Cloud
320-253-0138 or 1-800-622-7773

Assistance is provided in areas of family law, housing, government benefits and consumer law and employment law.

St. Cloud Area Legal Services, 830 West St. Germain, Suite 300, St. Cloud
320-253-0121 or 1-888-360-2889

The St. Cloud Area Legal Services provides legal advice or representation to low-income persons in its service area for these issues: citizenship/immigration, education law, family law, housing law, Minnesota health care, public benefits law, Senior Law Project and Family Farm Law Project.

Mental Health

Caritas Mental Health Clinic, 157 Roosevelt Road, St. Cloud
320-650-1660 or 1-800-830-8254 ext. 1660

Catholic Charities Life Transitions (Grief and Loss), 312 2nd Avenue North, Sauk Rapids
320-529-0427

Catholic Charities Life Transitions Services offers help for adults, children, and families who are experiencing grief and loss. Through counseling, group experiences, talks and presentations, information, and referrals, participants are assisted through the process of coping with loss experiences that may have an impact on the individual and/or family functioning.

Central Minnesota Mental Health Center, 1321 13th Street North, St. Cloud
320-252-5010

Four County Crisis Response Team

320-253-5555 or 1-800-635-8008

This line provides callers with needs assessments and referrals to appropriate resources. If medically necessary, the Crisis Response Team assists individuals by traveling to their location to provide face-to-face intervention and assessment.

Hope Community Support Program & Drop-in Center, 157 Roosevelt Road #300, St. Cloud
320-240-3324

The Hope Community Support Program supports adults living with mental illness as they cope with the challenges of daily living, assisting each person with achieving and maintaining his or her highest level of self sufficiency.

Health Partners (Behavioral Health Clinic), 2251 Connecticut Avenue South, Sartell
320-253-6952 or 1-800-370-0570

Mental Health Cont.

Lutheran Social Service Children & Family Services, 22 Wilson Avenue NE, St. Cloud
320-251-7700

Mental Health Consumer/Survivor Network of Minnesota,

3400 1st Street North #201, St. Cloud
320-654-9641

Provides support, education and advocacy to our peers, family members, mental health providers, policy makers and the general public.

St. Cloud Hospital & CentraCare Health System, 1900 CentraCare Circle, Suite 2475
320-229-4977 or 1-800-835-6652

STARS for Children's Mental Health, 407 Washington Street, Monticello

763-271-5322 or 1-877-333-0083

Support for families with children that are experiencing social, emotional, and behavioral concerns.

Mortgage and Foreclosure Information

Caritas Family Services – a program of Catholic Charities, 911 18th Street North, St. Cloud
320-650-1660

Homeownership Preservation Foundation

1-888-995-4673 - Foreclosure Hotline

LookBeforeYouLeap.org

Stopping foreclosure prevention scams in Minnesota. If you see a potential scammer, call the Minnesota Attorney General's Office at 800-657-3787 to report their questionable work.

Be wary of companies offering help that:

- Charge fees for their services.
- Ask you to sign over title to your home or even power of attorney.
- Claim you should stop paying your mortgage during the loan modification process.
- Claim you should pay them, rather than your bank, during the modification process.
- Promise a guaranteed outcome or claim they can help people in any situation.

Minnesota Home Ownership Center, 1000 Payne Avenue, Suite 200, St. Paul

651-659-9336 or 866-462-6466

Provides information and resources aimed at helping Minnesotans begin, and maintain, home ownership.

Tri-CAP, 1210 23rd Avenue South, Waite Park

320-251-1612 or 1-888-765-5597

Providing housing counseling for persons facing foreclosure.

Mortgage and Foreclosure Information Cont.

Village Financial Resource Center, 3950 3rd Street North, St. Cloud
1-800-450-4019 or visit their website: www.HelpWithMoney.org

Parenting

Birthline, 1411 W St. Germain Suite 5, St. Cloud
320-252-4150
Offering free pregnancy tests, education about options, 24-Hour Helpline, physician referrals and more.

Child Care Choices, 2901 Clearwater Road, St. Cloud
320-251-5081
Provides information and referral for child care.

New Beginnings, 40 N 25th Avenue, St. Cloud
320-255-1252
New Beginnings is a 24-hour intensive residential program for pregnant women, new mothers and their babies.

Parent Tipline – Lutheran Social Service
Parent support phone line available 8 am – midnight.
320-310-1998

Resource Training and Solutions, 4150 2nd Street South Suite 550, St. Cloud
320-255-3236
Parenting workshops, resources and support groups.

St. Cloud Area Crisis Nursery, 1205 6th Avenue S, St. Cloud
320-654-1090
Crisis Nursery offers free, temporary, safe haven where parents experiencing a family or personal crisis can receive assistance.

Prescription Assistance

Rx Connect
1-800-333-2433

Partnership for Prescription Assistance
1-888-477-2669

Prescription Drug Advocates
1-800-801-2156

Prescription Drug Discount Cards

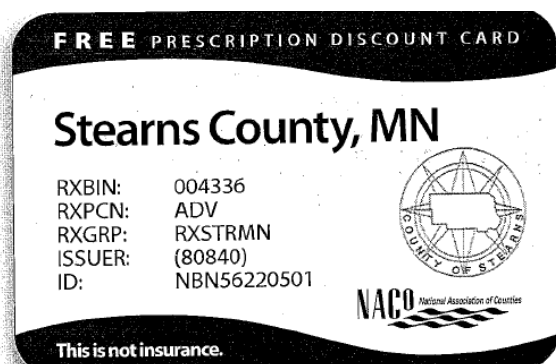
Naco Card

- Free Discount card
- Average savings of 22% on commonly used medicines
- No membership fees
- No enrollment forms
- No restrictions or limits on frequency of use
- Any Stearns County resident is eligible to use the card
- Available at most human service agencies
- Call 1-877-321-2652 to find a participating pharmacy in you area
- Questions? Call Stearns County Health at 320-656-6155 or visit NACo's website at www.naco.org

FamilyWize

- Free Discount Card
- No enrollment required
- No activation fees
- Use as often as needed
- Copies permitted
- For more information about Familywize visit www.familywize.com

Print, cut out and bring the card to your pharmacy to start saving on your prescription drug costs.



familywize® PRESCRIPTION DRUG DISCOUNT CARD
WWW.FAMILYWIZE.ORG

<p>These cards are being distributed nationwide, free of charge, by the FamilyWize Partnership and participating United Way agencies, county agencies, community and faith-based organizations, some pharmacies, and schools. Discounts are provided by and available only at participating pharmacies.</p> <p>THIS IS NOT INSURANCE - DISCOUNTS ONLY</p> <p>OTHER IMPORTANT INFORMATION</p> <ul style="list-style-type: none"> • Covers all prescription drugs. Accepted at most pharmacies nationwide. Pricing is the lesser of the discounted price or pharmacy's retail price. • Go to WWW.FAMILYWIZE.ORG for a list of participating organizations and pharmacies, additional cards, drug prices, and other program information. • Cannot be used with other prescription cards. Some restrictions apply. Benefits subject to change without notice. Provided by Agelity, Inc. <p>OTRA INFORMACIÓN IMPORTANTE</p> <ul style="list-style-type: none"> • Cubre todos los medicamentos de venta con receta. Se acepta en casi todas las farmacias por toda la nación. Pague el precio más bajo, ya sea el descuento del plan, o el precio usual de la farmacia. No puede usarse con otras tarjetas para medicamentos. • Visite WWW.FAMILYWIZE.ORG y obtenga la lista de organizaciones y farmacias participantes, más tarjetas, precios de medicamentos e información del programa. • Descuentos provistos por y válidos sólo en farmacias participantes. Existen ciertas restricciones. Beneficios sujetos a cambio sin aviso previo. 	<p>Member ID: 010108 Group ID: 39401 Bin: 610194 PCN: FW Pharmacies: 877-HELP-977 Members: 866-810-3784 Expires: 12/31/2012 Copies Permitted</p>
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Senior Information & Referral

Central MN Council on Aging, 1301 W St Germain St. Suite 101, St. Cloud
320-253-9349

Senior Linkage Line
1-800-333-2433

Transportation

Great River Faith in Action, 13074 Edgewood St., Becker
763-263-4277

Rural Stearns Faith in Action, 715 1st Street North, Cold Spring
320-685-3693

Tri-CAP Transit Resource Center, 1200 23rd Avenue S, Waite Park
320-257-4456

Metro Bus/Dial-a-Ride, 665 Franklin Avenue NE, St. Cloud
320-252-1010

Foley Area CARE, 251 4th Ave. N, Foley
320-968-7848

Unemployment Help

File for Unemployment: Apply online at www.uimn.org or call 1-877-898-9090.

Minnesota WorkForce Centers, 1542 Northway Drive, Door 2, St. Cloud
Provides free tools, resources and services needed for job search, career planning, and training needs. Hours are 8 am – 4 pm, Monday through Friday.
320-308-5320

Used Clothing

Catholic Charities Emergency Services, 157 Roosevelt Road, St. Cloud
320-229-4560

CROSS Center, 150 4th Avenue, Foley
Phone: 320-968-7012



Used Clothing Cont.

Expressions of Hope Thrift and Specialty Shop, 511 N 9th Ave., St. Cloud
320-203-7881

Goodwill Easter Seals, 50 South 2nd Avenue, Waite Park
320-654-9012

Treasure Chest, 113 28th Avenue, Waite Park
320-230-8823

Used Furniture

Barker's More 4 less, 3356 West Division Street, St. Cloud
320-257-4766

The Used Furniture Store, 1646 Highway 23 E
320-230-8823