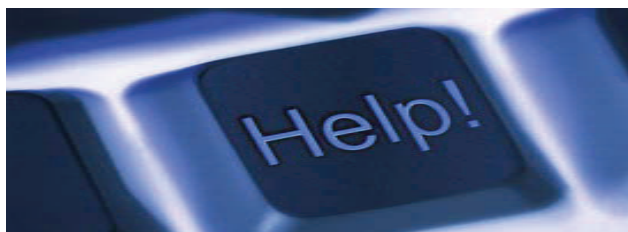


## Help for hard times



As employers cut back, jobs are lost, and families begin facing the reality of a reduced income United Way of Denton County is here for our neighbors. This guide is intended to help you and your family weather the economic storm, one step at a time.

There are many things we each can do to help ourselves and our neighbors during this financial crisis. You are not alone, there are many places you can call for help in Denton County. The agencies listed in this flier provide assistance for the most common economic needs.

A complete listing of community resources is available at



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

Or contact us at (940) 566-5851

Please note that United Way itself is NOT set up to provide direct service to individuals. We refer people in need to our Partner Agencies and additional community organizations-the experts in meeting the needs of the people. The agencies themselves determine eligibility and the amount of aid given, usually in terms of governmental guidelines or established organization policies. United Way works to bring neighbors and resources together to improve lives in Denton County. We raise money for our funded community partners and work to establish a "safety net" to meet the social service needs of our community.

### Housing Assistance/Eviction Prevention

- **Community Services, Inc.**  
207 W. Hickory St. Ste. 308 (940) 483-9396
- **HOPE, Inc.**  
117 West Sycamore, Denton (940) 382-0609
- **Interfaith Ministries**  
1109 N. Elm, Denton (940) 565-5479
- **Metrocrest Social Service Center**  
1111 W. Beltline Rd Ste. 100 (972) 446-2100
- **The Salvation Army, Denton Corps**  
1508 E. McKinney, Denton (940) 566-3800

### Homeless Shelter

- **The Salvation Army, Denton Corps**  
1508 E. McKinney, Denton (940) 566-3800

### Utility Bills Assistance

- **Community Services, Inc.**  
207 W. Hickory St. Ste. 308 (940) 483-9396
- **Interfaith Ministries**  
1109 N. Elm, Denton (940) 565-5479
- **Metrocrest Social Service Center**  
1111 W. Beltline Rd Ste. 100 (972) 446-2100
- **Northwest Christian Community Services**  
108 Pecan St., Roanoke (817) 491-4451
- **Pilot Point Goodfellows**  
1189 S. Hwy 377, Pilot Point (940) 686-3014

### Clothes and Household Items

- **Family Resource Center of NT - Resale Room**  
218 W. University, Denton (940) 891-2700
- **Habitat for Humanity - Ruth's Room**  
1721 N. Carrol Blvd., Denton (940) 591-7884
- **Northwest Christian Community Services (free)**  
108 Pecan St., Roanoke (817) 491-4451
- **Pilot Point Goodfellows (free)**  
1189 S. Hwy 377, Pilot Point (940) 686-3014
- **Vision Ministries (free)**  
107 Maple, Denton (940) 387-8230

### Depression/Abuse

- **Advocate Alliance of Texas, LLC**  
109 S. Woodrow Ln, Denton (940) 591-8680
- **Denton County Friends of the Family**  
1400 Crescent St, Ste 5 (940) 387-5131
- **First Step Denton County Outreach Program**  
1314 Teasley Ln, Denton (866) 908-7837

### Transportation

- **Denton County Transportation Authority (DCTA)**  
1527 S. Mayhill Rd, Bldg C (940)243-0077
- **SPAN**  
1800 Malone, Denton (940) 382-2224

# Weathering the Economic Storm

## Help for Neighbors in Financial Crisis



United Way of  
Denton County, Inc.

## Step 1... Re-evaluate your budget



**Reduced income means you need to manage your money smarter. Use this checklist to help.**

**Determine your financial resources.** Know the totals in all your accounts, including savings, pension, stocks, unemployment compensation, severance pay, spouse's income, and other income.

**Plan a realistic budget.** Determine what it will take to provide for your rent or mortgage, utilities, food, transportation, clothing, and medical care each month. Include quarterly expenses, like insurance, and account for the unexpected bills that pop up.

**Stop the use of all credit.** Don't make purchases on credit cards. This will save you interest charges.

**Consider refinancing.** Refinancing mortgage, auto, or credit loans may lower fixed expenses.

**Cancel unnecessary/luxury services.** This includes cable and satellite TV, extra cell phone, subscriptions.

**Sell unnecessary items.** Consider selling extra cars, motorcycles, collectables, garage sell items.

**Protect yourself.** Notify in person your mortgage holder or landlord, as well as contact utility companies and any creditor of your situation BEFORE you cannot make payment. Discuss ways to make reduced payments.

**Free Budgeting Assistance** is available to help manage your personal finances. Call for workshop times, locations, and additional information.

- **Consumer Credit Counseling Services of North Central Texas, Incorporated**  
www.ccsnt.org (800) 856-0257
- **Texas Denton County Cooperative Extension**  
www.denton-tx.tamu.edu (940) 349-2880

## Step 2... Looking for a new job



**Start searching 40 hours a week.** Your new job is to FIND a new job. Call businesses you are interested in to find out about available positions and the best times to apply. Check for job listings in newspapers or online. Create a cover letter and resume with a list of skills and background information.

**Call the Texas Workforce Commission.** Job referral and placement, employment counseling, as well as a job matching system are all available. Call (940) 382-6712.

**Network.** Tell everyone you know that you are looking for a new job. Maintain contact with former co-workers, church members, and friends.

**Consider temporary or part-time work.** If your ideal full-time position is not available, a temporary job will at least add some income and provide you with time to keep looking. Consider working two part-time jobs to help make ends meet.

**Make yourself more marketable** because now is the ideal time to learn new skills that can increase your earning potential and qualify you for more jobs. Affordable adult education courses are offered in a variety of fields at vocational schools and higher education institutions serving Denton County, including:

- **Community Education for Denton County**  
www.dentonisd.com (940)369-0091
- **Denton Community Network**  
www.cityofdenton.com (940)349-8752
- **North Central Texas College**  
www.nctc.edu (940)498-6280
- **Texas-Denton County Cooperative Extension**  
www.denton-tx.tamu.edu (940)349-2880
- **Texas Woman's University**  
www.twu.edu/ce (940)898-3188
- **University of North Texas**  
www.unt.edu/call (940)565-2656

## Step 3... Help along the way



**If you can't make ends meet, help is available to provide for your basic needs.**

**Call Texas Health & Human Service Commission.** Set an appointment to determine your eligibility for government assistance programs, including Food Stamps, Temporary Assistance for Needy Families (TANF), and Medicaid. Call (940) 320-5700.

### Food Assistance Programs

- **Argyle Food Bank**  
414 N Hwy 377, Argyle (940) 464-7224
- **Asbury United Methodist Church**  
117 Hercules Ln., Denton (940) 387-6487
- **Christian Community Action**  
128 S. Mill Street, Lewisville (972) 219-4357
- **Denton Community Food Center, Inc.**  
109 W. Sycamore, Denton (940) 382-0807
- **Denton County WIC**  
306 N. Loop 288, Ste. 183 (940) 349-2930
- **Lake Cities Community Food Pantry**  
300 E. Hundley, Lake Dallas (940) 321-6100
- **Little Elm Area Food Bank**  
501 Bill Street, Little Elm (972) 294-4061
- **Meals-On-Wheels**  
1800 Malone, Denton (940) 243-8620
- **Our Daily Bread**  
300 W. Oak St., Denton (940) 382-5604
- **Pilot Point Goodfellows**  
1189 S. Hwy 377, Pilot Point (940) 686-3014
- **Roanoke Food Pantry**  
108 Pecan Street, Roanoke (940) 491-4451
- **Salvation Army, Denton Corps**  
1508 E. McKinney, Denton (940) 566-3800
- **Singing Oaks Church of Christ**  
101 Cardinal Dr., Denton (940) 387-4355

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