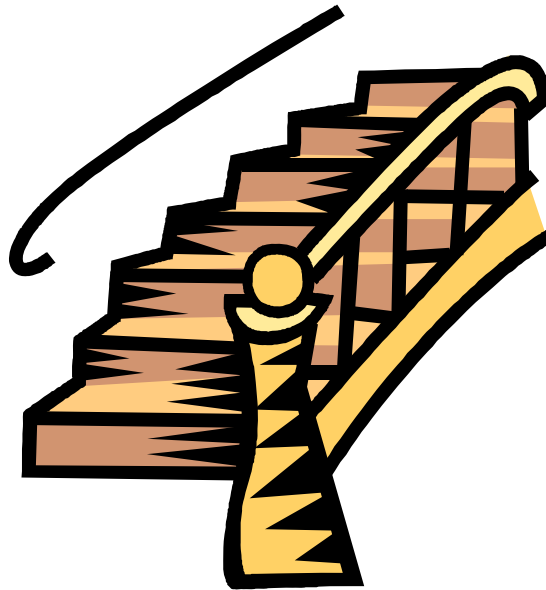


STEPS

To Surviving the Economy



Prepared by the
Anne Arundel County
Department of Aging & Disabilities
Maryland Access Point (MAP) Program
2666 Riva Rd Suite 400
Annapolis MD 21401
410-222-4257
www.aacounty.org/aging
March 2009



Basic Information

An economic crisis, however temporary, can be very disruptive. Is there anything you can do to ease the burden of such a crisis? The Anne Arundel County Department of Aging and Disabilities MAP/Information & Assistance program has compiled helpful information to help you and your family through this period.

This booklet is designed to acquaint you with services available in Anne Arundel County to help you with problems resulting from your shrinking income. Look through this booklet; find the service category in which you need information or assistance. A number of services are listed for each category. Decide which services are appropriate and pursue them.

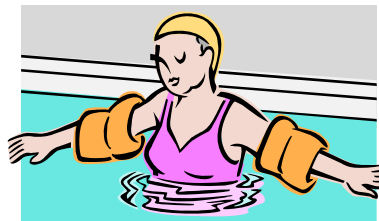
This crisis represents one of the most difficult experiences you may ever have to endure, but you can get through it with patience, some effort and by taking advantage of the help that is available. The most important rule is: Don't be passive. Take advantage of the organizations that offer services to assist you. Seek personal support like counseling, get help with your finances and look into programs that can help you. Also stay active in the community through volunteering and senior center activities.

No matter what your situation, you are not alone. These services are designed to help you...services you have supported through the years, and have a right to use.

Anne Arundel County Department of Aging & Disabilities MAP program is a free, confidential telephone information service that can give you information about or refer you to agency programs or organizations in Anne Arundel County. If you have questions or problems, don't wait to call 410-222-4257.

Get Active!

Economic stress can cause depression and inactivity. The best remedy is to keep yourself occupied. Visit relatives or friends and volunteer your time to a community project. Enjoy local activities; many of them are free or moderate in cost. Check what's available in your area by calling your local senior center, recreation department, community centers, libraries or Anne Arundel Community College.



Volunteering



Volunteering can provide the opportunity to receive valuable training, increase self-esteem by helping others and could be a stepping stone to finding a job by putting you in touch with others in the community. Contact the Department of Aging & Disabilities MAP programs for opportunities within the Department at 410-222-4257 or contact your local senior center. Countywide, the Volunteer Center for Anne Arundel County at 410-897-9207, will link individuals with volunteer opportunities. It's web site is www.volunteerannearundel.org.

Unemployment Benefits

First and foremost unemployment benefits can not be denied because of age. If you become unemployed and believe you are entitled to unemployment insurance, contact the State of Maryland Unemployment office at www.md.unemployment.com or call 410-368-5300 for a listing of the Employment Security Office locations nearest you and for instructions on how to file an initial claim for benefits. Filing for unemployment benefits on-line is the easiest and fastest way to receive benefits. If you don't have a computer; you can access one at your nearest public library. It is your responsibility to initiate a claim for unemployment insurance as soon as you become unemployed. Unemployment insurance benefits are paid for weeks of unemployment after a claim is initiated. The time that you are out of work cannot be counted for credit until you have filed a claim. You will not receive benefits for any period prior to filing a claim for unemployment benefits.



Be prepared to provide:

- Your Social Security card (not just your number)
- Name under which your last employer does business
- Complete business address of your last employer
- Alien registration, if applicable.

Financial Help

First discuss the situation with your entire family. Look at the amount of family income from Unemployment Benefits, Social Security and all other sources and then develop a budget to meet financial needs based on the reduced income. You may be able to receive assistance in budget counseling and planning free of charge. Your best resource for financial counseling and assistance is *Services for Seniors*, a free publication by the Anne Arundel County Department of Aging and Disabilities. This guide lists many of the agencies and programs to which you may be entitled. **Help is available.** Get started by calling the MAP/I&A program of the Department of Aging and Disabilities at 410-222-4257 for information about services that may be available to you. You can also pick up a free copy of *Services for Seniors* at your local library or senior center.



Mortgage Arrangements

If you are unable to make your mortgage payment because of unemployment, an extended strike, illness, expended benefits through Social Security or other circumstances beyond your control, contact your mortgage lender immediately to discuss your situation. It is best to talk in person with your lender if you can. You may be able to make special arrangements during the period that your income is reduced. If you cannot make special arrangements, you may be able to get other help.



If you have an FHA-insured mortgage, ask your mortgage lender to refer to a HUD-approved homeownership counseling agency in your area. The agency will try to come up with some solutions. If you have a VA mortgage, contact the VA Loan Service and Claims Section at 800-827-1000 for similar assistance.

Employment and Education

Anne Arundel County has numerous employment and educational opportunities for the unemployed and underemployed. These resources are located later in this booklet or in our *Services for Senior* directory.



Anne Arundel County Community College is also a resource with many retraining options and financial assistance available. Contact them at www.aacc.edu/cws for more details or call the Center for Workforce Solutions at 410-777-2732 for more details.

**Food Stamps, Maryland Energy Assistance Program (MEAP),
Homeowners Property Tax Credit (HOPTC) or Renters Tax Credit
(RTC)**



Any senior household that meets the income eligibility rules can apply for these programs. Contact Anne Arundel County Department of Aging and Disabilities MAP/Information and Assistance at 410-222-4257 for more information and application forms.

Social Security Benefits

Retirement Benefits

If you are retired, you and your dependents are eligible for these benefits as early as the first full month you are 62 years old. But the amount will be reduced permanently, depending on the number of months you received payments before you reach age 66.



Disability Benefits

You are eligible for disability before age 66 if you have a severe physical or mental condition that prevents you from working.

Survivor's Benefits

You may be eligible for these benefits if you are a member of a deceased worker's family and you meet certain qualifications. The size of your Social Security benefits depends on the amount paid into the system during your career. Visit your local Social Security office or call 800-772-1213 if you think you may be entitled to benefits.

Supplemental Security Income (SSI)

You may be eligible for monthly payments of SSI, if you are 65 or older, or if you are blind or disabled at any age. Eligibility and payments amount also depend on your income resources and living arrangements. For application and eligibility information, visit your local Social Security office or call 800-772-1213.

Annapolis 410-897-9217
 800-772-1213
 TTY 800-325-0778
 180 Admiral Cochrane Dr., Suite 210
 Annapolis MD 21401

Glen Burnie 800-772-01213
TTY 800-325-0778
337 Hospital Dr., Suite 1A
Glen Burnie MD 21061

Health Risks

Economic stress affects each individual differently but for many there can be a substantial increase in the risk of depression, anxiety, compulsive behavior (over-eating, excessive gambling, spending, etc.) and/or substance abuse.

These behaviors can be mild or can become a serious health risk.

Warning signs can include:

- Persistent Sadness/Crying
- Excessive Anxiety
- Lack of Sleep/Constant Fatigue
- Excessive Irritability/Anger
- Increased drinking
- Illicit drug use, including misuse of medications
- Difficulty paying attention or staying focused
- Apathy – not caring about things that are usually important to you
- Not being able to function

If any of these symptoms become severe or the person expresses suicidal thoughts SEEK HELP IMMEDIATELY. Contact your healthcare provider, **Anne Arundel County Crisis Response Center** at 1-410-768-5522, or the **National Suicide Prevention Lifeline** at 1-800-273-8255 (TALK) for help. This hotline can't help financially but they can help you cope with the problem and help to put things into perspective.

Steps to Taking Charge of Personal Finances

Step 1: Prepare a Complete Household Budget

Getting control of your personal finances is important to survive unemployment. Use a household budget worksheet to see where you spend your money and where you can save. Do this as a family project.

Your expenses should include:

- **Fixed expenses-** mortgage, rent, taxes, insurance, loans, installment payments, credit card payments, alimony, child support and other fixed monthly payments.
- **Variable monthly expenses** – food, gas, repairs, dues, prescriptions, recreation, utilities and respite or child care.
- **Future expenses** – Income/property tax and other outstanding debts.



Your budgeted income should include:

- Income
- Severance pay
- Unemployment compensation
- Accrued vacation pay
- Refund from pension funds
- Social Security
- Savings should be entered into this equation as the last resort and only after you have downsized expenses as much as possible.

Step 2: List Assets

- Cash value of insurance policies
- Equity in your home (*the difference between the value of your home and the amount you owe on your home*)
- Resale value of vehicles, boats, RVs, etc
- Prepaid burial or funeral policies.

Step 3: Set Priorities for your Expenses

Payments should be listed in order of importance. This will help you pay first things first when money is short. The most important will be your mortgage or rent payment, followed by utilities, health insurance and car payments. Alimony or child support payments (if any) are also high priority but may be negotiable. It is important to get any agreed upon change in writing and have the other party sign the amendment to the legal agreement.

Step 4: Make a Complete List of Creditors

List the following information for each creditor:

- Name, address and phone number of the contact person
- The account number
- The total amount owed
- Payment schedule
- The interest rate



Pay off the account with the highest interest rate first. **DON'T USE** that credit source again unless absolutely necessary.

Step 5: Notify Your Creditors Before You Get Behind

Determine how much you can pay regularly on each bill. If you need to negotiate a lower monthly payment than your creditors expect, notify them before you get behind. Creditors are usually easier to work with when you let them know about your situation before a severe problem arises.

Make sure the interest rate remains the same and that they are not applying extra charges. Follow up with a **registered letter** that includes:

- Your account number
- The refinancing payments you have negotiated
- Your name, phone number and address in all correspondence
- Keep copies of your letters
- Follow up by phone to make sure the new terms have been accepted



Step 6: Pay What You Can



Even if you can't pay the amount creditors want, pay something regularly. This keeps your overdue balance as low as possible and lets creditors know you are making a good faith effort. Partial payments may keep your account from being turned over to a collection agency.

Step 7: Stay in Touch with Creditors



After your first letter, keep in regular contact with your creditors. This reassures them, shows a responsive attitude and may keep them from harassing you and turning your account over to a collection agency.

Remember: Don't Ignore Your Mail! Sometimes trouble comes because people ignore government agency inquiries or creditor requests for information. That only makes things worse. If you do not understand notices or bill sent to you, call the company that sent the bill or call us at 410-222-4257.

Step 8: Stop Credit Purchases



Stop using all your credit cards. Interest on most credit purchases is extremely high. If you have advance warning that you'll be out of work, try to make larger payments to reduce the balance you owe.

Consider shopping at consignment stores for clothing, toys and household items *and pay cash!*

Step 9: Reduce Household Expenses

With your family, plan reductions in household expenses to stay within your budget. Some suggestions include:

Cutting your food costs:

- Plan less expensive meals – use leftovers and prepare food from “scratch”
- Adjust your buying habits – only shop when you need to, make a list **and stick to it**, compare prices and brands
- Use coupons – but don't buy food you won't use just because it's on sale
- Consider other shopping options – shop online if food is delivered free.



To cut your telephone bills:

- Switch to a money-saving plan
- Eliminate unnecessary calls (measured service charges)
- Make fewer long-distance calls (take advantage of lower evening and weekend rates)
- Cancel phone features like “call waiting”, “Call forwarding” and don't use the 411 and *69 services
- Discontinue cell phones, email services and pagers wherever possible.



Cut your energy and fuel costs:

- Turn off lights, TVs and appliances when not in use
- Unplug appliances that are used infrequently, like toasters and coffee pots
- Lower the thermostat
- Wash and dry only full loads of clothes or dishes and use these appliances on “off-peak” times
- Take shorter showers and cut back on the use of “power hogs” like hair dryers
- Eliminate unnecessary car trips.



Step 10: Sell What You Don't Need



- Consider selling that extra vehicle or the boat and trailer you rarely use. Look at your possessions to see which items could be sold or traded without changing the way you live.
- Take unused clothing and household items to consignment stores rather than donating them.
- Talk to your landlord about doing minor repairs, cutting the lawn or doing other maintenance in place of rent.

Step 11: Check into Other Financial Resources such as Life Insurance

If you are a veteran, check with the Veterans Administration at www.vba.va.gov to see if you are entitled prescription or medical benefits.

Review your policy or talk to your insurance agent to see whether you can borrow against your policy.

Pension fund – Talk to your union representative or employer to see whether you are owed a refund on your pension fund contribution or from other company funds. You may be able to borrow against your 401(k) or Tax Deferred Account (TDA) but this should be a LAST RESORT.

Resources Index

Advocacy

AA Community and Constituent Services County Executive's office resolves complaints and assesses the role of volunteers in activities in the County.
410-222-1795

AA Co. Dept. of Aging & Disabilities Information & Assistance (MAP) Program
410-222-4257
1-800492-2499
www.aacounty.org/aging

AA Co. Dept. of Aging & Disabilities Senior Health Insurance Program (SHIP) provides health insurance assistance and information to Medicare-eligible persons and their families.
410-222-4464

ALMAA, Inc. Offers support and services to high-risk and low-income Latin American families.
410-280-5335

Associated Black Charities
410-659-0000

Catholic Charities aids in housing, counseling and employment to people of all faiths.
410-547-5490
www.catholiccharities-md.org

Laurel Advocacy and Referral Services offers crisis intervention in the Laurel area by a group of ecumenical ministers.
301-776-0442

MD Office Refugees and Asylees (MORA) provides support and services to refugees to ease their transition into American Society.
410-767-7514

MD Veterans Commission provides legal advice, assistance and representation to veterans and their dependents.
410-230-4444
800 -44604926

National Assoc. of Retired Federal Employees (NARFE) protects and improves the retirement benefits of federal retirees and their families, including health and life insurance.
703-838-7760
800-456-6410

Taxpayer Advocacy

Disabilities: www.irs.gov/publications/p907

All others: www.irs.gov/advocate

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Credit Free Credit Counseling - Debt Management Assistance

Listed below are several national nonprofit organizations that provide information and assistance for people with debt problems via the telephone and internet. Some offer assistance with debt consolidation and/or debt relief.

American Consumer Credit Counseling

www.consumercredit.com

800-769-3571

Consumer Credit Counseling Services of MD & DE

410-747-6803

800-642-2227

InCharge Institute of America

www.incharge.org

800-565-8953

Money Management International

www.moneymanagement.org

800-899-9347

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Disabilities Services

Blind Industries and Services of MD

A non-profit organization that offers rehabilitation, training and employment opportunities to citizens who are blind or visually impaired. The rehabilitation program for seniors includes home teaching, support groups and SAIL (Senior Achieving Independent Living).

410-737-2600

888-322-4567 (Toll-free)

Disability Entitlement Advocacy Program

A program of the Maryland Department of Human Resources that helps disabled citizens of Maryland with application process for SSI and SSDI benefits. Must be eligible for cash benefits from state's TEMHA, TCA, PAA or Foster Care programs and a physician must have certified that the disability will last at least 12 months

410-332-0185

800-727-6454

DORS- Division of Rehabilitation Services

A division of the Maryland Department of Education that connects eligible individuals with counseling, evaluation and vocational training for people with disabilities who seek employment. Independent Living Services for the Blind includes teaching individuals, over age 55 who are not seeking employment, homemaking skills and orientation, mobility and Braille lessons.

Annapolis 410-974-7604

TTY 410-974-7742

Glen Burnie 410-424-3240

TTY 410-424-3256

Easter Seals of Central Maryland services include ergonomic assessment for adults, low vision for adults; stroke support group, information and referral.

301-931-8700

800-886-3771

HEAR NOW- Hearing Aid Bank

800-648-4327

Lions Club provides vision examines and glasses for income eligible individuals.

Contact the Dept. of Aging & Disabilities

410-222-4257

Low Vision Center a non-profit organization that helps people with low vision to retain their independence. Resources are offered without charge.

301-951-4444

Making Choices for Independent Living, Inc. empowers people with disabilities by providing advocacy, living skills, training, counseling, a housing registry, accessibility surveys, home ownership, etc.

410-444-1400

TTY 800-735-2258

Opportunity Builders, Inc. provides vocational training and employment services to adults with developmental disabilities.

410-787-0700

Employment

AAWDC (Anne Arundel County Workforce Development Center One Stop Career Centers)

Please call ahead to be certain of location, hours and special programs

Main Office

7480 Baltimore-Annapolis Blvd, Suite 100
Glen Burnie MD 21061
Phone: 410-424-3240
Fax: 410-508-2002

Job Center

80 West Street
Annapolis MD 21401
Phone: 410-269-4429
Fax: 410-974-2023

Fort Meade Outreach Center (Must have military ID)

Bldg. 4432
Fort Meade, MD 20755

Sales & Service Training Center at Arundel Mills

Anne Arundel Community College
7000 Arundel Mills Circle
Hanover, MD 21076
Phone: 410-799-9099
Fax: 410-799-4411

BWI Airport: One-Stop Career Center

P.O. Box 46024
BWI Airport MD 21240
Phone: 410-684-6838

Careerbuilder *Free* online job resource service
www.careerbuilder.com (no phone number available)

Goodwill Industries of the Chesapeake provides training employment, and family support services.

410-837-1800

YWCA of Annapolis & AA Co. (Career Center) Career workshops for reentering the workplace. Resume assistance available.

410-626-7800

Employment – Counseling

Anne Arundel Community College career counseling

www.aacc.edu

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Food

AA County Food Bank

410-923-4255

AA County Dept. of Aging & Disabilities/Senior F.E.A.S.T.

410-222-4464

Hot nutritious meals are served at 21 community sites throughout the county. If you are over 60, lunch is provided free with a voluntary donation, if you are age 55 to 60 the lunch price is \$4.22.

AA Dept. of Social Services/ Annapolis

410-269-4500

TTY 410-269-4512

AA Dept. of Social Services/Glen Burnie

410-421-8500

TTY 410-431-8551

Meals on Wheels of Central MD

410-626-7543

866-558-0827

Health

Help! I'm Not Eligible For Medicare And I Need Health Insurance!!

Anne Arundel County residents have options. Ask the following:

Can you be covered under your employer or under your spouse's employer-group insurance? Contact your employer group or your spouse's employer group for more information.

Can you qualify for Continuation of Benefits under the Consolidated Omnibus Budget Reconciliation Act (**COBRA**), the Maryland Continuation of Coverage Law or through an Individual Conversion Policy? If you have lost your job or are losing benefits because of a death or divorce, you could qualify for employer-group coverage. Contact your employer group or your spouse's employer group for more information.

Can you elect, and afford, to purchase insurance on the open market? A list of State approved plans is available by calling 1-800-492-6116 or visiting www.mdinsurance.state.md.us.

Do you have a health condition that prevents you from purchasing an insurance plan or are limited in the coverage offered due to a *pre-existing condition*? Contact the **Maryland Health Insurance Plan (MHIP)**. Call 1-888-444-9016 or visit www.marylandhealthinsuranceplan.net. MHIP offers plans for persons with limited income.

Is your yearly income less than \$24,000 for an individual (or \$33,000 for a couple)? The **REACH** program could provide low-cost services through a partnership with local healthcare providers. Call 410-222-4531 or visit www.aahealth.org for more information.

Is your monthly income below \$1,005 (\$1,167 for a couple) and do you have limited assets? You may qualify for the **Primary Adult Care Program (PAC)** through the State of Maryland. PAC will offer primary care and help with prescription drug coverage. However, PAC is not comprehensive coverage. For example, it will not cover an inpatient hospital stay. Call 1-800-226-2142 or visit the website at www.dhmf.state.md.us/mma/pac.

Are your income and assets are limited? Are your medical bills so great that your income cannot cover the bills? Contact the Anne Arundel County **Department of Social Services** at 410-269-4500 and ask about **Medical Assistance** and a **Medical Assistance Spenddown**. Even if you have Medicare, you could qualify for a Medical Assistance program.

Prepared by the Anne Arundel County Department of Aging and Disabilities
Senior Health Insurance Assistance Program (SHIP) 410-222-4464

Dental Assistance

AAMC Annapolis Outreach Center/Clinic @ Stanton Center
443-481-3599

Gray Area Dental Access
410-222-7138

University of Maryland Dental School
410-706-7063

Housing

Annapolis Housing Authority
410-267-8000

Housing Commission of AA Co
410-222-6200 ext 100

Residence at Wiley H. Bates
410-263-7087

Foreclosure Protection
1-877-462-7555
www.mdhope.org

MD Dept. of Veterans Affairs
1-800-446-4926
www.mdva.state.md.us

Reverse Mortgage Counseling - Community Action Partnership
410-626-1900 ext. 1019

Legal

Civil Justice, Inc.
410-706-0174
www.Civiljusticemetwork.org

Community Law Center
410-366-0922
www.communitylaw.org

Maryland Attorney General's Office - Consumer Protection Division
410-576-6550
www.oag.state.md.us

Maryland Legal Aid
410-951-7777
www.mdlab.org

Maryland Disability Law Center Lawyers and paralegal work with people with disabilities to insure they receive the full rights and entitlements afforded to them by state and federal laws.

410-727-6352

800-233-7201

TTY/TDD 410 7276387

Peoples' Counsel represents consumers in Energy needs.

410-767-8150

www.opcstate.md.us

Sixty Plus Legal Program Low cost legal services for low eligible seniors.

410-539-5340

800-999-8904

TTY 800 458-5340

LOOKING FOR A JOB

Step 1: Take Stock of Yourself Prior to Beginning Job Search

- List the job skills you have developed, both on the job or life skills
- Write out your employment history, listing all your previous jobs.
- Identify the working conditions you prefer.
- Determine the pay and benefits you need (remember that changing jobs may require a cut in pay initially) and the lowest pay and benefits level you will accept.
- The chances for future wage increases and/or promotions as you stay on the job.
- The costs to you of accepting the job (day care, transportation, uniforms, tools).



Step 2: Find Out Who is Hiring

- Check newspaper ads, local job service and employment agencies for job opening.
- Tell everyone you know to watch for job openings.
- Follow up on all job leads.



Step 3: Prepare for the Interview

- Find out as much as you can about the employer and the job opening before you apply or are interviewed.
- Check your appearance. Be well groomed and dress appropriately.

What to take to the interview:

- A résumé or summary sheet of your work experience, skills and education.
- Your Social Security card and driver's license, citizenship documents or green card if necessary.
- Have a reference list with names addresses and phone numbers ready **and** make sure you contact these people so they know to expect a call.

Consider how you might answer typical interview questions:

- Why are you interested in working for us?
- What experience do you have that will apply to this position?



- Do you fill the requirements of this job?

When filling out a job application:

- Look over the entire form before writing, then follow all directions exactly.
- Complete the application in black or blue ink.



- Neatly print answers to all questions.
- If a question does not apply, write in “NA” (not applicable) or a dash (-).
- Make certain all information is correct.
- Take your employment history with you so you can remember names, addresses, phone numbers and dates.
- After completing the application, double-check to see that everything is correct.

During your interview:

- Sit up, look alert and show that you are interested in the job.
- When answering questions, be honest, to the point and confident.

Follow up on the interview

- Send a thank you note to the person who interviewed you.



The Anne Arundel County Department of Aging and Disabilities

Keeping Seniors Connected



- Want to know if you're ready for the DTV transition?
- Need help applying for a DTV coupon?
- Have a coupon but need help ordering a box?
- Need help with installing a box?

Making life better

The Department of Aging and Disabilities can help, offering services through each phase of the Digital TV transition, including helping you request your \$40 coupons, obtaining converter boxes at no cost to you with your coupon, and installation. Help is just a phone call away!

410-222-4257

This initiative is made possible, in part, by a grant from the National Telecommunications and Information Administration (NTIA), U.S. Department of Commerce