

Call us TOLL FREE, we can help 877-327-3989

or email us anytime at help@nwcdcr.com



Helpful 12 Step Programs:

Debtor's Anonymous

- www.debtorsanonymous.org
- Click "Find a DA Meeting" for information about meetings in your area
- The only requirement for membership is a desire to stop incurring unsecured debt
- Call the General Service Office at (781)453-2743

Gambler's Anonymous

- www.gamblersanonymous.org
- Click "Meeting Directory" for information about meetings in your area
- The only requirement for membership is a desire to stop gambling, which contributes to unmanageable debt and financial problems
- Call the International Service Office at (213)386-8789

Spender's Anonymous

- www.spenders.org
- Meetings available in: Minneapolis, MN and St. Cloud, MN
- Meetings forming soon in Brattleboro, VT; Cleveland, OH; Las Vegas, NV; Chevy Chase, MD; and Sacramento, CA
- Find out if you are a compulsive spender
- Call (651)649-4573

Suicide Prevention

- National Hopeline Center
- 1-800-SUICIDE 784-2433
- www.hopeline.com
- Suicide Prevention Services
- Suicide Hotline Suicide Hotline: 1-800-SUICIDE (1-800-784-2433)
- LifeLine: 1-800-273-8255
- Depression Hotline: 630-482-9696
- <http://www.spsfv.org/hotlines.htm>

Alcoholics Anonymous

There is not contact number however you may go to this link and once you are there you can click on a state and it will pull of contact information by state and meeting places.

- http://www.alcoholics-anonymous.org/en_find_meeting.cfm

Other helpful Links

Domestic Violence

- 1-800-799-SAFE (7233) - 1-800-787-3224 (TTY)
- <http://www.ndvh.org/index.php>

Rape Crisis and Sexual Assault

- 1-800-656-4673
- <http://www.rainn.org/>

Child Abuse

- National Child Abuse Hotline: 1-800-4-A-CHILD
- www.childhelpusa.org

Federal Office of Child Support Enforcement

- www.acf.dhhs.gov/programs/cse/extinf.htm
- Click on your state for information about the Child Support Enforcement Agency in your area

Resources for Ages 55 +:

AARP Legal Services Network (LSN)

- www.aarp.org/states
- Click your home state to find the chapter in your area
- Provides easy access to attorneys who reduce their fees for AARP members and provide free 30-minute consultations in person or over the phone
- Call 1-888-687-2277

Benefits Checkup

- www.benefitscheckup.org
- Fill out a free online questionnaire to find out what benefits may be available to you
- Provides a comprehensive online service that screens 1,300 programs for federal, state and some local private and public benefits for older adults
- Call the National Council on Aging at 1-202-479-1200

Resources for Military Personnel:

Servicemembers Civil Relief Act

- www.usmilitary.about.com/cs/sscra/a/sscra2.htm
- Applies to members of the Uniformed Services, Reservists who have been called to Active Duty and to members of the National Guard called to Active Duty for more than 30 days pursuant to a contingency mission specified by the President or Secretary of Defense

- Limits the amount of interest that can be collected on debts to **6% per year** during the period of military service, the interest in excess of 6% per year is forgiven (rather than deferred)
- Applies to all debts incurred prior to the commencement of active duty and includes interest on **credit card debt, mortgages, car loans** and other debt.
- Does NOT apply to federal guaranteed student loans, but deferrals may be available.
- Interest rate reduction does not occur automatically; **service members must request it in writing and provide a copy of their orders.**

Government Assistance Programs:

Food Stamps

- www.fns.usda.gov/fsp
- Website is also available in Spanish
- Call 1-800-221-5689 for more information

Low Income Energy Assistance Program

- www.ncat.org/liheap/profiles/energyhelp.htm
- Select your home state from the drop down menu and click "Go To" for more about LIHEAP
- LIHEAP is a federally funded program to help eligible low income households meet their home heating and/or cooling needs
- Also contact the National Energy Assistance Referral Project (NEAR) at 1-866-674-6327

Unemployment Benefits

- www.workforcesecurity.doleta.gov/map.asp
- Click on your home state for information about Unemployment Insurance Benefits that can provide temporary financial assistance to workers unemployed through no fault of their own who meet eligibility requirements established by state laws.
- Call 1-877-US-2JOBS (1-877-872-5627)

General Government Benefits

- www.govbenefits.gov
- Call 1-800-FED-INFO (1-800-333-4636)

Job Search Assistance:

Job Bank

- www.ajb.org
- Refer to JOBSEEKERS section for access to the Job Bank by Zip Code and Category

Job Opportunities

- www.dol.gov/dol/jobs.htm
- Call 1-866-4-USA-DOL (1-866-487-2365)

Employment Training & Assistance

- www.govbenefits.gov/govbenefits/benefits/report.html?bid=93
- If you are 18 or older and authorized to work in the United States, you may be eligible to receive counseling, help in developing an individual employment plan, training and basic education
- Provides job search assistance, referral and placement assistance, & reemployment services to unemployment insurance claimants, labor market information, and individual skills assessments.

Job Layoff Assistance

- www.doleta.gov/layoff/workers01.cfm
- Call 1-877-US-2JOBS (1-877-872-5627)

Career Center

- www.govbenefits.gov/govbenefits/benefits/report.html?bid=87
- Provides a One-Stop Career Center Initiative to provide high-quality services to workers and job seekers
- Eligible individuals can also obtain more intense services and training
- Call 1-202-219-8395

Student Loan Repayment:

American Student Assistance

- www.amsa.com/bor/default.asp
- Click on "Repayment Options" under the Debt Management heading to learn more about student loan repayment options
- Student loan borrowers having difficulty with repayment call 1-800-343-8883
- Student loan borrowers in default call 1-800-343-2120

Student Loan Assistance from The Answer Company

- www.studentloansolutions.com
- Call 1-800-256-5105

Federal Student Loans

- www.ed.gov/students/landing.jhtml
- Click "Find & Pay for College" and then "Repay Student Loans" for information about repayment options
- Federal Family Education Loans (FFEL) borrowers should contact the lender
- Perkins Loan borrowers should contact their lender or the school that issued the loan
- Direct Loan borrowers can call the Direct Loan Servicing Center at 1-800-848-0979