

VIRGINIA 2-1-1

There are lots of services available in our community to help you during difficult times, including many programs that are funded by Rappahannock United Way. To find out what these services are, contact Virginia 2-1-1. 2-1-1 can give you information on area programs dealing with:

- Utility assistance
- Rent and mortgage assistance
- Health care
- Legal assistance
- Food assistance
- Mental health resources

All you have to do is dial 2-1-1 on your phone, just like 9-1-1. 2-1-1 is free and confidential. Don't wait until it's too late...call now and see what's out there to help you get ahead!



Dial 2-1-1 • www.211virginia.org

For more community resources,

dial 2-1-1



Rappahannock United Way

3331 Shannon Airport Circle
Fredericksburg, VA 22408

Phone: 540-373-0041

Fax: 540-373-0356

E-mail: wecare@rappahannockunitedway.org

Rappahannock United Way

**GET AHEAD
BEFORE THE
ECOMONY MAKES
YOU FALL BEHIND**



*Resources and ideas to help you
and your family make it through
the economic downturn.*



540-373-0041

GET AHEAD

- **Falling behind on your mortgage?** Call the Central Virginia Housing Coalition (540) 604-9943 or Quin Rivers (540) 368-2700 for mortgage counseling and assistance.
- **Having a tough time finding employment?** For employment resources and unemployment assistance, contact the Virginia Employment Commission at (540) 898-3806 or visit www.vaemploy.com
- **Are you getting as big a tax refund as you are entitled to?** Get your taxes done for free and find out! Rappahannock United Way offers free tax sites throughout the Fredericksburg area during tax season. Volunteer tax preparers see if you qualify for the Earned Income Tax Credit. For more information on dates and locations call (540) 373-0041 ext. 10 or visit www.rappahannockunitedway.org
- **Feeling stressed or anxious? Need someone to talk to?** Mental Health America in Fredericksburg can help you find information on counseling and mental health services. Contact Mental Health America at (540) 371-2704 or visit www.mhafred.org/

HOW MUCH MONEY COULD YOU SAVE EVERY MONTH?

- **Reduce your energy costs** this winter by making your home more energy efficient. Visit www.aarp.org/va for a list of simple things you can change in your home this winter.
- The **FamilyWize Prescription Drug Savings Card** can save you and your family 20% on prescriptions. You can print out a copy of this card at <http://familywize.com>.
- Worried about your mortgage? Try the **Virginia Mortgage Clinic Online**. <http://www.virginiaforeclosureprevention.com/clinic.asp>. The website provides great resources for those in need of mortgage counseling, tips on preventing a foreclosure and for creating a household spending plan.
- **Worried about how much your family spends on food each month?** Ways to save: reduce the amount you eat out, use coupons, make a grocery list and shop around planned meals, buy store brand rather than name brand products. For some cheap and easy, yet delicious recipe ideas visit:
 - ◇ <http://recipefinder.nal.usda.gov/>
 - ◇ <http://www.bloglander.com/cheapeats/>
 - ◇ <http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm>

How much money could you save continued...

- This website offers **66 ways to save money** on transportation, housing, insurance, utilities, banking/credit and other costly items: http://www.pueblo.gsa.gov/cic_text/money/66ways/
- **Let's Get Frugal!** Frugalfacts.com offers tons of great tips on how to cut down on costs each month.

HOW MUCH MONEY IS YOUR DEBT COSTING YOU?

Consumer Credit Counseling provides free services including **debt management plans**. Visit www.moneymanagement.org

Every person is entitled to **one free credit report each year** from one of the three main credit bureaus. To view your credit report, please visit www.annualcreditreport.com

You Can Get Out of Debt! Learn how here: <http://financialplan.about.com/cs/creditdebt/a/GetOutOfDebt.htm>

