

# United Way HelpLink Network Sites

Please call an individual site for days and times of operation and to make an appointment.

## **Berks Encore**

Locations: City of Reading,  
Fleetwood, Shillington and Wernersville  
Phone: 610.374.3195

## **Boyertown Area Multi-Service**

Location: Boyertown  
Phone: 610.367.6957

## **Catholic Charities**

Location: City of Reading  
Phone: 610.376.7144

## **Centro Hispano**

Location: City of Reading  
Phone: 610.685.1265

## **United Community Services**

Location: City of Reading  
Phone: 610.374.3319

## **Resource Quicklist**

For a more detailed list, visit the HelpLink  
Social Services Directory at [www.uwberks.org](http://www.uwberks.org)

### **Child Care**

Child Care Information Services (CCIS) (610) 987-2247

### **Emergency Housing/Shelter**

Berks Coalition to End Homelessness  
(610) 372-7222 or (610) 750-1840 (cell)

### **Employment Services**

Berks County CareerLink (610) 988-1300

### **Food**

Greater Berks Food Bank (610) 926-5802

### **Legal Services**

Mid Penn Legal Services (610) 376-8656  
Berks Women in Crisis (protection from abuse) (610) 373-1206

### **Mental Health**

Mental Health Association of Reading & Berks County  
(610) 775-3000  
Service, Access & Management (crisis hotline available)  
(610) 236-0530

### **Physical Health**

Western Berks Free Clinic (610) 693-6207 (appt. necessary)  
WIC (Women, Infants, and Children) (610) 373-5545

### **Prescriptions**

Salvation Army (610) 373-5208

### **Rent Assistance**

Berks Community Action Program (610) 375-7866  
Catholic Charities (610) 376-7144

### **Foreclosure Prevention Assistance**

Neighborhood Housing Services (610) 372-8433

### **Utilities**

Salvation Army: Reading Corps (610) 373-5208

### **For other areas, contact:**

#### **For services in Boyertown Area:**

Boyertown Area Multi-Service (610) 367-6957

**For services in Kutztown Area:** Friend, Inc. (610) 683-7790

# Help For Hard Times Guide

**Having trouble making ends meet?**

**Not sure where to turn?**

The HelpLink Network is a group of agencies with trained staff and volunteers who can help you find programs, benefits and other services that can help you through difficult times.

**See inside for more details.**



United Way of Berks County

**United Way of Berks County**  
501 Washington Street  
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Reading, PA 19603  
610.685.4550  
[www.uwberks.org](http://www.uwberks.org)

## Step 1: How to Get Started

In this difficult economy, you may have found yourself among the many in Berks County facing the loss of a job or other financial troubles. This guide is meant to help you answer the question, "Now what?"

In the Berks County area, many organizations exist that can help you through these difficult times, and help you with managing finances, and meeting food, clothing, shelter and other needs.

Use the following steps and checklist to help you.

- **Don't panic - you are not alone.**

Remember that many others are going through the same situation. There are several things that you can do to help your situation and people who can help during these difficult times. Be sure to take care of yourself as much as possible. Create a plan that can help you and your family through this difficult transition.

- **Get organized.**

Make sure you have organized paperwork regarding bank accounts, credit cards, unemployment information, bills, etc. This will greatly assist in having the information you need right on hand as you move forward in this process.

## Step 2: Evaluate Your Finances

Reduced income means you need to manage your money smarter.

- **Determine your financial resources.**

Know the totals in all of your accounts, including savings, checking, pension, stocks, thrift plans, cash value of life insurance, unemployment compensation, severance pay, spouse's income and other income sources.

- **Plan a realistic budget.** Set up a plan which allows for basic needs: rent or mortgage, utilities, food, clothing, transportation and medical care each month. Include anticipated expenses, such as quarterly insurance premiums and account for unexpected bills that may come up.

- **Protect yourself.** Notify your mortgage holder/landlord, utility companies, and other creditors BEFORE you cannot make a payment. Discuss ways to make reduced payments.

- **Stop all use of credit cards.** If you can, do not make purchases on credit. This will save interest charges.

- **Cancel unnecessary purchases and services.** This includes cable TV, subscription renewals, etc.

- **Sell unnecessary items.** Consider selling extra cars, motorcycles or other suitable garage sale items.

## Step 3: Seek Help Along the Way

If you're having trouble making ends meet and don't know where to turn, help is available to get the information you need and walk you through the often difficult to navigate social services system.

**Make an appointment at a HelpLink Site.** The HelpLink Network is a group of agencies with trained staff and volunteers who can help find benefits and programs which you may be eligible for. Volunteers also offer support in finding community services that can assist you with other needs. Sites are located around Berks County and operate at varying times. Call a site for days and times of operation.

Benefits you may be eligible to apply for include:

- Food Stamps
- Medical Assistance
- CHIP (Children's Health Insurance Program)
- TANF (Temporary Assistance for Needy Families)
- Child Care Subsidies
- LIHEAP (Low Income Heating Emergency Assistance Program)

For more information on how to make an appointment at a HelpLink site, see the listing on the reverse side.