

United Way HelpLink Network Sites

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

Berks Encore

Location: City of Reading
Phone: 610.374.3195

Boyertown Area Multi-Service

Location: Boyertown
Phone: 610.367.6957

Catholic Charities

Location: City of Reading
Phone: 610.376.7144

Friend, Inc.

Location: Kutztown
Phone: 610.683.7790

The Salvation Army: Reading Corps

Location: City of Reading
Phone: 610.373.5208

United Community Services

Location: City of Reading
Phone: 610.374.3319

Future HelpLink Sites include:

- Berks Community Action Program - Reading
- Berks Encore - Fleetwood, Shillington and Wernersville sites
- Centro Hispano - Reading

Resource Quicklist

For a more detailed list, visit the HelpLink Social Services Directory at www.uwberks.org

Child Care

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

Emergency Housing/Shelter

Berks Coalition to End Homelessness
(610) 374-4696 X292 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
P.O. Box 702
Reading, PA 19603
610.685.4550
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.