

The Substantial Gainful Activity (SGA) Project helps state vocational rehabilitation (VR) agencies build their capacity so that more consumers can find meaningful employment. Two of our participating states, Kentucky and Minnesota, have made changes to their state VR program that have led to substantial gainful employment for their clients. This series includes some of the key resources that VR and financial professionals implementing the SGA project utilized.

>> **Need help analyzing, prioritizing, and paying bills?**

>> **These resources can help you improve your financial well-being.**

Housing and Utility Bills

Public housing can provide safe and decent rental housing for eligible low-income families, the elderly, and people with disabilities. The U.S. Department of Housing and Urban Development (HUD), www.hud.gov, works with local agencies to manage the available housing options.

To find out about public housing options and eligibility requirements, call HUD's Housing Counseling Office at 800-569-4287 or visit www.hud.gov/topics/rental_assistance/phprog

The Federal Communications Commission (FCC), www.fcc.gov/, offers a program called "Lifeline" to help make communications services more affordable for low-income consumers. Through Lifeline, consumers can receive discounts on monthly telephone services, and/or broadband internet access.

To check for qualifications, call the FCC at 888-225-5322 or visit www.fcc.gov/consumers/guides/lifeline-support-affordable-communications

Finding a Job

It can be challenging to find a job, but there are many resources available through the U.S. Department of Labor: www.dol.gov/. Search for a job online at usa.gov/find-a-job. For information about what is required for different careers, call the American Job Centers at 877.872.5627 or visit www.careeronestop.org/

Dealing with Debt

The National Foundation for Credit Counseling (NFCC), www.nfcc.org, can provide debt management assistance. NFCC is a national organization of credit counseling agencies that provides training, counseling, and assistance. Call NFCC at 800-388-2227.

Financing a college education can be a major financial decision. For information about loans and financial assistance, or for help with current student loans, visit cfpb.gov/paying-for-college.

Finding a Lawyer

LawHelp, www.lawhelp.org, helps people of low and moderate incomes find free legal aid programs in their communities, answers to questions about their legal rights, and forms to help them with their legal problems. For a state-by-state listing of legal resources, visit www.lawhelp.org/find-help

Getting a Response from a Bank or Debt Collector

The Consumer Financial Protection Bureau (CFPB) can help you connect with financial companies and resolve problems with mortgages, student loans, payday loans, debt collection, credit reports, or other financial products and services. If you're unable to contact a financial institution or debt collector, submit a complaint at cfpb.gov/complaint

It is also important to look up and contact the local state attorney general's office:

www.justice.gov/usao/find-your-united-states-attorney

Learning about Benefits

Benefits.gov was developed to improve citizen access to government benefit information. Visit www.benefits.gov/ to research which government benefits a client may be eligible to receive.

The Social Security Administration (SSA) website, www.ssa.gov/, holds a wealth of information about Social Security, government benefits, and more.

Use the SSA online services to research available benefits, apply for benefits, or check an application status: www.ssa.gov/onlineservices/

Working through Health Care Bills

Visit healthcare.gov to preview health insurance plans and prices, enroll in a health insurance program, or change health insurance programs after enrollment.

The Center for Medicaid and CHIP Services (CMCS) is an agency of the U.S. Department of Health and Human Services. CMCS houses Medicaid, the Children's Health Insurance Program, and the Basic Health Program.

For more information about any of these programs, visit www.medicaid.gov/

The State Health Insurance Assistance Programs (SHIPs) provide free, in-depth, one-on-one insurance counseling and assistance to Medicare beneficiaries, and to their families, friends, and caregivers. For local help with Medicare and SHIP programs, visit shiptacenter.org

Finding Other Financial Resources

CFPB provides impartial answers to hundreds of financial questions.

Find information to make more informed choices about money at cfpb.gov/askcfpb



ExploreVR

Informing Research, Policy, and Practice

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