

Resources for Saving Money

There are many resources in your community that can help you save you money and assist with:

- Utilities
- Emergency rental assistance
- Food
- Household supplies
- Clothing
- Transportation costs
- Medical care and/or costs
- Prescription medications
- Dental services
- Computer equipment
- Internet access
- Furniture

Federal & State Resources:

Supplemental Nutrition Assistance Program (SNAP): The national food assistance program (formerly called Food Stamps). Money is deposited directly into your account and you can use your SNAP card at stores or farmers markets like a debit or credit card. Many Americans qualify for SNAP benefits and can receive \$200+ a month for groceries (significantly more if you have dependents in your household to care for). If you are a resident of Oregon, you can apply for SNAP, medical, cash, or childcare benefits here: <https://one.oregon.gov/>

Social Security Benefits: Social Security is the retirement plan for nearly all working Americans. The Social Security Administration offers Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) for people with disabilities, including mental health conditions. Apply for SSDI and SSI online at <https://secure.ssa.gov/iClaim/rib> or by phone.

Medicare & Medicaid: Medicare is the federal health insurance program in the United States that is generally for people 65 years of age or older or individuals with a qualifying medical condition or disability. Medicaid is the state health insurance program that helps pay the costs of healthcare for low-income individuals and families. **The Oregon Health Plan** is Oregon's Medicaid program. You can apply for free or reduced health coverage here: <https://www.oregon.gov/oha/hsd/ohp/pages/apply.aspx>

Free or Reduced Clinics: Most cities and towns have free or income-based healthcare clinics, including for emergency care, doctor's visits, and dentist appointments. To find a free or reduced clinic in your area, visit <https://www.freeclinics.com/>

Individual Development Accounts (IDAs): Special asset-building savings accounts that match the deposits of low-income individuals or families to help them save for higher education, job training, home ownership, etc. IDAs are discussed further in Workshop Ten.