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About FIRST Line

FIRST Line is Forsyth County's FREE information and referral service that connects people to community resources. Trained information and referral specialists help you locate human services and emergency financial assistance that can help keep you on your feet while you are without a job. You can access FIRST Line anytime, Monday through Friday, 8 am-5 pm by telephone. You can also stop by our office for information between the hours of 9am-5pm. We are located in the Forsyth County Public Library at 660 West Fifth Street on the third floor.

The FIRST Line database has hundreds of resources that can point you in the right direction. So give us a call at **703-3000** if you do not know where to turn to find the resources that you need. Our information can also be accessed through our Comprehensive Directory of Community Resources.

Examples of resources in the FIRST Line database:

Food	Financial Assistance
Child Care	Homeless Shelters
Education	Counseling
Health Care	Substance Abuse
Job Training	<i>And much, much more!!!</i>

FIRST Line is a department of the Forsyth County Public Library.

Introduction

This Guide was initiated when the FIRST Line staff and members of CHANGE both recognized the need for a comprehensive starting place for people who are unemployed.

The Employment Guide offers:

- ◆ Options to consider when you become unemployed
- ◆ Community resources to assist you until you find employment

This guide will give you tips on how to handle your finances, your feelings and your search for employment. *It is more than a guide to tell you how to get a job.*

The challenges you may face:

- ◆ A multitude of choices
- ◆ The difficulty of understanding and dealing with new procedures
- ◆ The difficulty of planning, as you cope with unfamiliar situations

The recommendations in this booklet:

1. Pause to step back and evaluate your situation before acting.
2. Review your options, with the help of others.
3. Prioritize what you need to do.
4. Make a plan to cover what you want to do. It can be flexible.
5. Identify the resources you will use with your plan.
6. Act – start carrying out your plan.

Your situation and priorities may be totally different from someone else's. He or she may immediately look for a job. You may need to take care of rent and health insurance first. Your job skills may even match the hiring needs of another community better than those of the Triad. There is no definitive or universal answer. Look to find the best approach for *your* needs.

Tips on Managing: Housing, Utilities, Food, & Health Care

Coping with being unemployed can vary depending on whether the decision was made by you or by someone else against your wishes.

Some people believe that it's their fault when they get laid off. Layoffs aren't new, but recently, new technologies, corporate restructuring, changing markets and increased global competition – things over which individuals have no control – have increased layoffs and job changes.

It's very normal to feel angry, depressed or abandoned when you've become unemployed, but you don't have to deal with it alone. Make an effort to talk about it and reach out for help and support. A few resources to help you cope can be found below. For additional resources, please refer to Appendix A.

Network and Take Action

A job transition often involves many changes. As you face the process of starting over to find a new job or career, talking with people can help you figure out what your options are. Talk with others who have gone through a similar experience by participating in a support group or even speaking with a private counselor. Talk with family, friends, co-workers and/or acquaintances at your place of worship; or talk to service agency representatives. Also talk to people in job placement and training programs about your long-term and short-term career goals or objectives. Finally, realize that many jobs are filled through word-of-mouth as you expand your contacts in the community.

Using Support Services to Help Yourself Cope

If you find yourself unable to sleep at night or having trouble rising to tackle an unfamiliar routine or if you are feeling stressed and isolated, then you may be suffering from depression. For support, you can contact:

- ◆ **CenterPoint Access** (888)-581-9988; 24-hour a day screening & referral to mental health services.
- ◆ **The Mental Health Association of Forsyth County** (768-3880)
- ◆ **Recovery Inc. & Emotions Anonymous support** groups at 703-3000 (call FIRST Line for more information).

Have a Plan

Evaluate your strengths and needs. (Examples of strengths: savings, job skills, family support, etc.). Then identify and rank *your* needs such as food, shelter, health care, etc. As you prioritize, there are various paths you can take. Make the decisions you can quickly or most easily make first and use the correct resources to act upon your priorities (refer to Appendix A using the sub-headings to find the resources).

Develop a Financial Plan

Creating a financial plan will help you in the short-term and long-term. Evaluating your spending habits will allow you to become more confident about your financial status and security, and allow you to adjust to your current situation. Create a budget and then identify areas where you can make adjustments to reduce your overall expenses. *A Sample Budget Worksheet can be found in Appendix B.*

Consumer Credit Counseling Service (CCC), a non-profit community agency, can also assist you with preparing a budget and with other debt management issues. Their phone number is **896-1191**. CCC is respected and time tested. Carefully investigate other services (those seen advertised on TV and radio) before using them.

Managing Your Household Expenses

Tips to help make your housing costs manageable after unemployment:

- ◆ Let your landlord know about your situation immediately.
- ◆ Investigate less expensive housing.
- ◆ Call your mortgage company *immediately* to work out a payment plan.
- ◆ Check your escrow account. If it contains more money than needed to pay property taxes, the bank or Mortgage Company must refund any excess beyond a two-month cushion.
- ◆ If you miss 3 or fewer mortgage payments and then return to work, ask your mortgage company if you can set up a “forbearance plan” whereby you can pay one and a half month’s mortgage until you become current. Catch up on the principle first, and then catch up on the penalty charges. A lender **cannot** foreclose over late charges.
- ◆ Contact your **Homeowner’s Association** immediately to work out a payment plan if you get behind on your dues. The association can put a lien on your property or initiate foreclosure against you if your dues remain unpaid.
- ◆ If foreclosure appears imminent, consider selling your house immediately, renting it out, or voluntarily giving the house back to the lender if you have little or no equity.

If you have fallen behind on your mortgage payments due to unemployment and then start working again, you can call **Home Ownership Preservation Foundation** at 1-888-995-HOPE or visit their website at www.995hope.org They help people catch up on mortgage payments.

Managing Utility Payments

If you cannot pay your bills, you should call the utility company’s customer service department. Don’t wait until you receive a cut-off notice. You may be able to work out a payment plan. These are the numbers to the local utility companies:

- BellSouth – 800-757-6500
- Windstream -- 800-880-4570
- WS/FC Utilities Department (water/sewer) – 727-2355
- Duke Energy – 800-777-9898
- Piedmont Natural Gas – 800-752-7504

If you have received a cut-off notice, you may be eligible to get assistance from the agencies listed in Appendix A under *Emergency Financial Assistance*.

Your Legal Rights (How to Handle Bill Collectors)

If you owe money, you still have rights!

The **Fair Debt Collection Practice Act** establishes rules for debt collection. It is illegal for debt collectors to use harassment, false statements, or unfair practices.

Bill collectors can call only between the hours of 8 am and 9 pm. They can call neighbors or relatives but they can only request to have the debtor call them. The bill collector cannot try to collect from the neighbor or relative, or reveal details about the debt. A debt collector cannot call a debtor on the job if the debtor has told him not to. They cannot harass a debtor, his/her friends, neighbors, relatives or employer, or threaten legal action, jail or tattling to employers. Agencies that collect for more than one creditor are regulated by the **NC Department of Insurance** and problems can be reported at 800-546-5664. Other collectors come under the jurisdiction of the **Consumer Protection Division** at 919-716-6000 or (877) 997-2267.

If you have a complaint concerning the actions of a collection agent or firm, contact the **Federal Trade Commission** at 202-326-2222 or on the web at www.ftc.gov. For more information regarding your legal rights and responsibilities, contact the **Consumer Credit Counseling Service**, 896-0481 your attorney, or one of the legal advocacy services listed under legal services in Appendix A.

Note: Writing a letter to a creditor may convince the creditor not to sue. **A sample of a letter to a creditor is included in Appendix B.**

Health Care

If you have lost your health care coverage due to your unemployment, and need medical care, consider speaking with your doctor about a payment plan. Make sure you understand **COBRA** benefits and see if your former employer provides them through the human resources department. Under the 2009 Stimulus Bill, eligible individuals pay only 35 percent of their COBRA premiums, with 65 percent reimbursed to the provider through a tax credit. If you have young children, they may qualify for **Medicaid at 703-3803**. Or if you are an adult with a disability, you may qualify for **Adult Medicaid** by calling **703-3502**. Other options are listed below.

- ◆ **Forsyth County Department of Public Health** (703-3200) is located at 799 Highland Av. They provide a wide range of medical testing and screens for disease, and free immunizations.
- ◆ **Community Care Center** (723-7904) is a free health care clinic for people without any insurance (including Medicaid, Medicare or Veteran's Benefits). New patients must attend an eligibility screening on Tuesday or Wednesday between 3 and 5pm. No appointment necessary, 40 applicants screened at each session.
- ◆ **North Carolina Health Choice** (703-3803) provides health insurance for children under the age of 19, who are not eligible for any Medicaid, who have no other comprehensive medical insurance and whose family income meets the program guidelines.
- ◆ **Trade Adjustment Act Health Plan** - Blue Cross/Blue Shield of NC has a plan to offer guaranteed health insurance to qualified displaced workers and retirees. Eligible participants in the program can receive a federal tax credit that pays 65% of health insurance premiums for an approved product. Call the Employment Security Commission at 776-6720 to see if you qualify.

See Appendix A under Health Care for additional health care clinics and medical care.

Seeking a Job: Where to Turn

When starting the job search, you will face many options. Most of the primary agencies and resources are listed below, with more in Appendix A.

A typical job search will consist of: preparing a resume and cover letters to summarize and market your skills and experience; locating job openings; completing applications, which will be used to verify your previous employment; a criminal background check; and hopefully attending an interview. At the conclusion of the interview, ask when you might hear from them regarding the status of the position.

Networking (mentioned earlier) is very helpful: it is communicating with friends, those familiar with your job field, other job seekers and even support groups to strengthen your outlook about job openings.

Today job searching often involves using the Internet to apply for jobs and communicate with prospective employers. Numerous Employers only take applications online. These applications should be completed as fully and accurately as possible. Faced with numerous applications, employers often discard those filled out incorrectly or those containing errors. Finding a way to make personal contact is still recommended. Forsyth County Public Library's Computer Training Bridge offers a free class, Job Searching-Online. See Appendix A for additional information.

The Forsyth County Public Library, home of FIRST Line, is often the very best place to start. They have print, electronic, and programming resources to help those seeking employment.

There are materials to help you:

1. Match your skills and interests to an appropriate career, and research the future outlook of a job. The Library can help you determine where to get needed education.

2. Search for job openings locally--or anywhere in the world. Local and national classifieds are available.
3. Write resumes and/or letters and research interviewing techniques. The Learning Express, free on www.forsythlibrary.org, provides extensive job test training and provides information on resume writing, cover letters and interviewing.
4. Research potential employers to determine if you want to work for them and to prepare you for correspondence or interviews.
5. Apply for positions electronically, if the employer offers that option.
6. Visit the Business/Science Department on the 2nd floor of the Central Library (703-3020) for additional employment information and visit FIRST Line on the 3rd floor for community resources.

The Library provides free computers and free computer classes. You can improve your computer literacy, do your word processing (such as resumes) and access Internet resources; call for registration at 703-3079. You can establish an email account, such as Hotmail or Yahoo, or a free personal WinstonNet account (available in all libraries). You can ask for information about Internet help sites, such as <http://www.rileyguide.com/index.html>, The Riley Guide. To compliment these services, the Library offers periodic programs providing face-to-face discussions with area professionals in the employment field. Fully trained librarians are always available to help you find and use resources.

Unemployment Insurance

Unemployment Benefits: If you have become unemployed due to business closing, downsizing, a layoff or something that was not your fault, you may be eligible for unemployment benefits.

Contact the **Employment Security Commission/JobLink Office at 776-6720** to sign-up for your unemployment benefits. They are located at 450 W Hanes Mill Road.

Make sure you bring the following items:

- Social Security Card
- Separation Letter
- Name and address of recent employers

You may also go online to register for unemployment benefits at www.ncesc.com

“Temp Work” & Volunteering

Options such as “temp agencies” are found by looking under Employment Agencies—Temporary in the yellow pages or by word of mouth. To volunteer (which can demonstrate a work ethic, create networking opportunities, provide references for your resume and on-the-job experience) contact FIRST Line at 703-3000. Also, you can log on to www.getinvolvedwinstonsalem.org for more volunteer opportunities.

Your Own Business

Starting a business of your own or with others is an opportunity to consider, and the resources below can help.

Small Business Center of the Forsyth County Public Library (703-3020): Make the Small Business Center at the Central Library *Your* Corporate Library. Use the collection to identify possible business opportunities, polish your management skills, explore legal issues, write a business plan, locate financing, find sources of supply and target your market.

The Business Center provides free access to valuable databases, directories, tutorials and handouts for you to use at your own pace, with the help of experienced librarians. An excellent collection for the support of nonprofit businesses is also available. (660 W 5th St.)
www.forsythlibrary.org

Chamber of Commerce (728-9200) -The Chamber offers services to strengthen existing businesses, to encourage small business creation and develop a talented workforce. (601 West 4th St.)
www.winstonsalem.com

The Forsyth Tech Small Business Center (631-1320) - a community-based provider of training, counseling, and resource information, supports small business development. Program helps entrepreneurs sharpen the skills needed to create, manage and grow their own successful businesses. www.forsythtech.edu/businessadvancement/small-business-center, (336) 779-7340.

Small Business and Technology Development Center (SBTDC) (750-2030) - management counseling to small & mid-sized businesses, addressing issues including financing, marketing, human resources, operations, business planning and feasibility assessment. They also

offer specialized market development assistance in government procurement, international business development/exporting, technology development and commercialization and marine trades services. (301 N. Main St., Winston-Towers, Suite 900, W-S, 27101. www.sbtde.org.

SBA (Small Business Administration) (800-827-5722) - The SBA helps entrepreneurs form successful small enterprises by guaranteeing loans through lending partners. www.sba.gov.

City of Winston-Salem Enterprise Community Development (727-8040) - Concentrated assistance to targeted areas and groups including: Economic Development, Business Development. Enterprise Community Development, Minority & Women Business Enterprise Program, and Section 3 Program.

Micro-Enterprise Loan Program (722-9600) – Provides loans for businesses in Forsyth County. (301 N. Main St., Suite 2601).

Northwest Piedmont Development Corporation (761-2111, ext 158) - A Certified Development Company that participates in the SBA 504 loan program, which provides secondary financing for major fixed asset (land, buildings, and/or long-life machinery) projects. 400 West Fourth St., Suite 400). www.nwpcog.org/economicdevelopment

Self-Help (336-378-1840) - Self-Help is a community development financial institution creating opportunities for minorities, women, rural residents, and low-wealth families; offers lending for small businesses. (122 N. Elm Street, Suite 1015, Greensboro, NC 27401) (local: Anna Tefft, annat@self-help.org)

SCORE (Service Core of Retired Executives) - A partner of the SBA, SCORE offers advice and counseling for small businesses. Two TRIAD chapters: Greensboro, 336-333-5399; High Point, 336-882-8625.

Employment Services

The services listed below can assist you in your employment efforts:

JobLink Career Centers – one-stop centers for job searching, career development, resume writing, and job coaching.

JobLink Locations:

- ◆ **Employment Security Commission (ESC):** 450 W Hanes Mill Road; 776-6720; M-F, 8:00 am – 5:00 pm.
- ◆ **Forsyth Tech West Campus:** 1300 Bolton Street; 734-7716; M-TH: 8:00 am – 5:00 pm, F: 8:00 am – 3:00 pm.
- ◆ **Goodwill Industries:** 2701 University Pkwy; 724-3625; M-TH, 8:00 am-6:00 pm; F- 8:00 am – 5:00pm.

Workforce Development/Dislocated Workers Program (724-3621 ext 245; 2701 University Parkway, W-S, 27105) – assists adults who have been affected by business closings or employee layoffs. Assistance is offered to those affected in obtaining training or retraining and/or finding other employment.

Vocational Rehabilitation Services/NC Dept of Health & Human Service (784-2700; 2201 Brewer Rd) – provides services to vocationally disabled individuals so that they can attain competitive employment. Services include: evaluation, counseling and guidance, appliances/medical equipment (wheelchairs, artificial limbs, hearing aids, braces, etc.) and other physical or mental restoration services, vocational evaluation and training, job placement assistance and follow-up.

Employment Services/WS Urban League (725-5614; 201 W 5th St) - Provides job skills training for those persons seeking employment opportunities. Provides job training, employment counseling, job search and placement assistance. Corporations and small businesses list their job openings with the Urban League as part of their Affirmative Action efforts.

Work First Employment Programs/DSS (703-3802) - helps public assistance recipients (and some former recipients, depending upon their income) secure and maintain employment. Among services provided to participants is job readiness, vocational assessment, short term skills training, job search, job development, job placement, job retention and transportation. In some instances a one-time payment may be made to former recipients and/or potential recipients who are in an employment related emergency. Work First is located at 741 N. Highland Avenue, Winston-Salem, NC, 27101.

Professionals in Transition (757-1099; 690 Coliseum Dr) - For people who have been in the workforce for a period of time and have recently been laid off. There is a weekly support group that provides emotional support and is a lifeline to those affected by downsizing, job loss, and under-employment. Weekly support group meetings provide job search tools and techniques, peer coaching, and networking leads. (www.jobsearching.org).

Triad Job Search Network - The Triad Job Search Network is a volunteer organization providing education, motivation, direction, and support for unemployed and under-employed professionals through services designed to facilitate and enhance networking and other job search skills. This program is free and meets every Wednesday at 12:00 noon at the First Baptist Church, 501 West Fifth Street, Winston-Salem, NC. For more information, please contact Lori Carter at 722-2558, ext 104 or loricarterPN@aol.com.

Employment & Training Center/Goodwill (724-3621; 2701 University Pkwy) - includes career planning/preparation, employment follow-up, employee retention, job coaching/readiness, job seeking/placement, and vocational testing. Career skills training programs offered to the community include Adult Home Personal Care Assistant, Certified Nursing Assistant, Intro, Intermediate and Advanced Office Technology, Housekeeping Services/Floor Care Technician, Careers in Food Services and Pharmacy Technician Assistant. Evening classes are also taught at Goodwill through the Careers Now Night Center, a partnership with Forsyth Tech Community College.

Additional Resources are listed in Appendix A.



Appendix A
RESOURCES

EMERGENCY ASSISTANCE

- **Crisis Control Ministry...724-7453**; 200 E 10th Street
(food, pharmacy & financial assistance)
- Emergency Assistance/Salvation Army...722-8721**;
1255 N Trade St (food, clothing & financial assistance)
- Experiment in Self Reliance...722-9400**; 1621 E. 3rd Street
(Transitional housing & self-sufficiency)
- Fire Victim Assistance/American Red Cross ...724-0511**;
690 Coliseum Dr. (assistance for fire victims only)
- General Assistance/Sunnyside Ministries...724-7885**;
319 Haled St. (food, clothing & financial assistance for
residents who live in 27107& 27127 zip codes)
- Low Income Energy Assistance Program/CIP (DSS)...722-
8721**; located at Salvation Army. (one-time per year help with
energy bill)
- Adult Services Intake/DSS...703-3501**; 741 N Highland Ave.
(Food and rent assistance – one time only)
- Food Stamps/Dept of Social Services...703-3800**;
741 N Highland Ave. (provides monthly benefits which allows
low income households to buy food)
- Food Pantries/FIRST Line...703-3000**; call for current list

FREE DAILY LUNCH

Samaritan Soup Kitchen...748-1962; 1243 Patterson Ave

HEALTH CARE

- Bethany Medical Clinic...767-0760/924-1485(Spanish line)**;
600 Old Hollow Rd - Provides services to those who cannot
afford health care. General medicine (no dental), school & sports
physicals, pediatrics, men's clinic, women's clinic (OB/GYN,
Pap, Pregnancy Tests), small lab, immunizations provided by
Health Dept Nurse (free). Prescription assistance available to
qualified individuals. Clinic open once a month.
- FC Public Health Cleveland Avenue Dental Center...631-
2330**; 501 Cleveland Ave. A full range of basic dental care
services are offered to children of all ages and adults. Medicaid
and HealthChoice are accepted. Staffed by two dentists and two
dental hygienists.
- Community Care Center...723-7904**; 2135 New Walkertown
Rd - free medical clinic that provides basic medical care to
patients who make less than 200% of the poverty level or those
without any insurance.
- Division of Public Health Nursing...703-3200**; 799 Highland
Ave. - provides free immunizations, health promotion and disease
prevention.
- Downtown Health Plaza...713-9800**; 1200 MLK Dr. - provides
daily outpatient care (treatment, diagnosis, and referral) in
gynecology, adult medicine, obstetrics (prenatal), pediatrics and
adolescent medicine.
- Forsyth Women's Clinic/Planned Parenthood...761-1052**;
3000 Maplewood Ave. – provides free family planning and
unplanned pregnancy counseling. Services include: birth control,
counseling, screening and treatment for sexually transmitted
diseases.
- Winston-Salem Rescue Mission Medical & Dental Clinic...(no
phone calls)**; 717 Oak St. The clinic provides free medical and
dental services to patients. All walk-ins are seen on a first
come/first served basis. Call FIRST Line for schedule.

- **My Brother's Keeper...996-5683 (Hispanic)**; 177 Clay Flynt Dr., Kernersville, – offers free medical and dental services to the Hispanic community.

-**Sunnyside Neighborhood Health Clinic...724-7558**; 220 E Sprague St - offers free health care to anyone in Forsyth County. This is a full service clinic with doctors, nurses, and lab technicians. There is no interview required.

-**Today's Woman Health & Wellness Center...722-1818**; 2001 Today's Woman Ave - offers free pregnancy tests, obstetrics, gynecology, family planning, nutrition, pediatrics, and education services for low-income women in the 27105 zip code area.

-**WIC (Women, Infants and Children)/Public Health...703-3100**; 799 Highland Ave. - This special supplemental food program offers nutrition education, breast-feeding classes and healthy foods at no cost to pregnant, breastfeeding or postpartum women, infants and children under the age of 5 years.

-**WISH (Women's & Infant's Services for Health) ...397-7500**; provides intensive case management, women's intensive outpatient treatment (5xs/week, gender specific, including domestic violence, job-seeking, GED, parenting and other life skills classes), Women's Group Therapy, referral for treatment programs for women, and other support services.

EDUCATION

GED Classes

- Forsyth Tech Community College...734-7756
(2100 Silas Creek Pkwy.)

-Goodwill...724-3621 (2701 University Pkwy.)

LITERACY

-**YWCA Literacy Initiative...722-9772** (500 West Fourth St. Suit 103); Teaches basic adult reading skills.

SCHOLARSHIPS

-Winston-Salem Foundation...725-2382 www.wsfoundation.org
-NC College Foundation...www.cfnc.org

AREA SCHOOLS

- Carolina Beauty College...759-7969; carolinabeautycollege.com
- Dudley Cosmetology...723-7377; www.dudleyq.com
- Forsyth Tech Comm College...723-0371; www.forsythtech.edu
- High Point University...800-345-6993; www.highpoint.edu
- NC School of the Arts...770-3399; www.ncarts.edu
- Pyramid Institute of Barbering ...723-8822
- Salem College...721-2600; www.salem.edu
- Triad Barber School...767-9170
- UNC Greensboro...334-5000; www.uncg.edu
- Wake Forest University...758-5000; www.wfu.edu
- Winston-Salem State University...750-2000; www.wssu.edu
- Winston-Salem Barber School...724-1459
- A&T State University...334-7946; www.ncat.edu

EMPLOYMENT

-Career Connections and Prosperity Center...788-4965
-Employment Security Commission...776-6720
-Winston-Salem Urban League...725-5614
-Work First Employment Program/DSS...703-3804
-Workforce Development...724-3621
-City of Winston-Salem Human Resources...747-6800
(www.cityofws.org) - Job Vacancy Line ...631-6496
-Goodwill Employment & Training Center ...724-3621
-Forsyth County Human Resources...703-2400
(www.co.forsyth.nc.us) -Job Vacancy Line...703-2399

EMPLOYMENT SUPPORT

Professionals in Transition...757-1099

LEGAL ISSUES

- Child Custody Mediation...761-2092
- Child Support....703-3801
- Lawyer Referral Service...800-662-7660
- Council on the Status of Women...703-2999
- NC for Laws Affecting Women...759-2600
- Governor's Office of Citizen Affairs...800-662-7952
- Legal Aid Society...725-9162
- Elder Law Clinic, 713-8630
- Mediation Services of Forsyth County...724-2870

CHILD CARE

- Imprints..502 N Broad ...723-7416, 722-6296
- Forsyth County DSS/Subsidized Day Care....703-3805
- Head Start...727-0617; 2050 East End Blvd.
- Smart Start...725-6011; 7820 North Point Blvd.
- Special Children's School...924-9309; 4505Shattalon Dr
- Work/Family Resource Center...761-5100; 313 Indera Mills Court

SUBSTANCE ABUSE SERVICES

- Alcoholics Anonymous...725-6031
- ARCA (Addiction Recovery Care Association)...784-9470
- Fellowship Home of WS...727-1084
- Hawley House/YWCA...721-0733
- Narcotics Anonymous...800-721-8225
- Nar-Anon Family Group...778-0649
- Insight Human Services....725-8389
- Prodigals Community...785-0770
- Triumph LLC ... 607-8501

EX-OFFENDERS

- Darryl Hunt Project (8 W Third)...831-1912
- Prodigals Community Inc. (1024 Waughtown Street) ...785-0770
- Project New Start (1201 Glade St)...722-5138
- Project Fresh Start (630 W Sixth Street) ... 761-1700

HOUSING

- AIDS Care Services Inc...722-6551
- Experiment in Self Reliance...722-9400
- Housing Authority of WS...727-8500 (Section 8 & Public Housing)
- Habitat for Humanity...765-8854
- Housing & Urban Development (HUD) ...547-4000

WOMENS SHELTERS

- Family Services Shelter...723-8125 (Battered Women's Shelter)
- Salvation Army...722-8721

MENS SHELTERS

- Bethesda Center...722-9271
- Winston-Salem Rescue Mission...723-1848
- Samaritan Ministries...748-1962

DENTAL SERVICES

FREE OR LOW COST

- My Brother's Keeper...996-4444 (177 Clay Flynt Rd Kernersville, NC 27284) 2 Sundays per month
- WS Rescue Mission...723-1848 (717 Oak Street);
2nd and 4th Thursdays of each month from 7am-9am.

FAITH-BASED SUPPORT SERVICES

CHURCH SUPPORT GROUPS

AGAPE FAITH CHURCH - Jobs Resource Group
Darlene Shelton (728-9210 or 766-9188)

FIRST BAPTIST CHURCH - Job Search Network Wednesdays, Noon- 2:00pm,
Gray Room -Lori Carter, 722-2558 x104

FIRST PRESBYTERIAN CHURCH - Thursday evenings 732-1621;
Wes McCracken 794-2240

COUNSELING CENTERS:

TRINITY CENTER, Lori Wright - 725-3999; Fee: financial aid is available

ASSOCIATES IN CHRISTIAN COUNSELING - Jean Lambert, 896-0065 ext.
203 ; Fee: sliding scale

WFUBMC COUNSELING CENTER - Laura Link, 716-0854; Fee: Sliding
scale with scholarship help

FINANCIAL ASSISTANCE

-Catholic Social Services ...727-0705 (621 W 2nd St)

-Centenary United Methodist...724-6311 (646 5th St)

FOOD ASSISTANCE

-Agape Faith Church...744-4004 (3650 G Patterson Avenue)

-Catholic Social Services...727-0705 (621 W 2nd St)

-First Assembly...293-7793 (3820 University Pkwy) open 8/08 1st and 2nd Fridays
only

-Green Street UMC...(722-8379) 639 S Green St)

-St. John's CME Church...725-3968 (650 NW Crawford Place

OTHER SERVICES

-**Computer Training Bridge** through the Forsyth County Public
Library...703-3079 (660 W 5th Street) – Program that aims to
increase computer and Internet literacy in Forsyth County.

-**Exchange/SCAN** ...748-9028 (500 Northwest Blvd) – Provides
respite care if a person is stressed out and needs a break from
their children.

-**FIRST Line Information Service**...703-3000 (660 W 5th Street) -
Provides free information & referral on services in Forsyth
County.

-**Forsyth County Public Library** (660 W 5th Street)...703-BOOK

-**Social Security Office** (1370 Lockland Avenue) ...722-1132

-**W-S Transit Authority** (1060 W 5th Street)...727-2000

-**Ways to Work Program** (610 Coliseum Dr)... 722-8173 – Provides
small loans for car repairs for eligible clients. Helps low-income
families with reliable transportation as well as credit building.

This information is provided as a public service. Publication
of this information does not constitute an endorsement or
recommendation by FIRST Line, CHANGE,
Forsyth County Public Library or
Forsyth County.

Appendix B

Sample Forms

SAMPLE LETTER TO CREDITORS

This is a sample letter from a consumer experiencing financial hardship under special circumstances.

Date
Name Street Address City, State, Zip
Re: Account Number
Dear Creditor,
Due to my recent unemployment, my income has been reduced and, as a result, I am experiencing financial difficulty. I have analyzed my current financial situation to determine how to best allocate my drastically reduced resources and have made a strict budget for my expenses.
In order to meet my necessary living expenses and make creditor payments, I am asking each creditor to accept a reduced payment for the next ____ months. I would appreciate your cooperation in making the payment plan work. In place of the regular payment of \$xx, I request that you accept payments of \$xx per month during this emergency. I will pay before the XXth of the month. I will add no further debt until my financial situation improves.
You can be sure that I will increase payments as soon as possible to bring my account current. If there are any changes in my situation, I will notify you immediately.
Sincerely,

SAMPLE BUDGET WORKSHEET

Use the spending plan below to evaluate your financial situation. List your fixed monthly expenses and average the flexible expenses in the column under "current spending." Subtract these expenses from your total family income. Is there a gap? Remember to separate "the wants" from "the needs" and use your income to provide the necessities first. Please assess your finances if your total monthly income is less than your total monthly expenses.

TOTAL MONTHLY INCOME (unemployment benefits, spouse's salary, part-time job, interest, social security, child support, disability, etc.)	\$	
TOTAL MONTHLY EXPENSES	Current Spending	Planned Spending
Shelter (Rent/ Mortgage, home maintenance, furnishings, property taxes)		
Utility Bills (electricity, gas, water, garbage)		
Telephone service/ cell phone		
Transportation (Car payment, public trans., gas, car repairs and maintenance, car insurance)		
Food (groceries, cleaning supplies, special occasions)		
Child Care, Child Support		
Medical and dental care (Co-pays, insurance premium, medicine)		
Personal expenses (clothing, laundry, school expenses/ tuition)		
Entertainment (cable, sports, internet, magazines, leisure)		
Credit cards, saving plans, loans, miscellaneous		
TOTAL EXPENSES		

ONLINE RESOURCES FOR JOBS

Employment / Career Information for Winston-Salem & North Carolina compiled by Central Reference of FC Public Library

Employment Security Commission of North Carolina

(www.ncesc.com) - Click on *Find*

A Job. Search jobs in North Carolina by profession, location or job number.

Journal Classified Marketplace (classifieds.journalnow.com) - Click on *Employment* to search jobs by category, newspaper or keyword.

North Carolina Career Resource Network

(<http://eslmi03.esc.state.nc.us/soicc>) - Explore careers, assess your skills and search job openings.

North Carolina Office of State Personnel (www.osp.state.nc.us/jobs) - Search for jobs in North Carolina State Government.

North Carolina's Job & Career Navigator

(<http://eslmi40.esc.state.nc.us/navigator/jc>) - Browse employers and job openings and review tips for career planning, interviewing and writing a resume.

Professionals in Transition (www.jobsearching.org) - Provides job hunting advice and sample cover letters and resumes.

The Beehive (www.thebeehive.org) - **From main page, click on *Jobs & Careers*. Search for jobs and write your resume.**

TriadCareers (www.triadcareers.com) - Hosted by *Greensboro News & Record*. Browse job openings and career information.

Winston Salem Chamber of Commerce- Triad JobNet

(www.winstonsalem.com) - From home page, click on *Triad JobNet*. Next, click on *Job Seekers* to search openings and post your resume online.

WXII12 News (www.wxii12.com) - Click on *Jobs* under Marketplace. Search local job openings by keyword or job category (hosted by Monster).

Largest Employers in Winston-Salem

BB&T (www.bbt.com/bbt) - Click on *Careers* (located at top of page). Search and apply for jobs online.

City of Winston-Salem (www.cityofws.org/oea/) - View job openings, download an application or apply online.

Forsyth County (www.forsyth.cc/HumanResources/job.aspx) - View county job openings and apply online.

GMAC Insurance (www.gmacinsurance.com/Careers) - Search jobs by division, category, city or state.

Hanesbrands Inc. (www.hanesbrands.com) - Click on *Working at HBI*. Browse job openings and apply online.

Lowes Foods (www.lowesfoods.com/Careers) - View job vacancies and apply online.

Forsyth County Hospital (www.forsythmedicalcenter.org/jobs) - Click on *Applicants* (under *Find A Job*) to browse and apply for job openings.

Reynolds American (www.reynoldsamerican.com) - Click on *Careers* (located at bottom of page). Search job vacancies by keyword, title or location.

Wake Forest University (www.wfu.edu/hr/careers) - View faculty, staff and student job openings. From this page, you can also link to job vacancies at WFU Health Sciences.

Wake Forest University Baptist Medical Center

(www1.wfubmc.edu/hr/career) - Click on *Candidate Gateway System*. From this page, click *View Job Posting / Apply for Job* to browse openings and apply online.

Winston-Salem / Forsyth County Schools (www.wsfcs.k12.nc.us) - Click on *Employment Opportunities* under *Quick Link* to browse available positions in the school system.

OTHER EMPLOYERS IN WINSTON-SALEM

Forsyth Technical Community College (<http://www.forsythtech.edu/>)

- Look for ...*For Employees* under *Quick Links*. Click *Employment at FTC* to view job openings and fill out an application.

NC School of The Arts (www.ncarts.edu) - Under *Quick Links* menu, click *Employment Openings*. View job listings and download a State Application Form.

Salem College (www.salem.edu) - Click *About* link (near top of page). From this page, click *Employment* to browse available staff and faculty positions.

Winston-Salem State University (www.wssu.edu/wssu) - Click *Career Opportunities* (under *Featured Links*). Search job postings and submit an application online.

Federal Jobs

Federal Jobs Digest (www.jobsfed.com) - Search federal jobs by location or occupation.

Federal Job Search (www.federaljobsearch.com) - Look for government jobs by state or career field.

General Employment & Career Information

America's Career InfoNet (www.acinet.org/acinet) - Explore careers and browse industry information.

America's Job Bank (www.ajb.dni.us) - Build your resume and search for jobs all over the U.S.

Career Builder (www.careerbuilder.com) - Search for jobs, create a resume and get career advice.

Career.com (www.career.com) - Look for jobs by keyword or discipline.

CareerPerfect (www.careerperfect.com) - Offers tools for your job search, resume and interviews.

Employment Guide (www.employmentguide.com) - Browse job postings, find local job fairs and view salary calculator.

FlipDog (www.flipdog.monster.com) - Look for jobs by city, state or occupation.

HotJobs (www.hotjobs.yahoo.com) - Search job postings and get advice about networking, interviewing and salaries.

JobStar (www.jobstar.org) - Offers career guidance and information about writing resumes and cover letters.

MegaJobSites (www.megajobsites.com) - Look for jobs, build your portfolio and post a resume.

MonsterTrak (www.monstertrak.com) - Specializes in jobs and internships for students.

Monster (www.monster.com) - Build your resume, get career advice and search for jobs.

Net Temps (www.net-temps.com) - Browse temporary and full-time jobs by location or industry.

RetiredBrains.com (www.retiredbrains.com/) - Provides job searches for older workers.

Retirement Jobs (www.retirementjobs.com/) - Provides job searches for older workers.

Occupational Outlook Handbook (www.bls.gov/oco) - Provides information about earnings, working conditions and training / education needed for various jobs.

Saludos.com (www.saludos.com) - "Specializes in joining the Hispanic bilingual professional with companies looking for diversity in the workplace."

Women's Job List (www.womensjobsearch.net) - Post your resume and search for jobs.

WorkForce50 (www.Workforce50.com) - Site for older American workers over 50 seeking employment.

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