

FINANCIAL RESOURCES FOR TEAM MEMBERS

Housing resources

- Rental assistance Facing eviction? Rental assistance is provided at the city level. Contact your nearest Community Action Program (CAP) office in the city where you reside. Find your local CAP office here: <u>Community Action Agencies · Wildfire AZ</u>. Eviction prevention resources can also be found via the <u>211 Arizona eviction prevention</u> resource page.
- Utility assistance First contact your utility provider to ask if you qualify for hardship programs. They can also direct you to the appropriate agency to apply for a one-time Utility Assistance grant. City <u>Community Action Program</u> (CAP) offices also provide emergency utility assistance.
- Home Mortgage assistance Behind on your mortgage payments? Contact a local HUD-certified counseling agency. <u>Trellis</u> provides pre-foreclosure assistance.

Transportation Resources

• Free Lyft rides: <u>Ride United</u> addresses unmet transportation needs for residents in Arizona. Rides can be used for a variety of purposes.

Nutrition Resources

- **Desert Mission Food Bank:** As the community service arm of HonorHealth, <u>Desert Mission Food Bank</u> provides free food to all team members, their families, patients and the community. HonorHealth team members simply show their badge at intake and receive a large grocery cart of fresh produce, meats, shelf-stable foods and more. This resource is **free** and open to everyone!
- Arizona Food Bank Network: Search the state's largest database of food banks, pantries and other organizations that distribute emergency food at <u>Arizona Food Bank Network</u>.
- **SNAP** (Food Stamps): <u>SNAP</u> helps limited income individuals and families expand their budgets to purchase food.

Financial/Debt Resources

- **Personal Finance Resources:** <u>Consumer Financial Protection Bureau</u> (CFPB) provides consumer resources to prepare you when making informed financial decisions.
- **Debt Counseling and Consolidation:** Beware of companies who say they can "fix" your credit. Contact a reputable non-profit credit counselor at <u>Take Charge America</u> or <u>Greenpath Financial</u>.
- Free Tax Prep <u>VITA</u> sites provide free help with preparing income tax returns.
- Note: If you're experiencing a financial crisis, you may consider withdrawing or taking a loan from your retirement savings account, or making a hardship program withdrawal. These options allow you to remove assets from your account to satisfy an "immediate and heavy financial need," but should be your last resort.

Other Resources

• Search for local community resources: <u>2-1-1 Arizona</u> is a comprehensive online listing of local social service agencies. Research the website or call

2-1-1 to speak to a community assistor who can help you navigate your specific needs.

- Legal Assistance <u>Community Legal Assistance of Arizona</u> (CLSAZ) provides legal assistance in multiple areas. Their nonprofit organization provides access to justice for underserved communities.
- Student Loan Assistance <u>College Depot</u> at Burton Barr Library offers free student loan counseling. If you are behind on your student loan, their financial aid specialists can assist you to rehabilitate the loan to bring it current, stop garnishments from tax refunds, and assist with eligible forgiveness and discharge programs.