

Center for Family Development Resource List

Agriculture Resources

- Farm Information Line- reliable, research-based answers from Extension agriculture experts; 800-232-9077 or www.extension.umn.edu/issues/fil/
- Farmer Lender Mediation- 218-935-5785 or www.extension.umn.edu/community/Mediation/
- MN Farmer Assistance Network (MFAN)- business and financial guidance to farm families on financial statement preparation, debt restructuring, business reorganization & farm transition; crisis response also available; www.mda.state.mn.us/en/about/mfan.aspx or 877-898-MFAN (6326) or 651-201-6326
- University of MN Extension; <http://www.extension.umn.edu/Agriculture/>

Annual Credit Report.com

- Receive free annual credit report from three main credit bureaus; www.annualcreditreport.com or 877-322-8228; Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283

American Association of Daily Money Managers (AADMM)

- A membership organization provides daily money management services to clients; www.aadmm.com/

Bankruptcy Resources

- Bankruptcy Information in multiple languages. US Trustee Program - www.usdoj.gov/ust/index.htm
- Law Help MN - <http://www.lawhelpmn.org/MN/index.cfm> - Click 'Consumer & Debt' then 'Bankruptcy'

Benefits Screening & Referral Services

- Bridges to Benefits - Determine possible eligibility for public health care, child care, tax credits, food support & energy assistance; www.bridgetobenefits.org
- County Family Services (or Human or Social Services) - Meet basic needs: health care, economic assistance, and services for children, people with disabilities & older people. Consult local phone book or www.dhs.state.mn.us
- GovBenefits.gov - official US government website on benefit & assistance programs; www.govbenefits.gov
- MinnesotaHelp.info - online directory find human services, information and referral, financial assistance, and other forms of help; www.minnesotahelp.info/public
- United Way 211 - Info/referral service to meet needs; www.unitedwaytwincities.org or 651-291-0211 or "211"

Community Action Programs

- Offers local assistance to families in need, including: energy assistance, weatherization, food & clothing shelves, Head Start, child care programs, job assistance/training, etc.; www.mncaa.org/

Consumer Resources

- Federal Trade Commission - Provides consumer protection information; www.ftc.gov or 877-382-4357
- Insurance Federation of Minnesota - Insurance help line; www.insurancemn.org or 651-292-1099
- MN Attorney General - Resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, etc; www.ag.state.mn.us/ or 800-657-3787 or 651-296-3353
- MN Department of Commerce - Info and guidance on banking and insurance; www.commerce.state.mn.us or 800-657-3602 or 651-296-2488
- United States Department of Education - Student loan consolidation information; www.ed.gov or 800-872-5327

Credit Counseling - Assistance with financial challenges (budgets, money management and debt repayment plans)

- National Foundation for Credit Counseling; www.nfcc.org or 800-388-2227; (Find a certified agency near you)
- Consumer Credit Counseling Services; www.cccs.org or (metro) 651-439-4840 or (greater MN) 888-577-2227

- LSS Financial Counseling Service; www.cccs.org or 888-577-2227
- The Village Financial Resource Center (MN & ND); www.helpwithmoney.org or 800-450-4019
- Family Means Consumer Credit Counseling (MN & WI); www.familymeans.org or 800-780-2890 or 651-789-4014

Crisis Resources

- Crisis Connection - 24-hour crisis counseling by telephone; www.crisis.org/ or 866-379-6363 or 651-379-6363

Employment Resources

- MN Workforce Centers- job search, career planning & training - <http://www.mnwfc.org> or 888-438-5627
- MN Department of Employment and Economic Development (DEED) - www.deed.state.mn.us
- MN Unemployment Insurance-temporary benefits to qualified persons out of work; <http://www.uimn.org>
- MN Unemployment web site provides direct links to info and services; www.minnesotaunemployed.com/

Food & Nutrition Resources

- ~~Angel Food Ministries - <http://www.angelfoodministries.com/>~~
- Fare for All - www.fareforall.org or (metro) 763-450-3880 or (greater MN) 800-582-4291
- Food Shelves- refer to Hunger Solutions or Minnesota Food Helpline to locate food shelves
- Food Support and Food Assistance Programs - www.dhs.state.mn.us or contact County Family Services
- Free or Reduced School Breakfast and Lunches – apply anytime with local school district
- Hunger Solutions - helps locate food assistance programs www.hungersolutions.org/find
- Minnesota Food Help Line –assists in applying for food support or finding local food assistance- 888-711-1151
- MyPyramid offers personalized eating plans and interactive tools to help plan/assess food choices based on the [Dietary Guidelines for Americans](http://www.dietaryguidelines.gov/); <http://www.mypyramid.gov/>
- University of MN Extension Nutrition Education Program- discover how to make healthy food choices while stretching food dollars; www.extension.umn.edu/Nutrition/ or 612-625-8260
- USDA Center for Nutrition Policy and Promotion (CNPP) - develops and promotes dietary guidance that links scientific research to nutrition needs of consumers. <http://www.cnpp.usda.gov/>
- WIC (Women, Infants & Children) - supplemental foods, health care referrals, & nutrition education for low-income women, infants & children up to age five who are at nutritional risk; www.fns.usda.gov/wic/

Gambling Resources

- Gambling Problems Resource Center; prevention, education & resources; www.miph.org/gambling/ or 800-333-4673
- National Council on Problem Gambling; www.ncpgambling.org or 202-547-9204
- Gamblers Anonymous; www.minnesotaga.org or 888-GA-HELPS

Healthcare & Medical Resources

- County Public Health - Resources to protect, maintain & improve health; www.health.state.mn.us or consult local phone book
- Children’s Defense Fund – healthcare directory for MN - <http://www.cdf-mn.org/health-care-directory>
- MN Care - 800-657-3739
- MN Health Care Program Primary Care Resources-list of low-cost medical, dental and mental health care providers; <http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-4741-ENG>
- MN Department of Human Services-information on health care programs: General Assistance, MN Care & Medical Assistance; www.dhs.state.mn.us (at top of page click on ‘health care’) or 800-657-3739

Heating Assistance

- Heat Share (Salvation Army); emergency heat & utility bill assistance; www.heatshare-mn.org; 800-842-7279
- Energy Assistance & Weatherization Programs; contact local Community Action Program for assistance

Housing and Foreclosure Prevention Resources

- Minnesota Homeownership Center: www.hocmn.org/ or (metro) 651-659-9336 or (greater MN) 866- 462-6466
- Minnesota Housing Finance Agency: www.mnhousing.gov or 800-657-3769
- HOMELine; resources for tenants impacted by foreclosure; 612-728-5767 or 866-866-3546
- Federal Reserve: www.federalreserve.gov/consumerinfo/foreclosure.htm
- US Department of Housing and Urban Development: www.hud.gov/foreclosure or 800-569-4287
- FDIC Foreclosure Prevention: <http://www.fdic.gov/consumers/loans/prevention/>
- Hope for Homeowners www.hopenow.com or 888-995-HOPE (4673)
- Federal Housing Administration www.fha.gov

Legal Resources

- Law Help MN - Info on legal questions, self help legal forms, free/low cost legal services; www.lawhelpmn.org
- MN Bar Association Attorney Referral - free consultation; www.mnfindalawyer.com or 800-292-4152

Phone Discounts for Low Income Users

- Lifeline, Telephone Assistance Plan (TAP), and Link-up. Contact local phone company for information.

Power Pay

- Interactive calculator helps determine how to manage credit & debt; www.extension.usu.edu/finance

Reduce Access to Information

- Direct Marketing Association (DMA) – remove name from lists to stop direct mail, telemarketing and email lists
 - Direct Mail Marketing: Mail Preference Service; Direct Mktg. Assoc., PO Box 643, Carmel, NY 10512
 - Telemarketing: Telephone Preference Service; Direct Mktg. Assoc., PO Box 1559, Carmel, NY 10512
 - Email: www.e-mps.org
- Do Not Call Registry – place phone numbers on FTC’s national registry; www.donotcall.gov or 888-382-1222
- Opt Out of Credit –“opt-out” of pre-approved credit offers; www.optoutprescreen.com or 888-567-8688

Tax Assistance (Federal & Minnesota) - Listing of free tax filing clinics across Minnesota

- Accountability Minnesota; www.accountabilitymn.org or 651-287-0187
- AARP Tax Aide Sites; 888-227-7669
- Internal Revenue Service; www.irs.gov or 800-829-1040
- MN Department of Revenue; www.taxes.state.mn.us or 651-297-3724 or tax help line 651-296-3781
- United Way; www.211unitedway.org or dial “211” or 800-543-7709
- U of M Law School Tax Clinic; <http://tax.umn.edu/Law%20School%20Tax%20Clinic.pdf> or 612-625-5515

University of Minnesota Extension

- Resources on finances, family, nutrition, food safety, horticulture, agriculture, etc.; www.extension.umn.edu
- Family - resources management; housing; parenting; food nutrition, and health; www.extension.umn.edu/family
- Parenting - resources on family and parenting concerns; www.parenting.umn.edu
- Answer Line: Information & resources for consumers with home & family questions; 800-854-1678
- Families in Tough Times - helps families tackle tough times; www.extension.umn.edu/projects/family/ToughTimes
- Farm Info Line- reliable, research-based answers from agriculture experts; www.extension.umn.edu/issues/fil/ or 800-232-9077
- Nutrition: People with limited incomes can discover how to make healthy food choices while stretching food dollars; <http://www.extension.umn.edu/Nutrition/>