**RESOURCE GUIDE FOR FINANCIAL LITERACY/FINANCIAL SECURITY IN WESTCHESTER COUNTY, NY**

**Career Development and Job Training/Workforce Development**

United Way’s Teach Me to Fish program; job training, financial education, and life supports to eliminate barriers to employment; <https://www.uwwp.org/teach-me-to-fish>

Also connect with CAREERS Support Solutions; Family Services Society of Yonkers; and Urban League of Westchester

Welfare-to-Work; helps recipients of public assistance enter the workforce; contact Karen Kyle at 914-995-9334 or klk1@westchestergov.com

**Child Care Assistance and Additional Family Support**

Child Care Council of Westchester, Inc. to help you and evaluate programs, understand “quality” child care, and explore financial resources; services are free; call 914-761-3456

**Child Support**

**Clothing Resources**

Diaper Bank; families can apply for a package containing a week’s supply of diapers and wipes up to three times/year per child; go to any of the county’s district offices (located in Mount Vernon, Peekskill, White Plains, and Yonkers) or visit <https://www.jlcentralwestchester.org/community-impact/our-projects/diaperbank>

**Debt/Credit Counseling**

See below under Financial Education

**Department of Social Services (DSS)**

Westchester County Social Services; provides an array of services in the areas of child support, food, housing, medical services, and home energy costs; also provides protective and preventive services for vulnerable children and adults; <https://socialservices.westchestergov.com>

**Financial Education and Financial Coaching**

ALICE $ense and Best Money Moves Dashboard, acting as a portal to other financial resources such as access to a financial coach, prescription savings card, United Way’s 2-1-1 helpline, an online savings program, and more (free to use through United Way of Westchester and Putnam for qualifying individuals); see <https://www.uwwp.org/financialempowerment>

Financial education and info on money management, credit and debt, homeownership, etc.; check out <https://consumer.westchestergov.com/financial-education>

**Financial Services (Banking, Savings)**

Bank On program; affordable, consumer-friendly accounts; check out <https://joinbankon.org/coalitionmap> on how to set up account either through Bank of America or First New York Credit Union or visit a local branch and ask about Bank On

Pre-paid cards: most do not require a Social Security number; a lot, but not all, require a driver’s license; check out this valuable resource (Consumer Financial Protection Bureau) for more info: <https://www.consumerfinance.gov/consumer-tools/prepaid-cards/>

Hudson Valley Credit Union (getting more info)

**Food Banks**

Emergency Food and Shelter Program (EFSP); helps people with economic emergencies (not disaster-related as an immediate need); funds is open to all organizations that help hungry and homeless people and will supplement feeding, sheltering (including transitional sheltering), and rent/mortgage and utility assistance; <https://www.uwwp.org/emergency-food-and-shelter-program>

For a complete list of county food banks, check out <https://www.needhelppayingbills.com>

SNAP benefits help supplement monthly food budget; apply online at <https://www.mybenefits.ny.gov/mybenefits/begin> or visit a district office or by calling the Westchester County Department of Social Services Case Management Information Center at (914) 995-3333

**Housing Assistance**

United Way 211 service; can provide referrals for emergency or long-term rental assistance

Through DSS, Temporary Shelter Supplement provides assistance to families receiving Family Assistance or Safety Net Assistance if they are at risk for eviction

**Immigration Assistance**

**Income Support/Public Benefits**

Through DSS, Emergency Assistance to Adults (EAA) only for those receiving Supplemental Security Income (SSI) through Social Security; EAA benefits include financial help to prevent evictions and homelessness, emergency housing and payment for utilities and moving expenses

Through DSS, Emergency Assistance to Families (EAF); federal program for people dealing with crises and emergencies beyond their control, such as eviction, homelessness, heating fuel, utility disconnects, domestic violence, and child care needs

Through DSS, Emergency Safety Net Assistance (E-SNA); may be available for those not eligible for recurring Temporary Assistance or Emergency Assistance to Families; must be an identified emergency need and the individual or family must be without income or immediate, available resources

Through DSS and operated under the federal Temporary Assistance for Needy Families (or TANF) program, Family Assistance provides cash assistance to families in which there is a minor child; all adults in household must be working or in “work-like” activities

Through DSS, Safety Net Assistance offers help for people who otherwise are not eligible for Family Assistance or Temporary Assistance programs, e.g., people who have exhausted Family Assistance or are undocumented and not eligible for Temporary Assistance

**Legal Aid/Legal Assistance**

Legal Services of the Hudson Valley is the only provider of comprehensive civil legal services to all seven counties of the lower Hudson Valley. We serve clients in Westchester, Putnam, Rockland, Orange, Dutchess, Ulster and Sullivan counties, with offices in White Plains, Mount Vernon, Yonkers, Peekskill, Poughkeepsie, Kingston, Newburgh, Goshen, Monticello, and Spring Valley. Legal Services of the Hudson Valley’s employees also speak Spanish, Portuguese, Hindi, Italian, German, French, Haitian-Creole, Romanian, and Russian on-site at many of our locations. They are also able to provide additional languages via Translation Service. OFFICE HOURS: 9AM-5PM Monday-Friday. FOR HELP: 1-877-574-8529 8AM-6PM Monday-Thursday, 8AM-4PM Friday <https://lshv.org/>

Justia Lawyers, Westchester County Legal Aid and Pro Bono Services, [**https://www.justia.com/lawyers/new-york/westchester-county/legal-aid-and-pro-bono-services**](https://www.justia.com/lawyers/new-york/westchester-county/legal-aid-and-pro-bono-services)

**Taxes (Free)**

**Transportation**

**Utility Assistance**

Through DSS, the Home Assistance Energy Program (HEAP) is a federally funded program that helps people with heating costs; public assistance and SNAP clients can apply at their district office; others can apply through <https://mybenefits.ny.gov/mybenefits/begin>