



Dear RG Steel Worker:

We recognize that this is an uncertain time for the hard-working men and women who have built a proud tradition of steel making at Sparrows Point. I want to ensure every one of our steel workers and their families that Baltimore County government is standing with them. I know that our state and federal officials are united with us in this effort.

Baltimore County has compiled this resource guide in response to frequently asked questions about filing for unemployment benefits and finding alternative health insurance if you need it. We encourage you to take advantage of the many free County and State services available to all RG Steel employees, regardless of where you live. These services include training and career workshops, job placement assistance, and resources on topics such as how to prevent home foreclosure.

If you live in Baltimore County, I encourage you to visit one of our three One-Stop Career Centers, in Eastpoint, Hunt Valley and Liberty Center. If you live outside Baltimore County, a list of Centers statewide can be found at www.dllr.state.md.us/county.

We wish you and your family well as you move forward.

Sincerely,

A handwritten signature in black ink that reads "Kevin Kamenetz". The signature is written in a cursive style with a large, stylized "K" and "C".

Kevin Kamenetz
Baltimore County Executive



USW Local 9477 Sparrows Point

MOVE FORWARD ▶



Unemployment Insurance Benefits
Applying for Unemployment Insurance Benefits
Maryland One Stop Career Centers



Health Insurance Options
Continuing your health insurance through COBRA
Medicare Today: Resources for people new to Medicare
Medical Assistance Programs

Upgrading your skills
Training for a new occupation
Professional Outplacement Assistance
Maryland Colleges and Universities
Finding financial aid for college
Starting your own business

Adjusting to Change
Stretching your budget
Help if unemployment runs out
Foreclosure prevention for renters and homeowners
Homeowner assistance programs
Where can I find help adjusting to change?

Useful Telephone Numbers



The information in this booklet has been compiled
as a general reference and resource guide.

No statements represent legal opinions. Individuals should consult their own
legal and financial advisors to obtain advice for their particular situation.

Unemployment Insurance

Introduction

Any individual who loses his/her job or has received notice that he/she will lose his/her job as part of a facility closure or layoff is considered to be a “dislocated worker.” Title I of the Federal Workforce Investment Act (WIA) extends a wide range of services to dislocated workers.

In Maryland, there is an extensive network of service providers in place to assist the dislocated worker during his or her transition. Maryland’s *Dislocation Services Unit* works closely with this network that includes *One Stop Career Centers* operated through a partnership of the *Division of Workforce Development and Adult Learning* in the *Department of Labor, Licensing and Regulation (DLLR)*, www.dllr.state.md.us, and with local Workforce Investment Boards.

Unemployment Insurance Benefits

The following is general information about Unemployment Benefits. Each individual’s situation is different. As a result, you are strongly encouraged to *directly* contact the Division of Unemployment Insurance, part of the Maryland Department of Labor, Licensing and Regulation, regarding your specific situation. For questions, call 410-949-0022.

What is Unemployment Insurance?

Unemployment insurance is an employer-funded insurance program providing monetary benefits to persons who are unemployed through no fault of their own, able to work, available for work, looking for full-time work, and willing to accept a job for which they are qualified. The money for unemployment insurance benefits comes from revenue paid by employers. No deductions are made from your paychecks to pay for unemployment insurance in Maryland.

How you receive Unemployment Insurance Benefits – Prepaid Debit Card

All individuals filing initial claims for unemployment insurance (UI) benefits are placed on the Maryland Unemployment Insurance Benefit Prepaid Debit Card Program. If you are determined to be eligible to receive unemployment insurance benefits, you will not be receiving unemployment insurance benefits in the form of paper checks. The State of Maryland has replaced paper unemployment insurance checks with the Maryland Unemployment Insurance (UI) Benefit Prepaid Debit Card. The Division of Unemployment Insurance provides the Visa debit card through Citibank. You will receive the Maryland UI debit card directly from Citibank when your eligibility for unemployment insurance has been approved.

If you qualify for and receive unemployment insurance benefits, you will have the safety and convenience of a debit card. More detailed instructions will be included when you receive the card from Citibank. This method of payment is mandatory for all new claims. Similar to direct deposit, you may request that your UI payments be transferred to your personal bank account. Citibank will include specific instructions for choosing this option when you receive the UI debit card package.

Required Enrollment with Maryland's One Stop Career Center System

Free comprehensive job search assistance from your local One Stop Career Center is an important part of your unemployment insurance benefits package. Under the Maryland Unemployment Insurance Law, you must enroll in Maryland's One Stop Career Center System within four (4) weeks of receiving the booklet "What You Should Know about Unemployment Insurance in Maryland." You must enroll either in person by visiting your nearest Maryland One Stop Career Center, or via the internet at www.mwejobs.maryland.gov.

The One Stop Career Center closest to RG Steel Sparrows Point:
7930 Eastern Boulevard Baltimore, MD 21224 Phone 410-288-9050

See pages 19 and 20 for a list of all One Stop Career Centers in Maryland and more information on the many free services available to you.

How do I file for Unemployment Insurance Benefits?

Unemployment insurance business is conducted by telephone or by Internet. Claims can be filed by telephone through a Claim Center, Monday through Friday, from 8:00 a.m. to 4:00 p.m., in English or Spanish, or by Internet, 24 hours a day, 7 days a week, at www.mdunemployment.com.

| Claim Center | Phone Number | Area Serviced |
|------------------------------------|--|---|
| Baltimore Metro South Claim Center | 410-368-5300 1-877-293-4125 (toll free) | Baltimore City Anne Arundel County Howard County |
| College Park Claim Center | 301-313-8000 1-877-293-4125 (toll free) | Calvert County Charles County Montgomery County Prince George's County St. Mary's County |
| Cumberland Claim Center | 301-723-2000 1-877-293-4125 (toll free) | Allegany County Frederick County Garrett County Washington County |
| Salisbury Claim Center | 410-334-6800 1-877-293-4125 (toll free) | Caroline County Dorchester County Kent County Queen Anne's County Somerset County Talbot County Wicomico County Worcester County |
| Towson Claim Center | 410-853-1600 1-877-293-4125 (toll free) | Baltimore County Carroll County Cecil County Harford County |

**SOLICITUD DE BENEFICIOS DEL DESEMPLEO PARA LA POBLACIÓN
DE HABLE HISPANA 301-313-8000**

How do I know if I am eligible for Unemployment Insurance?

Eligibility for unemployment insurance cannot be determined until you actually file a claim. To be monetarily eligible to receive unemployment insurance benefits, you must have worked and had sufficient earnings during the “base period” and be separated from your employment through no fault of your own. The “base period” is a 12-month period made up of the first four quarters of the last five totally completed calendar quarters prior to the date you file your claim. For example, if you file your claim in:

| <u>Month/Year</u> | <u>Your Base Period is the Prior</u> |
|-------------------------------|--------------------------------------|
| January, February or March | October 1 to September 30 |
| April, May or June | January 1 to December 31 |
| July, August or September | April 1 to March 31 |
| October, November or December | July 1 to June 30 |

Unemployment insurance benefits range from a weekly benefit amount (WBA) of \$25 per week to a WBA of \$430 per week. Your WBA is determined by your wages during your base period. Your claim is effective on the Sunday immediately prior to the date that you file for benefits and remains in effect for one year. You can receive up to 26 weeks total of unemployment insurance benefits if you meet all the requirements of the Maryland Unemployment Insurance Law. During periods of extremely high unemployment, a special federally-funded program may be in effect that provides additional weeks of benefits.

You will receive a Determination of Monetary Eligibility in the mail that will list all of your base period employment and the earnings that were reported by your employer as paid to you during this period. If any employer or any wage amounts are incorrect, you must contact your claim center within 15 days and file a wage protest. After opening your claim, you will be mailed a pamphlet with instructions on how to file your continuing claims (telecert/webcert) and what your responsibilities are as a claimant.

Am I eligible for the Dependent’s Allowance Benefit?

In addition to your WBA, you may be eligible for dependents’ allowances of \$8 per dependent child under 16 years of age for up to 5 dependent children. The maximum benefit amount, including your dependents’ allowances, is \$430 per week. You are required to provide your dependents’ social security numbers to claim the dependents’ allowances. Only one parent can claim a dependent during any one-year period.

What are my responsibilities as an Unemployment Insurance Claimant?

After you file for unemployment insurance benefits you will receive a pamphlet, “What You Should Know about Unemployment Insurance in Maryland.” Read the pamphlet carefully to understand the requirements of the Maryland Unemployment Insurance Law.

When you file for unemployment insurance benefits, you must:

- Be able to work, be available for full-time work and make an active search for full-time work;
- File timely bi-weekly claims;
- Report all wages earned each week, if any;
- Report all monies received (for example, vacation, severance, or pension payments);
- Be available and/or contact the Division of Unemployment Insurance when asked to do so;
- Report to the Maryland One Stop Career Center when required to do so; and
- Accept suitable work as defined by law.

How will receipt of my vacation pay/holiday pay/special payments affect my Unemployment Insurance?

The law requires that you inform the Agency if you have received, are receiving, or will receive vacation pay, holiday pay or special payments. You must report this information when you file your initial claim, or if you receive any of these payments at a later time, you must report them by calling a Claim Center. Do not report vacation, holiday pay or special payments as earnings when filing your continued claim.

Your benefits may be reduced or denied, depending on the circumstances. If you fail to report these payments, you may be overpaid. This overpayment must be repaid before any future benefits will be paid.

How will receipt of severance payments affect my Unemployment Insurance?

The law requires that you inform the Agency if you have received, are receiving, or will receive severance payments. You must report this information when you file your initial claim, or if you receive severance payments at a later time, you must report them by calling a Claim Center. Do not report severance payments as wages when filing your continued claim.

All severance payments are deductible from unemployment insurance benefits for the number of weeks based on your last weekly pay rate. Once your severance payments have been exhausted, if you are otherwise eligible, your benefit payments will resume. If you fail to report these payments, you may be overpaid. This overpayment must be repaid before any future benefits will be paid.

Will my accrued vacation payments affect my Unemployment Insurance?

Vacation pay is not deductible from Unemployment Insurance benefits unless you are on a vacation shutdown with a definite return to work date.

What if I receive a pension?

The law requires you to inform the Division of Unemployment Insurance if you have received a lump sum or monthly pension. Any pension paid by an employer for whom you worked in the last 18 months may be deductible from your benefits.

What about my Social Security Benefits?

Social Security Benefits are not deductible from unemployment insurance benefits.

Can I file for benefits if I am working part-time?

If you are working all the hours that your employer has available for you and your gross pay is still less than your weekly benefit amount plus any dependent's allowance, you may be eligible for partial benefits.

However, you must still be able, available, and actively seeking full-time work. You cannot restrict yourself to part-time work and be eligible for benefits. You must report the gross wages (all earnings including tips) you earned during the week in which you worked, regardless of whether you have been paid.

Are Unemployment Insurance benefits taxable?

Yes. Any unemployment insurance benefits that you receive must be reported as part of your gross income for both State and Federal purposes. The Division of Unemployment Insurance will send you an IRS form 1099-G showing the total amount of unemployment insurance benefits paid to you during the previous year. You may choose to have Maryland taxes or Federal taxes, both or neither, deducted from your unemployment insurance amount.

What if I have a question about my Unemployment Insurance claim?

All questions and informational telephone calls, such as finding out the status of your unemployment claim or check, should be directed to the Claimant Information Service numbers below. Your Telecert is also filed by calling these numbers.

Calling from the Baltimore area or out-of state

410-949-0022 410-767-2727 (TTY)

Calling from Maryland, but outside of the Baltimore area

1-800-827-4839 1-800-827-4400 (TTY)

Helpful Resources

“What You Should Know about Unemployment Insurance in Maryland,” a publication of the Maryland Department of Labor, Licensing and Regulation, will be mailed to you when you file an initial claim. Frequently Asked Questions (FAQ) about Maryland Unemployment Insurance can be found at www.mdunemployment.com .

These general guidelines are provided for informational purposes. Each individual's case and circumstances is different, and we encourage you to contact the appropriate Unemployment Office should you have specific questions regarding your personal unemployment benefits.

Health Insurance Options

Continuing your health insurance through COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.

COBRA outlines how employees and family members may elect continuation coverage. Employers or health plan administrators must provide an initial general notice if you are entitled to COBRA benefits. You probably received the initial notice about COBRA coverage when you were hired.

For more information please call 1-866-444-3272 or visit
www.dol.gov/ebsa/faqs/faq_consumer_cobra.html

Note: If eligible for Medicare, Cobra coverage is not a reason to delay getting Medicare Part B. There is a penalty involved if you do not take Medicare Part B and are not actively employed and covered by health insurance or are under an actively working spouse's health insurance. Call Social Security and Medicare to determine if you need to enroll in Medicare Part B.

Medicare Today: Resources for People New To Medicare

Baltimore County Senior Health Insurance Program (SHIP)
information from the Baltimore County Department of Aging

Baltimore County Senior Health Insurance Program (SHIP) is proud to present this information to individuals new to Medicare and their concerned family members. This information will help individuals when they first become eligible for Medicare and provide them with the appropriate resources to find additional information. This information is intended to provide concrete, factual information about Medicare to the baby boomers that are quickly becoming Medicare-eligible. Many baby boomers, such as yourself, are computer savvy and just need the tools, and resources, to get started in your Medicare quest. This booklet is for you.

As a boomer, you have some immediate decisions to make as you approach the age when you can become eligible and enroll in Medicare. You are taking the first step by using this booklet to educate yourself so that you are in a position to make the best decisions regarding your future healthcare.

The goal of SHIP is to provide local assistance with Medicare to Baltimore County citizens.

After reading this information, contact SHIP to verify your individual situation
and to ensure that you are making the right decisions.

Call 410-887-2059 or visit www.baltimorecountymd.gov/agencies/aging/medicare

Choices to Consider When Joining Medicare

1. Most people are not automatically enrolled in Medicare, once you turn a certain age. You are only automatically enrolled if you are receiving or requested Social Security benefits and you worked a certain number of quarters. If you are not automatically enrolled, you have to sign-up to receive benefits and to ensure that you will not have to pay penalties later.
2. If you have employer benefits, find out if you can separate those benefits or if, for example, you would lose all the benefits if you enroll in a Medicare D. Talk to the Human Resources contact at your employer to find out.
3. Do you need Medicare Part A? Usually you do. Even with employer benefits there may be some uncovered costs that Medicare would pick up.
4. Do you need Medicare Part B? Not necessarily. If you or your spouse are 'actively' working and have health coverage then you do not need to sign up for Medicare Part B.
5. What are the consequences if you do delay enrolling in Part B because you have other coverage or feel you cannot afford the premium? The following consequences could be incurred if you do not sign up for Part B when you are first eligible: Enrollment options later are limited, penalties may be imposed and the possible loss of the guarantee issue with Medicare Supplement.
6. Do you need a Stand Alone Medicare Part D? Not necessarily. Find out if you have creditable coverage.
7. What are the consequences if you delay enrolling in Part D because you do not take drugs or can not afford the costs? The following consequences occur if you do not sign up for Part D when you first become eligible: Enrollment options later are limited and penalties may be imposed.
8. What are the benefits of Original Medicare versus Medicare Advantage (Part C plans)? This can be discussed by calling SHIP.

Choices by Individual Situation

A) You are turning 65 and you (or your spouse) are actively WORKING and have healthcare benefits and a drug plan OR you are under 65 and working and on Medicare and have employer coverage

If you have health insurance coverage through your employer, check with the benefits office or the human resources department to discuss what options you will have. Make sure to ask how those benefits work with Medicare. Many employer plans combine health and drug benefits and cannot be separated. Some employer plans will continue health benefits and allow beneficiaries to select a Medicare drug plan. You only need Medicare A or B to be eligible for a Part D plan.

Many of your choices and decisions will change as eligibility for financial assistance for many Medicare costs also change. See the chart in the appendix. Contact SHIP for the latest information on financial assistance.

- 1) *Sign up for Part A.* Even with employer/union health benefits sign up for Part A. For those who have worked 40 quarters, there is no premium. Medicare Part A does not cover everything. You will pay a deductible and co-pays. Generally Medicare's coordination of benefits will list your employer health insurance as primary and Medicare as secondary.
- 2) Since you have coverage for medical services, *delay signing up for Part B* (which has a premium of \$99.90/month). Also, you have a six-month Medicare Supplement guarantee issue regardless of pre-existing conditions when you first enroll in Part B. When you (or your spouse) retire or you lose employer coverage, you can then enroll in Part B without a penalty.
- 3) *You do not need a Medicare supplement.*
- 4) *You do not necessarily need Part D.* You may want to consider signing up for Part D only after speaking with your employer about their health benefits. Some plans are a package of health and drug insurance and if you try to separate them you could lose the health benefits. If you do not have drug coverage with your employer/union then be a wise consumer and do your own research or have someone research your drug list on www.medicare.gov.

Compare all plans each year to ensure that you are getting the best deal for your drug list. There is a monthly premium that averages around \$30 a month.

- 5) When you (or your spouse) *retire or you lose employer coverage, you need to enroll in Part B* and decide on either:
 - i) Medicare Supplement or Medigap which covers the deductibles and the 20% not covered by Original Medicare. This can cost \$200 a month. Many Medigap policies do not have restrictions or co-pays but it is encouraged that you ask. OR
 - ii) Medicare Advantage or Medicare Health Plans. These have a premium, co-pays and some restrictions (networks). You must have both Part A and Part B to enroll in a Medicare Advantage Plan. Enroll in a plan that also has drug coverage.

B) You are turning 65 and you (or your spouse) are actively WORKING and do NOT have healthcare benefits or drug coverage

- 1) *Sign up for Part A.* For those who have worked 40 quarters, there is no premium. Medicare Part A does not cover everything. It has a deductible and co-pays. You will have to decide if you want Original Medicare with a Medicare supplement and a Part D plan or a Medicare Advantage plan with Part D.
- 2) *Sign up for Part B.* There is a premium of \$99.90 per month. For those with a certain income, the monthly premium is higher. Call SHIP to find out the latest income amounts.
 - 3) *Make a decision between:*
 - i) Medicare Supplement or Medigap which covers the deductibles and the 20% not covered by Original Medicare. This can cost \$200 a month. Many Medigap policies do not have restrictions or co-pays but it is encouraged that you ask. OR
 - ii) Medicare Advantage or Medicare Health Plans. These have a premium, co-pays and some restrictions (networks). You must have both Part A and Part B to enroll in a Medicare Advantage Plan. Enroll in a plan that also has drug coverage.

C) You are turning 65 and you are not actively working, but you do have retiree benefits

- 1) *Sign up for Part A.* Medicare Part A is not 100% coverage. Your health coverage will be secondary to Medicare. You do not need a Medicare Supplement or an Advantage Plan.
- 2) *Sign up for Part B.* This generally costs \$99.90 a month. There are programs for those who cannot afford this. See appendix for current eligibility for assistance. Part B is not 100% coverage. It has a deductible and co pays. Your employer health coverage will be secondary to Medicare. You will not need to consider either a Medicare Supplement or an Advantage Plan to cover the gaps in coverage. See appendix for definitions.
- 3) *Do not sign up for Part D* unless you do not have drug coverage from your former employer. If you need to have a drug plan, be a wise consumer do your own research or have someone research your drug list on www.medicare.gov. Do compare all plans each year to see a ranking by least expensive to have the best coverage. There is a monthly premium around \$30 a month.
- 4) Some retirement plans may let you *separate health and drug coverage*, be sure to discuss this with the retirement benefits office.

D) You are *RETIRED* and turning 65 and *NOT* actively working and do *NOT* have health benefits/drug coverage

- 1) *Sign up for Part A.* Without employer health coverage you will need hospitalization coverage. Medicare Part A does not cover everything. It has a deductible and co-pays. You will need to consider either a Medicare Supplement or an Advantage Plan to cover the gaps in coverage. See appendix for definitions.
- 2) *Sign up for Part B.* Without employer health coverage you will need coverage for medical and physician services. This generally costs \$99.90 per month. There are programs for those who cannot afford this. See appendix for current eligibility for assistance. Part B does not cover everything. It has a deductible and co-pays. You will need to consider either a Medicare Supplement or an Advantage Plan to cover the gaps in coverage. See appendix for definitions.
- 3) *Decide on either:*
 - i) Medicare Supplement or Medigap which covers the deductibles and the 20% not covered by Original Medicare. This can cost \$200 a month. Many Medigap policies do not have restrictions or co-pays but it is encouraged that you ask. OR
 - ii) Medicare Advantage or Medicare Health Plans. These have a premium, co-pays and some restrictions (networks). You must have both Part A and Part B to enroll in a Medicare Advantage Plan. Enroll in a plan that also has drug coverage.
- 4) *Sign up for Part D.* To be a wise consumer: do your own research or have someone research your drug list on www.medicare.gov. Compare all plans each year to ensure that you're getting the best deal for your drugs. There is a monthly premium, which is around \$30 a month

E) You are on Medicare due to disability and under 65 years old and you do *NOT* have insurance through an employer.

- 1) You will be *enrolled automatically* in Part A and Part B after 24 months of being on Social Security Disability. There is a \$99.90 premium for Part B. There is financial assistance for those eligible. See the appendix.
- 2) You will need a *Medicare Supplement Plan or and Advantage Plan.*
- 3) Before you turn 65, *you can choose between Plan A and/or C.* You can choose any Medicare Supplement Plan after you turn 65 years old with a guaranteed issue OR you can consider a Medicare Advantage plan.
- 4) *Look into EID* where you work and get Medical Assistance for \$75 for six months.
- 5) *You will need a Medicare Part D plan.*

Medicare Resources

www.ssa.gov To enroll in Medicare and to apply for Extra Help with Part D
www.medicare.gov 'New to Medicare Getting Started' and 'Medicare Benefits'
www.mymedicare.gov Service provided when you enroll to see your Medicare use, bills and payments, when you are eligible to have a preventive screening and more
www.medicarerights.org 'Medicare Interactive'
www.marylandspdap.com State Assistance with Part D premium and coverage gap
www.takingcareofmomanddad.net Current criteria for Medicare Savings Program
www.dhnh.state.md.us/mma/mmahome.html The Employed Individuals with Disabilities and Medical Assistance E.I.D.

Medical Assistance Programs

Maryland Children's Health Insurance Program (MCHP) and MA Expansion Program (MA-4-Families)

Benefits:

MCHP and MA-4-Families uses federal and state funds to enroll eligible children, pregnant women and families into Medicaid. The programs give full health benefits for children up to age 21, pregnant women of any age, and parents/caretaker relatives who meet the financial and technical requirements. Most recipients receive care through a variety of Managed Care Organizations (MCOs).

Eligibility:

- Children under age 19 whose household income is up to 200% of the federal poverty level (FPL). Children in households whose income is between 200 and 300% of the FPL may be eligible for the MCHP Premium Program. The MCHP Premium Program offers similar benefits for a small monthly fee that covers all of the children in the household. The same application process applies.
- Children under age 21 whose household income is up to 116% FPL.
- Parents or caretaker relatives whose household income is up to 116% FPL.
- Pregnant women of any age whose household income is up to 250% FPL.
- In some instances, having health insurance will not prevent you from being eligible for MCHP or MA-4-Families. Even if you have health insurance, it is best to apply and let the case manager assigned to your application determine your eligibility.

How to Apply:

- Complete an application and provide the requested information. The sooner you complete the application, the sooner you will receive assistance.
- Applications can be mailed, faxed or delivered to any location listed below.

Where to Apply:

- Applications are available at the Maryland Children's Health Program or any local health department or WIC center
- Applications can be mailed upon request by calling **1-800-456-8900**
- Applications are available at the local department of social services
- Apply online at www.marylandsail.org
- Download an application at www.dhmf.state.md.us//ma4families (complete, print, sign, and mail or fax)

What to bring or send with completed application:

- Federal income tax return if self-employed
- Immigration documentation for applicants who are not U.S. citizens

Any additional information needed to complete processing will be requested by the case manager.

For additional information:

- Call: 410-887-3311
- Visit: www.dhmf.state.md.us/ma4families

PAC (Primary Adult Care)

Program Description:

PAC offers health services to people age 19 and over who make a limited amount of money each year.

Services Offered:

- Free office visits to a primary care provider
- Free office visits to a counselor or psychiatrist for mental health services
- Prescription drugs

PAC does not pay for hospital stays, emergency room visits or specialty care.

Eligibility:

- Must be age 19 and over
- Need to meet the income and asset conditions
- Proof of U.S. citizenship and identity is required
- Cannot be on Medicare

How to Apply:

There are two ways to apply for PAC:

- Call toll free at 1-800 226-2142 and ask for a PAC application.
- Go online to www.dhmh.state.md.us/mma/pac and select **PAC Application**

Mail completed application to:

PAC Program Application
PO Box 386
Baltimore, MD 21203

Partnership for Prescription Assistance

If you do not have prescription coverage and cannot afford your medicines, contact PPA by visiting: www.pparx.org.

How to Apply:

- Know the names of the medicines you take.
- Call the toll free 1-888-4PPA-Now (1-888-477-2669).
- A trained specialist will answer your questions and help you apply.

Upgrading Your Skills

One Stop Career Centers

Everything you need to look for a job, choose or change a career, develop new skills, or search for just the right school is at your fingertips when you visit a Maryland One Stop Career Center. Whether you need information, counseling, training, computer access or other services, our professional and knowledgeable staff will work with you to help you achieve your goals and succeed in today's ever-changing job market.

One Stop Career Center closest to RG Steel Sparrows Point:
Baltimore County One Stop Career Center
7930 Eastern Boulevard
Baltimore, MD 21224
Phone 410-288-9050

A full list of One Stop Career Centers in Maryland is on page 20
or go to www.dllr.state.md.us/employment/onestops.shtml.

For job seekers, the Maryland One Stop Career Centers are nationally recognized leaders for using state-of-the-art technologies to match people with jobs and jobs with people. One Stop Career Centers have resource areas equipped with Internet access and a variety of job search resource materials. To further assist you in your job search, they offer free faxing, copying, and telephone services. A staff of experienced workforce professionals is available to assist you. Auxiliary aids and services are available upon request to individuals with disabilities.

Maryland One Stop Career Centers partner with other State agencies, local service areas, businesses, community colleges, and local governments to make employment information and opportunities a “one-stop” effort. Automated services can be accessed on the Maryland Workforce Exchange, available at the Maryland One-Stop Career Centers or via the Internet at www.mwejobs.com or on America’s Job Bank at www.ajb.org.

The following services are provided through the federal Workforce Investment Act (WIA) to help meet your employment needs:

Core Services

Eligibility Determination
Outreach/Intake
Assessment
Career Training Information
Job Search/Placement
(Career Counseling)
Labor Market Information

Intensive Services

Comprehensive &
Specialized Assessment
Diagnostic Testing
Employment Barrier
Evaluation
Individual Employment
Planning & Counseling
Career Planning
Case Management
Pre-vocational services
Out-of-Area Job Search
Relocation
Educational Remediation
Internship
Work Experience

Training Services

Occupational Skills
On-the-Job Training (OJT)
Cooperative Programs
(Workplace & Instruction)
Upgrade Skills Training
Entrepreneurial
Job Readiness
Customized Training

MARYLAND ONE STOP CAREER CENTERS

(E) = Aqui se habla español

(ESOL) = English Classes

(FS) = Full-Service Center

(S) = Satellite Center

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| <p>ANNE ARUNDEL COUNTY (FS) 7480 Baltimore-Annapolis Blvd. Suite 100 Glen Burnie, MD 21061 Phone: 410-424-3240 Fax: 410-508-2002</p> <p>(E) (FS) Job Center 80 West Street Annapolis, MD 21401 Phone: 410-269-4429 Fax: 410-974-2023</p> <p>(FS) 1460 Ritchie Highway, Suite 205 Arnold, MD 21012 Phone: 410-793-5635 Fax: 410-793-5639</p> <p>(S) Fort Meade Outreach Center <i>(must have military ID)</i> Bldg. 4432 Fort Meade, MD 20755 Phone: 410-674-5240 Fax: 410-672-3543</p> <p>(FS) Sales & Service Training Center at Arundel Mills Anne Arundel Community College 7000 Arundel Mills Circle Hanover, MD 21076 Phone: 410-777-1845 Fax: 410-799-4411</p> <p>(S) BWI Thurgood Marshall International Airport: BWI Airport One-Stop Career Center P.O.Box 46024 BWI Airport, MD 21240 Phone: 410-684-6838</p> <p>BALTIMORE CITY (FS) Baltimore Works One-Stop Career Center 1100 N. Eutaw Street, Room 101 Baltimore, MD 21201 Phone: 410-767-2148 TTY: 410-767-2117 Fax: 410-333-7858</p> <p>(FS) Eastside One-Stop Career Center 3001 E. Madison Street Baltimore, MD 21205 Phone: 410-396-9030 Fax: 410-396-4063</p> <p>(FS) Northwest One-Stop Career Center (Re-entry Center) Mondawmin Mall 2401 Liberty Heights Avenue, Suite 302 Baltimore, MD 21215 Phone: 410-523-1060 Fax: 410-523-0970</p> <p>BALTIMORE COUNTY (E) (ESOL) (FS) Baltimore County Workforce Development Center at Eastpoint 7930 Eastern Boulevard Baltimore, MD 21224 Phone: 410-288-9050 Fax: 410-288-9260</p> | <p>(FS) Baltimore County Workforce Development Center at Hunt Valley Hunt Valley 11101 McCormick Road, Suite 102 Hunt Valley, MD 21031 Phone: 410-887-7940 Fax: 410-329-1317</p> <p>Randallstown 3637 Offutt Road Randallstown, MD 21133 Opening late January 2011</p> <p>FREDERICK COUNTY (E) (ESOL) (FS) Frederick County Workforce Services Frederick County Business and Employment Center 5340 Spectrum Drive, Suite A Frederick, MD 21703 Phone: 301-600-2255 Fax: 301-600-2906</p> <p>LOWER SHORE (E) (ESOL) (FS) WICOMICO COUNTY One Stop Job Market 917 Mount Hermon Road, Suite 1 Salisbury, MD 21804 Phone: 410-341-6515 Fax: 410-334-3454 onestopjobmarket.com</p> <p>MID-MARYLAND (FS) (ESOL) CARROLL COUNTY Business & Employment Resource Center 224 N. Center Street Westminster, MD 21157 Phone: 410-386-2820 Fax: 410-876-2977</p> <p>HOWARD COUNTY (E) (FS) Columbia Workforce Center 7161 Columbia Gateway Drive, Suite D Columbia, MD 21046 Phone: 410-290-2600 Fax: 410-312-0834</p> <p>(FS) Professional Outplacement Assistance Center 7161 Columbia Gateway Drive, Suite D Columbia, MD 21046 Phone: 410-290-2600 Fax: 410-312-0834</p> <p>MONTGOMERY COUNTY (E) (ESOL) (FS) MontgomeryWorks Westfield Shopping Center South Office Building 11002 Veirs Mill Road Wheaton, MD 20902 Phone: 301-929-4350 Fax: 301-929-4383</p> <p>(FS) MontgomeryWorks Germantown One-Stop Career Center 12900 Middlebrook Road Germantown, MD 20874 Phone : 240-777-2050 Fax: 240-777-2070</p> | <p>(E) (FS) PRINCE GEORGE'S COUNTY 1100 Mercantile Lane, Suite 100 Largo, MD 20774 Phone: 301-618-8425 Fax: 301-386-5533</p> <p>(E) Employment Service Business Resource Center <i>(must have appointment)</i> 312 Marshall Avenue, Suite 504 Laurel, MD 20707 Phone: 301-362-9708 301-362-9709 español Fax: 301-362-9719</p> <p>SOUTHERN MARYLAND (S) CALVERT COUNTY Louis L. Goldstein Multi-Purpose Center 200 Duke Street, Room 1400 Prince Frederick, MD 20678 Phone: 443-550-6750 Fax: 301-855-1961</p> <p>(E) (FS) CHARLES COUNTY 175 Post Office Road Waldorf, MD 20602 Phone: 301-645-8712 Fax: 301-645-8713</p> <p>(FS) SAINT MARY'S COUNTY The Joseph D. Carter Multi-Service Center 23110 Leonard Hall Drive P.O. Box 282 Leonardtown, MD 20650 Phone: 301-880-2800 Fax: 301-475-4106</p> <p>SUSQUEHANNA REGION (FS) HARFORD COUNTY Bel Air Workforce Center Mary Risteau Bldg. 2nd Floor 2 South Bond Street Bel Air, MD 21014 Phone: 410-836-4603 Fax: 410-836-4640</p> <p>(FS) Aberdeen Workforce Center Community Services Building 3rd Floor 34 N. Philadelphia Boulevard Aberdeen, MD 21001 Phone: 410-272-5400 Fax: 410-272-2092</p> <p>(FS) CECIL COUNTY Cecil County Workforce Center 1275 West Pulaski Highway Elkton, MD 21921 Phone: 410-996-0550 Fax: 410-996-0555</p> <p>UPPER SHORE (FS) CAROLINE COUNTY D.L.L.R. Denton Caroline County Career Center 300 Market Street, Suite 201 Denton, MD 21629 Phone: 410-819-4549 Fax: 410-819-4503</p> | <p>(FS) DORCHESTER COUNTY 627A Race Street Cambridge, MD 21613 Phone: 410-901-4250 Fax: 410-221-1817</p> <p>(S) KENT COUNTY The Kent Family Center 601 High Street Chestertown, MD 21620 Phone: 410-778-3525 Fax: 410-778-3527</p> <p>(S) QUEEN ANNE'S COUNTY Queen Anne's Co. Career Center <i>(Tuesday only)</i> 125 Comet Drive Centreville, MD 21617 Phone: 410-758-8044 Fax: 410-758-8113</p> <p>(E) (ESOL) (FS) TALBOT COUNTY Bay Street Plaza 301 Bay Street, Suite 301 Easton, MD 21601 Phone: 410-822-3030 Fax: 410-820-9966</p> <p>WESTERN MARYLAND (FS) ALLEGANY COUNTY Allegany County One-Stop Job Center 138 Baltimore Street, Suite 102 Cumberland, MD 21502 Phone: 301-777-1221 Fax: 301-784-1702</p> <p>(FS) GARRETT COUNTY Garrett County One-Stop Job Center 221 South Third Street Oakland, MD 21550 Phone: 301-334-3972 Fax: 301-334-2106</p> <p>(E) (FS) WASHINGTON COUNTY Washington County One-Stop Job Center 14 N. Potomac Street, Suite 100 Hagerstown, MD 21740 Phone: 301-393-8200 Fax: 301-791-4673</p> |
|--|--|--|---|

TTY users, call via the Maryland Relay Service

Reasonable accommodations are provided upon request. Check with your local One Stop for details.



www.dllr.state.md.us



Training for a new occupation

The website www.mhec.maryland.gov/career/WIA/index.asp contains the State list of Occupational Training eligible for funding through the federal Workforce Investment Act (WIA). This State List includes more than 800 occupational programs offered by over 90 institutions (community colleges, 4-year colleges and universities, private career schools, and other training providers). The State List also identifies over 50 prevocational Adult Education and Literacy activities overseen by the Maryland Department of Labor, Licensing, and Regulation.

Funding for training listed on this website is provided to eligible individuals through WIA Individual Training Accounts (ITA). Contact a Local Workforce Investment Board One Stop Center (see page 11) to receive employment counseling, determine your eligibility for WIA funding, and explore the possibility of WIA funding for the training listed.

Allied Health Professionals

Tourism/Hospitality/Culinary Arts

Information Technology

Design & Applied Arts/Communications

Business Management & Admin. Services

Law Enforcement/Legal Studies

Trades

Cosmetology/Barber

Engineering & Related Technologies

Commercial Vehicle Operation

Child Development / Education

Other Types

Adult Education and Literacy Training

Professional Outplacement Assistance Center (POAC)

www.dllr.state.md.us/poac

The Professional Outplacement Assistance Center (POAC) was established by the State and local governments to meet the needs of professional, executive, technical, managerial and/or scientific dislocated/displaced workers. The services are designed to provide these individuals with outplacement services similar to those received by senior management through private outplacement firms.

Services Available

***The JumpStart Re-Engineering Success program** - a three-day state-of-the-art-training program for the job seeker designed for the job acquisition in the 21st century.*

Professional Staff

Aptitude and Interest Assessment Assistance

Résumé Writing Assistance by Certified Professional Résumé Writers

De-mystifying the Federal Job Application Process by Certified Trainers

Interview Training

Access to Proprietary Job Search Software (EmployOn)

Computer Resource Lab

Workshops/Seminars on Developing Income Streams

Peer Training & Counseling

Individualized Career Counseling

Telephone/Work Stations

Networking and Occupational Affinity Groups

Electronic E-mail Job & Career Management Announcement Services

Free Faxing and Copying Service for Job Search Activities

For more information and to find out how you can benefit from POAC's services, contact

The Professional Outplacement Assistance Center

7161 Columbia Gateway Drive, Suite D, Columbia, Maryland 21046

Phone: 410-290-2600

Fax: 410-312-0834

e-mail: poac@dllr.state.md.us

Community College of Baltimore County

Prepare yourself for the job market.

Improve your career prospects.

Maximize your potential.

Short Term Training Opportunities

Surgical Technology, Dental Assisting
Medical Billing and Coding Medical Assisting
Pharmacy Technician, Sleep Technologist
Veterinary Assisting, Nursing Assistant
Health Information Technology, Venipuncture
Computer Information Technology
Project Management, Supply Chain Management
Green Construction, CAD
Captain's Licensing
Pool/Spa Operators
Industrial Trades and Apprenticeships

Skill Assessment and Career Advisement to ease your job transition

Workplace Skills Assessment
GED, External Diploma Program
Basic Math and Reading Review
Specialized Assessment
Money Management and Financial Counseling
Test Preparation

Explore a Personal Interest

Arts, Crafts, Hobbies
Foreign Language Courses
Recreational Boating and Maritime Programs
Health and Wellness
Self Development
Home and Garden
Outdoor Activities

For information about non-credit classes and short-term training, call 443-840-4700

For information about degree and certification programs, contact the CCBC

Admissions Offices.

Admissions Offices

Catonsville 443-840-4991
Dundalk 443-840-3981
Essex 443-840-2991
email: ccbcadmissions@ccbcmd.edu

Career and Advisement Centers

Catonsville 443-840-4382
Dundalk 443-840-3816
Essex 443-840-1973

ONLINE credit and non-credit classes make learning fit your schedule.

Visit CCBC online on www.ccbcmd.edu

Learn about community college programs across the state at www.Marylandtraining.com

Maryland Colleges and Universities

Contact information and links to websites are available on the Maryland Higher Education Commission website www.mhec.maryland.gov/higherEd/colleges_universities/index.asp

Four-Year Public Colleges and Universities

University System of Maryland

Bowie State University

Coppin State University

Frostburg State University

Salisbury University

Towson University

University of Baltimore

University of Maryland, Baltimore

University of Maryland, Baltimore County

University of Maryland, College Park

University of Maryland Eastern Shore

University of Maryland University College

Morgan State University

St. Mary's College of Maryland

United States Naval Academy

Community Colleges

Allegany College of Maryland

Anne Arundel Community College

Baltimore City Community College

Carroll Community College

The Community College of Baltimore County

Catonsville Campus

Dundalk Campus

Essex Campus

Cecil College

College of Southern Maryland

Chesapeake College

Frederick Community College

Garrett College

Hagerstown Community College

Harford Community College

Four-Year Independent Colleges and Universities

Baltimore Hebrew University at Towson University
Baltimore International College
Binah Institute of Advanced Judaic Studies for Women
Capitol College
College of Notre Dame of Maryland
Goucher College
Hood College
ITT Technical Institute
Johns Hopkins University
Lincoln College of Technology
Loyola University Maryland
Maryland Institute College of Art
McDaniel College
Mount St. Mary's University
National Labor College
Ner Israel Rabbinical College
Peabody Institute
St. John's College
St. Mary's Seminary and University
SANS Institute
Sojourner-Douglass College
Stevenson University
Tai Sophia Institute
Talmudical Academy of Baltimore
The Women's Institute of Torah Seminary / Maalot of Baltimore
Washington Adventist University
Washington Bible College and Capital Bible Seminary
Washington College
Yeshiva College of the Nation's Capital

Two-Year Independent Colleges

Seafarers Harry Lundeberg School of Seamanship
TESST College of Technology
Fortis College

Information supplied by the Maryland Higher Education Commission

Finding Financial Aid for College

There are many helpful websites that can provide you with information and assistance in your search for financial aid information. Below are some suggestions from the Maryland Higher Education Commission.

- The U.S. Department of Education Federal Student Aid Homepage
<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>
- The National Association of Student Financial Aid Administrators Public Page
www.finaid.org
- Corporation for National and Community Service (AmeriCorps) www.cns.gov
- Scholarship Search through the Web www.fastweb.com
- The Peterson Education Career Center www.petersons.com
- The College Entrance Examination Board and Educational Testing Service
www.collegeboard.com
- The Central Scholarship Bureau www.centrlsb.org
- The U.S. Department of Health and Human Services, Health Resources and Services Administration Nursing Scholarship Program bhpr.hrsa.gov/nursing/scholarship
- National Center for Learning Disabilities Anne Ford Scholarship
www.nclld.org/content/view/725/508/
- USA Funds Access to Education
[/www.usafunds.org/about_usa_funds/usa_funds/access_to_education.htm](http://www.usafunds.org/about_usa_funds/usa_funds/access_to_education.htm)

Maryland financial aid programs:

Maryland Higher Education Commission
839 Bestgate Road, Suite 400
Annapolis, MD 21401-3013
410-260-4565 or 1-800-974-1024
TTY 1-800-735-2258

Federal student financial aid programs:

Federal Student Aid Information Center
1-800-4FED-AID (1-800-433-3243)
TTY 1-800-730-8913

Starting Your Own Business

Baltimore County Small Business Resource Center

102 West Pennsylvania Avenue
Towson, MD 21204
410-825-6200

Small business entrepreneurs receive hands-on support from a team of professional consultants, from writing a business plan to marketing and personnel development. The Baltimore County Small Business Resource Center at the Baltimore County Chamber of Commerce offers new and existing business assistance with technical, financial and marketing issues free of charge. Call to set up an appointment or for a schedule of free information sessions at Baltimore County libraries.

Greater Baltimore SCORE

410-962-2233
www.scorebaltimore.org

The SCORE Association is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. SCORE is a resource partner with the U.S. Small Business Administration.

SCORE's 10,500 volunteers have more than 600 business skills. Volunteers share their wisdom and lessons learned in business. Our volunteers are working/retired business owners, executives and corporate leaders. Local chapters provide free counseling and low-cost workshops in their communities. Both working and retired executives and business owners donate their time and expertise as business counselors. SCORE was founded in 1964.

Baltimore SCORE Chapter #3 serves Baltimore City, Baltimore County, Harford County, and Howard County. Our members, many of whom are retired, have had many years of experience in a variety of businesses. With an appointment, you can meet with a Counselor at one of SCORE's Resource Centers. Call 410-962-2233, Monday through Friday from 10:00 a.m. to 2:00 p.m., to get answers to your questions by phone.

Maryland Department of Business and Economic Development

www.choosemaryland.org.

The Maryland Department of Business and Economic Development provides information and counseling for start-up businesses.

Getting Started: Writing a Business Plan

The most important reason to do a business plan is for you to become convinced that you can turn your idea or dream into a real functioning business. Until you have satisfied yourself that your plan "makes sense," you shouldn't even think of trying to sell anyone else. Once you're convinced you can make your idea work then you can show it to lenders and prospective investors.

How do you do it? It's not easy. And it's unlikely you can just sit down and produce a good plan in one sitting because a lot of trial and error and testing of ideas is involved. It will most likely *evolve* over a period of time.

How? Think about your business idea often and ask yourself these questions about every aspect of it. Who, what, where, when, why, how, how much, how many, how often.

Write down the answers. Look for "holes". It's easy to list all kinds of ideas. Do you have the knowledge and resources to carry them out cost effectively? Are you "double counting" your resources, counting on them to do two different things at the same time?

Why do you want to pursue a particular part of your plan? Who will carry it out? When? Where? How much will it cost? How many sales will each marketing campaign generate? How does the cost to acquire a prospect, make a sale, or provide the product or service compare to your product or service pricing parameters?

Visualize some "typical days". 'What is being done? Why? Who is doing it? Ask and answer these questions over and over until you are convinced you know how your business will function day-to-day. Now capture this knowledge in your plan and show how it will work financially. Make changes in your plan until you have a plan where all the elements fit together and work from a marketing, operational, and financial perspective.

A sample business plan format can be found at www.scorebaltimore.org

Source: Greater Baltimore SCORE

Adjusting to Change

Stretching your budget

Can I cover my expenses with just unemployment insurance income? Can I get by on a lower salary? Can I afford to retire?

Plan a budget and stick to it. A popular monthly budget sample sheet is included in this section. Be honest with yourself. If your expenses are more than your income, see if there are items you can cut back in purchasing (i.e., clothes and personal items). If you have large credit payments that are more than you can handle, there are many non-profit consumer credit counseling centers that can help.

How can I afford to go back to school?

You may be eligible for Maryland State training grants if you want to upgrade your own occupational skills. Your Workforce Development Career Center can help find the right program and the training money you need, including GED.

How can I afford health care insurance?

Review the Health Insurance section for options that give you the coverage you and your family need at a cost you can afford. RG Steel workers and retirees are eligible for insurance through the Maryland Health Insurance Plan (MHIP). Some plans may qualify RG Steel workers for significant tax credits, so be sure your plan is approved for federal TAA tax credits if they become available.

How can I afford to pay my utility bills?

BGE offers many special programs. Call 410-685-0123 for information on any of these programs or go to www.bge.com to get a copy of *The Community Resource Guide (The Purple Book)*. BGE's Community Resource Guide is a collection of resources and information about assistance of all kinds – federal, state and local government benefits, as well as BGE programs and help from nonprofit providers. It is available in English and Spanish. Information about the following programs can also be found in the Community Resource Guide.

Electric Universal Service Program (EUSP) and Maryland Energy Assistance Program (MEAP)

EUSP is a state program designed to help qualifying limited-income customers pay the electric portion of their bills. MEAP provides a grant for qualifying limited income customers and is available once each heating season. However, customers may apply for either or both programs anytime during the year. The programs provide: bill payment assistance; arrearage retirement; and targeted weatherization services. Call 1-800-352-1446 for information. EUSP and MEAP applications and brochures are available for download from the [Maryland Office of Home Energy Programs \(OHEP\) Web site](#).

Utility Service Protection Program (USPP) and Customer Assistance Maintenance Program (CAMP)

Customers who enroll in either EUSP or MEAP are eligible to enroll in the Utility Service Protection Program, which provides a means for limited-income customers, who qualify and comply with the payment terms of the USPP agreement, to protect their utility service. In addition, all USPP-enrolled customers can earn a credit off their bill, ranging from \$5 to \$12 a month, depending on household income level, through the Customer Assistance Maintenance Program. The credit is awarded for every month in which the bill is paid in full and on-time. Call 1-800-352-1446 for information about the USPP, or visit the Maryland Office of Home Energy Programs (OHEP) Web site.

BGE Smart Energy Savers ProgramSM

There's never been a better time to be energy-smart! BGE offers a host of empowering choices to help you conserve energy, save money and protect the environment. Take advantage of the variety of great programs, services and incentives today.

Limited Income Energy Efficiency Program

Income-qualified homeowners receiving energy assistance may be eligible for energy-saving services and quality home improvements already included in their BGE service. The program offers a wide range of ways to make a customer's home more energy efficient. BGE can help reduce electricity and natural gas use, so customers spend less. Based on the home's needs, improvements may include:

- Insulation
- Windows and exterior door repair or replacement
- Gas furnace and boiler repairs or replacements for natural gas customers
- Heat pump and central air conditioning tune-up, repair, or replacement
- High-efficiency lighting
- Major appliance replacement

To be eligible, you must receive energy assistance through the Maryland Office of Home Energy Programs (OHEP). For questions on whether you qualify and how to apply, call 877.685.SESP (7377).

Weatherization Assistance Program (WAP)

If you qualify for MEAP, you may also be eligible to receive weatherization services through the Weatherization Assistance Program. Ask about weatherization when you apply for your energy assistance grant or contact your local weatherization office, at 1-800-638-7781, or on the web: [Maryland Weatherization Assistance Program](#).

Fuel Fund of Maryland

BGE partners with the Fuel Fund to make bill assistance available to eligible households. BGE provides matching credits for customers who apply for and receive help from the Fuel Fund. For more information, including where to apply, call the Fuel Fund at 410-821-3022, or visit them on the web: Fuel Fund of Maryland.

MONTHLY BUDGET SAMPLE

There are many ways to plan a budget. This one is very popular.

Expenses

Shelter - Monthly

Rent or Mortgage _____

Phone _____

Utilities _____

Heat. _____

Add for total shelter _____

Food

Weekly \$ _____ x 4 = _____

(Multiply by 4 to get a monthly total)

School Meals \$ _____ x 4 = _____

(Multiply the weekly total by 4 to get a monthly total)

Add for total food _____

Household

Cleaning Supplies _____

Laundry Weekly \$ _____ x 4 = _____

(Multiply by 4 to get a monthly total)

Monthly Credit Payments - (car, furniture, etc.) _____

(Include monthly credit and layaway payments)

Clothes _____

Medical _____

School Expenses _____

Personal Items _____

Insurance _____

Savings _____

Other _____

Add for total household _____

Expenses

Add totals from above

| | |
|--------------------------------|-------|
| Shelter - Monthly | _____ |
| Food | _____ |
| Household | _____ |
| Total Expenses | _____ |

Income

| | |
|----------------------------------|-------|
| Monthly Cash Income | _____ |
| Food Stamps | _____ |
| Total Income | _____ |

If your expenses are more than your income, see if there are items you can cut back in purchasing (i.e., clothes and personal items). If you have large credit payments that are more than you can handle, call the Consumer Credit Counseling Service, Inc. (1-800-642-2227).

Foreclosure Prevention: Help for homeowners and renters www.MDHOPE.org

Maryland has created the MDHOPE.org website to guide you to resources that may be available to assist both homeowners and renters facing foreclosure. The site includes information to help you understand the foreclosure process and the options that may be available to you. You also can find information that will lead you to a local housing counseling agency in your area that can assist you on a more personalized level. Below is an index of the information available online.

Foreclosure Prevention Tips

- Contact your Lender
- Meet with a Nonprofit Housing Counselor
- Avoid foreclosure “rescue” scams
- Prioritize your spending and SAVE money
- If foreclosure is unavoidable

Local Foreclosure Events

Find a foreclosure assistance event near you.

Myths and Facts about Foreclosure Prevention

MYTH: Homeowners have to pay fees to obtain assistance with foreclosure problems.

FACT: Foreclosure prevention counseling is available for free through non profit organizations across the State. Homeowners can find information about free foreclosure prevention counseling by calling the Maryland HOPE Hotline at 1-877-462-7555 or by visiting our counseling page.

Maryland's Foreclosure Mediation Program

The foreclosure mediation program aims to give homeowners more time and a better opportunity to work with their lender, help qualified borrowers get relief through a loan modification and provide an independent party to help both sides come to a resolution.

Adjusting to change

What do I do if my unemployment runs out and I don't have a job? Information from the Baltimore County Department of Social Services

The Baltimore County Department of Social Services administers several programs which may help you if your unemployment runs out and you don't have a job:

- Temporary Cash Assistance
- Food Stamps
- Medical Assistance (Medicaid)
- Rental Assistance (Section 8)
- Energy Assistance

The eligibility requirements for each program are different; all have income and asset limits and require verification.

I don't have medical insurance anymore. What is medical assistance?

Medical Assistance (Medicaid) is a program that pays the medical bills of people who have low income and meet the eligibility requirements. You can apply for this program at the Baltimore County Department of Social Services. Please call 410-853-3000 for information.

I have been supporting my daughter and her young children since her husband stopped doing so. I can't afford to continue. What can she do?

Your daughter can apply for the programs administered by the Baltimore County Department of Social Services. The Temporary Cash Assistance program for parents and children under age 18 has a work requirement. Medical Assistance and Food Stamps are a part of Temporary Cash Assistance. She can also apply for help with housing through the Section 8 rental subsidy program. She can call 410-853-3000.

If you have more questions about food stamps, temporary cash assistance, medical assistance, rental assistance or help with utility bills, call the Baltimore County Department of Social Services Information and Referral Line at 410-853-3000.

Each county in Maryland and Baltimore City has a Department of Social Services. If you need help, contact the social services agency where you live.

Recommendations for Surviving Job Loss from the Baltimore County Department of Health

Take time to accept and adjust to your situation.

Experience has shown that individuals who have been laid off are usually in a state of crisis and, as in other crisis situations, time is needed to grieve the loss and readjust. Expect that it will take some time to accept and adjust to your situation. Grief takes time. Acceptance of the situation comes through grieving your loss so that you can make positive life changes.

Focus on strengths and abilities rather than shortcomings or disabilities.

Too often, people who are faced with layoffs tend to think in negative terms about their own experience and talents. Individuals tend to underestimate their own abilities. Take the time to focus on your strengths and achievements. Set new goals for yourself. Believe in yourself. Be a survivor rather than a victim.

Seek out the support and compassion of a good listener.

Avoid people who are negative and critical in their attitudes and focus on blaming others. These people may be easy to find but should be avoided. Try not to take the layoff personally. Blaming others is a waste of your valuable time. Instead, you are encouraged to find people that can help you work at positive resolutions. You may consider talking to someone who has successfully survived a layoff or talk to your EAP Consultant or other mental health professionals who will be empathic and encourage you to be positive and optimistic.

Ask for support from your family and friends.

Acknowledge your fears, disappointments and other feelings. You may not feel like talking about your feelings related to your job loss, but this is the time to talk. If you have Children, talk to them about what has happened and share with them your plans. Ask for their involvement and input regarding changes that may need to be made Within the family during this transition. This could be an opportunity for you and your family to draw closer together. Get your support network active, even though that may be the last thing you feel like doing. Talk to friends and allow them to be a support to you

Make a broad personal inventory of your skills and their related application.

Many people have training and experience in a variety of endeavors. Take an inventory of your strength and skills. You may decide to go into a different line of work. Believing in yourself, and your positive attitude, will help you to achieve new goals that you set for yourself.

Make a plan of action and follow it step by step.

You need to structure your day to include steps for assessing your situation and going about the business of locating new employment. Your plan might include contacting a number of employers per day, writing letters, making phone calls, getting rest and exercise or what ever combination of efforts seem suitable for your situation. The most important thing is that you make constructive use of your time. Your job now is to find a job.

Use your "other time" positively and constructively.

After you have completed your eight hours of job searching for the day, it is important to keep up your usual recreational activities and leisure pursuits. If you cannot afford to do so, seek other activities you can afford. Maintaining regular activities is very important for you and your family. Take care of yourself with proper diet, exercise and rest. Keep busy constructively.

Dealing with the stress

Dealing with the stress of a layoff or job loss may be one of the most stressful events that you may encounter. Stress can be positive in that it motivates us to action, and facilitates organization. It becomes a negative force whenever it is ignored, minimized or denied. The following are some physical and emotional signs that you may experience as a result of job loss.

Physical & Emotional Signs of Stress

| | | |
|--------------------|--------------------------|-----------------------------------|
| Fatigue | Nausea | Isolation from family and friends |
| Tension headaches | Rapid breathing | Poor concentration |
| Upset stomach | Increased blood pressure | Forgetfulness |
| Sleep disturbances | Irritability | Sadness |
| Backaches | Hostility | Depression |
| Change in appetite | Anxiety | Feeling lost, isolated |
| Muscle tension | Low self-esteem | |
| Sweaty palms | Helpless feelings | |

These are normal reactions to traumatic incidents such as job loss. Normally, these reactions will grow less intense and disappear within a short period of time. Stress is normal and can be either acute or chronic. Acute stress is typically related to a single event that startles you and may cause you to briefly experience some of the above symptoms. Experiencing job loss is definitely an example of acute stress. Chronic stress is caused by unresolved acute stressors placed upon a person over a period of time.

Therefore, if you experience any of the above signs and they do not subside within a reasonable amount of time, you are encouraged to seek professional help. While you may not be able to immediately resolve your situation, there are some things that you can do to help yourself maintain more positive physical and emotional health.

Stress Tips

- Give yourself time. Allow yourself appropriate time to adjust to the new realities.
- Expect change. Change can be growth. Rigidity kills. Develop the ability to be flexible and adaptable.
- Seek support from others. You cannot do everything alone. You will need moral and emotional support for your family and loved ones.
- Get organized. Clutter and disorganization rob you of energy, overwhelms your emotions and creates stress.
- Live in the PRESENT. All too often people carry around the guilt and anger of their yesterdays and add to the fear of their tomorrows. Guilt, anger, and fear only serve to rob you of energy and create stress.
- You are responsible for your thoughts, feelings, attitudes and behaviors. Many times we can be victims of our own negative thoughts. Never ask what you did to deserve your misfortune! Seek to find what you can do to improve your situation.
- Look outside yourself and help others. People often become so preoccupied with their issues that they fail to recognize that there are other people who have struggles and challenges. Help someone else and receive an emotional blessing.
- Use positive language and names for tasks. Call problems - challenges and deadlines - finish lines to promote a sense of optimism in your life. Treat yourself right! Exercise, eat a balanced diet and get plenty of rest. People who feel good physically and mentally are better able to handle change.
- REMEMBER, although change can be unsettling, it can also be a steppingstone to personal growth. Don't wait for opportunity to knock open the door yourself.
- Respect your limitations. You cannot change others or circumstances, only yourself.

What resources are available to me and my family to help us cope with this life-changing event?

Losing your job is a traumatic event. You may feel some symptoms of stress or depression. This is a normal reaction. Help is available to you and your family:

| | |
|--|--------------|
| Baltimore County Mental Health Crisis Hotline | 410-931-2214 |
| Available 24 hours a day, 7 days a week. | |
| Epoch Counseling Center - Essex | 410-574-2500 |
| Baltimore County Department of Social Services | 410-853-3000 |
| Baltimore County Department of Health | 410-887-2243 |
| Baltimore County Bureau of Substance Abuse | 410-887-3828 |

What can Baltimore County do to help my family and me right now?

We can offer you ways to help reduce stress and depression.

We can offer you short-term crisis intervention assistance.

We can help you identify other community resources to assist you.

We can provide substance abuse assessment, counseling, and referral.

Baltimore County Mental Health Crisis Hotline 410-931-2214
Available 24 hours a day, 7 days a week

Hotlines and Other Helpful Numbers

| | |
|---|------------------------------|
| AIDS Information..... | 410-887-AIDS (2437) |
| Alcoholics Anonymous (AA)..... | 410-663-1922 |
| Al-Anon (Family and Friends)..... | 410-832-7094 |
| Alateen (Preteens and Teenagers)..... | 410-832-7094 |
| Baltimore County Crisis Response Team..... | 410-931-2214 |
| Domestic Violence (Local Hotline)..... | 410-828-6390 |
| Family Crisis Center..... | 410-285-4357 |
| Gamblers Anonymous (GA)..... | 410-337-3889 or 410-472-1264 |
| Mothers Against Drunk Driving (MADD).... | 410-321-6233 |
| Nar-Anon (Family and Friends of Addicts)... | 1-800-477-6291 |
| Narcotics Anonymous (NA)..... | 1-800-317-3222 |
| Social Service (Screening)..... | 410-853-3000 |

Suicide Hotlines

| | |
|--|--|
| National Suicide Prevention Lifeline ... | 1-800-273-TALK (1-800-273-8255) or Spanish 1-888-628-9454 |
| Grassroots Hotline (24 hours)..... | 410-531-6677 |
| Hopeline..... | 1-800-Suicide (1-800-784-2433) |

Useful Telephone Numbers

| | |
|--|----------------|
| State of Maryland Unemployment Claim Centers | |
| Baltimore Metro South | 410-368-5400 |
| College Park | 301-313-8150 |
| Western Maryland | 301-723-2100 |
| Salisbury Eastern Shore | 410-334-6805 |
| Towson | 410-853-1700 |
| Toll Free in MD only | 1-877-293-4125 |
| Baltimore County One Stop Career Centers | |
| Eastpoint | 410-288-9050 |
| Hunt Valley | 410-887-7940 |
| Randallstown | 410-887-8912 |
| Baltimore County Department of Health | 410-887-2243 |
| Baltimore County Bureau of Behavioral Health | 410-887-3828 |
| Baltimore County Department of Aging | 410-887-2594 |
| Baltimore County Department of Social Services | 410-853-3000 |
| Baltimore County Crisis Response System | 410-931-2214 |
| Baltimore County Small Business Resource Center | 410-825-8612 |
| Community College of Baltimore County | |
| Catonsville Campus | 443-840-4099 |
| Essex Campus | 443-840-3700 |
| Dundalk Campus | 443-840-2999 |
| Epoch Counseling Center – Dundalk | 410-284-3070 |
| Epoch Counseling Center – Essex | 410-574-2500 |
| Federal Student Aid Information Center | 1-800-433-3243 |
| Greater Baltimore SCORE | 410-962-2233 |
| Maryland Health Insurance Program (MHIP) | 443-738-0667 |
| MD Higher Education Commission/College Financial Aid | 410-260-4565 |
| Medicare Information | 1-800-633-4227 |
| United Steelworkers of America, Local 9477 | 410-633-7400 |