

# FINANCIAL ASSISTANCE - RESOURCE LIST (8/31/23)

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Contact #: Personnel x-3200 (518-581-1201 x3200)



General Websites with a wealth of information:

- <https://www.mybenefits.ny.gov/mybenefits/begin>
- [https://www.needhelppayingbills.com/html/new\\_york\\_assistance\\_programs.html](https://www.needhelppayingbills.com/html/new_york_assistance_programs.html)
- <https://otda.ny.gov/programs/>

## • **Financial**

- BalancePro: free financial guidance and services (<https://stewartscu.balancepro.org>)
  - Free confidential counseling (1/2 hr)
  - Debt management, budgeting, 1:1 support, credit report review, homeownership counseling
  - Webinars, booklets, podcasts, modules, toolkits, etc.
    - Topics include: car, home, identity theft, psychology of spending, student loans, holidays, understanding credit, raising a financially smart kid, financially savvy seniors
- Education: Financial programs (Dave Ramsey/The Ramsey Show, Clark Howard/The Clark Howard Podcast, Suze Orman / Women and Money)
- Credit Union: <https://stewartscu.com/>
  - Free ATM Service at Stewart's Shops (5 free transactions a month)
  - Fresh Start Draft/checking accounts
  - Excellent rates – savings & loan
  - Credit Builder Loans starting as low as \$500
  - Debt Consolidation Loans
  - Soft pull credit reports (can help in finding better rates and/or terms for existing loans)

## • **Food**

- SNAP/Food Stamps: Supplemental Nutrition Assistance Program  
<https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>
- SNAP-Ed: free nutritional education program <https://snaped.fns.usda.gov/>
- WIC: Supports mothers, mothers-to-be and their families with healthy food, nutrition educations, breastfeeding support and other services <https://www.fns.usda.gov/wic/wic-eligibility-requirements>  
<https://hungersolutionsny.org/>
- Food Banks: [https://www.needhelppayingbills.com/html/food\\_banks.html](https://www.needhelppayingbills.com/html/food_banks.html)
- Farmer's Market Nutrition Program: Checks given to eligible individuals (WIC, etc.) for purchase of locally grown, fresh fruits & vegetables. <https://www.health.ny.gov/prevention/nutrition/fmnp/>
- School Breakfast & Lunch Program:  
<https://otda.ny.gov/workingfamilies/schoollunch.asp#:~:text=The%20School%20Breakfast%20and%20Lunch,local%20schools%20operate%20the%20programs>
- Summer Food Service Program: ensuring children have access to nutritious meals & snacks when school is not in session  
<https://www.fns.usda.gov/sfsp/summer-food-service-program>  
<https://www.feedingamerica.org/our-work/hunger-relief-programs/summer-food-service-program>

## • **Childcare**

- Child Care Assistance Program: <https://ocfs.ny.gov/programs/childcare/ccap/help.php>
- Brightside Up: provides resources to improve the availability and quality of child care to assist families in finding child care. <https://www.brightsideup.org/>

## Housing / Utilities

- HEAP: Home Energy Assistance Program <https://otda.ny.gov/programs/heap/>
  - EBT cards: Eligible once an individual qualifies for SNAP or cash benefits (Temporary Assistance); Allows one to buy groceries & other items with cash benefits at participating stores and locations <https://otda.ny.gov/workingfamilies/ebt/>
  - WAP: Weatherization Assistance Program (energy efficiency measures) <https://hcr.ny.gov/weatherization>
  - (HUD) Low income Household Water Assistance Program: helps pay cost of drinking water and wastewater services <https://otda.ny.gov/programs/water-assistance/>
  - Guide to Avoiding Foreclosure: [https://www.hud.gov/states/new\\_york/homeownership/foreclosure](https://www.hud.gov/states/new_york/homeownership/foreclosure)
  - Public Housing (decent, safe rent): Medicaid [https://www.hud.gov/topics/rental\\_assistance/phprog](https://www.hud.gov/topics/rental_assistance/phprog)
  - RESTORE (HAPEC): emergency home repair assistance for seniors <https://hcr.ny.gov/restore-program>
  - Telephone: Affordable Connectivity Program – extension of Emergency Broadband Fund that provides discounts up to \$30/mo toward internet service (but 200% below Fed Poverty Guideline) <https://dps.ny.gov/affordable-connectivity-program-acp>
  - NY Salvation Army: funds for rent, utility bills, food <https://www.salvationarmyusa.org/usn/rent-mortgage-and-utility-assistance/>
  - National Grid: Care & Share Program (\$200 grant to heat your home if meet HEAP income guidelines; Apply 1x/yr when HEAP assistance has been exhausted) <https://www.nationalgridus.com/Upstate-NY-Home/Grant-Programs/Care-and-Share>
  - National Grid Budget Plan (12 mo): balance payments monthly to avoid highs & lows <https://www.nationalgridus.com/upstate-ny-home/bill-help/budget-billing>
  - National Grid Marketplace: Nest – Upgrade your thermostat for \$25 and other energy savings products <https://main.marketplace.nationalgrid.com/>
  - General Rental Assistance: [https://www.needhelppayingbills.com/html/get\\_help\\_paying\\_rent.html](https://www.needhelppayingbills.com/html/get_help_paying_rent.html)
  - General Utility Bill help: [https://www.needhelppayingbills.com/html/need\\_help\\_with\\_electric\\_bills.html](https://www.needhelppayingbills.com/html/need_help_with_electric_bills.html)
- **Clothing:** [https://www.needhelppayingbills.com/html/clothing\\_closets.html](https://www.needhelppayingbills.com/html/clothing_closets.html)
  - **Dental Clinics:** [https://www.needhelppayingbills.com/html/dental\\_clinics.html](https://www.needhelppayingbills.com/html/dental_clinics.html)
  - **Credit Card Debt:** financial hardship resources for NY residents <https://www.newyorkdebtrelief.org/>
  - **Transportation**
    - CDTA bus cards – Navigator Fare Products <https://www.cdta.org/navigator-fare-products>
    - Half Fare – for Veterans, seniors, those with disabilities, individuals receiving services from other agencies. <https://www.cdta.org/half-fare>
    - Stewart’s bus passes (*Reach out to Personnel*)
  - **College** Stewart’s Make Your Own Scholarship (*Reach out to Personnel*)
  - **Holidays / Vacation**
    - NY Salvation Army – free holiday assistance (Angel Tree & other programs)
    - Credit Union / Holiday Saver Club, Energy Club and Vacation
  - **Emergency**
    - ESOP Hardship Loan (*Reach out to Personnel*)
  - **Operations/Shifts** – Extra hours/shifts potentially available in other shops/districts (*for shop partners*) OR other departments (*for plant partners*)