

## FINANCIAL ASSISTANCE - RESOURCE LIST (9/1/25)

Posted to Stewart's Partners Page → Employee Resources → Financial Resources

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**

- Credit Union: <https://stewartscu.com/>
  - Free financial guidance and services (certified credit union financial counselors)
    - Debt management, budgeting, etc.
  - 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)
- Education: Financial programs (Dave Ramsey/The Ramsey Show, Clark Howard/The Clark Howard Podcast, Suze Orman / Women and Money)

### • **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>
- Low income Household Water Assistance Program (LIHWAP): provides funds to assist low income households with water and wastewater bills. <https://acf.gov/ocs/programs/lihwap>
- Guide for homelessness, affordable places to live, home ownership, etc.: <https://www.hud.gov>
- 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>
- NY Salvation Army: funds for rent, utility bills <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> (Scheduled to reopen Feb, 2026)
- 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 Energy Saving Programs (including thermostats-upgrade & earn \$50): <https://www.nationalgridus.com/MA-Home/Energy-Saving-Programs/>
- 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*)
  - Credit Union Scholarships (*Reach out to the Credit Union*)
- **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*)