



# Town of Sudbury

## Board of Health Social Work Department

DPW Building  
275 Old Lancaster Road  
Sudbury, MA 01776  
978 440-5476

### Financial Resources

Financial hardship can occur to anyone and for a multitude of reasons. From an unexpected expense, to an illness, to a change in employment status, it can be hard to know where to go for help. Below are some local as well as state and federal financial resources to help make ends meet both in the long and short term.

- **Financial Literacy and Education**

- Financial Fitness Sudbury (FSS)

- A conglomerate of programs brought together by the Sudbury Board of Health and other partners with a goal of providing financial literacy education to Sudbury residents.
- For more information about current programming, call the Board of Health social worker at 978-440-5476 or email at [socialworker@sudbury.ma.us](mailto:socialworker@sudbury.ma.us).

- Marlborough Community Development Corporation (MCDC)

- A non-profit organization that offers self-sufficiency programs to help low and moderate income families develop new skills and behaviors in order to increase economic stability.
- Programing includes financial coaching, tax preparation, financial education, nutrition education, senior programs and hoarding services.
- <http://strongcommunity.org/>
- 508-658-0880; [info@strongcommunity.org](mailto:info@strongcommunity.org)

- Budget Buddies

- A non-profit organization that helps low-income women become more economically self-sufficient and transform their lives by teaching them core money-management skills and pairing them with personal financial coaches.
- 978-703-0820
- <http://www.budgetbuddies.org/>
- Or contact the Sudbury Board of Health Social Worker for workshops offered in Sudbury

- Credential to Career (C2C)

- A free 12-week program that helps parents identify a pathway to a career that pays a family-sustaining wage.
- Program participants will explore different career options that match their skills, experiences and interests; determine what credential they need to enter preferred career; create a plan to achieve desired goals.
- Help with resumes, scholarships, and reducing barrier to educational and career success

- 617-423-0504 ex. 8; [C2C@onefamilyinc.org](mailto:C2C@onefamilyinc.org)
- <http://www.onefamilyinc.org/c2c/>

## **Local Organizations**

### **• Gifts of Hope Unlimited**

- A non-profit organization that provides emergency short-term financial assistance, basic household goods and other needed items to survivors of domestic violence.
- For more information, visit [www.giftsofhopeunlimited.org](http://www.giftsofhopeunlimited.org)
- For a referral, Sudbury residents should contact the Board of Health social worker, Bethany Hadvab, at 978-440-5476.

### **• HOPE Sudbury Fund**

- A non-profit organization that provides short-term financial assistance to Sudbury individuals and families with emergency or unexpected financial needs.
- Applicants must have lived in Sudbury for at least 1 year
- Individuals can be approved for up to \$600 and families for up to \$1,200.
- Assistance can include rent/mortgage, utility bills, medical expenses, and car repairs, among others. *HOPE Sudbury does not pay for credit card bills.*
- Must fill out an application (link below) and schedule an interview with the Sudbury Board of Health social worker at 978-440-5476.
- <https://sudbury.ma.us/socialworker/hope-sudbury-application-february-2019/>

### **• Saint Vincent de Paul**

- Our Lady of Fatima Church: 160 Concord Rd., Sudbury; 978-443-2647.
- St. Anselm Church Sudbury: 100 Landham Rd., Sudbury; 978-443-8981.
- They provide emergency short-term financial assistance for essential needs and also have access to furniture and referrals to other resources. Society of St. Vincent de Paul representatives are required to meet in person with those seeking assistance. Leave a message with the church administrative assistant and you will receive a call back from a St. Vincent de Paul member.

### **• South Middlesex Opportunity Council (SMOC)**

- An organization that provides advocacy, education, financial and referral services to individuals and families in need of assistance.
- 7 Bishop Street, Framingham; 508-872-4853.
- <http://smoc.org/>
- Programs include:
  - Residential Assistance to Families in Transition (RAFT)
    - Provides low-income families who are at risk of becoming homeless with one-time financial assistance.
  - Fuel Assistance
    - Provides financial assistance to households that are most vulnerable to high home heating costs. Must meet income and eligibility requirements.

## **National Programs**

- **B+ Foundation**

- A children's cancer charity that helps kids and their families through financial assistance, research and advocacy.
- Family Assistance Program
  - Provides qualified families with money for expenses that have to do with their child's cancer diagnosis such as prescription medications, treatment travel costs, mortgage/rent payments, groceries and others.
  - <https://bepositive.org/need-help/family-assistance-criteria/>
  - 302-563-8389
- Also see Board of Health Cancer Resources handout for additional financial resources for cancer survivors: <https://s3-us-west-2.amazonaws.com/cdn.sudbury.ma.us/wp-content/uploads/sites/348/2018/10/Cancer-Resource-Page-10.16.18.pdf?version=025f79e6f268c47ddc3d904c5915980a>

- **The Letters Foundation**

- A foundation of last resort that provides humanitarian grants to people experiencing a crisis through no fault of their own, when no other options exist. These one-time grants provide a hand-up to individuals as they work to stabilize their lives.
- For more information about the foundation and how to apply, visit <https://letters.foundation/>

## **Government Programs**

- **Transitional Aid to Families with Dependent Children (TAFDC)**

- A federal cash assistance program (also known as welfare) for families who are low income with children under 18. Pregnant women in their last 4 months of pregnancy can also apply.
- Must meet household income and asset limits.
- Cannot apply online. Must apply at a DTA (Department of Transitional Assistance) office.
- For more information: <https://www.mass.gov/service-details/check-tafdc-eligibility-and-how-to-apply>

- **Emergency Aid to the Elderly, Disabled and Children (EAEDC)**

- A state program that provides cash assistance to disabled adults, caretakers, people over 65 waiting to get SSI, and people participating in the Massachusetts Rehabilitation Commission Program.
- Cannot receive EAEDC while receiving SSI.
- Must meet household income and asset limits.
- Cannot apply online. Must apply at a DTA (Department of Transitional Assistance) office.
- For more information: <https://www.mass.gov/service-details/check-eaedc-eligibility-and-how-to-apply>

- **Social Security Benefits** (<https://www.ssa.gov/>)
  - Social Security, Retirement (SS)
    - For people 62 and over who have worked enough in their lifetime to become eligible. Partial benefits can begin at age 62 and maximum benefits go into effect at age 70.
    - The amount of the benefit is based on average earnings during the 35 years a person worked the most, but there is a cap on the monthly benefit amount.
    - <https://www.ssa.gov/benefits/retirement/>
  - Supplemental Security Income (SSI)
    - For disabled adults and children who have limited income and resources, as well as people 65 and older without disabilities who meet financial limits.
    - Can apply for both SSI and SSDI at the same time, but can only receive benefits from one program.
    - <https://www.ssa.gov/benefits/ssi/>
  - Social Security Disability Insurance (SSDI)
    - For workers who have become disabled and are unable to work at least 1 year.
    - Must have worked long enough and recently enough in a job covered by Social Security, and have a medical condition that meets Social Security's definition of disability
    - If you need help filling out the application, call the Social Security Administration. At 800-772-1213 to arrange an in-person visit or telephone call.
    - Even for people under 65, there is a penalty for not applying to Medicare within the required time frame if you are on SSDI.
    - <https://www.ssa.gov/benefits/disability/>
  - Nearest Social Security Administration Office
    - For Sudbury residents: 135 Beaver Street, Waltham, Suite 120. 1-800-772-1213.
      - Call to make an appointment to reduce wait time for your visit, but walk-in is also an option.
    - Locator: <https://secure.ssa.gov/ICON/main.jsp>
  - It is important to be aware that with any of these benefits there are potential penalties and fees for actions such as early/late funds withdrawal, early/late enrolment in health benefits, changes in eligibility/work hour, etc. When applying for any benefits be sure to call the Social Security Administration at 1-800-772-1213 and get all penalty/fee information.
- **Unemployment**
  - If you have lost your job or your hours have been significantly reduced, you may qualify for unemployment benefits.

- For more information about eligibility and the online application, please visit <https://www.mass.gov/unemployment-benefits-for-claimants>

### **Assistance and Educational Services**

- **Credit Counseling**

- Credit counseling is a process that is used to help people with debt settlement through education, budgeting and the use of a variety of tools with the goal to reduce and ultimately eliminate debt.
- Please be cautious when contacting unfamiliar credit counseling services as there are a lot of scams and unaccredited businesses in this sector.
- Service recommended by the Marlborough Community Development Corporation Financial Fitness Center: American Credit Counseling
  - Multiple locations; 800-769-3571; [info@consumercredit.com](mailto:info@consumercredit.com)
  - <https://www.consumercredit.com/>

For additional questions, or suggested additions to this list, please call the Sudbury Town Social Work Office at 978-440-5476.

**Please visit <https://sudbury.ma.us/socialworker/> for up-to-date information and additional resources.**