

# SECTION 6 FINANCIAL ASSISTANCE


## SECTION 6.1 EMERGENCY ASSISTANCE


Financial assistance agencies may be able to provide emergency financial assistance if funds are available. Most agencies have eligibility requirements and limitations on service areas and types of assistance. Additionally, many social ministries provide emergency assistance. See Section 6.2 to find the nearest one.

Most counties also have emergency aid programs to help residents with basic needs.

### INFORMATION & RESOURCES


Operated by United Way of Greater Houston, the **2-1-1 Texas/United Way HELPLINE** connects callers with critical health and human service programs in our community. Highly trained and knowledgeable HELPLINE Specialists answer calls 24 hours a day, 7 days a week.


 2-1-1

 [www.unitedwayhouston.org/our-211-helpline/](http://www.unitedwayhouston.org/our-211-helpline/)  
(to email 211 or to search the directory online)

### Houston/Harris County


**Baytown Resource and Assistance Center** provides emergency assistance to Baytown, Highlands, and West Chambers residents.


 281-424-5752

 [baytownresourceandassistancecenter.com](http://baytownresourceandassistancecenter.com)

### Catholic Charities–Guadalupe Center


provides social services to seniors, veterans, meals, pantry and wellness center, case management and home visits.

 713-526-4611

 1-866-649-5862


 [www.catholiccharities.org](http://www.catholiccharities.org)


**City Wide Club** offers assistance with housing, utilities, food, child care, medical care, substance abuse treatment and job training available.

 713-752-2582

 [citywideclub.com](http://citywideclub.com)


**First Baptist Church** operates two Faith Centers where people can go for emergency food and clothing assistance, one in Spring Branch and the other in Southwest Houston. Each has limited hours.


 713-554-8801

 [houstonfirst.org](http://houstonfirst.org)  
(keyword: food pantry)

### Gulf Coast Community Services

**Association** provides several types of emergency assistance, including rent, utilities, transportation, and prescription. People seeking help meet with staff to create a plan of action to address the need.

 713-393-4700

 [www.gccsa.org](http://www.gccsa.org)

### **Harris County Office of Social Services**

provides assistance to low-to-moderate county residents in need of emergency utility assistance, case management, or veteran services. Services are available to residents of the following areas:

☎ 1-800-213-8471

🌐 [www.houstontx.gov/health/Aging/](http://www.houstontx.gov/health/Aging/)

**Interfaith Caring Ministries** serves residents living in the Clear Creek and Friendswood ISD area.

☎ 281-332-3881

🌐 [lcmtx.org](http://lcmtx.org)

**Katy Christian Ministries** serves Katy, West Houston, Fulshear, and Simenton

☎ 281-391-9623

🌐 [ktcm.org](http://ktcm.org)

### **Matthew 25 at Wheeler Avenue Baptist Church**

reviews applications for request by appointment and serves both church members and non-members.

☎ 713-747-7101

🌐 [wheelerbc.org](http://wheelerbc.org)

### **My Brother's Keeper Outreach Center**

meets with people in need to determine what type of assistance can be provided.

☎ 281-498-9933

🌐 [mybkoutreach.org](http://mybkoutreach.org)

**St. Vincent De Paul** offers assistance with utilities, housing and healthcare, gas vouchers and holiday programs.

Serves Harris, Fort Bend, Montgomery, Waller, and other area counties

☎ 713-862-2605

🌐 [www.svdphouston.org](http://www.svdphouston.org)

**Wesley Community Center** accepts calls for emergency assistance only on Fridays to set appointments for the following week.

☎ 713-821-8917 (emergency assistance calls)

🌐 [www.wesleyhousehouston.org](http://www.wesleyhousehouston.org)

### **Fort Bend County**

**Catholic Charities** provides emergency services to county residents.

☎ 281-202-6200

🌐 [www.catholiccharities.org](http://www.catholiccharities.org)  
(keyword: Mamie George center)

**Second Mile Mission Center** has a food pantry people can access once every 30 days. It also has a mobile food pantry that visits churches in Needville, Rosenberg, Four Corners, Kendleton, Katy, and Fresno by appointment.

☎ 281-261-9199

🌐 [www.secondmile.org](http://www.secondmile.org)

**Fort Bend County Social Services** offers short-term assistance for emergency basic needs, such as help with utilities, food, housing, medications, and burial, among other services. Different programs may have different eligibility requirements.

☎ 281-238-3502 (Rosenberg office)

☎ 281-403-8050 (Missouri City office)

🌐 [www.fortbendcountytexas.gov](http://www.fortbendcountytexas.gov)  
(keyword: social services)

### **Montgomery County**

**Crisis Assistance Center** helps Montgomery County residents with utilities, rent, and prescription assistance.

☎ 936-539-9211

🌐 [www.cac-mctx.org](http://www.cac-mctx.org)

**Interfaith of the Woodlands** provides emergency assistance for basic needs.

Serves individuals in South Montgomery County, Village of Creekside Park, Village of Sterling Ridge. Call for specific information.

☎ 281-367-1230

🌐 [www.woodlandsinterfaith.org](http://www.woodlandsinterfaith.org)

**Society of Samaritans** provides help with food, clothing and financial assistance to residents of Greater Magnolia.

☎ 281-259-8452

🌐 [www.societyofsamaritanstx.org](http://www.societyofsamaritanstx.org)

## SECTION 6.2 SOCIAL MINISTRY COALITIONS

Social or assistance ministries offer help to individuals of any background. Many provide emergency assistance with utility bills, rent and other critical needs if funds are available. Some may also help with food and clothing. Most ministries are zip code restricted. Find which agency or agencies serve a particular zip code, and then find the contact information after the zip code list. The assistance ministry will be able to tell which services are provided. For unlisted zip codes or more information on services, call 2-1-1.

The following organizations have social ministries, and most are zip code restricted. Find which agency covers the needed zip code. Agency contact information is provided after this list.

<b>All</b>	St. Vincent de Paul	<b>77024</b>	Memorial Assistance Ministries
<b>77002</b>	Christian Community Service Center	<b>77025</b>	Christian Community Service Center
<b>77003</b>	Christian Community Service Center	<b>77025</b>	Braes Interfaith Ministries
<b>77004</b>	Christian Community Service Center	<b>77026</b>	Christian Community Service Center
<b>77005</b>	Christian Community Service Center	<b>77027</b>	Christian Community Service Center
<b>77006</b>	Christian Community Service Center	<b>77028</b>	Christian Community Service Center
<b>77007</b>	Christian Community Service Center	<b>77030</b>	Christian Community Service Center
<b>77007</b>	Memorial Assistance Ministries	<b>77031</b>	My Brother's Keeper Outreach Center
<b>77007</b>	Manna	<b>77032</b>	Northwest Assistance Ministries
<b>77008</b>	Manna	<b>77034</b>	Interfaith Caring Ministries
<b>77008</b>	Memorial Assistance Ministries	<b>77034</b>	Southeast Area Ministries
<b>77009</b>	Manna	<b>77035</b>	My Brother's Keeper Outreach Center
<b>77009</b>	Memorial Assistance Ministries	<b>77035</b>	Braes Interfaith Ministries
<b>77010</b>	Christian Community Service Center	<b>77036</b>	My Brother's Keeper Outreach Center
<b>77011</b>	Christian Community Service Center	<b>77037</b>	Manna
<b>77012</b>	Christian Community Service Center	<b>77037</b>	Memorial Assistance Ministries
<b>77014</b>	Northwest Assistance Ministries	<b>77038</b>	Northwest Assistance Ministries
<b>77017</b>	Southeast Area Ministries	<b>77039</b>	Memorial Assistance Ministries
<b>77018</b>	Manna	<b>77040</b>	Memorial Assistance Ministries
<b>77018</b>	Memorial Assistance Ministries	<b>77040</b>	Manna
<b>77019</b>	Christian Community Service Center	<b>77041</b>	Memorial Assistance Ministries
<b>77020</b>	Christian Community Service Center	<b>77042</b>	My Brother's Keeper Outreach Center
<b>77021</b>	Christian Community Service Center	<b>77042</b>	West Houston Assistance Ministries
<b>77022</b>	Memorial Assistance Ministries	<b>77043</b>	Memorial Assistance Ministries
<b>77022</b>	Manna	<b>77044</b>	Humble Area Assistance Ministries
<b>77023</b>	Christian Community Service Center	<b>77045</b>	Braes Interfaith Ministries
		<b>77046</b>	Christian Community Service Center
		<b>77050</b>	Northwest Assistance Ministries
		<b>77051</b>	Braes Interfaith Ministries
		<b>77053</b>	East Fort Bend Human Needs Ministry
		<b>77053</b>	Braes Interfaith Ministries
		<b>77054</b>	Braes Interfaith Ministries
		<b>77055</b>	Memorial Assistance Ministries
		<b>77056</b>	My Brother's Keeper Outreach Center
		<b>77056</b>	Christian Community Service Center
		<b>77057</b>	Christian Community Service Center
		<b>77057</b>	West Houston Assistance Ministries
		<b>77058</b>	Interfaith Caring Ministries
		<b>77059</b>	Interfaith Caring Ministries
		<b>77060</b>	Northwest Assistance Ministries
		<b>77061</b>	Southeast Area Ministries
		<b>77062</b>	Interfaith Caring Ministries
		<b>77063</b>	West Houston Assistance Ministries


<b>77064</b>	Northwest Assistance Ministries	<b>77303</b>	Kingwood First Baptist Church
<b>77065</b>	Cypress Assistance Ministries	<b>77304</b>	Crisis Assistance Center
<b>77066</b>	Northwest Assistance Ministries	<b>77305</b>	Crisis Assistance Center
<b>77067</b>	Northwest Assistance Ministries	<b>77306</b>	Crisis Assistance Center
<b>77068</b>	Northwest Assistance Ministries	<b>77306</b>	Mission Northeast
<b>77071</b>	My Brother's Keeper Outreach Center	<b>77306</b>	St. John of the Cross
<b>77071</b>	Braes Interfaith Ministries	<b>77306</b>	Kingwood First Baptist Church
<b>77072</b>	My Brother's Keeper Outreach Center	<b>77316</b>	Society of Samaritans
<b>77074</b>	My Brother's Keeper Outreach Center	<b>77316</b>	Crisis Assistance Center
<b>77075</b>	Southeast Area Ministries	<b>77318</b>	Crisis Assistance Center
<b>77076</b>	Manna	<b>77328</b>	Crisis Assistance Center
<b>77076</b>	Memorial Assistance Ministries	<b>77333</b>	Crisis Assistance Center
<b>77077</b>	West Houston Assistance Ministries	<b>77336</b>	Humble Area Assistance Ministries
<b>77079</b>	Memorial Assistance Ministries	<b>77336</b>	Mission Northeast
<b>77080</b>	Memorial Assistance Ministries	<b>77336</b>	Kingwood First Baptist Church
<b>77081</b>	My Brother's Keeper Outreach Center	<b>77338</b>	Humble Area Assistance Ministries
<b>77081</b>	Christian Community Service Center	<b>77338</b>	St. James the Apostle
<b>77082</b>	West Houston Assistance Ministries	<b>77339</b>	Humble Area Assistance Ministries
<b>77082</b>	My Brother's Keeper Outreach Center	<b>77339</b>	Kingwood First Baptist Church
<b>77083</b>	My Brother's Keeper Outreach Center	<b>77339</b>	Mission Northeast
<b>77085</b>	My Brother's Keeper Outreach Center	<b>77344</b>	St. Mary Magdalene
<b>77085</b>	Braes Interfaith Ministries	<b>77345</b>	Humble Area Assistance Ministries
<b>77087</b>	Southeast Area Ministries	<b>77345</b>	Mission Northeast
<b>77088</b>	Manna	<b>77345</b>	Kingwood First Baptist Church
<b>77088</b>	Memorial Assistance Ministries	<b>77346</b>	St. Mary Magdalene
<b>77089</b>	Southeast Area Ministries	<b>77346</b>	Humble Area Assistance Ministries
<b>77089</b>	Interfaith Caring Ministries	<b>77347</b>	Humble Area Assistance Ministries
<b>77091</b>	Manna	<b>77347</b>	St. Mary Magdalene
<b>77091</b>	Memorial Assistance Ministries	<b>77353</b>	Society of Samaritans
<b>77092</b>	Manna	<b>77354</b>	Society of Samaritans
<b>77092</b>	Memorial Assistance Ministries	<b>77354</b>	Crisis Assistance Center
<b>77094</b>	Katy Christian Ministries	<b>77355</b>	Waller Assistance And Restoration Ministry
<b>77095</b>	Cypress Assistance Ministries	<b>77355</b>	Crisis Assistance Center
<b>77096</b>	Braes Interfaith Ministries	<b>77355</b>	Society of Samaritans
<b>77096</b>	My Brother's Keeper Outreach Center	<b>77356</b>	Crisis Assistance Center
<b>77096</b>	Christian Community Service Center	<b>77356</b>	Society of Samaritans
<b>77098</b>	Christian Community Service Center	<b>77357</b>	Humble Area Assistance Ministries
<b>77099</b>	My Brother's Keeper Outreach Center	<b>77357</b>	St. John of the Cross
<b>77301</b>	Crisis Assistance Center	<b>77358</b>	Crisis Assistance Center
<b>77302</b>	Crisis Assistance Center	<b>77362</b>	Society of Samaritans
<b>77302</b>	Mission Northeast	<b>77362</b>	Crisis Assistance Center
<b>77302</b>	St. John of the Cross	<b>77362</b>	Tomball Emergency Assistance Ministries
<b>77302</b>	Kingwood First Baptist Church	<b>77363</b>	Waller Assistance and Restoration Ministry
<b>77303</b>	Crisis Assistance Center	<b>77365</b>	Mission Northeast
<b>77303</b>	Mission Northeast	<b>77365</b>	Humble Area Assistance Ministries

- 77365** St. John of the Cross  
**77365** Kingwood First Baptist Church  
**77365** Crisis Assistance Center  
**77372** Crisis Assistance Center  
**77372** Humble Area Assistance Ministries  
**77372** Mission Northeast  
**77372** St. John of the Cross  
**77372** Kingwood First Baptist Church  
**77375** Interfaith of the Woodlands  
**77375** Tomball Emergency Assistance Ministries  
**77377** Waller Assistance and Restoration Ministry  
**77378** Crisis Assistance Center  
**77380** Interfaith of the Woodlands  
**77380** Crisis Assistance Center  
**77381** Interfaith of the Woodlands  
**77381** Crisis Assistance Center  
**77382** Crisis Assistance Center  
**77382** Interfaith of the Woodlands  
**77383** Interfaith of the Woodlands  
**77384** Crisis Assistance Center  
**77384** Interfaith of the Woodlands  
**77385** Crisis Assistance Center  
**77385** Interfaith of the Woodlands  
**77386** Crisis Assistance Center  
**77386** Interfaith of the Woodlands  
**77387** Crisis Assistance Center  
**77388** St. Mary Magdalene  
**77389** Interfaith of the Woodlands  
**77396** Humble Area Assistance Ministries  
**77396** St. Mary Magdalene  
**77401** Christian Community Service Center  
**77401** My Brother's Keeper Outreach Center  
**77423** Waller Assistance and Restoration Ministry  
**77429** Tomball Emergency Assistance Ministries  
**77429** Cypress Assistance Ministries  
**77433** Cypress Assistance Ministries  
**77433** Waller Assistance and Restoration Ministry  
**77445** Waller Assistance and Restoration Ministry  
**77446** Waller Assistance and Restoration Ministry  
**77447** Society of Samaritans  
**77449** Interfaith Caring Ministries  
**77450** Interfaith Caring Ministries  
**77459** East Fort Bend Human Needs Ministry  
**77466** Waller Assistance and Restoration Ministry  
**77477** Waller Assistance and Restoration Ministry  
**77477** My Brother's Keeper Outreach Center  
**77478** My Brother's Keeper Outreach Center  
**77484** Society of Samaritans  
**77484** Waller Assistance and Restoration Ministry  
**77493** Interfaith Caring Ministries  
**77493** Waller Assistance and Restoration Ministry  
**77494** Interfaith Caring Ministries  
**77501** Pasadena Community Ministries  
**77502** Pasadena Community Ministries  
**77503** Pasadena Community Ministries  
**77504** Pasadena Community Ministries  
**77505** Pasadena Community Ministries  
**77506** Pasadena Community Ministries  
**77532** Humble Area Assistance Ministries  
**77536** Pasadena Community Ministries  
**77546** Interfaith Caring Ministries  
**77565** Interfaith Caring Ministries  
**77581** Christian Community Service Center  
**77584** Christian Community Service Center  
**77587** Southeast Area Ministries  
**77588** Christian Community Service Center  
**77868** Waller Assistance and Restoration Ministry  
**77873** Crisis Assistance Center

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## AGENCY CONTACT INFORMATION

### Braes Interfaith Ministries

 713-723-2671


 [braesinterfaithministries.com](http://braesinterfaithministries.com)

### Christian Community Service Center

 713-961-3993

 [ccschouston.org](http://ccschouston.org)

### Crisis Assistance Center

 936-539-9211

 [www.cac-mctx.org](http://www.cac-mctx.org)

### Cypress Assistance Ministries

 281-955-7684

 [www.cypressassistance.org](http://www.cypressassistance.org)

**East Fort Bend Human Needs Ministry**

☎ 281-261-1006

🖥 [www.humanneeds.org](http://www.humanneeds.org)

**Humble Area Assistance Ministries**

☎ 281-446-3663

🖥 [haaministries.org](http://haaministries.org)

**Interfaith Caring Ministries**

☎ 281-332-3881

🖥 [icmtx.org](http://icmtx.org)

**Interfaith of The Woodlands**

☎ 281-367-1230

🖥 [woodlandsinterfaith.org](http://woodlandsinterfaith.org)

**Katy Christian Ministries**

☎ 281-391-5261

🖥 [kctcm.org/](http://kctcm.org/)

**Kingwood First Baptist Church**

☎ 281-358-4266

🖥 [www.kingwoodfirst.org](http://www.kingwoodfirst.org)

**Manna**

☎ 713-682-7756

**Memorial Assistance Ministries**

☎ 713-468-4516

🖥 [www.maministries.org](http://www.maministries.org)

**Mission Northeast**

☎ 281-354-1200

🖥 [www.missionne.org](http://www.missionne.org)

**My Brother's Keeper Outreach Center**

☎ 281-498-9933

🖥 [mybkoutreach.org](http://mybkoutreach.org)

**Northwest Assistance Ministries**

☎ 281-885-4555

🖥 [namonline.org](http://namonline.org)

**Pasadena Community Ministries**

☎ 713-477-4336

🖥 [pasadenacommunityministry.org](http://pasadenacommunityministry.org)

**Southeast Area Ministries**

☎ 713-944-0093

🖥 [southeastareaministries.com](http://southeastareaministries.com)

**Society of Samaritans**

☎ 281-252-9647

🖥 [www.societyofsamaritanstx.org](http://www.societyofsamaritanstx.org)

**St. James the Apostle**

☎ 281-353-5053

🖥 [stjta.org](http://stjta.org)

**St. John of the Cross**

☎ 281-399-9008

🖥 [www.sjotctx.org](http://www.sjotctx.org)

**St. Mary Magdalene**

☎ 281-540-1907

🖥 [st-mm.com](http://st-mm.com)

**St. Vincent de Paul Society**

☎ 713-741-8234

🖥 [www.svdphouston.org](http://www.svdphouston.org)

**Tomball Emergency Assistance Ministries**

☎ 281-351-6700

🖥 [teamtomball.com](http://teamtomball.com)

**Waller Assistance and Restoration Ministry**

☎ 936-372-5173

🖥 [wallerassistance.org](http://wallerassistance.org)

**West Houston Assistance Ministries**

☎ 713-977-7803

🖥 [whamminitries.org](http://whamminitries.org)

# SECTION 7 FINANCES AND BUDGETING

## SECTION 7.1 GENERAL BANKING AND FINANCIAL INFORMATION

**The information that follows is an overview and is not intended as advice.**

Older adults looking for help with their finances can get help from a banker, accountant, licensed insurance agent, certified financial planner, stockbroker, or attorney. These professionals can help set up accounts that best fit their specific needs.

Some important questions to consider when setting up financial accounts:

- Can another person access the account to pay the bills when the owner (primary account holder) becomes ill or unable to pay themselves?
- Will the IRS tax the assets in the accounts upon the owner's passing?
- Will the assets be subject to probate if the owner does not have a will?
- Will the assets pass directly to the owner's designated heirs?

Keep a record of all beneficiaries who are listed on insurance policies, retirement, and stock accounts, and all other accounts. Only the owner can change the name of a beneficiary in order to establish clear ownership and survivorship rights for all financial accounts and property ownership.

### Account Terms to Know

- **Co-owned accounts** have both people's names with "or" in between. Either person can use the money. If the account has two names with "and" in between, both people must sign to get to their money.
- If the account has **right of survivorship**, when one person dies, the other gets 100%.
- If the account is **without right of survivorship**, when one person dies, his or her piece goes to the estate for distribution, not to the other person.
- **Payable on Death or beneficiary** is an account owned by one person who lists someone else to get the money when he or she dies. Until then, the beneficiary cannot touch the money.

The Federal Deposit Insurance Corporation (FDIC) is an agency created by Congress. It insures accounts up to \$250,000 per depositor and also monitors banks to make sure they are complying with laws.

### INFORMATION & RESOURCES

**Area Agencies on Aging (AAA)** provide information, referrals, and services for people ages 60 and older. Programs generally are for social, nutritional, and educational needs as well as basic needs such as housing, dental, or legal services. It also provides benefits and options counseling where trained staff can help someone figure out what their best options are and for what programs they may qualify. Each AAA may offer different services.

The **Harris County AAA** serves Harris County while the **Houston-Galveston Area Agency on Aging (HGAC-AAA)** serves Fort Bend, Montgomery, Waller, and other Greater Houston area counties.

☎ 832-393-4301 (Harris County AAA)

☎ 1-800-213-8471

☎ 281-633-0519 (HGAC-AAA Fort Bend office)

☎ 936-441-3200 (HGAC-AAA Montgomery and Waller County office)

💻 [www.houstontx.gov/health/Aging/](http://www.houstontx.gov/health/Aging/)

💻 [www.h-gac.com/human-services/aging/](http://www.h-gac.com/human-services/aging/)

**BenefitsCheckup.org** is a web-based service that helps older adults with limited incomes find federal, state, local, and private benefit programs that can help lower their prescription, utility, food, housing, or other basic need bills, find legal and financial assistance, and meet other needs such as health care, in-home services, and transportation.

💻 [www.benefitscheckup.org/](http://www.benefitscheckup.org/)

The **Benefits Enrollment Center** at the **Chinese Community Center** is a one-stop shop for anyone looking for help in signing up for public benefits, such as Medicaid, Harris Health services, Supplemental Security Income (SSI), Supplemental Nutrition Assistance Program (SNAP), Comprehensive Energy Assistance Program (CEAP), and other programs available to older adults.

☎ 713-271-6100

💻 [ccchouston.org/socialservices](http://ccchouston.org/socialservices)

**Consumer Financial Protection Bureau** protects consumers from unfair, deceptive or abusive practices by providing people with the information they need to make smart financial decisions. Information is available in multiple languages.

☎ 1-855-411-2372

💻 [www.consumerfinance.gov](http://www.consumerfinance.gov)

### **Family Houston Financial Stability**

**Program** offers financial education classes and one-on-one financial coaching and mentoring to help individuals become financially stable and ultimately self-sufficient.

☎ 713-861-4849

💻 [www.familyhouston.org](http://www.familyhouston.org)

### The **Federal Deposit Insurance**

**Corporation (FDIC)** has information on its website about banking and consumer protection as well as money management tips. It also helped develop Money Smart for Older Adults.

☎ 1-877-275-3342

💻 [www.fdic.gov](http://www.fdic.gov)

**National Council on Aging** has resources on healthy aging, economic security, and other topics for older adults.

☎ 1-800-373-4906

💻 [www.ncoa.org](http://www.ncoa.org)

**Peopleslawyer.net** is a program sponsored by the University of Houston Law Center's Center for Consumer Law. It provides information on many legal topics and twice a year hosts the People's Law School, a free program that covers the basics of wills, family law, and other topics of general interest. The site also gives people an opportunity to ask general legal questions.

☎ 713-743-2168 (People's Law School information)

💻 [www.peopleslawyer.net](http://www.peopleslawyer.net)  
(main website)

💻 [www.law.uh.edu/peopleslaw/](http://www.law.uh.edu/peopleslaw/)  
(People's Law School information)

**Own Your Future Texas** has a long-term care planning kit that can be downloaded. The kit can help someone figure out how to afford long-term care in the future.

💻 [www.ownyourfuturetexas.org](http://www.ownyourfuturetexas.org)



## SECTION 7.2 BUDGETING AND CREDIT

When living on a fixed income, knowing where the money goes can help someone manage, save, and plan. Unexpected life changes can and will impact a person's financial resources, including future expense. Some unexpected changes include:

- Changes in health or cost of health coverage
- Increased basic living expenses
- Moving
- Losing a spouse or caregiver
- Having adult children and/or grandchildren move in


Using credit cards can make money even tighter. Paying down credit card balances before retiring will help with financial issues later in life. Maintaining good credit into retirement is important. Older adults may need credit if they move, change utility providers, or choose to help their children or grandchildren financially.


There are three main bureaus that track credit: Equifax, Experian, and Transunion. By law, a person can request a free report from each of these once per year. It is recommended that a person check one bureau every three months. This may help prevent identity theft, where someone uses another person's information for credit purposes.

There are resources available to help clients who may have problems paying for basic needs such as rent, utilities, groceries or medications. Take early action and seek help by calling 211 or see Section 6 for emergency assistance organizations.

### INFORMATION & RESOURCES

Operated by United Way of Greater Houston, the **2-1-1 Texas/United Way HELPLINE** connects callers with critical health and human service programs in our community. Highly trained and knowledgeable HELPLINE Specialists answer calls 24 hours a day, 7 days a week.


 2-1-1

 [www.unitedwayhouston.org/our-211-helpline/](http://www.unitedwayhouston.org/our-211-helpline/)  
(to email 211 or to search the directory online)

**AARP** offers a tool for planning your personal budget.


 [www.aarp.org/foundation](http://www.aarp.org/foundation)

**Annualcreditreport.com** is where a person can get copies of their credit reports from the three main credit reporting agencies. Reports can be requested online, by phone, or mail.

 1-877-322-8228

 [www.annualcreditreport.com](http://www.annualcreditreport.com)

**Chinese Community Center** offers classes in Chinese and Vietnamese on a variety of financial topics.


 713-271-6100

 [www.ccchouston.org](http://www.ccchouston.org)

The **Federal Trade Commission** has information about dealing with debt collectors.

 [www.ftc.gov/debtcollection](http://www.ftc.gov/debtcollection)

**Peopleslawyer.net** is a program sponsored by the University of Houston Law Center's Center for Consumer Law. It provides information on many legal topics and twice a year hosts the People's Law School (free). It has information on general consumer issues.

 713-743-2168 (People's Law School information)