



**UNITED WAY OF THE CAPITAL REGION
SURVIVING TOUGH ECONOMIC
TIMES AND UNEMPLOYMENT**

LIVE UNITED

Fall 2022

United Way of
the Capital Region



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OTHER ONLINE RESOURCES

AFL-CIO's unemployment resource website:

www.unemploymentlifeline.com

Cumberland County Library System:

www.cumberlandcountylibraries.org

PA 211:

www.pa211.org

MONTHLY EXPENSE PLANNER

HOUSING EXPENSES

First mortgage.....\$ _____
2nd mortgage.....\$ _____
Property taxes.....\$ _____
House insurance.....\$ _____
Rent/Condo fees.....\$ _____
Phone.....\$ _____
Cell phone/pager.....\$ _____
Water.....\$ _____
Electric.....\$ _____
Gas/Oil.....\$ _____
Cable.....\$ _____
Internet.....\$ _____
Maintenance.....\$ _____
Other.....\$ _____
Other.....\$ _____
Other.....\$ _____

MEDICAL EXPENSES

Doctor.....\$ _____
Prescriptions.....\$ _____
Dental.....\$ _____
Health insurance.....\$ _____
Life insurance.....\$ _____
Other.....\$ _____

WORK EXPENSES

Fuel.....\$ _____
Lunch.....\$ _____
Break #1.....\$ _____
Break #2.....\$ _____
Daycare.....\$ _____
Clothing.....\$ _____
Membership fees.....\$ _____
Professional fees.....\$ _____
Tolls/parking.....\$ _____

Sub Total.....\$ _____

LIVING EXPENSES

Groceries.....\$ _____
Diapers/formula.....\$ _____
Dining out.....\$ _____
Pet food/vet.....\$ _____
Dry cleaning.....\$ _____
Clothing.....\$ _____
Sports/hobbies.....\$ _____
Recreation.....\$ _____
Gym membership.....\$ _____
Alimony/support.....\$ _____
Other.....\$ _____
Other.....\$ _____

VEHICLE EXPENSES

Fuel.....\$ _____
Registration.....\$ _____
Inspection.....\$ _____
Maintenance.....\$ _____
Insurance.....\$ _____
Auto Loan.....\$ _____
Other.....\$ _____
Other.....\$ _____

MISCELLANEOUS EXPENSES

Creditor payments.....\$ _____
Babysitter.....\$ _____
Haircuts.....\$ _____
Subscriptions.....\$ _____
Gifts.....\$ _____
Religious donations.....\$ _____
Other donations.....\$ _____
School expenses.....\$ _____
Allowances.....\$ _____
Bank fees.....\$ _____
Smoking/alcohol.....\$ _____

Sub Total.....\$ _____

TOTAL EXPENSES: \$ _____

BUDGETING TIPS

MAKE A PLAN

During tough times, it's necessary to have a financial plan that will make it easier for you to pay your bills. Remember it is not necessary to pay off everything at once. Rather, you should conserve your funds and meet the minimum payments. Use the Expense Planner on page 3 as a guide to help you.

OVERDUE BILLS

It is important not to ignore your debts! As soon as you discover that you may not be able to make a bill payment, you should notify your creditors. To avoid legal problems, it is necessary to inform creditors BEFORE the bill payment is due. Often a creditor would rather work out another arrangement than pursue legal action.

- **Home Mortgages** - Contact your lender before payment is due and try to work out a new payment plan.
- **Renters** - Contact your landlord before rent is due. Try to reduce or defer payment temporarily until you are back to work.
- **Property Taxes** - Call the taxation office in your municipality to find out if payment can be delayed and how much the penalties will be.
- **Utilities** - Go to their credit department or phone a customer service representative. You may be able to pay part of the bill and spread payments out.
- **Auto Loans** - If your loan payment cannot be deferred, discuss with the loan officer the possibility of re-financing to reduce the size of the payment.
- **Auto/Home Insurance** - Contact the insurance agents and discuss ways to spread out the premium.
- **Department Store Accounts** - Write a formal polite letter explaining the situation or go to the credit department of the business involved and discuss your situation. Have a well thought out game plan and make a proposal.
- **Credit Cards** - Find out what the minimum payments are to keep your account current.

It is important to have a plan and have family members come together (family conference) and prepare a new budget. The new budget should consider income and debts as well as expense cuts where possible (eating out, gifts, clothing, phone).

BUDGETING TIPS

Some hints on grocery shopping:

- Plan menus.
- Make a grocery list.
- Do regular grocery shopping.
- Clip coupons for items used regularly.
- Know nutrition and follow the FDA's Food Guide for balanced meals. You can visit www.chosemyplate.gov for more information.
- Bargain shopping - check newspaper for sales.
- Utilize food banks if necessary. See page 11.

You might also look at different methods of extra income:

- Hold your own yard sales.
- Sell items of value that are not necessities (collectibles, second car, boat, trailer, etc.)
- If you have older children that work part-time, you may have to incorporate their earnings in the family budget temporarily until the situation changes.

MAINTAINING A GOOD CREDIT RATING

- **Pay your bills on time.** If you are unable to pay your bill as agreed, contact your creditors and explain your situation. Contact a local non-profit credit counseling service for unbiased professional advice.
- **Don't sign a credit contract** until you have read it and understood it. If you don't understand it, ask questions until you are satisfied.
- **Never sign a blank sheet.** Your signature is your promise to pay and a contract is a legal document. Know the implications.
- **Try to payoff any debt quickly.** Avoid those prolonged low monthly payments and avoid having to refinance at higher interest rates. Try to pay more than the minimum monthly payment.
- **Deal with known,** respected, and established companies.
- **Make sure you understand** the total cost of your purchase.

To get a copy of your credit report, contact Equifax or TransUnion Consumer Relations Department.

Equifax

Phone: 800.685.1111

Web: www.equifax.com

TransUnion

Phone: 877.322.8228

Web: www.transunion.com

TIPS FOR DEALING WITH CREDITORS

WHEN ON THE PHONE

- Most importantly, make sure to talk to someone who is in charge or responsible, such as:
 - Bank/Credit Union:** Branch manager, collection supervisor or loans officer
 - Finance Company:** Branch manager
 - Retail Department Store:** Collection supervisor or credit manager
- If the person you talk with is not helpful, ask to speak to his or her supervisor.
- Keep a concise and accurate record of the person you talked with, company, name, date, time, phone number and what was said and how it was said, and any agreements made.
- Keep in touch with the person you talk with until the problem is solved.
- Avoid making promises you can't keep.
- An agreement over the phone is not a legitimate contract. Put it in writing!
- Keep your temper and be polite. Ask for your creditor's help rather than telling them what to do.
- If you feel the collector is harassing you, contact the Better Business Bureau.

WHEN WRITING

- **Never mail cash!** Keep a receipt/copy of all your checks/money orders.
- Write a letter outlining any of the following:
 - Your reason for the letter.
 - Your employment status.
 - Your intentions on the debt.
 - Your reduced repayment terms.
 - Your request for interest relief.
 - Your offer on a settlement amount.
 - Your condition as to why you cannot make a payment.
 - Your request for the termination of the debt (medical reasons).
 - Your request for the creditor to pull the account back from collections.
 - Photocopy what income you are receiving (pay stub/slip).
 - Create a monthly expense sheet (to be included in package to creditors).

REMEMBER

- **Be realistic** - If you offer to make a payment make sure you can afford it. Missing a payment could jeopardize your prior arrangement.
- **Be reasonable** - Creditors will want to get paid back within a reasonable amount of time.
- **Be Specific** - Tell the creditor when you will contact them in the future. Tell them which month or what day. Make sure you follow-up with your letter.

SURVIVING UNEMPLOYMENT

WHY ME?

People generally consider work to be an important part of their identity and self-esteem. It's understandable to feel rejected and depressed when faced with unemployment. Remember, you still have your greatest resource — you! You have lost none of the qualifications and personal worth that got you your job in the first place. No one can take these qualities away from you.

It is also understandable to experience anxiety and stress during a period of unemployment. To learn more about coping with these feelings, refer to the Counseling section of this guide.

HOW CAN I TELL MY FAMILY THAT I'M LAID OFF?

It's not easy to break the news to your family that you're out of a job. Make sure to talk to your family about your problem and plan your next step together. Talk to them, express your feelings and tell them how they can help. If things get too difficult to handle on your own, call one of the agencies listed in the Counseling section of this guide. You're not the only person in our community dealing with this situation. At one time or another, we all are touched by job loss. You are not alone.

HOW CAN I MANAGE MY HOUSEHOLD FINANCES?

With less money coming in, it's going to take expert money management to stay afloat. First, make sure to immediately notify all of your creditors. Don't wait for the bills to pile up. Second, plan a realistic budget in the following priority order: housing, food, utilities, transportation, others. See the Financial Assistance section under Basic Needs for more information.

WHERE CAN I GET INFORMATION ABOUT LOCAL SERVICES?

Many people who are out of work experience several problems at once and are unaware of available community resources. You may call the agencies listed in this booklet directly, or contact 211. 211 specialists can connect you with a wide range of local services. Call 211 OR visit www.pa211.org.



SURVIVING UNEMPLOYMENT

WHERE DO I TURN FOR HELP WITH MY FAMILY'S BASIC NEEDS?

There are many public and private nonprofit agencies, civic groups and churches in the Capital Region that can help you obtain emergency food, clothing, home heating fuel, rent assistance and other essential household items. Each organization may have unique eligibility standards and requirements for receiving services. Many provide assistance only in emergency situations, or for a short-term period. If you are unsure which agency to contact, call 211 OR visit www.pa211.org.

HOW SHOULD I PREPARE TO ASK FOR HELP?

When you require emergency assistance, it's suggested that you first attempt to contact the agency by telephone. This will save you time, undue frustration and will help you avoid running from one agency to another. Here are five basic questions to ask the agency:

- Can the agency provide what I need?
- Does the agency have the resources needed to do so?
- What is required for me to be eligible for services?
- Is there a fee for services?
- Where can I get assistance with basic needs?

WHAT CAN I DO WHILE WAITING TO GO BACK TO WORK?

If your job has been completely eliminated and you don't foresee the possibility of returning to the same job, you must consider some realistic planning. Assess your present skills and talents. Can you redirect those skills to another line of work or do you need retraining? Refer to the Job Retraining and Employment categories in this guide for assistance.

If you're laid off from your job temporarily and waiting to be called back, keep yourself occupied. This may be a good time to do all the things you've been putting off — cleaning out the attic, fixing the faucets, going to the library, attending free community activities, swapping a skill with someone else or volunteering your time to a community project.

United Way of the Capital Region's Volunteer Center coordinates volunteer efforts for many nonprofit organizations and agencies. Every effort is made to match a volunteer's skills with an organization or agency's needs. For more information, contact the Volunteer Center at 717.732.0700 or e-mail volunteer@uwcr.org.

UNITED WAY COMMUNITY INITIATIVES

United Way of the Capital Region's community initiatives focus on access to health care, school readiness and workforce development in Dauphin, Cumberland and Perry counties. Through these programs we are empowering independence to help individuals and families move forward.



CONTACT TO CARE

No insurance? Need help with health care? **Contact to Care** can help you:



- Finish or renew your Department of Human Services (DHS) application.
- Connect you to local medical, dental and vision care providers and services.
- Help you find free and low-cost medical care if you don't qualify for health insurance.
- Connect you or your family members with mental health or substance abuse counseling.
- Help secure transportation for medical appointments.

For more information, e-mail contacttocare@uwcr.org or visit www.uwcr.org/contacttocare.

READY FOR SCHOOL, READY TO SUCCEED

Did you know pre-kindergarten programs increase a child's chances of succeeding in school? **Ready for School, Ready to Succeed** provides local children ages 3 to 5 with free workshops to help prepare for kindergarten. The project also helps connect families to:



- Basic needs services like food, clothing and shelter.
- Early intervention support through the Capital Area Intermediate Unit.
- Affordable preschool programs (if available).
- Transportation and translation services.

For more information, e-mail readyforschool@uwcr.org or visit www.uwcr.org/readyforschool.

UNITED WAY COMMUNITY INITIATIVES

ROAD TO SUCCESS

Unemployed? Need help finding – and keeping – a job? **Road to Success** can connect you to:



- Available jobs. We will support you as you advance in the workplace.
- Transportation and translation services.
- Child care.
- Clothing and uniforms.
- Training (if needed).

For more information, e-mail roadtosuccess@uwcr.org or visit www.uwcr.org/roadtosuccess.

MONEY IN YOUR POCKET (MIYP)

Need help with taxes? This program utilizes trained, certified United Way volunteers to provide free income tax preparation for families (2 or more people) who made \$60,000 or less and individuals who made \$45,000 or less in 2022. Our volunteers can help eligible families claim the earned income tax and child tax credits. The program is open January 31 through April 15 annually. Limited assistance is also available during the off season.



For more information, call the MIYP info line at 717.724.4077 or e-mail miyp@uwcr.org.



AGENCY LISTINGS

We have attempted to keep the following information accurate and up to date. However, if you have any problems, we suggest you call 211 for assistance.

BASIC NEEDS

Clothing:

Bethesda Mission (M-Su/9 a.m. - 5 p.m.)	717.257.4440
Goodwill Keystone Area (M-F/8 a.m. - 4 p.m.).....	717.232.1831
The Salvation Army Harrisburg Capital City Region	717.233.6755

Baby and Child Resources:

Child Care Consultants, Region 9 (M-F/8:30 a.m. - 5 p.m.).....	717.210.3334
Healthy Steps Diaper Bank.....	717.919.2590
Pennsylvania Women, Infants and Children Program	800.942.9467

Financial Counseling and Assistance:

Cumberland County Assistance Office (M-F/7:45 a.m. - 5 p.m.).....	800.269.0173
Dauphin County Assistance Office (M-F/8 a.m. - 5 p.m.)	800.788.5616
The Fair Housing Council (M-Th/9:30 a.m. - 4 p.m.)	717.238.9540
Financial/Budget Management: Bethesda Mission	717.257.4440
(M-Su/9 a.m. - 5:30 p.m.)	
Latino Hispanic American Community Center (LHACC).....	717.232.8302
Perry County Assistance Office (M-F/8:30 a.m. - 5 p.m.)	800.991.1929
Perry Human Services	717.582.8703
(M,W,F/8 a.m. - 4 p.m.; T,Th/8 a.m. - 8 p.m.)	
The Salvation Army Harrisburg Capital City Region	717.233.6755
Tri County Community Action - Harrisburg (M-F/9 a.m. - 5 p.m.)....	717.232.9757

Food:

American Red Cross Serving Central Pennsylvania.....	717.234.3101
(food vouchers) (M-F/8:30 a.m. - 4:30 p.m.)	
Central PA Food Bank (M-F/8 a.m - 4:30 p.m.)	717.564.1700
(complete list of food pantries and soup kitchens)	
Christian Churches United of the Tri-County Area	717.238.2851
(M-F/8:30 a.m. - 4 p.m.)	
New Hope Ministries, Inc.....	717.766.7333
Perry County Assistance Office (M-F/8 a.m. - 5 p.m.)	717.582.2127
The Salvation Army Harrisburg Capital City Region	717.233.6755
(By appointment only.)	
Upper Dauphin Human Services	717.453.9352
(M-F/9-11 a.m. & 1:30-3:30 p.m.)	

AGENCY LISTINGS

BASIC NEEDS

Fuel:

CARES PPL (M-F/8 a.m. - 5 p.m.)	800.358.6623
Christian Churches United of the Tri-County Area	717.238.2851
(M,T,Th,F/9-11 a.m. & 1-3 p.m.; W/9-11 a.m.)	
Cumberland County Assistance Office (M-F/7:45 a.m. - 5 p.m.).....	800.269.0173
Dauphin County Assistance Office (M-F/8a.m. - 5 p.m.)	800.788.5616
New Hope Ministries, Inc. (M-F/9 a.m. - 4 p.m.).....	717.432.3053
Perry County Assistance Office (November to March)	800.991.1929
(M-F/8:30 a.m. - 5 p.m.)	
The Salvation Army Harrisburg Capital City Region	717.233.6755
UGI Utilities (Natural gas only).....	800.276.2722
Upper Dauphin Human Services (M-F/8 a.m. - 4 p.m.)	717.453.9352

Furniture:

Goodwill Keystone Area (M-F/8a.m. - 4 p.m.).....	717.232.1831
Mission Central	717.766.1533
The Salvation Army Harrisburg Capital City Region	717.233.6755

Rent & Other Housing Assistance:

Christian Churches United of the Tri-County Area	717.238.2851
(M-F/8:30 a.m. - 4:30 p.m.)	
Emergency Mortgage Assistance Program (M-F/8 a.m. - 5 p.m.) ...	800.342.2397
The Fair Housing Council (M-Th/9:30 a.m. - 4 p.m.)	717.238.9540
Housing Authority of Cumberland County.....	717.249.1315
(M-F/8 a.m. - 4:30 p.m.)	
Housing Authority of Dauphin County (M-F/9 a.m. - 5 p.m.)	717.939.9301
Housing Authority of Harrisburg (M-F/8:30 a.m. - 4:30 p.m.).....	717.232.6781
PA Housing Finance Agency (M-F/8 a.m. - 5 p.m.)	717.780.3800
Perry County Rental Assistance Program (M-F/9 a.m. - 5 p.m.)	717.582.8853
Perry Human Services	717.582.8703
(M,W,F/8 a.m. - 4 p.m.; T/Th/8 a.m. - 8 p.m.)	
The Salvation Army Harrisburg Capital City Region	717.233.6755
Upper Dauphin Human Services (M-F/8 a.m. - 4 p.m.)	717.453.9352

AGENCY LISTINGS

BASIC NEEDS

Shelter:

Bethesda Mission (M-Su/9 a.m. - 5:30 p.m.)	717.257.4440
Christian Churches United of the Tri-County Area	717.238.2851
(M-F/8:30 a.m. - 4 p.m.)	
Crisis Intervention	717.232.7511
Interfaith Shelter (Call for hours).....	717.652.8740
Perry Human Services	717.582.8703
(M,W,F/8 a.m. - 4p.m.; Tu,Th/8 a.m. - 8 p.m.)	
Safe Harbour, Inc.....	717.249.2200
The Salvation Army Harrisburg Capital City Region	717.233.6755
Shalom House – Office (M-Su/24 hours).....	717.232.3482
Upper Dauphin Human Services (M-F/8 a.m. - 5 p.m.)	717.453.9352
YWCA of Greater Harrisburg (M-Su/24 hours)	717.234.7931

DRUG AND ALCOHOL INFORMATION AND HELP

Alcoholics Anonymous (M-Su/24 hours).....	717.234.5390
Cocaine Hotline, Federal Substance Abuse (M-Su/24 hours)	800.662.4357
Cumberland-Perry Drug and Alcohol Commission.....	717.240.6300
(M-F/8 a.m. - 4:30 p.m.)	
Dauphin County Department of Drug and Alcohol Services	717.635.2254
(M-F/8 a.m. - 4:30 p.m.)	
Gaudenzia, Inc. (M-Th/9 a.m. - 9 p.m.; F-S/9 a.m. - 5 p.m.).....	717.238.4200
(Toll-free hotline open M-Su/24 hours).....	800.220.0027
Merakey Stevens Center.....	717.243.6033
(M-W/8 a.m. - 7 p.m.; Th/8 a.m. - 8 p.m.; F/8 a.m. - 5 p.m.)	
Narcotics Anonymous (M-Su/24 hours)	717.233.3733
Penn State Health Holy Spirit Drug and Alcohol Services.....	717.763.2228
(M-F/8 a.m. - 5 p.m.)	
Perry Human Services	717.582.8703
(M,W,F/8 a.m. - 4 p.m.; T,Th/8 a.m. - 8 p.m.)	
Salvation Army Adult Rehabilitation Center (M-Su/24 hours)	717.541.0203
State Health Hotline (M-F/8 a.m. - 4:30 p.m.).....	877.724.3258

AGENCY LISTINGS

COUNSELING SERVICES

Capital Area Intermediate Unit (M-F/7:30 a.m. - 4:15 p.m.).....	717.732.8400
Catholic Charities – Capital Region Counseling.....	717.233.7978
(M-F/8:30 a.m. - 5 p.m.)	
Diakon Lutheran Social Ministries	717.795.0330
(M-Th/8:30 a.m. - 9 p.m.; F/8:30 a.m. - 5 p.m.)	
Jewish Family Service of Harrisburg (M-F/9 a.m. - 5 p.m.)	717.233.1681
Merakey Stevens Center.....	717.243.6033
(M-W/8 a.m. - 7 p.m.; Th/8 a.m. - 8 p.m.; F/8 a.m. - 5 p.m.)	
Pennsylvania Psychiatric Institute (M-F/8 a.m. - 5 p.m.)	717.782.6420
Penn State Health Holy Spirit Community Mental Health Center....	717.763.2228
(M-Su/24 hours)	
Pressley Ridge.....	717.774.3673
(M,W,F/8:30 a.m. - 5 p.m.; T,Th/by appointment only)	

EMPLOYMENT OPPORTUNITIES

American Association of Retired Persons (AARP)	866.389.5654
Harrisburg Office (M-F/9 a.m. - 5 p.m.)	
CareerLink – Capital Region (M-F/8 a.m. - 4:30 p.m.)	717.783.3270
CareerLink – Carlisle (M-F/8 a.m. - 4:30 p.m.)	717.243.4431
Federal Information Center (M-F/8 a.m. - 8 p.m.)	800.333.4636
Manpower (Call for hours.).....	717.540.6000
Potential Re-entry Opportunities in Business and Education (PROBE)	
Tri-County Office (M-Th/9 a.m. - 5 p.m.; F/ 9 a.m. - noon).....	717.939.2260
UPS - www.jobs-ups.com (M-F/8 a.m. - 5 p.m.)	717.986.8551

JOB RETRAINING/PREPARING FOR A BETTER JOB

Goodwill Keystone Area (M-F/8 a.m. - 4 p.m.).....	717.232.1831
HACC, Central Pennsylvania's Community College (Call for hours)...	717.780.2300
Latino Hispanic American Community Center (LHACC).....	717.232.8302
Manpower (M-F/7:30 a.m. - 5 p.m.).....	717.540.6000
Penn State Harrisburg (M/8 a.m. - 8 p.m.; T-F/8 a.m. - 5 p.m.)	717.948.6260
Potential Re-entry Opportunities in Business and Education (PROBE)	
Tri-County Office (M-Th/9 a.m. - 5 p.m.; F/ 9 a.m. - noon).....	717.939.2260
Temple University (Call for hours).....	717.232.6400
Tri-County OIC	717.238.7318
Road to Success Initiative	

E-mail roadtosuccess@uwcr.org or visit www.uwcr.org/roadtosuccess.

AGENCY LISTINGS

HEALTH AND MEDICAL INFORMATION AND ASSISTANCE

American Association of Retired Persons (AARP)	888.687.2277
<i>(M-F/9 a.m. - 5 p.m.)</i>	
Beacon Clinic for Health and Hope.....	717.775.1111
<i>(T/3-7 p.m.; Th/10 a.m. -2 p.m. or 3-7 p.m.)</i>	
Children’s Health Insurance Program	800.986.5437
<i>(M-F/8 a.m. - 4:30 p.m.; Sat/9 a.m. - 3 p.m.)</i>	
Christ Lutheran Health Ministries <i>(M-F/10 a.m. - 2:30 p.m.)</i>	717.260.9320
Community Check-up Center of South Harrisburg, Inc.....	717.233.1700
<i>(M-F/8 a.m. - 4:30 p.m.)</i>	
CONTACT Helpline <i>(M-Su/24 hours)</i>	800.932.4616 or 211
Hamilton Health Center	717.232.9971
Healthy Baby Helpline <i>(M-F/7 a.m. - 7 p.m.)</i>	800.986.2229
Healthy Kids Helpline <i>(M-F/7 a.m. - 7 p.m.)</i>	800.986.5437
PA Department of Health <i>(M-F/8:30 a.m. - 4:30 p.m.)</i>	877.724.3258
Penn State Health Duncannon Outpatient Center Primary Care.....	717.834.3108
<i>(M-Th/8 a.m. - 8 p.m.; F/8 a.m. - 4 p.m.)</i>	
Penn State Health Holy Spirit Health Care Referral Center	717.763.2900
<i>(M-F/8 a.m. - 4:30 p.m.)</i>	
Planned Parenthood	717.234.2468
<i>(M/11 a.m. - 7 p.m.; W/9 a.m. –2 p.m.; F/9 a.m. - 2 p.m.)</i>	
Sadler Health Center.....	717.218.6670
<i>(M,T,Th,F/8 a.m. - 4:30 p.m.; W/9:30 a.m. - 4:30 p.m.)</i>	
UPMC Carlisle Clinic <i>(M-F/8 a.m. - 4 p.m.)</i>	717.249.1212
UPMC Infant Development Program <i>(M-F/8 a.m. - 4:30 p.m.)</i>	717.782.6880
Women, Infants and Children Program.....	800.942.9467
Contact to Care Initiative	
E-mail contacttocare@uwcr.org or visit www.uwcr.org/contacttocare .	

LEGAL ASSISTANCE

American Civil Liberties Union <i>(Answering Service)</i>	717.238.2258
MidPenn Legal Services <i>(M-F/8:30 a.m. - 4:30 p.m.)</i>	800.326.9177
PA Lawyer Referral Service <i>(M-F/8 a.m. - 4:30 p.m.)</i>	800.692.7375

NEED HELP NOW? CALL 211.

COMPLETELY CONFIDENTIAL • FREE • ACCESSIBLE 24/7

211 specialists can connect you with a wide range of services. Get help with food, clothing, crisis and emergency counseling, disaster assistance and more.

Call 211 • Visit www.pa211.org.

Text your zip code to 898211.



This booklet has been created by United Way of the Capital Region to help our community during tough economic times.



United Way of
the Capital Region

2235 Millennium Way • Enola, PA 17025
Phone: 717.732.0700 • Website: www.uwcr.org