

Polish American Social Services "PASS"

PolishAmericanSocialServices.com



From the Desk of
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Polish American Social Services
"PASS"

This is always a stressful time of year. Year-end holidays require preparation and gift shopping, senior citizens have to re-evaluate their medical and prescription plans for next year, and the cold temperatures with the possibility of ice and snow make every little problem seem so much worse. This year there is the added stress of an economy in recession. People are continuously worrying about their money, jobs, healthcare and their future in general. Many doctors and healthcare providers are warning people that prolonged stress and worrying can lead to very serious illnesses. The last thing anyone needs right now is to be very sick. The following ten tips have been compiled from various professionals to help alleviate worrying and stress. I hope they are helpful to you!

- 1) Change your perspective on the recession. It is important to know that our country has been through several difficult financial times in the past and has always recovered. We will recover from this episode.
- 2) Create a REALISTIC budget that reduces your expenses and debt and also increases savings. An emergency savings fund should equal at least three months of expenses. Track all your spending and see where you can do without and where you can cut back. Watch how you use your credit cards and pay down credit card debt.
- 3) Eat healthy foods, exercise regularly and get enough sleep. Talk with your doctor about an exercise plan, even if it's just walking, and about foods and vitamins you can take. Do not skip any meals. Sleep at least seven hours a night.
- 4) Consider refinancing your mortgage or car loan. Seek out people you trust or consider a housing counseling agency to work with you to help you out.
- 5) Do not dwell on financial news reports or negative media coverage in general. Stay informed but remember to get a balance of information.
- 6) Check all of your insurance coverage such as auto, homeowner's (or renter's insurance), life, health, and disability insurance. Make sure you are protected should something happen in these areas. The insurance you bought years ago may not be giving you the coverage you need today. Seek out help from brokers or other professionals you trust to help in this area.
- 7) Consider your job outlook. Do you have the skills you need to stay valuable to your employer? Do you need to upgrade your skills? Update your resume and be prepared should your company begin layoffs. Whom can you network with should you need to change jobs quickly?
- 8) Consider weatherizing your home, including water flow regulators and other energy efficiency measures you can take to save you money on utility bills. Can you drive less or plan your trips for greater gas efficiency?
- 9) Connect or reconnect with religious, civic, ethnic, or community based organizations in which you have an interest. Volunteer your time or talents to a worthy cause.
- 10) Make room for pleasure and good times with family and friends. Revisit or begin a hobby. Read just to relax. Laugh as often and as much as you can!

Always remember if you need assistance or a referral in these stressful times, you can contact PASS and a social service representative will assist you.

MINI-COBRA

If you are employed by a small employer in Pennsylvania (2-19 employees), you and your dependents are eligible for state Mini-COBRA benefits if you are terminated due to a qualifying event after July 10, 2009. Mini-COBRA allows employees with a qualifying event to extend coverage for up to nine months.

Qualifying small group (2-19) employees that are involuntarily terminated, except for gross misconduct, between July 10, 2009, and December 31, 2009, can also take advantage of the 65 percent premium subsidy provided by the federal American Recovery and Reinvestment Act enacted earlier this year.

In recognition of a contribution from

The Michael J. Kosloski Foundation
In loving Memory of Leo Kosloski

For Polish American Social Services programs

Polish American Social Services "PASS" United Social Services Outreach Program

Main Office:

308 Walnut Street • Philadelphia, PA 19106
 Open Monday to Friday • 9 A.M. to 4 P.M.

Telephone: (215) 923-1900

Outreach Services in and around the Philadelphia area

LIHEAP Program Begins



As in previous years, the Low Income Home Energy Assistance Program (LIHEAP), also known as the Fuel Rebate Program, began on **November 2, 2009** and is scheduled to end on **March 15, 2010**. Those who have applied in previous years should be receiving applications in the mail.

For those who are not familiar with the program, there is no age restriction to apply. The household income must be within the following guidelines:

Number in Household	Approximate Monthly Income	Annual Income
1	\$1,353	\$16,245
2	\$1,821	\$21,855
3	\$2,288	\$27,465
4	\$2,756	\$33,075

LIHEAP's Crisis Program, designed to stop a shut off of a utility service, get service turned back on, or to get fuel to a household, has changed. If your heat is off, or you have no heating fuel, you can apply for Crisis to restore your heat from November 2nd to March 15th. If your heat is on, but you have a shut off notice, or are about to run out of heating fuel, you can apply for Crisis to prevent losing your heat from January 4th to March 15th. Crisis applications can only be made at the LIHEAP office, 1348 West Sedgley Avenue, in Philadelphia, Monday to Friday, 8 A.M. to 4 P.M. Starting February 1, 2010, you can also apply for Crisis at the Boulevard District Office on Tuesdays only, or the Elmwood District Office on Thursdays only.

For more information on filing requirements or to get an application, you call PASS at (215) 923-1900, or the LIHEAP hotline at (215) 560-1583.

Attention Employers!

PASS will be pleased to alert job seekers of **Job Openings** that have been reported to us.

If your business or organization is about to or has posted a position, kindly let PASS know about that opening. Call Monday through Friday, between 9 A.M. and 4 P.M. (215) 923-1900, or send the job information to:

Attn: Employment Information
Polish American Social Services
308 Walnut Street
Philadelphia, PA 19106

Kindly include qualifications needed, starting salary and where to go for an application and interview.

\$8,000 First Time Homebuyers Program Expanded and Extended! Current homeowners now eligible

HUD has announced that the \$8,000 tax credit for first time homebuyers (those who have not owned a home in the last three years) has been extended to April, 2010 with closing by June, 2010. The program was scheduled to close December 1, 2009. The income limits on the program were also expanded with single buyers earning up to \$125,000 and a couple \$225,000.

There is also a new component to this program which allows current homeowners, those who owned and occupied their home for at least five out of the last eight years, to "trade up" for a better home and get a \$6,500 tax credit.

For more information concerning this program, contact your realtor, lender or housing counselor or call Polish American Social Services at (215) 923-1900 and a copy of the press release will be mailed to you.

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For updated information, see PASS's website at:
PolishAmericanSocialServices.com