



General Referrals

ADA COMMUNICATIONS: For Clients with hearing or speech disabilities, please call 711. 711 is a free nationwide Telecommunications Relay Service (TRS). TRS acts as an intermediary between people who have hearing or speech disabilities, who use text telephone (TTY) or text messaging, and people who use standard voice telephones.

More information on TRS:

For more information about the various types of TRS, see the FCC's consumer guide (www.fcc.gov/guides/telecommunications-relay-service-trs) or visit the website of their Disability Rights Office (www.fcc.gov/accessibility).

Printable Version:

https://www.fcc.gov/sites/default/files/711_for_telecommunications_relay_service.pdf

FCC Guide for TRS service:

<https://www.fcc.gov/consumers/guides/711-telecommunications-relay-service>

BANKRUPTCY REFERRAL: ACCC is approved by the Department of Justice to provide Bankruptcy Counseling.

ACCC Bankruptcy Dept.: 800-769-3571 Ext 1916

CHECKING ACCOUNT ISSUES: To report fraudulent use of checks or contact Chex Systems

Chex Systems: 800-428-9623

Report check fraud: 800-710-9898

Check SCAN: 800-262-7771 (Inquire if bad checks are passed in your name)

COUNSELING AND SUPPORT:

For social services in your state, dial "2-1-1" for a live representative that will be able to refer you to the right place for your specific needs.

This is available 24/7, and can also be accessed via <http://www.211.org>

- **Alcoholics Anonymous:** For information about online meetings, visit <http://aa-intergroup.org>. To find a local meeting, please visit www.aa.org
- **Debtors Anonymous:** For information or to find a meeting, call **800-421-2383** www.debtorsanonymous.org Meetings are also available over the phone or online.
- **Gamblers Anonymous:** For information or to find a meeting call **626-960-3500** www.gamblersanonymous.org
- **Shopaholics Anonymous:** For information or to find a meeting call **248-358-8508** <http://www.shopaholicsanonymous.org>



- **Narcotics Anonymous:** For information or to find a meeting call **818-773-9999** www.na.org
- **Child Abuse:** Call the National Child Abuse Hotline at **800-422-4453** www.childhelp.org
- **Domestic Violence:** Call the National Domestic Violence Hotline at **800-799-7233** www.thehotline.org
- **Rape Crisis and Sexual Assault Hotline:** Call **800-656-4673** www.rainn.org
- **Suicide Prevent/Depression:** Call the National Hopeline Center **800-784-2433** www.hopeline.com. The National Suicide Prevention Lifeline **800-273-8255** www.suicidepreventionlifeline.org

AGES 55+

- **AARP Legal Services Network:** Provides easy access to attorneys who reduce their fees for AARP members and provide free 30-minute consultations in person or over the phone. **888-687-2277** www.aarp.org/states
- **Benefits Checkup:** Provides a comprehensive service that screens 1,300 programs for federal, state and some local private and public benefits for older adults. Call the National Council on Aging at **571-527-3900** www.benefitscheckup.org

CHILD SUPPORT: For information about the Child Support Enforcement Agency in your area, go to www.acf.hhs.gov/programs/cse/extinf.html to locate the office in your state.

GOVERNMENT ASSISTANCE PROGRAMS

- **Disability Assistance:** www.usa.gov/disability-services: Provides information on disability-related programs, services, laws, and benefits.
- **General Government Benefits:** 800-333-4636 www.benefits.gov
- **Food Stamps:** 800-221-5689 <http://www.fns.usda.gov>
- **Low Income Energy Assistance Program:** LIHEAP is a federally funded program to help eligible low-income households meet their home heating and/or cooling needs **866-674-6327** <https://www.acf.hhs.gov/ocs/programs/liheap>

HEALTH CARE

- **Families USA:** provides resources for health care related issues such as the uninsured, prescription drugs, Medicare and Medicaid. **202-628-3030** www.familiesusa.org
- **Patient Advocate Foundation:** Offers assistance to patients with specific issue they are facing with their insurer, employer and/or creditor regarding insurance, job retention and/or debt crisis matters relative to their diagnosis of life threatening or debilitating diseases. **800-532-5274** www.patientadvocate.org



MILITARY PERSONNEL

- **Service Members Civil Relief Act:** Applies to members of the Uniformed Services, Reservists who have been called to Active Duty and to members of the National Guard called to Active Duty for more than 30 days pursuant to a contingency mission specified by the President or Secretary of Defense. Limits the amount of interest that can be collected on debts to 6% per year during the period of military service. The interest in excess of 6% per year is forgiven (rather than deferred). You must contact your creditor in writing and provide a copy of your orders. Contact the Legal Assistance Officer in your unit. Click this link for more information about the Service Members Civil Relief Act:

<https://www.justice.gov/servicemembers/servicemembers-civil-relief-act-scra>

- **U.S. Department of Veteran Affairs:** Provides information about veteran benefits, services, health and well-being, burials and memorials. Also provides locations for VA hospitals, clinics, vet centers, regional benefits offices, and regional loan centers. **800-698-2411**
www.va.gov
- **Vet2Vet Veterans Crisis Hotline: 877-838-2838**

DEBT COLLECTIONS FAQS: The Federal Trade Commission (FTC) enforces the Fair Debt Collection Practices Act (FDCPA), which prohibits debt collectors from using abusive, unfair, or deceptive practices.

Federal Trade Commission: 877-382-4357

DEBT RESEARCH/CREDIT BUREAU REFERRAL:

To obtain a free copy of your credit report, go to: www.annualcreditreport.com

Phone: 1-877-322-8228

Experian: To contact Experian: 1-888-397-3742 www.experian.com

Equifax: To file a dispute: 1-866-349-5191 www.equifax.com
To report fraud: 1-888-766-0008

Trans Union: To file a dispute: 1-800-916-8800 www.transunion.com
To report fraud: 1-888-909-8872

You are entitled to a free copy of your credit report annually or anytime you are declined credit based on information provided by a credit Bureau.



EMPLOYMENT REFERRAL: For employment opportunities, employment training and assistance, or unemployment/job layoff assistance.

Unemployment benefits and layoff assistance: 877-872-5627

Job opportunities with the DOL: 866-487-2365

Career One Stop: 877-348-0502

FORECLOSURE REFERRAL: Assistance for any homeowner in America having trouble paying their mortgage or facing foreclosure. To help avoid an impending foreclosure, ACCC recommends that you contact the U.S. Department of Housing and Urban Development (HUD) for assistance.

Dept. of Housing and Urban Development: 800-569-4287 (TTY: 800-877-8339)

HUD APPROVED HOUSING COUNSELING AGENCIES: The Department of Housing and Urban Development sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues.

Dept. of Housing and Urban Development: 800-569-4287

AARP: 800-209-8085

IDENTITY THEFT: Steps to take if you are a victim of Identity Theft

Equifax: 866-640-2273

Experian: 888-397-3742

Transunion: 800-916-8800

LOCAL AGENCY/NFCC REFERRAL: To find a local non-profit credit counseling agency

National Foundation for Credit Counseling: 800-388-2227

PAYDAY LOANS: Payday loans carry high annual percentage rates, ranging from 100% to 1,000%, or more which are much higher than those charged by banks, credit unions and other financial institutions. If a payday lender is in violation of state laws, legal action can be taken. Contact your state legislature or attorney general. The **National Association of Consumer Advocates**: 202-452-1989 www.consumeradvocates.org can also provide assistance to victims of Payday lending.

STUDENT LOAN COUNSELING REFERRAL: The Federal Government Student Loan website has all resources and tools needed to educate borrowers on the best payment options available to them, access to balance information, and details about potential forgiveness options. All information can be found at studentaid.gov.



TAX ISSUE REFERRAL: The Taxpayer Advocate service is an independent organization within the IRS that can assist you with your tax problems

Taxpayer Advocate Service: 877-777-4778