PROBLEMS WITH JOB LOSS, OVERSPENDING, OR MORTGAGE DEBT?  
**ATLANTIC COUNTY**

### FACE-TO-FACE SUPPORT GROUPS

**Jersey Job Clubs** * Provides job-seekers with up-to-date effective job search techniques and tools available in a supportive networking setting. Website: [http://jobs4jersey.com](http://jobs4jersey.com) (click on "Jobseekers" then click on "Jersey Job Club" - check bottom of page for list of towns)

- **Atlantic County**: Meets in Pleasantville. Contact Leader: Barry Danziger at 609-813-3900

**Women's Center Job Club** * Professionally-run. Support for women seeking employment, especially displaced homemakers (those who lost their primary source of income due to divorce, separation or death of spouse). Guest speakers and rap sessions. Meets monthly, The Women's Center, 1201 New Road, Cornerstone Commerce Center, Suite 204, Linwood. Initial phone interview required. Call Sharon 609-601-9925 ext. 202 (day). Website: [www.acwc.org](http://www.acwc.org)

**Neighbors Helping Neighbors** (NhN) - A network of volunteer peer led job search networking and support groups that follow a community-based approach to help under-employed and unemployed residents get back to work. Embraces a ‘pay it forward’ ethos, asking all associates to contribute to other members by sharing job search techniques, related professional career development resources, personal referrals and generally providing a forum where members feeling empowered, energized and focused on the job search. Has information on starting and running groups. Click on “More” then on “NhN Facilitator Center” to learn about how to start and run an NhN mutual support group. Website: [www.nhnusa.org](http://www.nhnusa.org)  
Email: [john@njnusa.org](mailto:john@njnusa.org)

**Debtors Anonymous** 12-step support group for those who wish to stop compulsive overspending and incurring debt. Offers face-to-face as well as telephone meetings.

- **Atlantic County** Meets Sat., 10-11 AM, Ventnor Library. For information call 1-800-421-2382 or visit New Jersey Debtors Anonymous at: [http://www.njpada.org](http://www.njpada.org)

**UCubed - Union of Unemployed** Offers mutual support and advocacy for individuals who are unemployed. Resource manuals, networking and assistance with starting groups called ‘Cubes.’ Check website for ‘Cubes’ in New Jersey. ‘Cubes’ are linked to form ‘Neighborhoods’ and ‘Neighborhoods’ are linked to form ‘Power Blocks.’ Website: [http://www.unionofunemployed.com](http://www.unionofunemployed.com)

**I.C.E. Self-Help Center** – Mental health consumer-run drop-in center that provides, among other activities, employment groups for persons with mental health issues. Galloway area. For information call 609-652-3800.

**Underearners Anonymous** 12-step program to help persons to fully acknowledge and express their capabilities and competencies. (Meets in Northern NJ but also has telephone meetings) Website: [http://underearnersanonymous.org](http://underearnersanonymous.org)

### STATEWIDE ONLINE GROUPS

**The Breakfast Club NJ** * Online. Support for those who are unemployed or underemployed job seekers. Develop leads, learn effective job searching techniques and network. Website: [http://www.thebreakfastclubnj.com](http://www.thebreakfastclubnj.com)  
E-mail: info@thebreakfastclubnj.com

### NJ FINANCIAL & OTHER SUPPORT SERVICES & PROGRAMS

**NJ Helps** * Provides information on unemployment, public assistance qualification, how to get help with utility bills, low-cost medical care sites, a food programs, or other needed services. Website: [http://njhelps.org](http://njhelps.org)
NJ 211 Helpline  Dial 2 1 1 or 1-877-652-1148  (24 hrs) * Provides information on social services and government programs. Website: http://nj211.org/hardtimes08.cfm

Goodwill Industries  * 1-800-741-0186 or 1-800-GOODWILL  * Provides face-to-face and online training & employment for people with disabilities or other disadvantaging conditions (financial assistance, illiterate, criminal history or homeless). Website: www.goodwill.org


CREDIT COUNSELING

Consumer Credit Counseling Services 1-888-726-3260 With touch-tone phone, callers can find out about non-profit credit counseling services in New Jersey. Some services request a small fee. Sponsored by the Nat'l Foundation for Counseling Credit. Website: www.cccsnj.org

HEALTHCARE

NJ Family Care  * 1-800-701-0710 (Mon. & Thurs. 8am-8pm; Tues, Wed, & Fri. 8am-5pm)  * Federal & state funded health insurance program created to help New Jersey's uninsured children and certain low-income parents and guardians to have affordable health coverage. For families who do not have available or affordable employer insurance, & cannot afford to pay the high cost of private health insurance.  Website: http://www.njfamilycare.org

Affordable Care Act Healthcare Insurance Market 1-800-318-2596  (24 hr) * Provides information about the Federal Health Insurance Market and the Affordable Care Act. Website:  www.healthcare.gov

FORECLOSURE HELPLINES

Hope Hotline  * (BILINGUAL) 1-888-995-4673  (24 hr.)  * Offers free, confidential help and assistance to homeowners at risk of foreclosure. Website: www.makinghomeaffordable.gov

NJ Tenants Foreclosure Rights  * 1-888-576-5529  (Legal Services of New Jersey)  * Helpline for renters affected by the foreclosure of their home. Ensures tenants' rights to stay in their home during a foreclosure and after the resale of the property are protected. Website: www.lsnj.org

PRESCRIPTIONS, LOW COST

PAAD (Pharmaceutical Assistance)  * 1-800-792-9745  (8am-5pm)  * Financial assistance to the aged (65 or older) or disabled to help pay for medications. Also available to those who are age 18+, receive social security disability and meet the income eligibility guidelines.  Sponsored by NJ State Pharmaceutical Assistance Program. Website: www.njpaad.gov

Rx4NJ (A Partnership for Prescription Assistance)  * 1-888-793-6765  * Information on specific types of discounted or free prescription medications. A no-cost service of NJ pharmaceutical companies. Call or visit their website to answer questions. Website:  http://www.rx4nj.org

Senior Gold Prescription Discount Program  * 1-800-792-9745  (Mon.-Fri.,8:30am-5pm)  * Pharmaceutical assistance to residents of NJ who are age 65+. Website:  www.njsrgold.gov

USA Drug Plan  * 1-877-459-8474  - Rx Help Desk  * Website has printable cards, people can keep it after they pick up their medications and use it again and they can save up to 50% on their medications, if they don't have insurance. Cards cover people and pets medications. Write: USA Drug Plan, 25 Hanover Rd., Bldg. B, Suite 150, Florham Park, NJ 07932. Provided by Community Assistance Program CAP Website:  http://www.unitedselfhelpfreedrugcard.org

For information on any other type of community support group in N.J. or for free help in starting one, call the New Jersey Self-Help Group Clearinghouse at 1-800-367-6274

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