

# Help For Tough Times

Your guide to unemployment, health care, legal assistance and other basic needs.



Central Massachusetts  
AFL/CIO



UNITED WAY OF CENTRAL MASSACHUSETTS

**FIRST CALL  
FOR HELP**

# Introduction

United Way of Central Massachusetts would like to thank the Central Massachusetts AFL/CIO for partnering on the preparation of this booklet and its printing.

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The recent changes in our economy are affecting many people. Many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself unemployed, this booklet is for you.

Unexpected job loss is devastating. In addition to financial gains, employment gives us a sense of purpose and is a part of our identity.

As you go through the process of finding new employment, whether in your current field, or in a new venture, you may need help. This booklet offers resources for you to use during your journey. The agencies listed can offer help with money and credit problems, basic needs like food and fuel, health care, legal services and job search assistance.

The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval by the United Way of Central Massachusetts.

If you cannot find the specific information you need in this booklet, you can call the United Way of Central Massachusetts' information and referral line at (508) 755-1233. First Call for Help has information on hundreds of agencies and services in the greater Worcester area.

Or, if you are a member of organized labor you can call the AFL/CIO Director of Labor Community Services at United Way of Central Massachusetts at (508) 757-5631.

United Way of Central Massachusetts  
484 Main Street, Suite 300  
Worcester, MA 01608  
(508) 757-5631

Web site: [www.unitedwaycm.org](http://www.unitedwaycm.org)

E-mail: [mail@unitedwaycm.org](mailto:mail@unitedwaycm.org)

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# Money Problems

## BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.

- Set up a realistic budget plan allowing for basic needs: food, shelter, clothing and medical care. The worksheet on page 14 will help get you started.
- Prioritize your bills. When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation.
- Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a payment plan or discuss other ways to work off your obligations.
- Avoid making purchases on credit. This will save interest charges.
- Get budget counseling if you are having difficulty. For financial counseling, debt management and consumer education, call:

Consumer Credit Counseling Service of  
Southern New England, Inc.  
51 Union Street, 3rd Floor  
Worcester, MA 01608  
(800) 208-2227  
or visit [www.creditcounseling.org](http://www.creditcounseling.org)

- If you are being harassed by creditors or need help with a consumer problem, call:

Better Business Bureau of  
Central New England  
32 Franklin Street, Suite 404  
Worcester, MA 01608  
(508) 755-2548  
or visit [www.worcester.bbb.org](http://www.worcester.bbb.org)



Consumer Council of Worcester County  
Worcester Community Action Council  
484 Main Street, 2nd Floor  
Worcester, MA 01608  
(508) 754-1176 x130

- If you need mediation services to provide conflict resolution with a landlord, merchant or family member, call:

Community Mediation Center  
Worcester Community Action Council  
484 Main Street, 2nd Floor  
Worcester, MA 01608  
(508) 754-1176 x138

## MORTGAGE

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. Most banks would prefer to negotiate an arrangement rather than foreclose on a mortgage. Explore every reasonable alternative to avoid losing your home, but be aware of scams.

Do not sign anything you do not understand.

If you have a VA-insured mortgage, call:

Veterans Administration Regional Office  
(Manchester, NH)

(800) 827-0336

or

Department of Veterans Affairs (Boston)

(800) 827-1000

or visit [www.va.gov](http://www.va.gov)

If you have a HUD/FHA loan payment problem, call or write your lender or a HUD approved Counseling Agency as soon as possible. Explain the situation and be prepared to provide financial information. If you are having difficulty communicating with your lender you can call the FHA Loss Mitigation Center at (888) 297-8685. To find an approved Counseling Agency call (800) 569-4287; TDD (800) 877-8339.

## RENT

If you rent, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable payment plan or discuss other ways to pay off your obligation. Call the Central Mass. Housing Alliance early in the process to receive guidance and assistance.

Central Mass. Housing Alliance

7-11 Bellevue Street

Worcester, MA 01609

(508) 791-7265

Before a landlord can evict you for non-payment of rent, he/she must properly notify you that he/she is ending or terminating your tenancy. To do this a landlord must give you a written notice called a

*notice to quit*. The purpose of a *notice to quit* is to give you warning of the landlord's desire to terminate your tenancy, which is only the first step in the eviction process. If this is the first notice to quit you have received in a 12 month period, you can "revive" your tenancy by paying the rent owed within 10 days after receiving the notice.

If your rent continues to go unpaid, a landlord must go to court and obtain permission from a judge to evict you. If you get an eviction notice and you want to stay in your apartment or you want more time to find a new place, you must respond quickly to any documents you receive. The court eviction process can take a number of weeks.

## UTILITY BILLS

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice. If, after calling the company you are not satisfied, ask for the credit manager.



If you have questions or complaints about a gas or electric company, contact the Department of Public Utilities (DPU). The DPU regulates the gas and electric companies. They will try to help you work out a plan with the utility company. However, once service has been shut off the DPU cannot restore service unless there is a serious illness, financial hardship, or everyone in the household is 65 years or older.

The DPU has required most utilities to offer reduced rates for low-income customers. If eligibility

requirements are met, utility companies must bill you at the low-income rate. If you think you may be eligible, call your utility company at the number listed on you bill.

By state law, those experiencing financial hardship cannot have their principal heating utility service shut off from November 15 to March 15. Local oil companies are not regulated by the DPU and are not required to serve a customer who cannot pay their bills.

Massachusetts Department of Public Utilities (DPU)  
(Boston)  
(800) 392-6066

## FUEL ASSISTANCE

If you are low-income and are having trouble meeting your winter heating costs, you may qualify for the **Fuel Assistance Program**. The program can pay only for the principal heat source in the home, whether it's oil, gas, propane or electricity. Eligibility is based on gross income. Home owners and renters may be eligible. The program operates November 1 to April 30. For more information about eligibility requirements, intake sites and program policies, call the fuel assistance office near your home.

The fuel assistance program also has some funds available to assist with weatherization and with repair or replacement of heating systems for homeowners.

*Greater Worcester area:*  
Fuel Assistance & Energy Conservation Programs  
Worcester Community Action Council  
484 Main Street, 2nd Floor  
Worcester, MA 01608  
(508) 754-7281, outside Worcester (800) 545-4577

*Northern Worcester County:*  
New England Farm Worker's Council  
435 Main Street, Suite 3040  
Fitchburg, MA 01420  
(978) 342-4520

*Greater Milford area:*  
South Middlesex Opportunity Council - SMOC  
300 Waverly Street  
Framingham, MA 01702  
(508) 872-4853

If you are over-income for the Fuel Assistance Program, but are still having trouble paying your utility bills, you may qualify for the **Good Neighbor Energy Fund**. This fund is set up by a coalition of gas, electric and oil companies across the state to help the working poor, handicapped and low-income elderly persons. Apply at your nearest Salvation Army office.

Salvation Army Citadel Corps  
630 Main Street  
Worcester, MA 01608  
(508) 756-7191

Salvation Army  
29 Congress Street  
Milford, MA 01757  
(508) 473-0786



# Unemployment Benefits

If you've lost your job or are working part-time, you may apply for Unemployment Insurance Benefits. This program compensates eligible workers for a portion of his/her lost wages. In order to receive benefits, you must have been laid off due to no fault of your own and you must be actively looking for a job.

The Unemployment Insurance Benefits were paid by your previous employer. As such, the benefits will be paid to you regardless of your financial status. The amount that you receive varies according to your previous earnings.

**There are two ways to file an unemployment insurance claim, by phone or in person.**

**File by phone:** Call the Tele Claim Center at (877) 626-6800, Monday –Thursday, 8 a.m. to 6:30 p.m.; Friday, 8 a.m. to 4:30 p.m. Shorter waiting times can be expected after 4:30 p.m.

If you file by telephone, we suggest that you use the following schedule. If your Social Security number ends in .....



0 or 1	Monday
2 or 3	Tuesday
4 or 5	Wednesday
6 or 7	Thursday
8 or 9	Friday

Calling the TeleClaim Center makes it easy to:

- File a new claim or reopen an existing one
- Be interviewed if there are issues that affect your eligibility
- Resolve problems with your claim
- Get information on the status of your claim

**File in person:** If you choose, you may file your claim in person at the Walk-in Center nearest you.

At Walk-in Centers, you can:

- File a new claim or reopen an existing one
- Be interviewed if there are issues that affect your eligibility
- Resolve problems with your claim
- Attend an orientation session

Workforce Central:

6 Airport Road, Dudley, MA (508) 943-1240  
14 Beach Street, Milford, MA (508) 478-4300  
44 Front Street, 6th Floor, Worcester, MA  
(508) 799-1600

Career Centers of North Central Massachusetts:

25 Main Street, Gardner, MA (978) 632-5050  
100 Erdman Way, Leominster, MA (978) 534-1481

**Information you will need:**

- Your Social Security number; date of birth
- Your home address and telephone number
- Whether you have filed an unemployment insurance claim in Massachusetts or in any other state during the past 12 months
- The names and address of all of the employers you have worked for during the 15 months prior to filing your claim and the dates you worked for each of these employers
- The reason that you are no longer working or that your hours have been reduced
- The names, dates of birth and social security numbers for any dependent children, if you are going to apply for dependency allowance
- Your alien registration number if you are not a U. S. Citizen

# Financial Assistance

## FEDERAL PROGRAMS

### Social Security

If you are 62 or older and have been laid off, you may be eligible for Social Security benefits. If you begin collecting before age 65, your benefits will be reduced from what they would have been at age 65. The amount of benefits that you receive is based on your lifetime earnings.

Social Security Administration  
51 Myrtle Street  
Worcester MA 01608  
(800) 772-1213  
or visit [www.ssa.gov](http://www.ssa.gov)  
or their other offices in:

Fitchburg: (978) 343-4526  
Gardner: (978) 632-1004

### Supplemental Security Income (SSI)

SSI is a federal program that augments Social Security by providing cash benefits to eligible aged, disabled and blind persons whose income falls below a certain level. It is administered through the regional Social Security Administration offices. In Massachusetts, SSI is supplemented by the State. For information, call Social Security at the numbers listed above.



## STATE PROGRAMS

### Department of Transitional Assistance

The following programs are administered by the Massachusetts Department of Transitional Assistance. Each program has its own eligibility rules and income requirements. For further information about any of the programs listed below, contact your local Department of Transitional Assistance Office.

Massachusetts Department of Transitional Assistance  
9 Walnut Street  
Worcester, MA 01608  
(508) 767-3100  
or visit [www.state.ma.us/dta/](http://www.state.ma.us/dta/)  
or their other offices in:

Southbridge: (508) 765-2400  
Milford: (508) 634-7100  
Fitchburg: (978) 665-8700

If the local office is not able to answer your question, or if you are not satisfied with the response of the local office, call:

Application & Information Unit (Boston)  
(800) 249-2007

### Transitional Aid to Families with Dependent Children (TAFDC)

TAFDC provides cash assistance for families with dependent children when divorce, separation, death, disability, unemployment or under-employment deprives a child of the financial support of one or both parents. Families who receive TAFDC are also eligible for MassHealth (Medicaid) (see page 9) and are usually eligible for Food Stamps (see page 7).

## **Emergency Aid to the Elderly, Disabled and Children (EAEDC)**

EAEDC offers cash and medical assistance for individuals who meet the Massachusetts Department of Transitional Assistance medical standard for disability. It assists a limited number of individuals who do not qualify for TAFDC, SSI or other similar benefits. To qualify for EAEDC, an individual must not have assets worth more than \$250.

## **Emergency Assistance (EA)**

The EA program offers shelter placement for homeless families. To qualify for EA, you must have a dependent child, meet the income standards and not have total countable assets which exceed \$2,500. You do not have to receive any form of public assistance to qualify for EA. No cash assistance is available at the time of this printing.

## **OTHER ASSISTANCE**

Some social service agencies and charitable funds can provide limited assistance on a last-resort, one-time basis to help with specific emergencies. For help in locating these resources, call:

First Call for Help (508) 755-1233



## **TAKING CARE OF YOURSELF**

Stay active mentally and physically

Eat healthy foods; get enough rest

Exercise; take up a new recreational activity you always wished to start

Recognize the effects of stress, and seek help if needed

Organize your time, scheduling time to enjoy yourself

Take advantage of community activities and resources

Watch local papers for free events and programs

Develop a support system; keep in touch with friends

Get involved in a volunteer activity

Catch problems while they are small -  
"An ounce of prevention is worth a pound of cure."

# Food Help



In order to save money, you may be tempted to reduce food costs. Rather than going hungry, there are steps you can take to maintain a proper diet. A nutritious, high-protein meal does not need to be expensive.

## Food Stamps

The Food Stamp program offers help to low-income families or individuals. The amount received depends on family size, income and certain expenses such as child care costs. You can be working and still be eligible for this program. For further information, call any of the following:

Massachusetts Department of Transitional Assistance  
9 Walnut Street  
Worcester, MA 01608  
(508) 767-3100

or their other offices in:

Southbridge: (508) 765-2400

Milford: (508) 634-7100

Fitchburg: (978) 665-8700

DTA Application & Information Unit (Boston)  
(800) 249-2007

Project Bread (Boston) (800) 645-8333

## Women, Infants and Children (WIC)

WIC is a federally funded nutrition and food supplemental program for eligible pregnant or breast feeding women, their children and foster children ages 0-5. It supplies vouchers used to purchase items such as milk, cheese, juice, eggs, cereal and infant formula. Families must be low-income to be eligible.

Call WIC offices in:

Worcester area: (508) 860-7744

Southbridge area: (508) 765-0139

Rutland area: (508) 886-0203

Milford area: (508) 634-8012

## School and Summer Food Programs

Children from low-income families are eligible to receive free or reduced cost breakfast and lunch during the school year or during the summer at certain sites. For information, call your child's school, or call:

First Call for Help (508) 755-1233

## SERVE New England

One way to stretch your food budget is to join SERVE New England, a food cooperative and community service program. For \$15 in cash or food stamps, plus two hours of community service work, you will receive groceries worth approximately twice that amount. There are no financial eligibility requirements, everyone is welcome to participate.

SERVE New England (888) 742-7363

## Food Pantries and Meals

There are many community-based food pantries and meals for emergency food needs. For more information and a referral to locations near you, call:

First Call for Help (508) 755-1233

Union members may call:  
AFL/CIO Labor Assistance Program  
(508) 757-5631 x212

# Health Care



Your family doctor or local hospital does not want to see you ignore health problems. If you have lost your health coverage, speak to your doctor or hospital about the possibility of negotiating reduced fees and payment schedules.

## CONTINUATION OF YOUR HEALTH CARE

### COBRA

If you participated in a group health insurance plan at your job before you were laid off, the Federal COBRA law requires that most employers offer you and your family a temporary extension (up to 60 days) of health coverage at group rates, called “continuation coverage”. Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months in certain circumstances. You may be required to pay the full premium, including your employer's contribution. Speak to your employer.

If you are still not working at the time your COBRA coverage expires, some health insurers will allow you to convert your group policy to a non-group policy. The costs of these plans vary, and some offer fewer benefits. If you join a new plan at a new job, there may be an initial waiting period to receive some services.

### Medical Security Plan

You may be eligible for the Medical Security Plan if you are eligible for or are receiving unemployment benefits and meet income guidelines. The Premium

Assistance option offers cash benefits to help pay for your current insurance; the Direct Coverage program offers a limited personal and family health care indemnity program with no premiums, available if you have existing insurance.

Medical Security Plan  
(800) 914-4455

### Insurance for Children

The Healthy Start program provides early, comprehensive and continuous prenatal care for low-income, uninsured women and their infants under age one. The program will assist women access health insurance and other services.

The Children’s Medical Security Plan provides health insurance for primary and preventative care for children up to the age of 19 who do not have health care coverage and are not eligible for MassHealth.

Healthy Start / Children’s Medical Security Plan  
180 Beaman Street  
West Boylston, MA 01583  
(800) 531-2229  
[www.state.ma.us/dph/bfch/mcfh/access/cmssp.htm](http://www.state.ma.us/dph/bfch/mcfh/access/cmssp.htm)

### Medicare and MassHealth (Medicaid)

**Medicare** is a federally funded program administered by the Social Security Administration. You are eligible for Medicare if you:

- Are 65 and receive Social Security or railroad retirement benefits.
- Are 65 and have been a federal, state or local

- government employee long enough.
- Are 65 and have received Social Security disability benefits for 24 months.
- Are under 65 and have been a federal, state or local government employee long enough and meet certain requirements.

For more information about these requirements and other features of the Medicare program, call:

Social Security Administration  
(800) 772-1213  
or visit [www.ssa.gov](http://www.ssa.gov)

**MassHealth** is the federally funded Medicaid program in Massachusetts administered by the Massachusetts Division of Medical Assistance for certain low and medium-income people under the age of 65.

If you are receiving TAFDC or SSI, or are eligible for either of these programs, you may qualify for MassHealth. Those who may be eligible include families with children under age 19, children under age 19, pregnant women, people out of work for a long time, people with disabilities, adults who work for a qualified employer, or people who are HIV positive. Your income will affect your eligibility. Owning a home does not count as income, but other possessions, such as savings or credit union shares, are taken into account.

MassHealth can supplement other health insurances. You do not have to be receiving any assistance from the Department of Transitional Assistance to apply for MassHealth. For complete information about eligibility, call:



MassHealth Enrollment Center  
(800) 332-5545  
TTY (800) 596-1276  
or visit [www.state.ma.us/dma/](http://www.state.ma.us/dma/)

### **Community Health Care Facilities**

You may also seek care at a local community health care center/clinic. These clinics provide a full range of services at reasonable cost.

Family Health Center of Worcester  
26 Queen Street  
Worcester, MA 01610  
(508) 860-7700, TTY (508) 860-7750

Great Brook Valley Health Center  
19 Tacoma Street  
Worcester, MA 01605  
(508) 852-1805, TTY (508) 854-3255

### **Free Walk-in Clinics**

In addition to the health care clinics, there are free evening walk-in clinics available to the uninsured. For details about times and dates of service, call:

First Call for Help (508) 755-1233

### **Dental Care**

The following dental programs for adults and children provide basic preventative dental care at low cost or sliding fee.

Great Brook Valley Health Center  
19 Tacoma Street  
Worcester, MA 01605  
(508) 852-1805

Family Health Center of Worcester  
26 Queen Street  
Worcester, MA 01610  
(508) 860-7700

Dental Hygiene Clinic  
Quinsigamond Community College  
670 West Boylston Street, Room 126A  
Worcester, MA 01606  
(508) 853-2300

### **Prescription Drugs**

There are a number of sources of low cost or discounted medications for those who may be eligible:

Prescription Advantage (800) 243-4636 (Income based; age 65+)

Citizens Health (800) 563-5479 (For those with no prescription coverage)

MassMed Line (866) 633-1617 (Referrals to prescription drug assistance programs)

### **Veteran's Benefits**

If you are a veteran you may be eligible to receive health care assistance. For information about the services available and eligibility requirements, call:

Veterans Administration Outpatient Clinic  
605 Lincoln Street  
Worcester, MA 01605  
(508) 856-0104

Veterans Service Department  
455 Main Street, Room 101  
Worcester, MA 01608  
(508) 799-1041



## **Legal Services**

If you have problems with housing, public utilities, child support, unemployment or welfare benefits and cannot afford the regular legal fees, the following agencies may be able to help.

The Lawyers Referral Services may be able to put you in touch with a lawyer who offers services on a pro-bono or a reduced-fee basis.

The Legal Assistance Corporation may be able to help with housing (landlord-tenant disputes, subsidized housing problems, housing discrimination), governmental benefits (Social Security, SSI, TAFDC, etc.), family law including divorce and consumer issues. You must be low-income or age 60+ to be eligible.

Mass. Justice Project may be able to help income eligible people with legal issues relating to housing, domestic relations, benefits, bankruptcy, foreclosure and education. Also offers civil legal service program.

Lawyers Referral Service – Worcester Co. Bar Assn.  
19 Norwich Street  
Worcester, MA 01608  
(508) 752-1311

Lawyer Referral Service - Mass. Bar Assn. (Boston)  
(800) 392-6164

Legal Assistance Corporation of Central Mass.  
405 Main Street, 4th Floor  
Worcester, MA 01608  
(508) 752-3718, (800) 649-3718  
TTY (508) 755-3260

Mass. Justice Project  
332 Main Street, Suite 640  
Worcester, MA 01608  
(508) 831-9888 or (888) 427-8989

# Coping with Unemployment

Living through a financial crisis can be stressful for you and your family. It can lead to feelings of sadness, anger, depression, fear or lack of energy. These feelings are natural and are usually temporary. Putting on a mask and pretending that you are not worried or scared will only make matters worse for you and your family. You can deal with your feelings in several positive ways:

- Keep physically active to relieve tension.
- Identify your feelings and share them with someone who will listen to you and advise you – for example, a trusted friend or relative, clergy person, a fellow union member.
- Get together with other people who are experiencing unemployment and form a peer support network.

If your feelings of anxiety and depression intensify or continue over an extended period of time, it is advisable for you to seek help. For referrals to agencies that offer counseling or support groups, call:

First Call for Help (508) 755-1233

## Job Search Tips

Take the attitude that you are no longer unemployed. In fact, you have a full time job: finding a job. So you should view your situation as an opportunity in disguise.

Before seeking employment, start by assessing your present skills and talents. (See worksheet on page 15.) Like most people, you have probably not done a thorough “self-assessment”. Most public libraries and bookstores have self-help or career development sections with books that can get you started.

Write down on the worksheet a detailed list of all your job skills and personal qualifications. The list will be surprisingly long. You can use this information when you write your resume or fill out job applications.



**Job Information Sources** - Talk to your friends, neighbors and relatives, they may lead you to job openings. In addition to following through with the want ads in the local daily newspapers, contact your professional or trade association, Chamber of Commerce, Union or local Department of Employment & Training office.

A worksheet has been provided on page 16 to help you identify people who could help you in your job search.

**Your resume** - This is your first and most important introduction to a prospective employer. It should be concise. Contact your local library for books on resume writing or seek help from a career counseling center.

**The interview** - This is your chance to show the employer that you are the best candidate for the job. Be prepared. Find out everything about the company ahead of time: the services, products, market area, financial history, etc. Prepare a list of questions to ask the employer. Dress appropriately, arrive early and relax a few minutes before the interview. Practicing the interview with someone may better prepare you for the actual interview.

## **Career Counseling**

Career counseling can be especially helpful to you if you have been out of the job market for a while, or if you are considering changing fields or entering a training program.

Career counseling can advise you on researching job openings, writing your resume and conducting a job interview. It can also help you to overcome the feelings of despair, isolation, anger and fear that many job seekers experience. Career Centers provide counseling and job placement services to all customers. Skills training is for eligible dislocated workers and low income adults.

The following agencies can offer you individual career counseling, support and/or information sharing groups, and workshops and/or special programs:

### **Workforce Central**

A customer focused partnership with the Massachusetts Division of Employment & Training  
44 Front Street, 6th Floor  
Worcester, MA 01608  
(508) 799-1600  
or their other offices in:

Dudley: (508) 943-1240  
Milford: (508) 478-4300

### **Career Centers of North Central Massachusetts**

Gardner: (978) 632-5050  
Leominster: (978) 534-1481

### **Career Resource Center**

YWCA of Central Massachusetts  
1 Salem Square  
Worcester, MA 01608  
(508) 767-2505 Ext. 3010

EDCentral - Educational Opportunity Center  
Colleges of Worcester Consortium, Inc.  
484 Main Street, Suite 500  
Worcester, MA 01608  
(508) 755-2592  
or visit [www.cowc.org/EDCENTRAL/](http://www.cowc.org/EDCENTRAL/)

## **Physically Challenged Workers**

Massachusetts Rehabilitation Commission  
359 Main Street  
Worcester, MA 01608  
(508) 754-1757  
or visit [www.state.ma.us/mrc/vr/offices.htm](http://www.state.ma.us/mrc/vr/offices.htm)

Or their other offices in:

Milford: (508) 792-7750  
Sturbridge: (508) 347-7661  
Fitchburg: (978) 345-1713

## **Massachusetts Rapid Response Team**

The Massachusetts Rapid Response Team is the Commonwealth's dislocated worker program. You are eligible for services if you have lost your job through no fault of your own as a result of a company closing or substantial downsizing.

The Rapid Response Team provides statewide, early intervention, no cost re-employment services to companies and their employees affected by layoffs and closings.

Calling the Massachusetts Rapid Response Team in early can reduce the cost and pain of those layoffs for you and your employees. If your company faces such difficulty, calling the Massachusetts Rapid Response



Team will save your company and your employees time, money and aggravation.

The Massachusetts Rapid Response Team is a staff comprised business service of the Massachusetts AFL/CIO and the Commonwealth Corporation, a quasi-public agency empowering individuals and businesses to learn, earn and succeed.

Massachusetts Rapid Response Team Central Unit  
c/o Career Center of North Central Massachusetts  
100 Erdman Way  
Leominster, MA 01453  
(978) 537-0656

### **Child Care**

When facing a period of unemployment your child care needs may change. When returning to work you may need to make different arrangements to accommodate your new schedule. For help in locating and selecting a child care program, including family child care, day care centers, school age programs, nursery schools, summer camps or in-home care, call:

Child Care Connection  
100 Grove Street  
Worcester, MA 01605  
(508) 757-3880 or (800) 278-1503

You may be eligible for one of several financial assistance programs to help defray the cost of child care. Child Care Resources maintains an income eligible waiting list for receiving such benefits as well as vouchers for families referred by the Department of Transitional Assistance.

Child Care Resources  
90 Madison Street, Suite 400  
Worcester, MA 01602  
(508) 798-8112

Community Partnership for Children offers financial assistance for child care for eligible families.

Community Partnership for Children  
770 Main Street  
Worcester, MA 01610  
(508) 799-3642

### **Volunteering**

Doing volunteer work in an area that interests you is a good way to help yourself and others while you look for a job. Volunteering can help you to:



- Maintain your job skills
- Learn new skills
- Make valuable contacts or new friends
- Structure your time during your job search

The Volunteer Center of United Way of Central Massachusetts has information about volunteer opportunities available online at [www.unitedwaycm.org/volunteer.html](http://www.unitedwaycm.org/volunteer.html). There are opportunities that match your interests, skills and time available. For further assistance, call:

Volunteer Center  
United Way of Central Massachusetts  
484 Main Street  
Worcester, MA 01608  
(508) 757-5631



United Way of Central Massachusetts  
484 Main Street, Suite 300  
Worcester, MA 01608  
(508) 757-5631

Web site: [www.unitedwaycm.org](http://www.unitedwaycm.org)  
E-mail: [mail@unitedwaycm.org](mailto:mail@unitedwaycm.org)

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