



Helpful Financial Hints for Everyday Living

BILLS

- If you cannot pay your bills, call your creditors and ask for a loan skip or payment arrangement. You will need to
 - 1) Give a specific reason for your problem (loss of income due to lay off, temporary inability to work, etc...) and
 - 2) Date when you expect the situation to improve.
- Prioritize which bills to pay first based on your basic needs:
 1. Housing—pay your rent
 2. Essential Utilities (heat, lights, basic phone, garbage)
 3. Essential Food, Household Supplies and Gasoline
 4. Car Payment and Insurance— if needed to generate income. NEVER drive without insurance.
- Pay bills with high penalties or late fees next.
- Missing payments will damage your credit and bad credit is difficult to remedy.

RENT

- Look at the amount you pay for rent compared to how much income you bring in. You could be paying too much.
- High rent can keep you in long-term trouble. Try to pay no more than 30% of your gross income after subtracting debt payments. Call LifeLine to get help figuring this out. LifeLine:541-485-1188.
- Look for housing alternatives such as getting a roommate, moving to a cheaper place or applying for subsidized housing.

UTILITIES

- You may qualify for federal assistance on your heating bills through the Low Income Energy Assistance Program (EWEB) or the Gas Assistance Program (NW Natural Gas). EWEB:541-484-6016, NW Natural Gas: 541-342-3661.
- Lane County Human Services Commission may be able to help you with energy and gas assistance programs. Lane County Human Services Commission: 541-682-3378

LOANS

- Be cautious about loans. If a loan postpones, rather than solves, a financial problem, it may actually make things worse in the future.
- Never use Payday and Title Loans.
- Avoid loans with high interest—never get a predatory loan (25% or higher interest—defined by O.U.R. Credit Union).
- O.U.R. Federal Credit Union may be able to offer alternatives. You must be a Lane County resident to open an account. O.U.R. Federal Credit Union: 541-485-1188
- LifeLine Financial Education Program offers classes and individual appointments for people struggling with monthly bills; there are no income limits with LifeLine. LifeLine:541-485-1188.

BUDGET

- Create a realistic budget that meets your basic needs.
- Have a plan to control overspending.
- Create a plan to protect your savings from getting spent, except as budgeted.
- Include fun and pocket money in your budget if at all possible.
- Review your budget often and adjust as needed.

YOU ALWAYS HAVE CHOICES...

- Identify, and be willing to work on, any behaviors and choices which are causing a problem (overspending “on the kids,” bailing out relatives, overspending on alcohol, coffee drinks, cigarettes, and so on).
- Be proactive rather than reactive. Work on a plan and budget before you face problems.
- Educate yourself about financial matters.



Available Services

FINANCIAL AGENCIES

- Consumer Credit Counseling Service
149 West 12th, Suite 100
Eugene, OR 97402
541-342-4459/ 1-888-830-7235
- LifeLine Financial Education Program
325 Blair Boulevard
Eugene, OR 97402
541-485-1188
- O.U.R. Federal Credit Union
325 Blair Boulevard
Eugene, OR 97402
541-485-1188

HOMELESS SHELTERS

- Centro LatinoAmericano
944 West 5th Avenue
Eugene, OR 97402
541-687-2667
- Eugene Mission
1995 Amazon Parkway
Eugene, OR 97405
541-344-3251
- First Place Family Center
1995 Amazon Parkway
Eugene, OR 97405
541-342-7728
- ShelterCare Brethren Housing
1062 Main Street
Springfield, OR
541-726-8125
- ShelterCare Family Housing Program
969 Hwy 99N
Eugene, OR
541-689-7156
- Siuslaw Area Women's Center
1576 West 12th
Florence, OR 97439
541-997-2816

RENTAL INFORMATION

- St. Vincent de Paul Second Chance Renter's Rehabilitation Program
450 Highway 99N
Eugene, OR 97402
541-607-0439

ENERGY ASSISTANCE

EWEB

- Low Income Energy Assistance Program
541-484-6016

Lane County Human Services Commission
General Energy Assistance Information
541-682-3378

Low Income Energy Assistance Program (LIEAP)
Recorded info. in English & Spanish
541-682-FUEL / 541-682-3835

NW Natural Gas

- Gas Assistance Program
541-342-3661
- Public Utility Commission
550 Capitol Street, NE
Salem, OR 97310
503-378-6611/ 1-800-522-2404

GENERAL INFORMATION

- Community Resource Database:
<http://www.thelane.net/>
- Federal Trade Commission Web site
<http://www.ftc.gov/>
(They offer free publications)
- White Bird H.E.L.P. Book
H.E.L.P. Book can be found at:
White Bird
341 E. 12th Avenue
Eugene, OR 97401

LifeLine
325 Blair Boulevard
Eugene, OR 97402

Most social service agencies

