

# Kalamazoo Hope

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“Helping Individuals to Survive and Live Healthy, Quality Lives” (SM)

## Finances

Income can be a difficult and frustrating area in general, and more so if one has financial limits in relation to their psychological condition. Various aspects related to finances are discussed in this document, including obtaining aid for individual with disabilities.

### **Sections:**

- 1) Bankruptcy
- 2) Banks
- 3) Credit Organizations
- 4) Debt
- 5) Disability Assistance
- 6) Education Assistance
- 7) Finance and Identity Protection
- 8) Financial Assistance
- 9) Garnishing
- 10) Insurance
- 11) Investments
- 12) Medical Aid
- 13) Supplemental Security Income
- 14) Survivor Benefits

# Kalamazoo Hope

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“Helping Individuals to Survive and Live Healthy, Quality Lives” (SM)

## Finances

15) Taxes

### 1) Bankruptcy

[Bankruptcy \(U.S. Courts\)](#)

[Consumer Information \(Federal Reserve System\)](#)

[Filing Without an Attorney \(U.S. Courts\)](#)

[United States Bankruptcy Court - Western District of Michigan](#)

### 2) Banks

[Chemical Bank](#)

[Comerica](#)

[Fifth Third Bank](#)

[Flagstar Bank](#)

[Huntington](#)

[Mercantile Bank](#)

[Old National Bank](#)

[PNC](#)

# Kalamazoo Hope

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## Finances

### 3) Credit Organizations

[Equifax](#)

[Experian](#)

[TransUnion](#)

### 4) Debt

[Coping With Debt \(Federal Trade Commission\)](#)

[Dealing with Debt \(usa.gov\)](#)

[Debt Collection \(Federal Trade Commission\)](#)

[Debt Payoff Calculator \(The Simple Dollar\)](#)

[The Fair Debt Collection Practices Act \(Federal Trade Commission\)](#)

[Overpayment Publications \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view).

[Ten Facts for Mortgage Debt Forgiveness \(IRS\)](#)

### 5) Disability Assistance

[Adults Disabled Before Age 22 \(Social Security\)](#) - this benefit can be applied for even if one is 22 years of age or older.

[Apply For Disability Benefits - Child \(Under Age 18\) \(Social Security\)](#)

# Kalamazoo Hope

---

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## Finances

[Benefits for People with Disabilities \(Social Security\)](#)

[CSHCS \(Children’s Special Health Care Services\) \(MDHHS\)](#)

[CSN Fund \(Children with Special Needs Fund\) \(Michigan\)](#)

[Disability Benefits \(Social Security\)](#)

[Disability Planner: What We Mean By Disability \(Social Security\)](#)

[Michigan State Disability Assistance \(MDHHS\)](#)

[Physical Disability Board of Review \(PDBR\) \(Military Health System and Defense Health Agency\)](#)

[What You Need To Know When You Get Social Security Disability Benefits \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view.

## **6) Education Assistance**

[AmeriCorps \(Corporation for National & Community Service\)](#)

[Education and Training \(U.S. Department of Veterans Affairs\)](#)

[Fastweb](#)

[Free Application for Federal Student Aid \(FAFSA\)](#)

[Kalamazoo College Office of Financial Aid](#)

[Kalamazoo County Day School - Financial Assistance](#)

[The Kalamazoo Promise](#)

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## Finances

[Kalamazoo Valley Community College \(KVCC\) Financial Aid Office](#)

[MI Student Aid \(Michigan Student Financial Services Bureau\)](#)

[Michigan Education and Training Voucher](#)

[ROTC Programs \(Reserve Officers Training Corps - ROTC\)](#)

[Scholarships, Financial Aid and Student Internships \(U.S. Department of State\)](#)

[Western Michigan University Student Financial Aid Office](#)

### **7) Finance and Identity Protection**

[ID Watchdog](#)

[IdentityForce](#)

[Identity Guard](#)

[Identity Theft \(FBI\)](#)

[Identity Theft \(Federal Trade Commission\)](#)

[Identity Theft – Recovering from Identity Theft \(Federal Trade Commission\)](#)

[Identity Theft and Your Social Security Number \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view.

[LifeLock](#) - this product can also inform you when known sex offenders move to your area.

[Michigan Consumer Protection Act - Act 331 of 1976 - \(Michigan Legislature\)](#)

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## Finances

[Michigan State Police \(MSP\) Fraud Investigation Section](#)

[Shopping Safely Online - United States Computer Emergency Readiness Team \(US-CERT\)](#)

[TrustedID](#)

### **8) Financial Assistance**

The program [Adobe Acrobat Reader DC](#) is required on several of the pages in this section.

[Applying for Assistance \(MDHHS\)](#)

[Food Assistance Program \(MDHHS\)](#)

[MI Bridges \(MDHHS\)](#)

[PATH – \(Partnership. Accountability. Training. Hope.\) \(MDHHS\)](#)

[State Disability Assistance \(MDHHS\)](#)

[The WIC \(Women, Infants, and Children\) Program \(MDHHS\)](#)

[Who is Eligible for FIP \(Family Independence Program\)? \(MDHHS\)](#)

### **9) Garnishing**

[Garnishment \(Department of Labor\)](#)

[Overpayments Publication \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view.

# Kalamazoo Hope

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## Finances

[Wage and Hour Division \(WHD\) – Federal Wage Garnishments \(Department of Labor\)](#)

### 10) Insurance

[Allstate](#)

[Federal Deposit Insurance Corporation \(FDIC\)](#)

[Progressive Insurance](#)

[State Farm](#)

### 11) Investments

[\(401\)k Plans \(IRS\)](#)

[American Numismatic Society](#)

[American Philatelic Society](#)

[BC Comix](#) – with a location in Battle Creek, this store can be located using a combination of [Metro Connect](#) and Battle Creek [Tele-Transit](#).

[Fanfare Sports & Entertainment](#)

[Investment Choices \(U.S. Securities and Exchange Commission\)](#)

[NASDAQ](#)

[Northwest Territorial Mint](#)

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## Finances

[NYSE](#)

[PCGS \(Professional Coin Grading Service\)](#)

[Scott's Sports Cards, Coins, & Jewelry](#)

[TreasuryDirect](#)

[The United States Mint](#)

### 12) Medical Aid

[1Dental](#) - offers several programs which provide discounts on dental services; these plans also include a free savings plan for vision products such as lenses and eyeglass frames.

[Affordable Care Act Marketplace](#) - related to the Patient Protection and Affordable Care Act (also referred to as "Obamacare"), this website provides one with the option to select from various medical insurance programs. Additional information can be found on the [U.S. Department of Health & Human Services "About the Law"](#) page.

[CareCredit](#) - a credit card offering low/no-interest payment plans for certain medical areas, such as optical and dental care.

[Dental Solutions](#)

[Extra Help \(Social Security\)](#) - a drug assistance program [available through Medicare](#).

[Free White Cane Program \(National Federation for the Blind – NFB\)](#) – provides free white canes to individuals with visual restrictions; the [request form](#) requires [Adobe Acrobat Reader DC](#) to view.



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---

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[Healthy Kids Program \(Michigan Department of Health and Human Services - MDHHS\)](#)

[Kalamazoo County Health Plan](#) - provides medical payment assistance for low-income individuals.

[Medical Assistance/Medicaid \(MDHHS\)](#)

[Medicare](#)

[MiChild Program \(MDCH\)](#)

[Michigan Drug Prices](#)

[MiRX](#)

[No-fee personal identification card policy \(Michigan Department of State\)](#) - cancels the fee associated with obtaining a personal I.D. card for those with psychological conditions under some circumstances.

[Partnership for Prescription Assistance \(PPA\)](#)

[Rx Assist](#)

[Rx Outreach](#)

[Vision Service Plan \(VSP\)](#)

### **13) Supplemental Security Income**

[Supplemental Security Income \(SSI\) Publication \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view.

[Supplemental Security Income \(SSI\) Benefits \(Social Security\)](#)

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---

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## Finances

### 14) Survivor Benefits

[Burial Services \(MDDHS\)](#)

[How Social Security Can Help You When a Family Member Dies Publication \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view.

[National Cemetery Administration \(U.S. Department of Veterans Affairs\)](#)

[Survivors Benefits \(Social Security\)](#)

[Survivors Planner: Protection You And Your Family Can Count On Publication \(Social Security\)](#)

[Survivors Benefits Publication \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view.

[What You Need to Know When You Get Retirement or Survivors Benefits Publication \(Social Security\)](#) - requires [Adobe Acrobat Reader DC](#) to view.

### 15) Taxes

[H&R Block](#) - provides assistance at physical locations and with [software](#) that allows one to complete their taxes on their own.

[Internal Revenue Service \(IRS\)](#)

[Let Us Help You - Telephone Assistance \(IRS\)](#)

[Michigan Department of Treasury](#)

[Tax Counseling for the Elderly \(TCE\) \(IRS\)](#) – provides assistance for individuals, with a focus on matters for individuals 60 years or older.

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[Tax Information – \(Kalamazoo Public Library - KPL\)](#)

[TurboTax](#) - a maker of computer software that can help one complete their taxes independently.

[Volunteer Income Tax Assistance \(VITA\) \(IRS\)](#) - offers no-cost tax preparation assistance through the IRS for certain groups, including individuals with disabilities, persons within a particular income range, and those who have difficulty communicating in English.