

A GUIDE TO PSYCHOLOGICAL HEALTH AND RESOURCES

# Kalamazoo Hope

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## Finances

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## **About the Finances Booklet**

Income can be a difficult and frustrating area in general, and moreso 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.

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## **About Kalamazoo Hope**

Kalamazoo Hope strives to act as a gateway into understanding psychological health and finding related resources in the Kalamazoo County, Michigan area. In addition, it seeks to create a sense of community and acceptance for those with psychological conditions through such means as social media, as well as improve their quality of life via community involvement and projects.

## **Founded**

Kalamazoo Hope (KHOPE) was founded in January of 2012 by Scott Anderson as Kalamazoo County Resource Nexus (KCRN); he established it with a desire to contribute to his community, as well as provide inspiration to individuals with disabilities; in 2018, he chose to refine its focus from general assistance to specifically helping those with psychological conditions.

Scott is a mental health peer; meaning that he himself has personally worked with psychological symptoms. He sees these conditions as both useful and challenging; while his symptoms have presented difficult times in his life, he has also gained insight into understanding psychological conditions and working with the various aspects related to them.

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## **Disclaimer**

The Kalamazoo Hope Directory is a mental health service intended to connect individuals with resources, and is not meant to be used as a substitute for working with a trained and licensed professional.

Furthermore, Kalamazoo Hope is not a part of any government body in Kalamazoo County or elsewhere; in addition, the presence of any business, organization, or other party does not mean that it endorses Kalamazoo Hope, or vice-versa, merely that Kalamazoo Hope sees it as providing a service that could assist certain individuals.

Finally, Kalamazoo Hope disavows responsibility for the practices of any organization or individual listed on its website or in its documents, as well as any outcome which may arise from the use of its resources.

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- 2) Banks
- 3) Credit Organizations
- 4) Debt
- 5) Disability Assistance
- 6) Documentation and Identification
- 7) Finance and Identity Protection
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## **1) Bankruptcy**

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

[Consumer & Communities \(Federal Reserve System\)](#)

[Declaring Bankruptcy \(Internal Revenue Service\)](#)

[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](#)

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## 3) Credit Organizations

[Equifax](#)

[Experian](#)

[TransUnion](#)

## 4) Debt

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

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

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

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

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

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## 5) Disability Assistance

[Benefits for a Disabled Child \(Social Security\)](#) - this benefit can be applied for even if one is 22 years of age or older (located in the lower half of the page).

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

[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 \(Social Security\)](#)

[How Do We Define Disability \(Social Security\)](#)

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

[Physical Disability Board of Review \(PDBR\) – Military Health System\)](#)

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



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## 6) Documentation and Identification

Obtaining benefits can require providing ways to confirm one's identity, being or having been associated with a certain group, or other information.

[Certified Copies of Birth, Death, & Marriage Records \(Kalamazoo County\)](#)

[Green Card \(U.S. Citizenship and Immigration Services - USCIS\)](#)

[Kalamazoo County ID](#)

[How to apply for a Veteran ID card \(VIC\) \(Department of Veterans Affairs\)](#)

[Learn what documents you will need to get a Social Security Card \(Social Security\)](#) – additional information can be found on the Michigan Secretary of State's "[Where can I get a Social Security card](#)" page.

[Michigan veteran designation for license and ID card \(Michigan Secretary of State\)](#)

[Replace Your Vital Records \(usa.gov\)](#)

[Request Military Service Records \(U.S. National Archives\)](#)

[Request your military service records \(including DD-214\) \(Department of Veterans Affairs\)](#)

[State Identification Card \(Michigan Secretary of State\)](#) – the cost for the ID may be [waived](#) under certain circumstance, including due to a psychological condition.

[Getting your Uniformed Services ID Card \(USID\) \(Defense Human Resource Activity\)](#) – discusses how to obtain a [Uniformed Services ID Card](#).

[With a U.S. passport, your journey begins! \(U.S. Department of State\)](#)

[Working in the U.S. \(USCIS\)](#)

[Your Michigan Driver's License \(Michigan Secretary of State\)](#)

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## 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.

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

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

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

[Shopping Safely Online - United States Cybersecurity and Infrastructure Security Agency \(CISA\)](#)

[TrustedID](#)

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## **8) Financial Assistance**

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

[Applying for Assistance – MI Bridges \(MDHHS\)](#)

[Apply for Unemployment \(Michigan Department of Labor and Economic Opportunity\)](#)

[Benefits.gov](#)

[Family Independence Program \(FIP\) \(MDHHS\)](#)

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

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

Michigan Unemployment Insurance

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

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

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

## **9) Garnishing**

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

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

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

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## 10) Insurance

[Allstate](#)

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

[Michigan's New Auto Insurance Law \(Michigan\)](#)

[Progressive Insurance](#)

[State Farm](#)

## 11) Investments and Savings

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

[ABLE National Resource Center](#)

[Achieving a Better Life Experience Accounts \(ABLE\)](#) – provides a way for individuals to save income and financial gifts without compromising various benefits such as Medicaid or Supplemental Security Income.

[American Numismatic Society](#)

[American Philatelic Society](#)

[Fanfare](#)

[MiABLE](#) – an ABLE plan established by the state of Michigan.

[Nasdaq](#)

[NYSE](#)

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

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[Perfect Storm Comics and Games](#)

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

[Special Needs Trusts – The Basics \(Nolo.com\)](#) – discusses establishing a type of trust which allows disabled individuals to obtain monetary resources without various benefits which have financial limits being affected.

[Treasury Direct](#)

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

[The United States Mint](#)

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## 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 Affordable Care Act"](#) page.

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

[Delta Dental](#)

[Dental Solutions](#)

[Extra Help \(Social Security\)](#) - a drug assistance program; the Medicare website contains [additional information](#).

[Free White Cane Program \(National Federation for the Blind – NFB\)](#) – provides free white canes to individuals with visual restrictions

[Health Kids/Health Kids Dental \(MDHHS\)](#)

[Medicaid \(MDHHS\)](#)

[Medicare](#)

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

[Michigan Drug Prices](#)

[MiRX \(Michigan\)](#) – provides prescription drug assistance.

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

[Supplemental Security Income Home Page \(Social Security\)](#)

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## 14) Survivor Benefits

[Benefit Planner: Survivors \(Social Security\)](#)

[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 – Burial and Memorial Benefits \(U.S. Department of Veterans Affairs\)](#)

[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.



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## **15) Taxes**

[H&R Block](#)

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

[Let Us Help You \(IRS\)](#)

[Michigan Department of Treasury](#)

[Free Tax Return Preparation for Qualifying Taxpayers \(IRS\)](#)

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

[TurboTax](#)

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## **16) Tuition**

[About GI Bill Benefits \(Department of Veterans Affairs\)](#)

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

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

[Fastweb](#)

[Federal Employee Education & Assistance Fund](#)

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

[Kalamazoo College Office of Financial Aid](#)

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

[The Kalamazoo Promise](#)

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

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

[Michigan Education and Training Voucher](#)

[Michigan Education Trust \(MET\)](#)

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

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

[Student Veteran Support \(Veterans of Foreign Wars VFW\)](#)

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