



# Planning to \$tay Ahead

IOWA STATE UNIVERSITY  
University Extension

# Planning to \$tay Ahead

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## **.. and justice for all**

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# A spending plan

A spending and savings plan (sometimes called a “budget”) is a way to divide your available money to meet your needs and wants.

## Why have a spending plan?

Families say that making a spending and savings plan helps them feel as if they’re more in charge of their money. They say that it helps them:

- Stretch dollars and get more for their limited money.
- Work toward their goals with the amount of income that they have.
- Spend wisely.
- Set aside a little money each month as savings, or for emergencies.

### Would a spending plan help you?

If you answer “yes” to any of these questions, you can benefit by developing a spending plan.

Check ✓

YES    NO

Is your money gone before you get more?

YES    NO

Do you dream about buying something but think you can never afford it?

YES    NO

Do you often wonder where your money was spent?

YES    NO

Do you pay some of your bills late each month?

YES    NO

Do you run out of gas for your car or food?

YES    NO

Do you borrow money or food from family, friends, or agencies to make ends meet each month?

YES    NO

Do you receive collection notices for past due bills?

# Getting started

Developing a spending and saving plan for your family may take some time, but it is worth it.

**You can make a spending plan by following these steps.**

1. Know how much money you have coming in each month.
2. Find out how you usually spend your money.
3. Make a plan for how you will spend your money in the future.
  - Your spending plan might include ideas for how to meet your needs and wants for less money.
  - A spending plan includes a way to put some money aside for unexpected expenses.
  - A spending plan for your family should include ways to meet goals.

## **Family goals**

A goal is something you are willing to work for. Some goals cost money (example: “buy a new TV”), some goals take time or effort (example: “spend more time with children rather than buying a video game”).

Some goals can be reached quite soon, like buying new shoes or opening a savings account. Other goals take more time - months or years. Examples of longer term goals are buying a washing machine or paying off a large bill. When saving money for your family goals, keep it in a safe place so you won't be tempted to use it for another purpose.

**Our goals:**

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# What money and other resources do you have?

Planning starts with knowing how much money you have.

## 1. Regular money income

How much money do you have each month from each of these?

- \$ \_\_\_\_\_ Wages and salaries
- \$ \_\_\_\_\_ Wages and salaries
- \$ \_\_\_\_\_ Wages and salaries
- \$ \_\_\_\_\_ Tips, commissions, or over-time
- \$ \_\_\_\_\_ Social Security and pensions
- \$ \_\_\_\_\_ Child support and alimony
- \$ \_\_\_\_\_ Unemployment Compensation
- \$ \_\_\_\_\_ FIP (Family Investment Program)
- \$ \_\_\_\_\_ SSI (Supplemental Security Income)
- \$ \_\_\_\_\_ Veterans' benefits
- \$ \_\_\_\_\_ Children's wages
- \$ \_\_\_\_\_ Other:
  
- \$ \_\_\_\_\_ **TOTAL MONTHLY INCOME**

## 2. Resources other than money

Certain programs help you and your family to get needed food and other services. Place a check ✓ by the programs you are using.

Check ✓

- \_\_\_\_\_ Medical Assistance/ Medicaid
- \_\_\_\_\_ EIC (Earned Income Credit)
- \_\_\_\_\_ WIC coupons for food for women, infants, and young children
- \_\_\_\_\_ Food Stamps
- \_\_\_\_\_ Free or reduced price school lunches or school breakfasts
- \_\_\_\_\_ Meals at Head Start or Child Care Feeding Program at day care
- \_\_\_\_\_ SHARE program
- \_\_\_\_\_ Food from a food pantry or free meal site
- \_\_\_\_\_ Food from a garden, or from friends or relatives who have extra
- \_\_\_\_\_ Free clothing, furniture, or baby goods
- \_\_\_\_\_ Day care assistance
- \_\_\_\_\_ Energy assistance
- \_\_\_\_\_ Housing assistance
- \_\_\_\_\_ Other: \_\_\_\_\_

# Where does the money go?

## Tracking your monthly expenses

Do you ever wonder where your money goes? If you want to get a more complete picture of where your money goes, you can track your expenses.

In a notebook or on loose paper, keep track of all the money you spend for a month. See the example below.

At the end of the month, add what you spent for each of the categories and write the totals on the following pages.



Education & recreation		
DATE	ITEM	\$
3/2	Video rental	2.00
3/3	School carnival	7.50
3/7	Movie - family	16.00
3/10	Roller-skating - kids	7.50
3/11	Field trip - kids	2.50
	<b>MONTHLY TOTAL =</b>	

### Where does the money go worksheet summary

1. Write in the amounts you spend monthly.
2. Is there enough money to go around?

Your **TOTAL MONTHLY INCOME** (from page 3)      \$ \_\_\_\_\_

Your **TOTAL EXPENSES**      \$ \_\_\_\_\_

(Add the total amounts for each monthly spending category on pages 5-6)



If your **TOTAL EXPENSES** are greater than your **TOTAL MONTHLY INCOME**, you need to make some changes. A family spending and saving plan can help you balance your income and expenses so you come out even each month.



# Where does the money go?

## Worksheet

Write in the amounts you spend monthly.

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Housing & utilities 	Food 
\$ _____ Rent or house payment	\$ _____ Groceries
\$ _____ Electricity, gas, oil	\$ _____ Eating out or snacks
\$ _____ Phone	\$ _____ School lunches
\$ _____ Home maintenance, cleaning supplies	\$ _____ Infant formula
\$ _____ Garden and lawn supplies	\$ _____ Special occasions
\$ _____ Water/sewer	\$ _____ Other: _____
\$ _____ Furnishings, appliances	\$ _____ Other: _____
\$ _____ Property taxes	\$ _____ Other: _____
\$ _____ Other: _____	
<hr/>	<hr/>
\$ _____ <b>TOTAL</b>	\$ _____ <b>TOTAL</b>

Transportation 	Medical & dental 
\$ _____ Car /truck payment	\$ _____ Insurance
\$ _____ Bus pass/ cab	\$ _____ Doctor
\$ _____ Tires and repairs	\$ _____ Dentist
\$ _____ Gas, oil, etc.	\$ _____ Eye care
\$ _____ License and insurance	\$ _____ Prescriptions
\$ _____ Parking	\$ _____ Hospital
\$ _____ Other: _____	\$ _____ Other: _____
<hr/>	<hr/>
\$ _____ <b>TOTAL</b>	\$ _____ <b>TOTAL</b>

(Worksheet continued)

**Clothing & personal care**



- \$ \_\_\_\_\_ Clothing
- \$ \_\_\_\_\_ Diapers
- \$ \_\_\_\_\_ Shoes and boots
- \$ \_\_\_\_\_ Laundry
- \$ \_\_\_\_\_ Hair cuts
- \$ \_\_\_\_\_ Personal products
- \$ \_\_\_\_\_ Child(ren)'s allowance(s)
- \$ \_\_\_\_\_ Other: \_\_\_\_\_
- \$ \_\_\_\_\_ Other: \_\_\_\_\_

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\$ \_\_\_\_\_ **TOTAL**

**Education & recreation**



- \$ \_\_\_\_\_ Tuition, school supplies
- \$ \_\_\_\_\_ Lessons (sports, music, etc.)
- \$ \_\_\_\_\_ Books, papers, magazines
- \$ \_\_\_\_\_ Cable TV
- \$ \_\_\_\_\_ Video rentals
- \$ \_\_\_\_\_ Vacations, weekend trips
- \$ \_\_\_\_\_ Hobbies, sports
- \$ \_\_\_\_\_ Movies, plays, sporting events
- \$ \_\_\_\_\_ Other: \_\_\_\_\_

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\$ \_\_\_\_\_ **TOTAL**

**Contributions & gifts**



- \$ \_\_\_\_\_ Contributions
- \$ \_\_\_\_\_ Gifts/ birthday, holiday
- \$ \_\_\_\_\_ Other: \_\_\_\_\_
- \$ \_\_\_\_\_ Other: \_\_\_\_\_

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\$ \_\_\_\_\_ **TOTAL**

**Child care**



- \$ \_\_\_\_\_ Child care/ day care
- \$ \_\_\_\_\_ Baby-sitting
- \$ \_\_\_\_\_ Child support
- \$ \_\_\_\_\_ Other: \_\_\_\_\_

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\$ \_\_\_\_\_ **TOTAL**

**Credit payments**



- \$ \_\_\_\_\_ Payment: \_\_\_\_\_
- \$ \_\_\_\_\_ Payment: \_\_\_\_\_
  
- \$ \_\_\_\_\_ Payment: \_\_\_\_\_
- \$ \_\_\_\_\_ Payment: \_\_\_\_\_
- \$ \_\_\_\_\_ Payment: \_\_\_\_\_
- \$ \_\_\_\_\_ Other: \_\_\_\_\_
- \$ \_\_\_\_\_ Other: \_\_\_\_\_

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\$ \_\_\_\_\_ **TOTAL**

**Other expenses**

- \$ \_\_\_\_\_ Savings, emergency fund
- \$ \_\_\_\_\_ Checking account, money order fees
  
- \$ \_\_\_\_\_ Life insurance
- \$ \_\_\_\_\_ Stamps, postage
- \$ \_\_\_\_\_ Union, work expenses
- \$ \_\_\_\_\_ Pet food and care
- \$ \_\_\_\_\_ Other: \_\_\_\_\_

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\$ \_\_\_\_\_ **TOTAL**

# A family spending plan

There are three ways to make income and expenses balance. You can increase income, decrease expenses, or do both!

## Increasing family income

- Additional family members may look for short-term, part-time, or full-time jobs.
- Family members who are already employed may decide to work more hours.

*Note: Consider the increase in income balanced against the extra cost of day care, transportation, and clothing, etc.*

- You can turn a hobby into a money-maker.
- You may want to sell some items you no longer need.

## Decreasing expenses

If you would like to get more for the money you have, look at ideas on pages 16 and 17.

## Our family spending plan

For each spending category, decide on an amount of money you will plan to spend each month.

SPENDING CATEGORY	TOTAL AMOUNTS PLANNED
Housing & utilities	\$ _____
Food	\$ _____
Transportation	\$ _____
Medical & dental	\$ _____
Clothing & personal care	\$ _____
Education & recreation	\$ _____
Contributions & gifts	\$ _____
Child care	\$ _____
Credit payments	\$ _____
Other expenses	\$ _____
Other expenses	\$ _____
Saving for emergencies and family goals	\$ _____
<hr/>	
<b>TOTAL EXPENSES =</b>	<b>\$ _____</b>

# Expenses that change each month

Most families have expenses that go up and down from month to month. As you look at your expenses, you may see some examples of “budget busters!”

- School supplies
- Recreation or vacation costs
- Children’s clothing & activities
- Taxes - Property, income
- Insurance - House, car, disability, health, life, other
- Heating bills
- Holiday, birthday, wedding, and other gifts for family & friends
- Car/ truck license
- Telephone - Long distance
- Medical

Think of some ways you could try to meet these changing expenses in the months when you have more expenses than income.

For example: If you find that you have more expenses than usual during August —

- Could you save up money over the summer to buy clothes and school supplies in August?
- Could you change the car insurance payment to October instead of August?

The spending calendar on page 9 can help you plan for your family’s changing expenses. Use this calendar to write in the infrequent expenses for your family.



## Planning for emergencies

Sometimes the unexpected happens. It may be a car accident, something is stolen, someone gets sick, or a car needs repair. Set aside a special emergency fund. Even \$2 a week will add up to \$100 in a year, and could pay an unexpected bill.

**My plan:**

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# Spending Calendar

	January	February	March	April	May	June	July	August	September	October	November	December	Yearly Total	Monthly Average
Holidays														
Birthdays														
Educational Expenses (Tuition, School Supplies)														
Car Registration														
Planned Auto Maintenance														
Car Insurance														
Life Insurance														
Health Insurance														
Property Insurance														
Newspaper & Magazine Subscriptions														
Memberships/Dues														
Taxes														
Other: _____														
Other: _____														
Total														

# Paying bills

## Hints

An important part of making a spending plan work is keeping track of bills that you have and paying them on time. Here are some hints:

- Decide who will pay bills, and choose one place to keep records and bills.
- Open a bill as soon as it comes. Look at the due date. Write it on your calendar. Then put it in a safe place with other bills.
- Pay bills on time to avoid late fees and interest costs. Have a regular time each week to check the bills that need to be paid.
- When paying bills by mail, use personal checks or money orders. Do not send cash. Some banks offer free or low-cost checking accounts.
- Get a receipt when you pay in person with cash.
- Keep receipts for large expense items, or items that you may need to return.

Three methods for keeping track of and paying bills that have worked for other families are the envelope method, the calendar method, and the check register. These three methods are described in Iowa State University Extension publication PM 1918, *Tracking Your Spending*. Choose the method you think will work for you.

The illustration shows a 3D envelope labeled "FOOD" and a check register with a calendar grid. The calendar grid shows the following transactions:

Month:	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 FIP Check \$451	2	3	4	5	6
	7	8	9	10	11	12 Electric \$30.37	13
	14	15 Telephone \$42.25	16	17	18	19	20
	21	22	23	24	25	26	27
	28	29	30 Rent \$375				

The check register below the calendar shows the following transactions:

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT (DEBIT)	CHECK	DEPOSIT (CREDIT)	BALANCE
4028	10/2	Hy-Vee	55.60			740.20
4029	10/2	Electric Company	62.96			677.24
4030	10/3	S.E. Bell Telephone	40.12			637.12
4031	10/10	B-Mart	28.26			610.84
4032	10/10	Phillips 77	77.77			533.07
4033	10/10	Deposit Paycheck			1200.00	1773.07
4034	10/10	Insurance - Car	200.00			1573.07
		Cable TV	28.08			1544.99
4035	10/18	D&L Grocery	47.18			1497.81
4036	10/18	Cash	20.00			1477.81

# Getting credit

## How do I get credit if I want it?

- You start to build a credit record when you use credit. Payment of telephone and utility bills is also part of your credit record.
- Taking out a small secured loan from a bank or credit union can get you started. **Secured** means you have the amount of the loan set aside in a separate account to guarantee that you will repay the loan.
- Pay back the loan as agreed to build your credit record.
- You might try a secured credit card with a low credit limit.
- Lenders will look at your credit record, and judge if you are a good risk.

## What does credit cost?

- Paying back debt costs money. You pay interest or finance charges.
- Using credit means you get something now, but you tie up money you will earn in the future. Making payments for things bought on credit means you will have less money for other purchases.

## Use credit wisely

- Find out the final cost of an item. Add all payments and interest.
- Think about whether you can afford the payments if your income changes.
- Save first, for part or all the cost.
- Shop around to save money. Compare the APR (annual percentage rate), and pick the lowest one.
- Take a loan for the shortest time possible - making larger monthly payments saves money.

## What if I'm in over my head?

It's easy to over-spend with credit. When you have trouble making payments:

- Don't ignore the problem. Contact creditors right away.
- Tell your creditors why you fell behind, and what your plans are for the future.
- Make a realistic payment plan and see if they will agree.
- Get the name and title of the person you talked to, and make a note of the date and time.
- Put changes in writing, and follow through on the agreement. Use the letter on page 12 as a guide.

# Payday loans = Costly cash

Payday loans are an expensive way to get cash. With these loans, the borrower writes a check to a payday loan or check-loan business for the loan amount plus a fee. The lender agrees to hold the check until the date the loan is due. On the due date, the lender deposits the check or you can give the check-loan business the amount due in cash or money order and get your check back from them.

Check-loan businesses are required by law to tell the consumer the cost of the loan - both in a dollar amount and as an Annual Percentage Rate (APR). Let's say you write a personal check for \$120 to borrow \$100 for up to 14 days. This \$20 finance charge is an annual percentage rate of 521 percent!

Although they are a convenient way to obtain short-term cash, payday loans can put you deeper in debt. Consider other options before choosing a payday loan:

- Check out the cost of a loan from a bank, savings and loan institution, or credit union.
- Find out the APR for a cash advance on your credit card.
- If it's a utility bill that's due, check first with the utility company about emergency assistance programs.

Your Complete Address  
Date

Company Name  
Company Address  
Attention: Delinquent Account Representative  
Subject: Your Name and Your Account Number

The purpose of this letter is to inform you that I have some budgeting and debt problems. I am having trouble making my monthly payment as a result of \_\_\_\_\_.

(List reason - recent job loss or seasonal employment, etc.)  
I hope we will be able to agree upon an acceptable debt repayment plan.

I have taken a careful look at my financial situation. I have set up a realistic minimum budget for my living expenses and have developed a debt repayment program. I am hoping you will accept a reduced payment of \_\_\_\_\_. Amounts will be increased as soon as possible until the \_\_\_\_\_ debt is totally repaid.  
(specify amount)

I hope you find this plan acceptable. I look forward to your letter of acknowledgment. Thank you.

Sincerely,  
(Sign your full name here.)

- Ask your creditors for more time to pay your bills. Be sure to find out what the charge will be for paying late.
- If you're having trouble paying bills, seek debt counseling.

Better management of money may help avoid the need for payday loans. Tracking income and expenses can help borrowers develop a spending plan that includes savings and emergencies.

# Rent-to-own

A rent-to-own payment for a new television of \$12.49 per week may not seem like much. But you might end up paying two to four times the original cost of the TV! Often, shoppers pick rent-to-own because they don't need to put down a cash deposit. But the contract costs a lot more cash in the end.

Let's look at two ways to buy a \$300 television.

## Rent-to-own

\$ 12.49/week

x 72 weeks

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**\$899.28 TOTAL COST**



## Buy-on-credit (18% APR)

\$ 27.50/month

x 12 months

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**\$330.00 TOTAL COST**

### Consumers must beware! Ask questions:

- **What will the total cost of the item be?** To find out what you will pay to own the item, multiply the number of payments by the monthly or weekly fee. Add extra fees such as insurance, handling, and delivery or service charges.
- **When do you own the item?** In most cases, you do not own the property until ALL payments have been made.
- **Will the rented item be new or used?** Will you have the benefits of a manufacturer's warranty and owner's manual?
- **What is your responsibility for loss or damage of the item, and what about repair costs?**
- **What happens if you make a late payment?**

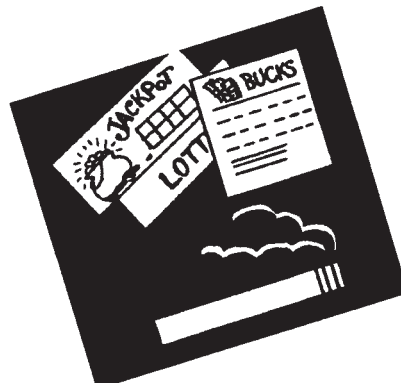
As a consumer, you should know that saving first or using layaway to buy the item will save you money. Watch the costs of rent-to-own and credit interest charges.

# Adding up the extras

Little extras can add up to big amounts of money. Keep track of what you spend on extras for a month. You may be surprised at how much you could reduce expenses for these items.

Write the price for each item that you commonly buy. Write how much of each item you buy in a month, and figure out how much it costs in a month.

Item	Price	Amount purchased	Cost in a month	Cost in a year
Pop or candy bar	_____	_____	_____	_____
Cigarettes	_____	_____	_____	_____
Fast food	_____	_____	_____	_____
Vending/snacks	_____	_____	_____	_____
Beer/liquor	_____	_____	_____	_____
Lottery tickets or gambling	_____	_____	_____	_____
Magazines	_____	_____	_____	_____
Movies	_____	_____	_____	_____
VCR/video rental	_____	_____	_____	_____
Gifts	_____	_____	_____	_____
Long distance and collect phone calls	_____	_____	_____	_____
Money to kids	_____	_____	_____	_____
Late fees	_____	_____	_____	_____
Other extras:	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
<b>Totals</b>	_____	_____	_____	_____



# Earned Income Credit

## What is Earned Income Credit?

Earned Income Credit (EIC) provides money for certain people who work. EIC is available from both the federal and Iowa state governments by filing the right income tax forms.

## Who can get the Earned Income Credit?

- Parents with three or more children and earned income under the income ceiling (\$43,352 for the tax year 2010)
- Parents with two or more children and earned income under the income ceiling (\$40,363 for the 2010 tax year)
- Parents with one child and earned income under the income ceiling (\$35,535 in 2010)
- Individuals with no dependent children and earned income under the income ceiling (\$13,460 in 2010)

Above income limits are for single and head of household filing status. Income ceilings are \$5,000 higher if married filing jointly.

## Will you lose other benefits if you get Earned Income Credit?

Money you get from Earned Income Credit is not used in figuring eligibility for other programs such as Medicaid, SSI, food stamps, or low-income housing assistance.

## How much money could you get?

In 2010, the most a family can get from the federal government EIC is \$5,666.

In 2010, the maximum benefit for childless workers is \$457. The amount is scheduled to increase each year. The Iowa EIC is 7 percent of the federal earned income credit.

## How do you get the EIC?

There are two ways you can claim the credit.

- You can get it all at once when you file your tax return. For the federal credit, Schedule EIC must be filled out and filed in addition to Form 1040 or Form 1040A.
- You can receive a portion of your federal credit with each paycheck throughout the year by filing a Form W-5 each year with your employer. At year end, your federal tax forms must be filed and you will receive the remaining portion of the federal credit. Advance credit is not available for childless workers.

## Where can you get help related to EIC?

- **IRS Hotline**  
800-829-1040
- **One-on-one tax help**  
VITA (Volunteer Income Tax Assistance) is available at many local libraries and other locations from January to April 15. Call 2-1-1 for a location near you.
- **IRS publication 596: Earned Income Credit**  
A free copy is available from the IRS (800-829-3676 or [www.irs.gov](http://www.irs.gov)).

# Decreasing expenses

## Grocery Shopping

- Watch for store newspaper ads and coupons. Take advantage of sales but don't buy what you don't need.
- Make a list and stick to it when shopping.
- Do most of your shopping only once a week. You will save time and not spend as much money on "extras" that tempt you when you shop.
- Shop by yourself when you aren't hungry.
- Compare brands. Look at the cost and the quantity.
- Use your cooking skills rather than buying convenience foods that are already prepared.
- Reduce spending on foods like pop or chips that are not from the five basic food groups; spend your food money mostly on healthy foods.
- Keep in mind that nonfood items may be more expensive at supermarkets.

## Reduce Your Utility Bills

- Look for a program in your community that can help you winterize your home.
- Add weather-stripping and caulking where necessary. Put clear plastic over leaky windows.
- Raise your thermostat in warm weather when no one is home and at night when it is cooler.
- Set your thermostat to 65 degrees or less in cold weather and wear layers of clothing to keep warm. Lower the heat when no one is at home all day and at night. Pull drapes and close blinds tightly. On south-facing windows, you can get "free" energy on sunny days by leaving the drapes open.
- Use hot water wisely.
- Turn off lights in unused rooms. Turn off television and stereo when not being used.
- Look for the best long-distance calling plan that best meets your needs. Check out prepaid discount phone cards too.
- Use fewer optional phone services such as call waiting.

## Lower The Cost of Having Fun

- Check local papers for free or reduced cost activities in your area.
- Borrow books, videotapes, music, and sometimes even games and toys from your public library.
- Think about how you can save on what you pay for television service. If you have cable TV, the basic plan is much less expensive.
- Plan parties at home with friends. Potlucks can be inexpensive.

## Keep Transportation Costs Down

- Use public transportation when possible.
- Have regular maintenance done on your car (such as oil changes) to avoid costly repairs.
- Plan your trips and errands so you drive fewer miles.
- You will get better gas mileage if your car is tuned up and tires are properly inflated.
- Talk to two or three insurance agents about lower cost car insurance.

## Keep Clothing Costs Down

- Take advantage of off-season sales.
- Look for good used clothing at resale shops and garage sales.
- Trade clothes with other families, especially children's outgrown clothes.
- Decide how much you are able to spend for older children's clothes. Teenagers often can help earn money to buy their own clothes or shoes if they want more expensive items.
- Buy machine-washable clothes to avoid dry cleaning bills.

## My Ideas:

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# Getting help

Use the telephone book and ask your Extension educator for the numbers of places to call or go for help.

- Clothing & Food Pantries:

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- Emergency Housing Shelters:

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- Better Business Bureau:

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- Debt Counseling Services:

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- Legal Aid:

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- Health Care Information:

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- County Extension Office:

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- Library:

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- Other useful numbers:

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For more information, visit [www.extension.iastate.edu/finances](http://www.extension.iastate.edu/finances) or [www.extension.org/personal+finance](http://www.extension.org/personal+finance) or the Iowa State Extension office in your county.

## **Iowa Attorney General Division of Consumer Protection:**

515-281-5926 or 888-777-4590.

Telemarketing fraud, false product marketing. [www.state.ia.us/government/ag/protecting\\_consumers/](http://www.state.ia.us/government/ag/protecting_consumers/)

## **Iowa Concern Hotline:**

800-447-1985. Information & referral, stress counseling, and legal education. [www.extension.iastate.edu/iowaconcern](http://www.extension.iastate.edu/iowaconcern).

## **Iowa State Bar Lawyer Referral Service:**

800-532-1108. Names of private attorneys in your area that handle your type of legal problem.

## **Iowa Workforce Development:**

800-562-4692. Unemployment benefits for workers, job seeking.

## **IRS:**

[www.irs.gov](http://www.irs.gov) or 800-829-1040. Current federal tax information and forms.

## **Legal Hotline for Older Iowans:**

800-992-8161. For Iowans 60 years and older; free advice and referral about non-criminal legal questions.

## **Legal Services Corporation of Iowa:**

800-532-1275. Access to civil legal aid for individuals with limited income.

## **Partnership for Prescription Assistance:**

[www.pparx.org](http://www.pparx.org) or 888-477-2669.

Free or reduced prescriptions may be available for individuals with limited income who have no prescription drug coverage.