

**Child-Support Enforcement Hotline..... (877) 696-6775**

For single parents due support, the US Department of Health and Human Services will send a handbook complete with advice and contact numbers.

**Child-Care Subsidy Hotline..... (800) 424-2246**

When daycare costs are too high, there is help. The National Association of Child Care Resources is federally funded. They will help callers find all options for child care payment assistance programs.

**Mortgage Payment Assistance..... (800) 750-8956**

For employees falling behind on mortgage payments, this national agency will work with their mortgage company to arrange a workout plan to catch up missed payments. Housing counselors will discuss all options available to avoid foreclosure. Agency does not make loans or buy property.

**Debt Relief Hotline..... (800) 291-1042**

For employees struggling with credit card debt, (typically over \$10,000); relief is available. This national agency will contact an employees creditors, reduce payments, interest, and even principal amounts owed. Harassing collection calls will stop.

**Student Loan Relief Hotline..... (866) 836-9168**

This agency works for students and graduates who wish to reduce their monthly payments by consolidating. Experts in all options available, counselors will evaluate current student debt load and seek ways to provide relief. Candidates must have over \$10k in Student Loan debt, and not be more than 150 days past due.

**Tax Relief Hotline..... (877) 283-8580**

This national agency works directly with the IRS on behalf of citizens who generally owe over \$10,000 in back taxes. Services include: offers in compromise, payment plans, innocent spouse relief, and relief from garnishments. Consultations are free.

**Free Bankruptcy Advice..... (800) 379-0985**

Employees who cannot use other debt solutions may need to speak with an attorney. The nation's largest consumer law firm has made this hotline available. Your employee may call for a free conversation to discuss whether debt relief under bankruptcy makes sense for them.

**Discount Prescriptions..... (800) 291-1206**

Employees can save between 20% and 40% on their prescription medications. No exam needed. National program.

**ID Theft Recovery Hotline.....(877) 283-8576**

1 in 14 employees have been victims of ID Theft. It's the fastest growing crime in the U.S. According to the FTC, the recovery process can take almost 500 hours, and cost up to \$3000 without help. This agency assists in all aspects of recovering your good name, saving time, money, and effort.