



Presents:

Tough Times Initiative

The Tough Times Initiative is a collaborative community response coordinated by NCO Youth & Family Services to assist residents of the greater Naperville area who are faced with economic stress.

Our mission is to promote awareness of free services within the network of community non-profit agencies and businesses.

This program is a collaboration with the following agencies:

**Charter One Bank
Community Career Center
Naperville CARES
Naperville Township
NCO Youth & Family Services
Loaves and Fishes
Samaritan Interfaith Counseling Center**

**WE ENCOURAGE DUPLICATION AND DISTRIBUTION OF THIS PACKET
LOOK FOR IT ONLINE AT www.NCOyouth.org**



Charter One Bank would like to offer you free services in our joint effort with the NCO Tough Times Initiative.

We offer FDIC Money Smart classes which are free to our community:

Keep it Safe:

- By the end of this course you will be able to:
- Identify laws and regulations to protect your money
- Identify laws and regulation to protect you when applying for a loan
- Guard against predatory lending and identity theft
- Describe how to be financially prepared for disasters

Charge it Right:

- By the end of this course you will be able to:
- Understand how to use credit cards responsibly
- Describe the purpose of credit cards
- Identify the factors creditors look for when making credit decisions
- Describe how to use a credit card responsibly

*Please contact Charter One Bank to make an appointment, located at:
270 W. Diehl Rd. Naperville, IL, 60563*

Please mention Tough Times Initiative as your referral.

*Melody J. Minneci
Assistant Vice President Charter One Bank
(630) 357-9577*



The Community Career Center provides a full range of resources to the Job Seeker.

Resources and services include:

- One-on-One Counseling Sessions (Including: Resume Writing, Interviewing Video, Networking, Job Search Strategy, and Career Counseling)
- Access to Job Postings
- Career Assessment Tools
- Access to Computers, Internet, and Fax Machines
- One-on-One Computer Assistance
- Career Workshops
- Job Club
- Help with Placement

To get started now, call (630) 961-5665 or visit us at:

www.communitycareercenter.org

Please mention Tough Times Initiative as your referral.



Naperville CARES is a not-for-profit tax exempt organization with the mission of providing resources to those in need of assistance to avoid homelessness and attain self-sufficiency.

Who do we serve?

Naperville CARES serves individuals and/or families who are Naperville residents or members of a Naperville congregation. Those seeking assistance should call the CARES office to begin the intake process. While Naperville CARES makes every effort to meet the needs of those who seek our help, financial constraints prevent us from being able to meet all the needs in the community. Financial assistance is limited to one time within a twelve-month period.

How do we help?

- *Collaboration and Coordination* – links personnel from multiple agencies to work with individuals and families in economic crisis
- *Referrals and Advocacy* – links private and government agencies that provide financial and nonfinancial services (i.e. clothing and furniture)
- *Emergency Assistance Program* – provides emergency financial assistance for rent, mortgage, utilities, car payments, insurance, childcare, and other essential needs when resources from other agencies and organizations are not available
- *Car Program* – solicits contribution of used cars and vans to donate to those in need
- *Rental Deposit Program* – assists clients with security deposit payments

For questions or to learn more, please call (630) 369-0200 or visit our website:

www.napervillecares.org.

Please mention Tough Times Initiative as your referral



How can NCO Youth & Family Services help you?

NCO Youth & Family Services is a non-profit agency working towards three goals as coordinator of and participant in the Tough Times Initiative:

- Promote awareness of free services within the network of
- Provide case management and referrals
- Offer 5 free sessions of solution-focused counseling

Additional NCO services:

- *Counseling* – individual, couple, and family counseling services with credentialed mental health professionals with fee based on a sliding scale according to household income.
- *Transitional Housing Program* – residential program for homeless youth ages 18 to 21 transitioning to financial self-sufficiency and independent living
- *WINGS (Women Involved in Girls Success)* professional female role models to encourage positive behaviors and values

Please call Angela Michalak, Clinical Director, at 630-961-2992, x. 224 for more information about these services or visit us at:

www.ncoyouth.org

Please mention the Tough Times Initiative as your referral.



Samaritan Interfaith Counseling Center provides individual, group, marital, and family counseling and psychotherapy. We are committed to providing services through our Access Program which makes it possible to receive services at reduced rates for those who are unable to afford services. All counseling fees, including the initial intake session, are based on the person's ability to pay.

Services Offered:

- Free series of programs on managing stress in the difficult economy
- Free program on parenting children in the difficult economy

Other Services Include:

- Counseling for Adults
- Counseling for Children and Adolescents
- Programs
- Groups
- Testing and Evaluation
- Free and anonymous online depression screening, as well as articles on depression, grief, and anxiety, on our website, www.samaritancenter.org

To learn more about our counseling services and programs, call (630) 357-2456 or visit our website at www.samaritancenter.org. Please mention Tough Times Initiative as your referral