



CENTERSTONE FINANCIAL EDUCATION NEWSLETTER



Centerstone

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Maximize Your Income through Centerstone's Energy Assistance Program



Low Income Home Energy Assistance Program

Maybe you can pay your bills every month, but wouldn't a little extra cash be nice for that emergency savings fund you are working on? If so, consider taking advantage of Centerstone's Energy Assistance Program (EAP). Centerstone operates a federally funded program called the Low Income Home Energy Assistance Program (LIHEAP), designed to help subsidize home heating costs for low-income households in Seattle (defined as 125% of the federal poverty line or below). For a one person household, that is less than \$1,197/month, for a two person household that is \$1,616/month or

below, and for a three person household that is \$2,034/month. For more income guidelines visit www.center-stone.org/programs/energy-assistance/.

To qualify, you must meet the income guidelines and live within the Seattle city limits. After you determine your eligibility, you can apply by calling our toll-free hotline, 1-800-348-7144 to schedule an appointment. At your appointment you will meet with a Client Advocate, who will discuss with you ways to lower your utility bills and conserve energy, while determining your grant amount. Grants range from \$25 up to \$1000 depending on your income, housing type, heating type, and household size.

LIHEAP helps subsidize all heating types, including electricity, oil, wood, gas, propane, and coal. For Ann, a 28 year old college student at Seattle Central Community College, Centerstone's Energy Assistance Program has helped tide her through a hard time and save up for the future: "Words can't describe what a help this is. It is going to keep me going, give me the extra time to save up for future bills. It is such a huge help."

You don't need to keep struggling on your own. Let Centerstone help share your burden so you can build a stronger future.

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April 21st

Make Change Workshop!

On Monday, April 21st the King County Bar Association is hosting a "Make Change: A Debt Education Workshop" at Centerstone, free of charge. The workshop will run from 5pm-7pm and will help you to address debt related issues, figure out when you need an attorney, what you can do on your own, and provide information on finding help.

The workshop will cover many

different aspects of debt in the two hour session, including assessing your debt situation, dealing with debt collectors, how to respond to a collection lawsuit, and questions of whether you should file for bankruptcy or not.

To reserve a spot, please call (206) 267-7095.

Medical Debt and Your Credit Score: The Facts

In the eyes of your credit report, all debt is created equal, regardless of how it got there. For example: let's pretend that you were underinsured and had to have an emergency appendectomy. That surgery resulted in over \$35,000 of medical bills for a two night stay in the hospital. Your insurance only covers the first \$10,000, leaving you with \$25,000 of medical debt. What do you do?

For many folks, this level of debt is daunting, so they try to ignore it, hoping it will go away. Others might think that since it is medical debt, it isn't your "fault" and credit agencies will understand. Unfortunately, they don't. Once a hospital realizes that the patient is unable to pay his/her medical bills, they often send it off to a collection agency, who registers this on your credit report.

In addition, your credit score could be further damaged if unpaid medical bills force you to declare bankruptcy. Whether it is an emergency surgery, or simply a forgotten copay, medical debt can hurt you just the same as any other debt.

To read more about medical debt and strategies to use if you are ever facing a situation where you are uninsured or underinsured, [click here](#).

Finally, don't forget to sign up for the Affordable Care Act! The deadline is March 31st unless you applied for an extension. Get insurance coverage today!



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|---------------------|----------|
| NON-INVASIVE CARDIO | 3689.00 |
| EEG/EMG | 1259.00 |
| RADIOLOGY-GENERAL | 340.00 |
| PHARMACY-MAIN | 1795.35 |
| EMERGENCY-HOSPITAL | 2779.00 |
| PRE HOSPITAL EMS | 253.00 |
| C.T. SCANNING | 2714.00 |
| MAGNETIC RESONANCE | 6963.00 |
| TOTAL CHARGES: | 36027.35 |

After-Hours Clinic at Swedish Cherry Hill

Emergency room visits are one of the most prevalent ways that people accrue medical debt. Avoid visiting the emergency room unless it is an actual emergency. So what do you do when you need to see your doctor but s/he is unavailable? Take advantage of this great new resource, the After-Hours Clinic located at Swedish Cherry Hill. All forms of insurance are accepted and uninsured patients are charged on a sliding scale. No appointments necessary!

Visit <http://www.countrydoctor.org/after-hours-clinic> for more information or call (206) 320-5556.

Helping people help themselves move from poverty to self-sufficiency since 1964.

Community Partner: Apprisen



Apprisen can help you get and stay on track.



One of Centerstone's active community partners in Financial Education is Apprisen. A nonprofit credit and debt counseling firm for the last 60 years, Apprisen seeks to help people improve their financial well-being through counseling, community outreach, and financial education. At Apprisen you can work with a certified financial counselor to help you assess your specific financial situation and create an action plan that will help you achieve your financial goals.

Apprisen can help you figure out the best way to handle your finances by providing:

- Bankruptcy counseling
- Credit and debt counseling
- Housing counseling

In addition, Apprisen provides an online Learning Center where you will find a variety of ways to learn more about establishing a money management plan, managing debt, understanding credit reports and scores, building savings, using credit wisely, bank account management, and consumer awareness. With both online resources and classes, Apprisen wants to be your partner in helping you establish a stronger financial future.

To learn more about Apprisen, visit www.apprisen.com or call 1-800-355-2227.

Get started by taking their [Financial Stress Meter test](#) today!

