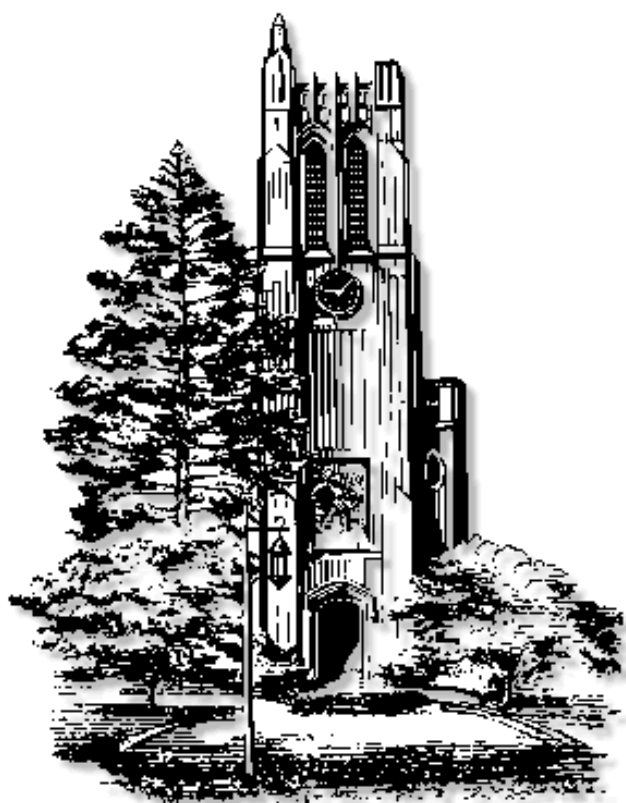


COMMUNITY RESOURCE DIRECTORY 2009

MICHIGAN STATE
UNIVERSITY

For MSU
Students, Staff
and Faculty



FAMILY
Resource Center

MICHIGAN STATE
UNIVERSITY

June 2009

Dear Colleague:

I am pleased to provide you with the enclosed copy of a new Community Resource Directory recently compiled by the MSU Family Resource Center (FRC).

In these difficult economic times, some MSU employees and their families may be facing significant personal financial challenges. This useful guide describes resources available in our community to help people through these tough times including information on home foreclosures, debt relief, food banks, health care, public assistance and more.

Please share this directory with others in the MSU community who you believe may find these resources helpful. In addition to a limited number of paper copies available through FRC, this helpful guide also can be accessed online through the Family Resource Center's web site. The direct link to the guide on the FRC site is <http://www.frc.msu.edu/resourcedirectory.pdf>.

I encourage you to visit and invite others to visit the main Family Resource Center web site at www.frc.msu.edu. This site features information about many useful services FRC provides to the MSU community such as child care grants, sick child care services, parenting resources, eldercare referrals, consulting on work-life balance issues and more.

If you have questions about this guide or any of the other services that the Family Resource Center provides, please visit their web site or give the FRC staff a call at 517-432-3745.

Sincerely,



Brent Bowditch
Assistant Vice President for Human Resources



**HUMAN
RESOURCES**

Assistant Vice President

Michigan State University
Nisbet Building
1407 S Harrison, Suite 250
East Lansing, MI
48823-5239

517/355-0290
FAX: 517/432-4921

www.hr.msu.edu

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HOUSING RESOURCES

Housing and Urban Development (HUD)

www.hud.gov

New Federal programs and grants available to help homeowners avoid foreclosure (enacted as part of the American Recovery and Reinvestment Act of 2009).

Michigan State Housing Development Authority (MSHDA)

http://www.michigan.gov/mshda/0,1607,7-141-45866_47905-177801--,00.html

Save the Dream Program

If you are experiencing financial difficulties don't risk losing your home. Through this website find a local counselor who can help you prevent home foreclosure and discover refinancing options.

http://www.mshda.info/counseling_search/

MSHDA Assist Refinance Program

The MSHDA Assist Refinance program provides qualifying homeowners who currently have an adjustable rate mortgage or a higher interest fixed rate mortgage with an opportunity to refinance their mortgage into a lower interest fixed-rate loan.

http://www.michigan.gov/mshda/0,1607,7-141-45866_47905-186987--,00.html

MSHDA Rescue Refinance Program

The Rescue Refinance program allows qualifying homeowners who may have had up to three 30-day late payments on their mortgage, the ability to refinance their mortgage into a lower interest fixed-rate loan.

http://www.michigan.gov/mshda/0,1607,7-141-45866_47905-186987--,00.html

HELP Loan

A non-interest bearing loan that can be used to pay MSHDA mortgage payments in the event of a temporary crisis. The amount borrowed can be the amount delinquent on the mortgage or the cost of the event which left the consumer unable to make the mortgage payments. The loan is limited to a lifetime maximum of \$3,000.

http://www.michigan.gov/mshda/0,1607,7-141-45866_47905-186987--,00.html

Down Payment Assistance Program

Funds (up to \$7,500) available to qualifying low to moderate income homebuyers to help purchase a home.

http://www.michigan.gov/mshda/0,1607,7-141-45866_45870-175332--,00.html

Graduate Purchase Assistance

A new state program that helps recent college graduates buy homes in Michigan at reduced interest rates and with zero interest down payment assistance.

http://www.michigan.gov/mshda/0,1607,7-141-45866_47903-165020--,00.html

Property Improvement Program

Low interest home improvement loans (up to \$50,000) available to eligible single-family homeowners of low-to-moderate income (up to \$65,000, or \$74,750 in certain areas). Home equity is not required for loans \$25,000 and under. Eligible landlords can borrow up to \$25,000 per unit, with a maximum outstanding limit of \$100,000 per borrower. Eligible properties cannot have more than 11 units. There are no income requirements for landlords, but the rental units must meet MSHDA rental limit guidelines.

Loans can be used to improve furnaces, insulation, siding and many more permanent home improvements.

For more information and how to apply visit:

http://www.michigan.gov/mshda/0,1607,7-141-49317_49323-187374--,00.html

When you are ready to apply for the loan contact your county agent and lender.

Ingham County Lender: Mr. Mark Krieger - (616) 355-8910
Huntington National Bank 10717 Adams St. Holland 49423

Complete list:

http://www.michigan.gov/documents/mshda/mshda_PIP_Lender_List_by_County_2008_254599_7.pdf

Ingham County Agent: Ms. Teresa Frassetto - (517) 483-4056
City of Lansing Development Office 316 N. Capitol, Suite D2, Lansing 48933-1234

Complete List:

http://www.michigan.gov/documents/mshda/mshda_PIP_Community_Agent_List_2008_254597_7.pdf

City of East Lansing

Homeownership Opportunity Assistance Program (HOAP)

HOAP offers down payment assistance, rehabilitation money and lead paint remediation for income qualified buyers. If you find a home in one of our [four target neighborhoods](#), up to \$25,000 per home is available to help you purchase it.

Employer Homeownership Opportunity Program (EHOP)

Funds available for city of East Lansing and Michigan State University employees. Please contact [Michelle Reardon](#) for more information. ([map of EHOP neighborhoods](#) in pdf format)

Coming Soon - Home Purchase with Rehabilitation (HPR)

This program provides purchase and rehabilitation assistance for home buyers that are at or below 80% area median income (AMI). These homes will be rehabilitated to Home Quality standards and will meet the requirements of the Michigan Residential Code. Other funding sources include private financing secured by the homebuyer.

<http://www.hometownhousing.org/programs.shtml>

Hometown Housing Partnership, Inc.
P.O. Box 4338
East Lansing, MI 48826

Questions regarding applications can be sent to:
Michelle Reardon at reardonmichelle@gmail.com or by phone at 517-974-5433

Meridian Township Human Services

5151 Marsh Rd.
Okemos, MI 48864
517-349-1200 x318

www.twp.meridian.mi.us

Hours: 8:00 AM to 5:00 PM, Monday through Friday

Services: Provides information and assistance and offers some direct services such as tax hardship representation and tax assistance, holiday food baskets, last resort emergency needs funds. Deals with any problem. Accessible on bus line. Appointments are available on a walk-in basis.

Eligibility: Meridian Township residents of any age

Cost: None

Lansing Housing Commission

310 Seymour
Lansing, MI 48933
(517) 487-6550

<http://www.lanshc.org/>

The Lansing Housing Commission is the Public Housing Authority in Lansing, MI. Through its public housing and homeownership programs, the Lansing Housing Commission provides families, senior citizens, and disabled individuals the ability to seek and retain decent, safe, affordable housing.

FINANCIAL RESOURCES

Department of Human Services

5303 S. Cedar, Building 4

Lansing, MI 48911-3800

<http://www.michigan.gov/dhs>

Ingham County: 517-887-9400

Eaton County: 517-543-0860

Clinton County: 989-224-5500

Shiawasee County: 989-725-3200

Hours: 7:30 AM to 5:00 PM, Monday through Friday. Call in hours are 7:30 AM to 5:30 PM. Child and Adult Protective Services available 24 hours.

Offers a variety of services for low-income individuals. Handles applications and assistance for Medicaid, food stamps, State Emergency Relief (SER) for utilities, rent, home repair and back taxes, Family Independence Program (FIP), State Disability Assistance (SDA), Employment Support services, Child Day Care and Welfare services and adult services (home help services, protective services, adult foster care, etc.). Volunteers may be available for filling out applications. Child and Adult Protective Services also handles calls (can be anonymous) regarding abuse, neglect or exploitation of vulnerable children and adults. The agency investigates these situations and takes necessary action if needed, utilizing the least restrictive procedures to provide these services including social and legal intervention.

Greenpath Debt Solutions

Credit Counseling Centers

612 S. Creyts Road, Suite C

Lansing, MI 48917

(517) 321-5836

<http://www.greenpath.com/>

Provides financial counseling in a confidential and dignified manner by trained counselors. They help families work out an orderly debt repayment program and provide sound money management information on budgeting and the wise use of credit. They may also pull credit reports. Anyone seeking services is eligible. The initial interview is free.

MSU Federal Credit Union

600 E. Crescent Road
Lansing, MI 48823
1-800-MSU-4YOU
www.msufcu.org

Provides services for debt and loan consolidation and classes on financial management.
Call for more information.

MSU Employee Discounts

Discounts for MSU staff and faculty on retail purchases, entertainment, travel and much more.

www.hr.msu.edu/hrsite/Recognition/RewRec/perks

MSU Extension

5303 S. Cedar
Lansing, MI 48911
517-676-7207
<http://www.msue.msu.edu/portal/>

Resources below compiled by the Family Economics and Consumerism Team of MSU Extension.

Managing Money in Tough Economic Times

http://www.extension.org/pages/Financial_Security:_Managing_Money_in_Tough_Times

A helpful guide to managing your money and saving during this tough economic time.
Tips for managing stress and stretching your dollar at the gas pump, the grocery store and on family activities.

Managing Your Money worksheets:

www.fm.fcs.msue.msu.edu/PDF/Managing%20Your%20Money%20Worksheet.pdf

Free Annual Credit Reports

www.annualcreditreport.com

This website offers a free credit report once per year from each of the nationwide credit reporting companies; Equifax, Experian and TransUnion.

Debt Management Resources

Power Pay—<https://powerpay.org/>

Online resource to help individuals in debt learn how to create a spending plan and a saving plan to get out of debt.

40 Money Management Tips Every College Student Should Know
www.smartaboutmoney.org/40moneytips

Financial Security for All—www.extension.org/personal%20finance

Thrifty Living—www.urbanext.uiuc.edu/thriftyliving/

Earned Income Tax Credits and Other Tax Credits

EITC—www.michiganeic.org/

Who qualifies for the Federal EITC?

www.irs.gov/individuals/article/0,,id=96406,00.html

State of Michigan EITC

www.milhs.org/Media/EDocs/FactSheetEITC2Jan08REV.pdf

Tax Credit for First-time Home Buyers

www.irs.gov/newsroom/article/0,,id=187935,00.html

Michigan League for Human Services – Money Back in Michigan: How to Make the Most of Your Tax Refund

<http://web5.msue.msu.edu/FCS/Portals/fcs/tax%20refund%20fact%20sheet%20msu.pdf>

Below are links to YouTube broadcasts that outline the EITC here in Michigan:

uk.youtube.com/watch?v=fX5HHrMyi_I (short version)

uk.youtube.com/watch?v=y3y6qxfQkp8 (long version)

Planning for Retirement in this Economic Time

Looking to Retire...Financial Security in Later Life National Resources

www.extension.org/pages/Financial_Security:_Retirement_Planning

Ballpark Estimate

An easy to use online worksheet that helps you figure out how much you need to save for retirement.

<http://www.choosetosave.org/ballpark/>

Social Security Online

www.socialsecurity.gov

Social Security has developed a Retirement Benefit Application Portal. The site offers information on how to apply for retirement benefits, how to estimate your benefits online and when you will start receiving benefits.

Investing For Your Future

http://www.extension.org/pages/Investing_for_Your_Future

Eleven-unit home-study course was developed by the Cooperative Extension system for beginning investors with small dollar amounts to invest at any one time.

FOOD & EMERGENCY ASSISTANCE

South Side Community Coalition

2101 W. Holmes Rd

Lansing, MI 48910

(517) 394-3217

<http://SouthSideCommunityCoalition.org>

The South Side Community Coalition Center provides services to the community. There is a food closet and clothes closet, and an updated list of job offers from the local community for those seeking employment. There are computers with internet access available for increasing job skills, after school homework, and tutoring. There are programs for youth, seniors and an outreach specialist who can help you sign up for health insurance and assistance.

Ingham County Food Bank

5303 S. Cedar Street

Lansing, MI 48909

(517) 887-4357

<http://ingham.org/hd/foodbnk/index.htm>

Business Hours: 8:00-12:00 and 1:00-5:00

ICFB is an information and referral source for those in need of emergency food assistance. Non-perishable food items are provided to families/individuals for three to six days. Food may be provided once in a 30-day period. Eligibility is determined on an individual basis. It is based on need, not income. Clients must have current identification and their own transportation to pick-up food.

St. John's Student Parish Food Bank

327 M.A.C.

E. Lansing, MI 48823

(517) 337-9778

The food bank is open each Saturday morning during the academic school year from 9:00-11:00 AM, and one Saturday a month in the summer. No referral is needed. MSU students, East Lansing residents and parish members are eligible.

MSU Student Food Bank

See Student Resources

Women, Infants and Children

5303 S. Cedar Street

Lansing, MI 48909

(517) 887-4326

http://www.michigan.gov/mdch/0,1607,7-132-2942_4910---,00.html

The Women, Infants and Children (WIC) Program is a supplemental food and nutrition education program for women and children who qualify as nutritionally at risk due to income or medical deficiencies. Income eligibility for WIC is determined under the Federal Guidelines of 185% of poverty. WIC also uses a priority assignment system in order to guarantee service to those with the greatest need for the program. The priority system is as follows:

- Pregnant women, breast feeding women and infants at nutritional risk as demonstrated by blood tests, abnormal growth, or other nutritional or medical conditions.
- Infants up to twelve months of age.
- Children to age five at nutritional risk as demonstrated by blood tests, abnormal growth, or other nutritional or medical conditions.
- Children at nutritional risk due to inadequate diet.
- Post partum women at nutritional risk.

WIC services are available at the Ingham County Health Department. Call for additional information and for appointments. A satellite office has been set up at 1434-C in Spartan Village. It is staffed by appointment.

Cristo Rey Community Center

1717 N. High Street

Lansing, MI 48906

(517) 372-4700

www.cristo-rey.org

Focuses on the Spanish/Hispanic community although programs are available to all individuals within the Lansing/East Lansing area. Programs offered by Cristo Rey include, mental health, family and child services, family health clinic, latch-key childcare, food and clothing bank, diversion program, prescription assistance for those without insurance, adults with disabilities assistance, alcohol and substance abuse programs, and minority services.

Capital Area Community Services (CACS)

101 E. Willow Street

Lansing, MI 48906

(517) 393-7077

CACS offers assistance in finding housing as well as help with food and personal needs items for the homeless. Commodity and supplemental food programs for low income families are also available.

Commodity Supplemental Food Program: Provides monthly nutritious foods to supplement the diets of low-income pregnant, breast-feeding and postpartum (up to one year) women as well infants and children up to the age of six. Participants must be within Federal income guidelines and not be currently receiving WIC services. Call for more information.

Emergency Food Assistance Program: Provides low-income individuals and families USDA donated/purchased food for household consumption. Distribution is four times per year. Eligible participants must register with CACS and provide proof of income and social security numbers for all adult members of the household.

American Red Cross Mid-Michigan Chapter

Emergency Food & Shelter Program

1800 E. Grand River

Lansing, MI 48912

(517) 484-7461 x137

www.redcross.org

The Red Cross assists with food, personal needs, diapers, and/or formula for one or two days. The Emergency Food & Shelter Program also assists homeless families and people living with disabilities with motel vouchers when public shelter is not available or appropriate. Some funding available for short-term homeless assistance for MSU students. Must have current ID and proof of student status. This program is available 365 days a year, 5:00-7:00 PM weeknights and 12:30-2:30 PM weekends and holidays. Care workers are also available by appointment from 8:30 AM-5:00 PM, Monday thru Friday.

HOUSEHOLD NEEDS

Christian Services/LOVE Inc.

P.O. Box 22112

Lansing, MI 48909-2112

(517) 394-5411

<http://www.christianservicesloveinc.org/>

Christian Services offers help with items which cannot be purchased with food stamps such as soap, shampoo, toilet paper, laundry soap, tooth care, etc. They are also able to help with small household items, a clothing closet for women sizes 16 and up, holiday food baskets, a clothing center for children, emergency diapers/formula, and more.

Utility Shutoff

Department of Health Services, SER (State Emergency Relief) - 517-887-9400

Capital Area Community Services - 393-7077

Salvation Army, Consumers Energy Utility Assistance - 517-484-4424

Phone Subsidy

"Lifeline," SBC Ameritech - 1-800-621-8650, helps with reduced payment monthly phone bills and installation costs.

"Lifeline," SafeLink Wireless – a government supported program that provides a free cell phone and airtime each month for income-eligible customers.

<https://www.safelinkwireless.com/EnrollmentPublic/home.aspx>

The Salvation Army

3305 S. Pennsylvania

Lansing, MI 48910

(517) 482-4424

<http://www.usc.salvationarmy.org/lansing>

The Salvation Army assists with emergency food and personal needs. Gives away free produce every Wednesday at 1:00 pm. A valid photo ID is required, first come, first serve. Personal need items are provided on Tues. & Thurs. from 8:30-11:00 AM. Birthdates and social security numbers for all adults in the home required. May also assist with utility shut offs and rent/mortgages arrearages, if funding is available.

MSU Surplus Store

1344 S. Harrison Rd

East Lansing, MI 48823

(517) 355-0364

<http://www.surplus.msu.edu>

The Surplus Store sells used low-cost furnishings and office supplies as well as bicycles, computers and household items.

University Apartments Give and Take & Lending Centers

802 Cherry Lane Basement, MSU

(517) 353-9499

Residents of MSU University Apartments may obtain free clothing, household items, books, and toys which have been donated by other residents. Open 4:00-7:00 PM, Thursday through Saturday.

Resale Shops

Carousel Consignments

1780 W. Grand River

Okemos, MI

(517) 347-0668

Salvation Army

5206 W. Saginaw

Lansing, MI

(517) 484-4424

Second Time Around

4737 Marsh Road

Okemos, MI

(517) 349-2151

Volunteers of America

111 W. Mt. Hope

Lansing, MI

(517) 372-8210

MEDICAL RESOURCES

Care Free Medical Clinics

5135 S. Pennsylvania, Lansing, MI

(517) 887-5922

790 E. Columbia, Mason, MI

(517) 244-0120

admin@carefreemedical.com

Provides free medical care to low-income families, regardless of citizenship, if they do not have medical insurance and are not able to use Olin Health Center on campus. Female patients are able to receive annual gynecological examinations as well as the possibility of free mammograms and pap smears. Males will receive examinations and testing as warranted. Regularly scheduled follow-up visits will be planned based upon specific needs. All children and young adults will receive recommended annual and well-child examinations as well as immunizations. Free laboratory and x-ray services when warranted as well as medical supplies and equipment when available.

Redi Care

6910 South Cedar Street

Lansing, MI. 48911

(517) 694-4134

<http://www.redicare.com/>

1623 Haslett Rd

Haslett, MI 48840

(517) 339-2100

<http://www.haslett-redicare.com/>

Urgent care clinic option for non-emergency health needs. No appointment necessary, open 7 days a week, 9am- 9pm everyday at Lansing location and Monday-Saturday 9am-8:30pm and Sunday 9am-6pm at Haslett location.

Healthy Kids

5303 S. Cedar, Building 4

Lansing, MI 48911-3800

517-887-9400

http://www.michigan.gov/mdch/0,1607,7-132-2943_4845_5035-17752--,00.html

Services: Health insurance for children who are not eligible for Medicaid, at the cost of \$5.00/month. Must apply through the Department of Health Services, contact information above.

Ingham Health Plan (IHP)

5303 S. Cedar Street

Lansing, MI 48909

(517) 887-4465

DHS Ingham: (517) 887-9400

<http://www.communityhealthplans.org/ihp/healthplans.asp?plan=ingham>

For uninsured adults and children in Ingham County. Non-citizens are eligible for IHP. Call for more information.

Cristo Rey Community Center

1717 N. High Street

Lansing, MI 48906

(517) 372-4700

www.cristo-rey.org

Low income, Ingham County residents are eligible if they have no insurance. Family Health Center appointments are made by calling.

Well Child Health Center

901 E. Mt. Hope

Lansing, MI 48910

(517) 372-9175

The Well Child Health Center services children up to age 18 that are on Medicaid or Ingham Health Plan Insurance with regular health exams. For children without insurance, the parent must provide proof of income to receive a sliding scale fee.

People's Prescription Plan

1-800-591-4279

<http://www.peoplesrxcard.com/>

The People's Prescription Plan offers lowest or best prices to members. Participating pharmacies will give you or your family the lowest or best prices available in their pharmacy.

MSU Health Team

Clinical Center, Service Rd, MSU
(517) 353-3000
www.healthteam.msu.edu

The MSU Health Team's largest clinical facility is located in the MSU campus Clinical Center on Service Rd. Primary and specialty health care services are offered to the greater Lansing community. Students and their families may use services at the MSU Clinical Center facility on a fee-for-service basis. Specialty clinics include internal medicine, laboratory, MRI, neurology, pediatrics, physical medicine and rehabilitation, radiology and pharmacy services are also available.

Local Hospitals

Ingham Regional Medical Center

401 W. Greenlawn
Lansing, MI 48910
(517) 334-2121
www.irmc.org

The Center includes an inpatient facility, emergency department, pharmacy, specialty clinics, and cardiac, pulmonary, cancer, and other services.

Ingham Regional Orthopedic Hospital

2727 S. Pennsylvania
Lansing, MI 48910
(517) 377-8396
www.irmc.org

A part of Ingham Regional Medical Center, services include orthopedics, endoscopies, medical rehabilitation, inpatient geropsychiatry, sleep disorders, infusions, full surgical services, an Urgent Care Center, and an outpatient pharmacy.

Sparrow Hospital

1215 East Michigan Avenue
Lansing, MI 48912
(517) 364-1000
www.sparrow.org

Inpatient and Emergency, as well as various other services, are within the main facility with additional services within the immediate two-block circumference of the hospital. These include a family practice center, pharmacy, health care supply, and weight management center. Sparrow Hospital Family Practice Centers offer several locations in Lansing, East Lansing, and one in Mason.

Sparrow Hospital, St. Lawrence Campus

1210 W. Saginaw
Lansing, MI 48915
(517) 364-1000
www.sparrow.org

St. Lawrence Campus is a division of Sparrow Health System. Emergency services, mental health, substance abuse programs and hospice services.

Olin Health Center –See Student Section

Emotional Health Resources**Michigan State University Employee Assistance Program**

330 Olin Health Center, MSU
East Lansing, MI 48824
(517) 355-4506
<http://eap.msu.edu/>

EAP provides emotional assistance to MSU staff, faculty graduate assistants, retirees and their families as they attempt to work through life changes, expected and unexpected events, chronic physical and emotional health issues, and work/life balance concerns.

The services provided are free of charge, confidential, and provided by the University as a means to support and enhance the effectiveness and satisfaction of people who make contributions to Michigan State University.

MSU Psychiatric Clinic

B119 W. Fee Hall, MSU
(517) 353-3070
<http://www.psychiatry.msu.edu/clinic.html>

This clinic offers comprehensive, multidisciplinary assessments specializing in challenging and complex psychiatric problems for children and adolescents. Additional therapeutic services include focused group treatment, problem solving, social skills training, focused group treatment for parents, family therapy, behavioral management treatment and psychiatric medication treatment in collaboration with primary care physicians.

MSU Psychological Clinic

151 Psychology Building, MSU
(517) 355-9564
<http://psychology.msu.edu/clinical/clinic/index.html>

Provides sliding-scale psychotherapy and assessment services to the East Lansing and MSU communities. They serve adults, adolescents, children, couples, and families.

Services include individual psychotherapy, child play therapy, and group therapy. Testing services include evaluations for depression and mood problems, dementia, learning disabilities, ADHD, Autism/Asperger's Disorder, and neuropsychological problems. Community outreach includes school consultations, parent education, grief and loss groups for children and adults, and domestic violence groups.

MSU Family and Child Clinic

A233 Clinical Center

(517) 432-2272

<http://fce.msu.edu/mft/MFTClinic.htm>

The clinical facility of the Ph.D. specialization in Marriage and Family Therapy. The clinic provides therapeutic services to individuals, couples and families in the local and campus communities. Call for more information or to schedule an appointment.

Community Mental Health Services

812 E. Jolly Road

Lansing, MI 48910

1-800-372-8460 (Emergency)

1-888-800-1559 (Non-Crisis)

<http://www.ceicmh.org/>

Mental health services are available to residents of Clinton-Eaton-Ingham Counties for adults and children with mental illness, emotional problems, developmental disabilities, and drug problems. Contact the CMH Authority of Clinton-Eaton-Ingham for more information. CMH serves persons with Medicaid and some other types of insurance.

St. Vincent Catholic Charities

2800 W. Willow Street

Lansing, MI 48917

(517) 323-4734

www.stvcc.org

Family Counseling Center provides counseling to individuals and families. Counseling center accepts most major insurances and cost of services are provided on a sliding scale basis. Agency also provides residential treatment for children who are victims of abuse and/or neglect, foster care, refugee resettlement, programs for seniors, and transitional housing.

Child & Family Services, Capital Area

4287 Five Oaks Drive
Lansing, MI 48911
(517) 882-4000

Provides mental health counseling to children, adolescents, and adults. Individual, couple/marital, and family therapy is provided. Adolescent substance abuse assessment and outpatient treatment is also provided to youth ages 10-20. Most insurance is accepted and services are provided on a sliding scale fee basis.

Listening Ear Crisis Center

(517) 377-1717

Free, anonymous, and confidential services include a 24 hr. crisis hotline and sexual assault counseling services for survivors and their significant others. Call to talk to someone and/or to set up an appointment with a sexual assault counselor.

Domestic Violence Support**MSU Safe Place**

G-55 Wilson Hall, MSU
(517) 355-1100 (Safe Place)
(517) 355-2221 (MSU Police)
www.msu.edu/~safe
noabuse@msu.edu

This relationship violence program on campus offers free and confidential services to those victimized by dating or domestic violence. Services include short-term emergency shelter, counseling, support group, advocacy, information, referrals and community education programs. This is available to MSU students, staff, faculty and their partners, as well as for minor aged children.

End Violent Encounters, Inc.

(517) 372-5976
www.eveinc.org

Provides free residential and non-residential supportive services to victims of domestic violence. EVE offers 24-hour crisis line support, safe, temporary emergency shelter, family and individual counseling, advocacy, support groups, children's programs, community education and personal protection order assistance.

Substance Abuse Treatment

Alcoholics Anonymous

1915 E Michigan Ave # D
Lansing, MI 48912
(517) 377-1444 (24 hr. AA line)
(517) 355-8270 (MSU Counseling Center)

A list of area AA, ALANON, and ALATEEN meetings is available by calling the above number. The list indicates the type of program, time and place. There is a meeting somewhere every day of the week in the Greater Lansing area. Several AA and Narcotics Anonymous programs are held on the MSU campus. The MSU Counseling Center can assist you in finding the program that suits your needs.

Sparrow Substance Abuse Programs

1210 W. Saginaw
Lansing, MI 48915
(517) 364-7740

St. Lawrence Hospital campus offers specialized programs for adults with drug and alcohol problems. Inpatient and outpatient options are available. 24 hour confidential help is available by calling.

Insight Recovery

4970 Northwind Dr. #117
E. Lansing, MI 48823
(517) 371-4971
24 Hour Hotline: 1-800-441-5092
www.therecoverypeople.org

Located off campus and is a provider of chemical dependency and mental health treatment services. Therapists work with clients to define and identify solutions for alcohol and drug addiction, dual diagnosis, family counseling, women's issues, anxiety disorders, grief and loss counseling, and more.

Dental Services

LCC Dental Hygiene Clinic

419 N. Washington Square #007
(LCC Arts and Sciences Building)
Lansing, MI 48906
(517) 483-1458
www.lcc.edu/health/dental/

Preventative dental hygiene services and sealants provided by dental hygiene students supervised by a licensed dentist and licensed dental hygienists are offered. Cost of service is \$20 for children under 18, adults range from \$30.00-\$40.00, and seniors over 60 years of age are \$20.00. Services are offered during all academic terms - fall, spring and summer. Appointments are made following a no-cost screening appointment.

Ingham County Health Department Adult Dental Center

5303 S. Cedar Street
Lansing, MI 48909
(517) 887-4423
Hours: Monday- Friday 8am-12pm and 1-5pm

Provides preventative, routine, and restorative treatment. Serves 18+ year olds and older Ingham County residents without insurance and with Medicaid. Proof of income and residency are required.

Ingham County Health Department - Healthy Smiles Dental Center

2815 S. Pennsylvania Street
Lansing, MI 48910
(517) 272-4150
http://www.ingham.org/HD/COMMUNITY%20HEALTH%20CENTERS/healthy_smiles.html

Sees Ingham County children under 18 with Medicaid, Healthy Kids, and MICHild insurances. Children receive preventative, routine, and restorative treatment. The child's Social Security Card and insurance cards are needed.

EMPLOYMENT

Work First, Capital Area Michigan Works

Ingham County - 517-492-5500
2110 S. Cedar
Lansing, MI 48910

Eaton County - 517-543-5278
311 W. First St.
Charlotte, MI 48813

Clinton County - 989-224-2000
101 W. Cass St., Suite A
St. Johns, MI 48879

Shiawassee County - 989-729-2219
1795 W. Main, Suite 117
Owosso, MI 48867

Register with the Michigan Talent Bank at www.michworks.org. After registering online you must visit a service center to verify your registration. Anyone is eligible to use the services of the Michigan Works Service Center. Entry-level skills to PhD's are welcome to do a job search using their computers and fax machines. To find the service centers in your county, visit www.camw.org.

No Worker Left Behind

<http://www.michigan.gov/nwlb>

State program designed to help Michigan workers obtain the skills they need to change careers or advance careers. Participants receive up to \$5,000/year for 2 years to attend an approved community college. More information and application instructions on website.

Michigan Jobs & Career Portal

<http://www.michigan.gov/careers>

Michigan.gov website dedicated to connecting job seekers and employers. Information on job postings and support tools.

Student Employment Resources

See Student Section

LEGAL RESOURCES

Legal Services of South Central Michigan

3490 Belle Chase Way #50

Lansing, MI 48911

517-394-2985 or 800-968-0044

<http://www.lssem.org/>

Hours: 9:00am to 12:00pm and 1:00 to 5:00pm, Monday through Friday

Services: Provides a full range of legal services at no cost to low income residents in Clinton, Eaton, Ingham, Shiawassee and Barry counties. Advice and representation services are limited to housing, consumer, public benefits including social security, SSI, Medicare, Medicaid and family law.

Eligibility: Income at or below 125% of the federal poverty level. Persons over age 60 should contact the Sixty-Plus Law Center at 517-334-5760

Cost: None

Access to Justice

Ingham County Circuit Court

Grady Porter Building

303 W. Kalamazoo

Lansing, MI 48901

(517) 483-6417 or (517) 483-6418

<http://www.ingham.org/cc/newpages/access2.htm>

Hours: 9:00am to 12:00pm and 1:00. to 5:00pm, Monday through Friday

Access to Justice provides advice and service through walk in contact. An on-site attorney provides legal and procedural advice, and appropriate court forms. Access to Justice collaborates with the Bar and other legal and human services programs to provide legal referrals as necessary. The office is staffed by Ingham County Pro Bono (Volunteer) Attorneys, Legal Services of South Central Michigan Staff Attorneys and a Justice Center Legal Assistant.

Resolution Services Center of Central Michigan

229 North Pine Street

Lansing, MI 48933

(517) 485-2274

<http://www.michiganresolution.org/>

Low cost community based mediation center. Offers mediation services for divorce, custody, guardianship, probate, landlord-tenant, employment, special education, neighbor disputes, consumer-merchant and more. The center serves Ingham, Clinton, Eaton, Gratiot, Ionia and Shiawassee counties.

GENERAL ASSISTANCE

Women's Center of Greater Lansing

1710-1712 E. Michigan Ave.

Lansing, MI 48912

(517) 372-9163

<http://womenscenterofgreaterlansing.org/index.html>

The Women's Center offers resources and services to help women find employment, training, education and housing. Professional counselors are on staff and individual, couples and family therapy is available. Weekly seminars offer information on topics such as business, assertiveness and parenting.

Capital Area Human Services Connection

2-1-1 (Lansing local number)

1-866-561-2500 (Toll-free from cell phones)

2-1-1 is an easy to remember free phone service that links people with the human service information they need. By dialing the easy to remember 2-1-1 numbers, callers are connected with a call specialist who can discuss the caller's needs and give them the information and/or agencies they can contact for assistance. Referrals include rent and utility assistance, parenting resources, shelter, food pantries, housing, transportation, health care, counseling and much more! This service is available for free 24/7, 365 days a year.

CATA

(517) 394-1000

www.cata.org

All bus service for the MSU campus and the greater Lansing area is provided by the Capital Area Transportation Authority (CATA). CATA operates campus service to University apartments, residence halls, commuter lots, and the main campus, 24 hours/day, 7 days/week during Fall and Spring semester. Additionally, CATA provides direct service to many off-campus apartments in the Lansing, East Lansing, Okemos and Haslett areas year round.

The discounted student cash fare is 60¢. MSU student customers must show the bus driver a valid MSU ID to qualify for the 60¢ fare. Students may also purchase a CATA 31-day pass for \$18; a Semester Pass for \$50; or a Commuter Lot Pass for \$20/semester. Passes are available at most residence hall managers' offices, MSU Police, University Apartments office, and the MSU Union. Children under 42" ride for free. The non-student adult fare is \$1.25. All fares and passes (with the exception of the Commuter Lot Route pass) are good for all on and off campus fixed-route transit services. Free transfers are available on all buses.

Redi-Rides

An advance-reservation, curb-to-curb service which operates Monday through Saturday for the cities of Mason and Williamston, and Delhi and Meridian townships.

Fares are the same as fixed-route service. Transfers to fixed-route service are free. When transferring to a higher-fare services (such as CATA Rural Service), the difference in fare must be paid when you give the driver your transfer.

Transportation is not provided to or from schools when school bus transportation is available to a student. Call 517.394.CATA (2282) to reserve a ride.

Fixed Route Campus Service

Fixed-route service is what most people are familiar with--buses traveling regular routes at scheduled times. Days of operation and service hours vary by route.

Lot Link

Mon-Fri, 7:00 PM-2:00 AM, Sat-Sun, 9:00 AM-2:00 PM. The Lot Link provides evening and weekend campus service between MSU's student parking Lots 83, 89, or 91 and other campus locations. Rides are restricted to campus only and each trip must begin or end at one of the three lots. If you're at a parking lot, you can wait in a bus shelter or in your vehicle. If in a vehicle, signal the bus driver with your headlights to let them know you need a ride.

Call 517.432.8888 when you are ready for a ride. A small bus will arrive within 20 minutes of your call to take you to your campus destination. No advance reservations will be accepted.

Night Owl

Mon-Fri, 2:00 AM-7:00 AM, Sat-Sun, 2:00 AM-9:00 AM. The Night Owl provides late night/early morning campus service at times when other services are not running. Rides are restricted to campus only.

Call 517.432.8888 when you are ready for a ride. A small bus will arrive within 20 minutes of your call to take you to your campus destination. No advance reservations will be accepted.

CATA's Spec-Tran

call 517.394.CATA (2282)
(517) 355-1293 (TTY)

Spec-Tran serves persons with disabilities who are unable to use fixed-route service. Spec-Tran uses small lift-equipped buses and low floor vans to provide curb-to-curb advance reservation service.

Customers must be certified to be eligible to use Spec-Tran service. The CATA cash fare for this service is \$2.50 per trip. Discount fare cards are available for Spec-Tran certified students through the RCPD office.

STUDENT RESOURCES

MSU Extension: Family Economic and Consumerism Team

40 Money Management Tips Every College Student Should Know

www.smartaboutmoney.org/40moneytips

MSU Counseling Center

207 Student Services, MSU

(517) 355-8270

www.couns.msu.edu

Programs include individual and group, personal or career counseling, testing, multicultural issues, substance abuse assessment, and sexual assault crisis and safety education. Any student registered for one or more credits is eligible for a consultation or assessment interview. As resources permit, additional services and/or referrals may be provided.

Olin Health Center

(517)884-6546 (General Information)

(517) 355-4510 (Health Center)

(517) 353-4660 (Appointments)

(517) 353-4700 (Courtesy Van)

(517) 353-0718 (Health Education)

(517) 353-9232 (Dental Clinic)

(517) 353-4660(Allergy Clinic)

(517) 353-9165 (Ancillary Service)

olin@msu.edu

www.olin.msu.edu

Olin Health Center provides medical and dental care for all MSU students and their spouses (Olin Health Center cannot provide services to children). Information regarding costs and services may be obtained by calling or emailing. Olin Health Center is open Monday and Tuesday, 8:00 AM - 7:00 PM and Wednesday through Friday, 8:00 AM - 6:00 PM. Olin is also open on Saturdays during Fall and Spring semesters from 10:00 AM - 1:00 PM. Hours vary during breaks, summer and for specific services.

The Health Center offers preventive medical care, treatment for illness or injury, and health education-all on an outpatient basis. Located near Grand River Ave. on the north edge of campus (East Circle Drive) the Health Center strives to provide the best possible treatment and care for the University community.

The Olin courtesy van is available to provide transportation to patients who have difficulty getting to and from the health center.

Visit the Olin website for additional information about continuous management of both long-term and short-term medical problems, as well as preventative medical care. Students are encouraged to call ahead to make an appointment. Patients arriving without an appointment will have an appointment scheduled for them. If illness or injury is sudden and it is medically necessary to be treated right away, the patient will be seen in the Urgent Care Clinic, given a same day appointment, or transferred to the local emergency department when warranted.

Health Education

Olin Health Education Services are available to address the health promotion, education and prevention needs of students. Individual counseling, outreach programming and learning opportunities are provided for students interested in health and lifestyle issues, including nutrition, fitness, sexual health, and tobacco, alcohol, and other drugs. HIV testing, LIFE:Rx Fitness testing, and one-on-one nutrition counseling appointments are available by appointment.

Gynecology Clinic

Provides specialized services including routine pelvic and breast examinations, Pap smears, treatment of gynecological problems, counseling, and contraceptive services.

Dental Clinic

Routine and emergency dental services are provided by dentists and dental hygienists.

Allergy and Immunization Clinic

Available for patients who need storage and administration of allergy vaccine and special medications. TB tests are administered in this clinic.

Specialty Services

Psychiatry, orthopedics, sports medicine and nutrition are also available at Olin. HIV/AIDS counseling and testing are available on a confidential basis. There is no charge for the anonymous testing.

Ancillary Services

Pharmacy, physical therapy, radiology, and laboratory services are also available at Olin. These departments are staffed by registered professional personnel whose services must be prescribed by licensed physicians. As an additional service, Olin Health Center will deliver prescription or nonprescription pharmacy items to you.

Phone Information Nurse

Available to provide lab results to patients and to provide answers to general health related questions. Test results are available from the nurse from 9:00 AM to 5:00 PM Monday through Friday. Health information and automated test results are available 24 hours per day, 7 days a week.

Eligibility and Fees

Olin Health Center services are available to all MSU and MSU College of Law students and their spouses or documented domestic partners. Children of students cannot be served at Olin. Enrolled MSU students receive three pre-paid medical office visits each academic year. Olin will bill for the fourth and subsequent visits, as well as for other services such as lab tests, medical procedures and x-rays. Charges for students with health insurance will be billed directly to the student's insurance company.

Insurance

Medical insurance is highly recommended for all students. Olin will bill directly to insurance companies, including out-of-state and foreign sponsors, for reimbursable charges. The patient is then billed for any remaining balance.

Student Health Insurance Plan

120 Nisbet Building, MSU

(517) 353-4434

1-800-353-4434

studentinsurance@hr.msu.edu

www.hr.msu.edu

www.chickering.com

Information is mailed to each registered student prior to the start of Fall semester. Health insurance plans are also available for spouses and dependent children (for additional fees).

All International and Medical Students are required to have health insurance coverage while attending MSU. International and Medical students are automatically enrolled in the Student Health Insurance Plan through a charge on their tuition bill for Fall and Spring Semesters. In order to waive coverage under the MSU student health plan, other coverage must meet the waiver standards. You may submit an on-line waiver request. Students and spouses covered under the MSU Student Health Insurance Plan must seek treatment and/or referrals through Olin Health Center. Dependent children within 45 miles of the MSU East Lansing campus, are encouraged to utilize the services of the MSU Health Team for medical treatment. A referral is required for each separate medical condition. Failure to seek a referral, except in certain conditions such as emergencies, maternity care or when more than 45 miles from MSU will exclude medical treatment from coverage under the health plan. See www.hr.msu.edu/ for more information.

MSU Student Food Bank

Olin Health Center Dining Room

(517) 432-5136

www.msu.edu/~foodbank

During Fall and Spring semesters, the MSU Student Food Bank is open in the evening twice a month. All enrolled MSU students who do not have Residence Hall meal plans are eligible for Food Bank services. All enrolled MSU students are required to show proof of enrollment and a student ID. Visit the website for distribution dates.

MSU Student Employment

110 Nisbet Building

113 Student Services Building

(517) 355-9520

<http://careernetwork.msu.edu>

www.hr.msu.edu

Jobs can be found on individual department websites and at Student Employment websites. There are over 400 departments on campus that hire students.

MSU Student Employment develops student employment policies and procedures, resolves work-related concerns, and maintains student employee work records.

College Work-Study

252 Student Services, MSU

150 Administration Building, MSU

(517) 353-5940

www.finaid.msu.edu

The College Work-Study (CWS) Program provides jobs for undergraduates and graduate students who qualify for financial aid. CWS lets you earn money to help pay your educational costs. Depending on your financial need, you are awarded a certain amount which you can earn during the year with on and off-campus employment. Since the government subsidizes the wages of work-study students, employers are usually eager to hire and are flexible about arranging working hours to meet the needs of the students.

If you work on campus, you will work for the University. If you work off campus, your employer will be a private non-profit organization or a local, State, or Federal public agency, and the work performed must be in the public interest.

Again, a variety of things must be taken into consideration when you accept a work-study award such as: the extra childcare you will be paying while working, the time away from your family and your studies, the cost of transportation to and from your job, etc. If you want a work-study job and have not been awarded College Work Study, inquire with the Office of Financial Aid.

Career Services & Placement

113 Student Services, MSU
(517) 355-9510

290 Spartan Way, MSU Stadium
(517) 884-1300

Career Services & Placement provides assistance to students and alumni planning careers in all employment areas. Services include individual career advising and workshops in areas such as resume writing, interviewing, and conducting job campaigns.

CSP at the MSU Stadium is the site for on-campus interviewing where employers from across the country interview students for potential positions. Students may also speak with employers during career fairs such as the Diversity Career Fair, the Government Career Fair, and the Summer Employment and Internship Fair.

CSP in the Student Services Building offers an extensive collection of information on: the MSU curriculum, occupations, graduate schools, planning a career or job campaign, job market prospects, and employers in many fields. Vocational interest inventories and the computerized System of Interactive Guidance and Information (SIGI) are also available for student use.

Teaching / Graduate Assistantships

Teaching and Research Assistantships are available only to the Master & Doctoral level. If you wish to obtain an assistantship you must apply within your college. At present, graduate assistants are given a 9-credit tuition waiver at registration and receive a monthly stipend. They also receive in-state tuition status. They are available in quarter time (10 hours/week), half-time (20 hours), and three-quarter time (30 hours) levels and can be awarded for teaching and/or research. Most assistantships are assigned for the academic year although some colleges assign assistants each semester. The receipt of an assistantship will affect your eligibility for other financial aid.



FAMILY

Resource Center

Family Resource Center
1407 S. Harrison Rd. Suite 225
East Lansing, MI 48823
(517) 432-3745
<http://www.frc.msu.edu>