



The Basics

## Where to turn when you're desperate

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And the federal government will provide \$4.5 billion in 2009 to help people pay their energy bills through the [Low Income Home Energy Assistance Program](#). The money is divvied among the states, which set their own criteria for who is eligible, although the states can't exclude folks below 110% of the [poverty line](#). Here's [basic information](#) on how LIHEAP can help, and here's a [link](#) to the state programs.

The [Weatherization Assistance Program](#) helps low-income people make their homes more energy-efficient to lower their heating and cooling bills. Like the energy-assistance program, the weatherization program is administered through the states. The weatherization site has general information about [eligibility](#) and [links](#) to the state programs.

Some utilities have other programs that benefit low-income customers, such as the Los Angeles Department of Power and Water's refrigerator-exchange program. Qualifying customers get a new energy-efficient fridge to replace their old kilowatt-sucking one. Check with your local utilities' Web sites for similar programs.

**Bottom line:** Don't risk getting your utilities shut off or using so little that you put your life at risk. Every year, people die of cold or excessive heat because they were trying to save on energy. Others die in house fires caused by candles used to provide light. If you qualify for help, take it.

### Transportation

Municipal bus systems typically provide reduced fares for low-income riders, and many cities have other transportation services for the poor, especially those who are disabled or covered by Medicaid. Check out the Web site of your area's transportation department for details, or use a search engine, combining the name of your city or state with "low-income transportation" to uncover possible resources.

A few scattered counties nationwide have a [Ways to Work](#) program, which provides loans of up to \$4,000 to low-income families that can't otherwise get loans for the purchase or repair of a car needed to get to work.

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Gas vouchers, taxi vouchers or bus tokens may be available from local charities, such as churches or other faith-based organizations, including [The Salvation Army](#) and the [Society of St. Vincent de Paul](#).

**Bottom line:** If you qualify for public transportation discounts, use them. Ditto for the Ways to Work program. Vouchers and tokens provided by other agencies are meant for emergency use only.

### Medical and dental care

In "[A survival guide for the uninsured](#)," I list a variety of organizations and agencies that provide medical and dental care to the poor, including:

- The [Centers for Medicare & Medicaid Services](#).
- [Insure Kids Now](#), which helps families making up to \$34,100 a year to get health insurance for their children.

- The [Health Resources and Services Administration](#), which can help you find federally funded, low-cost clinics.

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- [State health departments](#) that provide additional clinics and resources.
- The [National Breast and Cervical Cancer Early Detection Program](#), which can help women find low-cost mammograms and Pap smears.
- [NeedyMeds](#) and the [Partnership for Prescription Assistance](#), which can help people without insurance get low-costs meds.
- The [National Institute of Dental and Craniofacial Research](#), part of the National Institutes of Health, can help you find low-cost dental care.

Other resources to consider include:

- The [UnitedHealthcare Children's Foundation](#), which helps pay for medically necessary treatments or services not fully covered by insurance.
- The [Society of St. Vincent de Paul](#), which provides free pharmacy services to the poor.

**Bottom line:** Being uninsured increases your risk of dying prematurely and can affect your ability to earn a living. Take the help that's offered.

### Cash

Sometimes what you need isn't food, shelter or medical care but cold, hard cash. Many [states](#) have Assistance for Needy Families programs that provide cash assistance.

In addition, [Modest Needs](#) is an online grant program designed to keep otherwise self-sufficient families from falling into poverty because of relatively small financial setbacks. The grants do not have to be repaid, although many people who have received grants later make donations to the nonprofit organization. The most you can request is \$1,000 or the amount of your monthly rent or mortgage payment.

**Bottom line:** Sometimes a little bit of cash can go a long way toward solving your problems. If you're flat broke and qualify, accept the help.

*Liz Pulliam Weston's latest book, ["Easy Money: How to Simplify Your Finances and Get What You Want Out of Life,"](#) is now available. Columns by Weston, the Web's most-read personal-finance writer and winner of the 2007 Clarion Award for online journalism, appear every Monday and Thursday, exclusively on MSN Money. She also answers reader questions on the [Your Money message board](#).*

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