

# NEW JERSEY SELF-HELP GROUPS CLEARINGHOUSE

In N.J., phone **1-800-367-6274** or **1-800-FOR-M.A.S.H.** (Mutual Aid Self-Help) \* [www.NJgroups.org](http://www.NJgroups.org)

## Problems with Job Loss, Overspending, or Mortgage Debt?

There are support groups available – call us for group contacts & meeting information.

**Job Clubs** - ongoing support groups [for those seeking a job](#). In **Atlantic County**: the Women's Center Job Club meets in Linwood. In **Bergen County**: the Employment Peer Support meets in Upper Saddle River; Job Seekers Support Group meets in Rutherford; the Professional Service Group meets in Hackensack. In **Burlington County**: the Professional Service Group meets in Westampton. In **Cumberland County**: the Professional Service Group meets in Vineland. In **Essex County**: the Job Seekers of Montclair meets in Montclair. In **Hudson County**: Women's Project Groups meets in Jersey City. In **Mercer County**: Jobseekers meets in Princeton; the Professional Service Group meets in Trenton. In **Monmouth County**: the Networking Group meets in Middletown; and the Professional Service Group meets in Neptune. In **Morris County**: the Career Network meets in Morristown; and Professional Service Group meets in Dover. In **Somerset County**: Jobseekers and Professional Service Group meet in Somerville; and the Somerset Hills YMCA Career Forum meets in Basking Ridge.

For free help and literature on **how to join with others to start a needed new job seekers mutual support group** in your community or based at your church/temple, **call our Clearinghouse**.

### Some Online Groups & Resources:

- ✓ **9 to 5, National Association of Working Women** Website: <http://www.9to5.org>
- ✓ **Business & Professional Women/USA.** Website: <http://www.bpwfoundation.org>
- ✓ **The 405 Club** Website: <http://www.the405club.com>
- ✓ **Underearners Anonymous** Website: <http://underearnersanonymous.org>
- ✓ **Unemployed Workers' Support Network** Website: <http://www.facebook.com/group.php?gid=133315100035044>
- ✓ **UCubed - Union of Unemployed** Offers mutual support and advocacy for individuals who are unemployed. Resource manuals, networking and assistance with starting groups called 'Cubes.' Check website for 'Cubes' in New Jersey. 'Cubes' are linked to form 'Neighborhoods' and 'Neighborhoods' are linked to form 'Power Blocks.' Website: <http://www.unionofunemployed.com>

In **most NJ counties**, there are programs available just for “**displaced homemakers**” (women who have lost their primary source of income, due to divorce, separation, or the death or disability of one's spouse). Most centers offer some **job skills workshops**, where you meet and talk with other women seeking jobs for that day. To see if there is a local displaced homemakers' center is in your area, visit the **Displaced Homemakers Network of N.J.** website, [www.dhnj.org](http://www.dhnj.org) or call the NJ Women's Helpline at 1-800-322-8092.

In **some NJ counties**, there are job support groups for “**mental health consumers**” (those in recovery from a chronic mental health condition) that meet in a local Self-Help Center. Call Clearinghouse for information.

**Debtors Anonymous** 12-step support groups for those who wish [to stop compulsive overspending and incurring debt](#). D.A. meetings are currently held in: **Bergen County** in Teaneck & Englewood; **Camden County** in Westmont; **Essex County** in Bloomfield; **Mercer County** in Lawrenceville; **Middlesex County** in Metuchen & Highland Park; **Somerset County** in Basking Ridge; and **Sussex County** in Newton. For details on meeting times & places, call our Clearinghouse, or visit the **New Jersey D.A. website**: <http://www.njpada.org>

## HELPLINES

### **Consumer Credit Counseling Services 1-888-726-3260**

With touch-tone phone, callers can find out about non-profit credit counseling services in New Jersey. Sponsored by the Nat'l Foundation for Counseling Credit. Website: [www.cccsnj.org](http://www.cccsnj.org)

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## **HELPLINES** (continued)

### **NJ Foreclosure Mediation Hotline 1-888-989-5277** (8am - 6pm, weekdays)

Provides **qualified home owners** with information on program that assists them in facing foreclosure, with **free help from housing counselors, attorneys, and a neutral mediator to resolve their home loan delinquency**. Callers will be advised on forms that will need to be completed to participate in the program. Staff triage applicants, dependent upon their needs. Foreclosure mediation is an opportunity for qualified homeowners who are facing foreclosure to receive free help. The program aims to assist homeowners avoid foreclosure by proposing work-out and payment arrangements that balance the interests of the borrower and lender. The program is free. Mediators are ready to encourage every participant and mortgage lender to reach an amicable result. The criteria required to be in this program is that: 1) the homeowner not be in bankruptcy; 2) the property is a 1 to 3 family residential property; 3) the home is your primary residence; and 4) the homeowner be the borrower. The program is actually called the "NJ Judiciary Foreclosure Mediation Program," a partnership of The Judiciary, Legal Services of New Jersey, the Office of the Attorney General, the Housing & Mortgage Finance Agency, the Office of the Public Advocate and, the Department of Banking and Insurance - [www.nj.gov/foreclosuremediation](http://www.nj.gov/foreclosuremediation)

### **NJ Tenants Rights during a Foreclosure 1-888-576-5529**

NJ **tenants** have a right to stay in their home during a foreclosure and after the resale of the property. The State has launched an initiative to ensure that tenants' rights are protected in the event of foreclosure. If you know of renters affected by foreclosure, please have them contact:

- ✓ Legal Services of New Jersey - 888-576-5529
- ✓ New Jersey Department of the Public Advocate, Office of Citizen Relations 609-826-5070
- ✓ The Public Advocate has a brochure available at:  
<http://www.state.nj.us/publicadvocate/public/pdf/tenantsforeclosurebrochure.pdf>

## **NJ Financial Support Services & Programs**

### **NJ Helps website & the NJ 211 Helpline**

If your unemployment runs out, or you've lost income and want to check to see if you may qualify for: public assistance, help with utility bills, low-cost medical care sites, a food program, or for another needed service - if you have Internet access, go to the **NJ Helps website** at <http://njhelps.org> to read about the programs and complete some applications online. You can also phone the **NJ 211 Helpline** by simply dialing **211** or going to their website: <http://nj211.org/layoff094.cfm>

**Goodwill Industries 1-800-741-0186** Provides employment and training services for people with disabilities and other disadvantaging conditions (welfare dependency, illiteracy, criminal history and homeless).

## **Low Cost Prescription Helplines**

**Partnership for Prescription Assistance 1-888-477-2669 (BILINGUAL)** Mails a directory of various pharmaceutical assistance programs for persons who cannot afford prescriptions on their own. *Website:* <http://www.pparx.org>

**Rx4NJ (A Partnership for Prescription Assistance) 1-888-793-6765** Information on specific types of discounted or free prescription medications. A no-cost service of NJ pharmaceutical companies. Call or visit their website to answer questions. *Website:* <http://www.rx4nj.org>

For info on any support group in N.J., or free help in starting any self-help group, call our Clearinghouse at **1-800-367-6274**, more easily remembered as **1-800-FOR-M.A.S.H. (Mutual Aid Self-Help)**.