A where-to-turn guide for Calgarians affected by an economic downturn or other social and economic challenges.
ECONOMIC AND SOCIAL CHALLENGES CAN AFFECT ANYONE

- Are you worried about paying your bills on a reduced income?
- Are you having difficulty finding a new job?
- Are you using drugs or alcohol to cope?
- Are you struggling to understand and adapt in Calgary’s changing economy?

There are services in Calgary designed to help anyone affected by economic and social challenges, privately and supportively. If you need to be connected to help, 2-1-1 is a quick and confidential 24-hour support line that will answer your questions about Calgary and area community programs and services. Calling 2-1-1 is free and available in 150 languages.

Because of Calgary’s economic environment, we’ve been through an economic downturn before, and will go through it again. The current economy will affect many of us in different ways. However you are affected, this guide is intended to direct you towards overcoming those specific challenges.

Issues such as job loss, financial instability and emotional stress affect many people in our city as a result of tough economic conditions. Studies show that employment is the last part of economic recovery, but there are resources available to help sustain you and your family when experiencing any of these issues. If you or anyone you know are facing these challenges and others, this guide is full of information about services in Calgary that can help.

HOW TO USE THIS GUIDE

This guide offers general information on important areas including finances and developing a plan of action. It also includes information on community services and resources to help you find health care, counseling, free or low-cost food and affordable housing. From the resources listed in this guide, you will be connected with agencies that can further serve your specific inquiries and help you navigate the recession and Calgary’s changing economy, including professional development, mental health support and more. Please remember, you can call 2-1-1 for a full list of services and supports in the Calgary community.

This guide was first produced in December 2009 by United Way of Calgary and Area. Inclusion of organizations in this guide does not represent endorsement of programs, nor does exclusion indicate disapproval.
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DEVELOP A PLAN OF ACTION

Develop short and long-term plans you may need to stabilize your life before you can build another career. Now is the time to prioritize your expenses and identify what resources you have available (financial and otherwise). Use the worksheet on the next page to help you do this.

- Assess your available cash and current income.
- Prioritize your expenses including rent, mortgage, or car payments; include necessities such as utilities and food.
- Are there areas where you can reduce your spending? Do you need a cell phone and a home phone? Can you live without cable TV or Internet access?
- Inform your family about your financial situation and include them in the decision-making process, especially when discussing ways to cut expenses and increase income.
- Develop a realistic budget and stick to it.

SIX MONTH BUDGET WORKSHEET

Record all sources of income, including income that you will receive soon, such as Employment Insurance benefits. To ensure a workable budget, be as realistic as possible.

<table>
<thead>
<tr>
<th>INCOME</th>
<th>MONTH 1</th>
<th>MONTH 2</th>
<th>MONTH 3</th>
<th>MONTH 4</th>
<th>MONTH 5</th>
<th>MONTH 6</th>
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<td>Job 1</td>
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<td>TOTAL</td>
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<td>EXPENSES</td>
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<td><strong>HOUSEHOLD</strong></td>
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<td>Rent/Mortgage</td>
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<td>Electricity/Gas/Water</td>
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<td>Phone</td>
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<td>Car payments/Transportation</td>
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<td>Insurance (car, home)</td>
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<td>Cable</td>
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<td>Food</td>
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<td>Laundry/Cleaning</td>
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<td>Clothing</td>
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<td>Dues</td>
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<td>Credit Card Debt</td>
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<td>Gifts</td>
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<td>Subscriptions</td>
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<td>Other</td>
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<td><strong>FAMILY</strong></td>
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<td>Child Care</td>
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<td>Medical</td>
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<td>Tuition</td>
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<td>Birthday/Gifts</td>
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<td>Other</td>
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MANAGE YOUR MONEY

With help from Momentum, we have compiled a list of online resources that can help you make the best of your financial situation - from saving to budgeting to dealing with debt and using credit wisely.

BUDGETING AND SAVING

CanLearn
Get help saving, planning and paying for your education. Find the information and services you need to decide what and where to study and how to cover the costs. Learn about Registered Education Savings Plans (RESPs), student loans, grants and scholarships, career planning and loan repayment.
• Website: canlearn.ca

Momentum
Learn to manage your money by taking all or any of the five free Money Management workshops offered by Momentum: Budgeting, Credit, Assets, Banking and Consumerism. Or earn while you learn in a matched savings program that helps you save for a home or your child’s education. At Momentum, you can also apply for a loan for rent or utilities help or to start a small business.
• Website: momentum.org

Money Mentors
Money Mentors is a not-for-profit credit counselling agency. Through a number of services, they help families and individuals recover from financial crisis and move forward. Money Mentors offers credit counselling, money coaching, retirement planning and community financial literacy.
• Website: moneymentors.ca

Prosper Canada
Prosper Canada is a national charity leading financial empowerment work across Canada. They work with governments, businesses and community groups to develop and promote financial policies, programs and resources for Canadians.
• Website: prospercanada.org

Women’s Institute for Financial Education
Dedicated to providing financial education to women, this site covers investments and saving, budgeting and planning, divorce, widowhood, retirement, taxes, family finances and making savvy financial choices.
• Website: wife.org

Your Money
Students and seniors can learn more about budgeting, saving, investing and borrowing. Teachers can register for an in-class seminar presented by a banker volunteer from their community. Parents can access resources to help teach their kids good money management skills.
• Website: yourmoney.cba.ca
CREDIT AND DEBT MANAGEMENT

Better Business Bureau
Check out a business or charity, file a complaint, or visit their on-line Resource Library to learn more about credit card costs, collection agencies, bankruptcy, investment scams and so much more.
- Website: calgary.bbb.org

Credit Canada
Manage your debt and start enjoying life again. This Canadian charity provides free or low-cost counselling sessions. Get help developing a debt management plan that is suited to your finances, needs, and goals.
- Website: creditcanada.ca

Credit Counselling Canada
Credit Counselling Canada works with member agencies across Canada to ensure all Canadians have access to quality not-for-profit credit counselling. Find a not-for-profit credit counselling agency to help you resolve your debt problems. Learn to use money and credit wisely. Take the Debt Quiz. Try the Interactive Budget Planner.
- Website: creditcounsellingcanada.ca

Government of Canada
Take charge of your debt and credit. Learn to identify credit cards that will cost you the least in interest and fees over a year. Access a credit card costs calculator by searching “Credit Card Costs Calculator.”
- Website: consumer.ic.gc.ca/debt

Practical Money Skills Canada
Try this free online program to better understand the basics of money management. Play a game of Financial Soccer. Find calculators and worksheets to help you do everything from setting up a personal budget to choosing an apartment or shopping for a mortgage.
- Website: practicalmoneyskills.ca

BANKING

Canadian Bankers Association
The Consumer Information link at the top of the page leads you to a good source of basic information about bank accounts, electronic banking services, credit cards, mortgages, interest rates, and how to protect yourself against credit and debit card fraud.
- Website: cba.ca

Financial Consumer Agency of Canada
Learn more about your rights and responsibilities when dealing with financial institutions. Find the information and tools you need to help you understand and shop around for financial products and services. Find the best banking service package for you by clicking on the Cost of Banking Guide.
- Website: fcac-acfc.gc.ca
COMMUNICATE WITH COMPANIES YOU OWE MONEY

There is no doubt that certain events in life can upset your financial plans. If you are unable to make the minimum payments on your bills, take control of the situation and contact your creditors to let them know about your financial emergency. The example below will give you an idea of what information to include in your letter.

- Keep copies of your letters to and from your creditors.
- Keep a written log of all phone calls - include dates and times of calls, with whom you spoke, and a brief description of your conversations and the outcomes.
- Do not make promises that you cannot keep.
- Ask about options available for low-income customers.
- Make all utility companies (gas, electric, water, phone) aware of your situation.
- Make use of the money management materials and debt counselling services listed in the Manage Your Money section of this guide.

SAMPLE LETTER TO A CREDITOR

January 31, 2015

XYZ Utility Corp
Calgary, AB T2G SAS

Dear Accounts Representative,

Due to a lay-off, I am temporarily unemployed and as a result, I am experiencing financial difficulties. I have assessed my current financial situation (with the help of a credit counsellor or other agency, if appropriate to mention). After creating a strict budget for my expenses, I find it necessary to ask each of my creditors to accept a reduced payment until I return to work.

I would appreciate your help in making this payment plan work. In place of the regular payment of $80, I request that you accept monthly payments of $30, which I will pay before the 30th of each month. I would also appreciate any interest breaks you can give me, perhaps by reducing or dropping the interest entirely during this time. I also request that you temporarily waive all late fees to avoid increasing my debt to your company.

I will resume normal payments as soon as possible. Thank you for your consideration. I will notify you as soon as my situation changes.

Sincerely,

Name
Address
Phone Number
FINANCIAL ASSISTANCE

There are services available to provide short-term financial assistance to those who need it. Calgary’s unemployment rate is much higher than in previous years; as a result, it may take longer to access government benefits like Employment Insurance, so be sure to apply as soon as possible.

Employment Insurance

Employment Insurance (EI) provides temporary financial assistance to unemployed Canadians who have lost their job through no fault of their own (for example, due to shortage of work or layoffs), while they look for work or upgrade their skills. If you quit your job without just cause or if you are fired with cause, you will not qualify for EI benefits.

Eligibility

You must show that you:
• have been without work and without pay for at least seven days in a row; and
• have worked at least 630 hours in the last year.

How, where and when to apply

To receive EI benefits, you must submit an application online or in person at a Service Canada Centre. Be sure to apply as soon as you stop working.

Service Canada Centres in Calgary:
Harry Hays Building, Suite 150
220 4th Avenue SE

One Executive Place, Floor Main
1816 Crowchild Trail NW

3rd Floor, Suite 350
15 Royal Vista Place NW

Marlborough Mall, Suite 1502
515 Marlborough Way NE

Fisher Park II, Suite 100
6712 Fisher Street SE

What do I need to apply?
• Your Social Insurance Number (SIN)
• Your Records of Employment (ROE)
• Identification like a driver’s license or birth certificate, if you are applying in person
• Bank account information, so your benefits can be paid directly to your bank account
• Your version of the facts if you have quit or have been fired from any job in the last year
• Details about your most recent job: total salary before deductions including tips; salary before deductions for your last week of work (from Sunday to your last day worked); other amounts received or to be received, such as pay in lieu of notice of lay-off.

When will you receive your first payment?

If you are eligible, your first payment will usually be issued within 28 days from the date your application is received; however, wait times can be longer, depending on demand.
How much will you receive?
The basic EI benefit rate is 55% of your average insured earnings up to $49,500 a year. This means the maximum payment you can receive is $524 per week.

If you are in a low-income family with children (net income up to $25,921 per year), and you or your spouse receive the Canada Child Tax Benefit (CCTB), you could receive a higher benefit rate and you may be entitled to the Family Supplement.

Working while receiving Employment Insurance benefits
You are not allowed to work full time and receive EI benefits, but you can work part time. The amount you can earn while receiving EI benefits is either $50 or 25% of your weekly benefits, whichever amount is greater. Any income earned that is more than that amount will be deducted dollar for dollar from your benefits.

• Website: servicecanada.gc.ca/eng/sc/ei/index.shtml
• Call: 1.800.206.7218

Income Support
Income Support (IS) provides assistance to individuals and families who cannot pay for their basic expenses, like food, clothing and shelter. The level of assistance varies depending on each person's situation, including their income, ability to work and family size.

Eligibility
You may qualify for Income Support if:
• You have difficulty working because of a long-term mental or physical health problem
• You are looking for work, working or unable to work in the short-term
• You need upgrading or training so you can get a job

If you are eligible for Income Support you may also receive:
• Health benefits for yourself and your dependents
• Information and training to support your job search
• Help setting up child support agreements

You are allowed to work while receiving Income Support and you keep all of your wages. A portion of these earnings will be taken into account when your benefits are calculated. This is called an earnings exemption.

If you are receiving Income Support as an Expected to Work or Not Expected to Work client, and you leave Income Support because you find a job, you can continue to receive health benefits through the Alberta Adult Health Benefit Plan (see page 24).
• Website: humanservices.alberta.ca/financial-support/689.html
• Call: 1.866.644.5135
Emergency Needs Allowance
Alberta Human Services offers help to eligible Albertans who have an emergency that meets the following conditions:

- The situation occurred due to unforeseeable circumstances beyond your control and,
- Your situation presents a severe health risk and,
- You cannot wait until the next benefit period or access other resources.

The allowance may cover emergency costs of:
- Food
- Damage deposit
- Eviction
- Accommodation (such as a hotel)
- Clothing (such as replacements after a fire)
- Child care
- Transportation
- Essential appliance repairs
- Essential home repairs
- Utility arrears if utilities are about to be disconnected

Eligibility
To be eligible, you must provide proof of need. For example:
- In the case of emergency damage deposit or eviction benefits, a statement of arrears or notice of eviction must be provided.
- In the case of utility disconnections, a utility disconnection notice must be provided.
- Proof that the need is essential, such as a written statement from the fire department confirming a home has unsafe wiring.

How to Apply
If you are not an Income Support client, you must:
- Show that even though you may be earning an income, you do not have the resources available to cover your emergency need.
- Show that your need is an emergency which will not require more than one month's help.
- Qualify as an Income Support client.

If you are an Income Support client you can contact your case worker to find out if you are eligible for these benefits.
- Website: humanitieservices.alberta.ca/AWonline/IS/5021.html
- Call: 1.866.644.5135
If you’ve experienced job loss, this section highlights some strategies and tips for pursuing and achieving employment.

ASSESS YOUR SKILLS

A skills assessment worksheet has been provided on page 12.
- Write down a detailed list of all your job skills and personal qualifications.
- Use this information when you write cover letters, develop resumes or fill out job applications.
- Some of the agencies listed in the EMPLOYMENT ASSISTANCE section of this guide can help you with your assessment.

COVER LETTERS AND RESUMES

It is very important that you spend time tailoring your cover letter and resume to the position for which you are applying.
- Clearly identify the job you are applying for.
- Highlight your strengths and abilities.
- Consider having a trusted friend look at these documents and make comments.
- Take the time to make sure your cover letter and resume have no mistakes.
- Check out the EMPLOYMENT ASSISTANCE section of this guide for a list of agencies that can help you with your resume or cover letters.

PREPARING FOR INTERVIEWS

Preparing for interviews is key to a successful job search. A job search log has been included on page 15 to help you prepare.
- The key to successful interviewing is careful preparation. Use your completed Skills Assessment worksheet to prepare.
- Record information on past job experiences and bring it with you to the job interview. Having the information handy will save you time when filling out an application.
- Research the business and industry with which you are interviewing.
- Practice interviewing with a friend.
- Try your best to make a good first impression by looking professional, being on time and displaying confidence.
- To stand out in a group of applicants, make the interview interesting for the interviewer.
- Follow up the interview with a thank you letter.
- Make notes about what you learned and ways to do even better in the next interview.

NETWORKING

Networking is an important part of a job search and career development, and is one of the best ways to get a job. Networking does not have to be a carefully-planned process; sometimes it's better done casually. You don’t have to make cold-calls to people you don’t know, but take the opportunity to talk to people you do know or asking them to introduce you to others. Networking is a great way to build relationships and support your current network, so be sure to help out people you know when you can.
A networking worksheet has been included on page 16.
• Professional organizations are an excellent way of creating networking contacts.
• Trade journals, seminars, job fairs, placement services and other news sources in your field can provide you with job openings.
• Social contacts in church, temple or synagogue, clubs, community activities or unions may be invaluable in your search for new employment. Put the word out that you’re looking.

SKILLS ASSESSMENT WORKSHEET

This worksheet will help you identify your skills and education. Examples of skills and accomplishments are listed below. It will provide a clearer idea of the kinds of jobs you should be looking for, a stronger resume and a list of other industries where your skills can be used.

<table>
<thead>
<tr>
<th>YOUR SKILLS</th>
<th>INDUSTRIES</th>
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<tbody>
<tr>
<td>PROFESSIONAL SKILLS</td>
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<td>• Skills learned on the job</td>
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<td>• Technical skills</td>
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<td>• Computer skills</td>
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<td>• Language skills</td>
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<td>BUSINESS PERFORMANCE</td>
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<td>• Accomplishments</td>
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<td>• Professional awards</td>
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<td>PERSONAL ACCOMPLISHMENTS</td>
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<td>• Volunteer positions</td>
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<td>• Athletic awards</td>
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<td>• Academic awards</td>
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<tr>
<td>PERSONAL QUALITIES</td>
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<td>• Team player</td>
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<td>• Punctual</td>
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<td>• Work ethic</td>
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<td>• Positive attitude</td>
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</table>

List any education you have after high school. This will help build your resume.

| EDUCATION | |
|-----------||
| • College diplomas/University degrees | |
| • Continuing Education certificates | |
| • Trades tickets/Technical training | |
| • Other | |
EXAMPLE OF A COVER LETTER

The cover letter is your introduction to the employer. It shows how your background fits the job you are applying for and your relevant skills that will encourage an employer to look at your resume. Visit alis.alberta.ca and check out the Job Seekers section for more examples of cover letters.

515 - 121 Northland Drive NW
Calgary, AB
T3K 3K3

January 4, 2015

Mrs. Dawn Cameron, Store Manager
Winners Calgary
Northland Village Mall
5111 Northland Drive NW
Calgary, AB T2L 2J8

Dear Mrs. Cameron,

As a long-time loyal customer of Winners, I am excited about the possibility of working in your customer service department. My past work experience, strong people skills and dedication to the company make me a great fit for the Customer Service Representative position you recently posted in the Calgary Herald.

Until recently, I was working as a sales associate at Reitmans. The best part about this job was the constant interaction with customers. I have a passion for helping people - I love hearing customer stories and assisting them in finding items that best fit their needs. Of course, there are always a few customers with difficult demands, but I view these as exciting challenges. I treat every person with respect and always try my best to find a solution that satisfies the customer. I will bring these skills to a job in customer service and my familiarity and dedication to your products will ensure that I am knowledgeable and supportive of your business.

Winners' customer service department will benefit from my positive attitude, patience and problem solving skills. I will call you this Friday to confirm you have received my resume and application. I look forward to speaking with you soon. Thank you for your time.

Sincerely,

Margaret Jones

Encl.
The example below is just one way your experience, skills, training and education can be presented. Visit [alis.alberta.ca](alis.alberta.ca) and check out the Job Seekers section for more examples of resumes as well as a resume checklist.

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<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>PHONE</th>
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<tbody>
<tr>
<td>Margaret Jones</td>
<td>515 - 121 Northland Drive NW</td>
<td>(403) 234-5678</td>
</tr>
</tbody>
</table>

**OBJECTIVE**
Customer Service Representative

**WORK EXPERIENCE**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Position</th>
<th>Company</th>
<th>Duties</th>
</tr>
</thead>
</table>
| 2006-December 2009 | Sales Associate | Reitmans, Calgary | • Managed store activities in areas of sales, customer service, cashiering and store maintenance.  
• Designed in-store product displays.  
• Closed store at end of day. |
| 2002-2006 | Store Assistant | The Flower Pot, Calgary | • Managed florist shop activities in areas of sales, customer service, cashiering and store maintenance.  
• Ensured quality of floral products.  
• Assisted with on-site special occasion floral design.  
• Scheduled pick-ups and deliveries. |
| 1998-2002 | Food and Beverage Server | Good Fortune Cafe, Calgary | • Greeted customers and presented menus, helped customers select menu items and placed orders in the kitchen.  
• Served food and beverages to up to 12 tables at a time.  
• Prepared itemized bills and accepted payments. |
| 1992-1998 | Day Care Worker | Alice’s Day Care, Calgary | • Greeted children and parents as they arrived, supervised free time, served lunch and snacks and cleaned up.  
• Planned, organized and supervised games, crafts and other learning activities for 40 children between the ages of two and four. |

**EDUCATION**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Program</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990-1992</td>
<td>Early Learning and Child Care Diploma</td>
<td>Mount Royal University</td>
</tr>
</tbody>
</table>

**PERSONAL**
Available to work flexible hours

**INTERESTS**
Baseball, hiking  
Volunteer Mentor at Boys and Girls Clubs of Calgary

**REFERENCES**
Available upon request
**JOB SEARCH LOG**

This worksheet will help you keep accurate records of your job search. This is important because you may want to contact some of the people you have already seen or talked to.

<table>
<thead>
<tr>
<th>COMPANY/INTERVIEWER</th>
<th>DATE</th>
<th>ACTION/NEXT STEPS/INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td></td>
<td></td>
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<tr>
<td>4.</td>
<td></td>
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<tr>
<td>5.</td>
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<td>6.</td>
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<td>7.</td>
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<td>8.</td>
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<td>9.</td>
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<td>10.</td>
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<td></td>
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<td>11.</td>
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<td>12.</td>
<td></td>
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<tr>
<td>13.</td>
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<tr>
<td>14.</td>
<td></td>
<td></td>
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<tr>
<td>15.</td>
<td></td>
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</tr>
</tbody>
</table>
This worksheet will help you make a list of people that you know (even slightly) who could help you find a job. The object here is to put as many names as possible into each box. If you have a spouse, parents or children in the workforce, they should do this exercise too.

<table>
<thead>
<tr>
<th>WORK CONTACTS</th>
<th>FRIENDS AND NEIGHBOURS (PAST AND PRESENT)</th>
<th>RELIGIOUS CONTACTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CLASSMATES/TEACHERS/ALUMNI ASSOCIATIONS</th>
<th>RELATIVES</th>
<th>FORMER EMPLOYERS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>UNIONS/PROFESSIONAL ORGANIZATIONS</th>
<th>CLUBS</th>
<th>OTHER FORMAL/INFORMAL CONTACTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
EMPLOYMENT ASSISTANCE

Alberta Career Information Hotline
Advisors can help you with: career planning, job descriptions (such as skills/education required or salary guidelines), educational opportunities and funding options, and work search tips and strategies.
- Website: alis.alberta.ca/index.html
- Call: 1.800.661.3753
- Hearing Impaired (TDD): 1.800.232.7215

Alberta Learning And Information Services (ALIS)
The ALIS Job Seekers website has job banks, job search tools and techniques, and company and industry research information. From opportunities and trends to wages and salaries, and contracting to telecommuting, this site will help you find the right fit for your lifestyle.
- Website: alis.alberta.ca/js/job-seeker.html

Losing a job is stressful and it can happen to anyone at any time. On the ALIS Dealing with Job Loss webpage, there are resources to help you take care of the basics, cope with your transition, explore your options and search for work.
- Website: alis.alberta.ca/ec/ws/jsr/jobloss.html

ALIS Tip Sheets provide practical information on everything from 6 Ways Volunteering Can Boost Your Career to Finding Work That Fits and everything in between.
- Website: alis.alberta.ca/ep/eps/tips/tips.html

ALIS offers an e-resume review service free of charge to residents of Alberta and/or those seeking employment in Alberta.
- Website: alis.alberta.ca/ep/eps/hotline/resume.html

ALIS has many publications available to be downloaded for free. Two we recommend for job seekers are:
- **Workability:** What you need to get a job and keep a job provides practical information about the skills and attitudes job seekers must possess in today’s job market. It includes activities to help you assess your current skills and develop the skills and attitudes you need for success in the workplace.
- **A Guide for New Job Seekers:** Provides help for people who are new to the job search process to find entry-level work. It features a skills inventory, sample cover letters and resumes, tips for completing an application form, and interview preparation questions.
- Website: alis.alberta.ca/ep/careershop/showproduct.html
Alberta Works Centres
Alberta’s Labour Market Information Centres (LMICs) are multi-media centres with career and employment related print and electronic resources to help you make informed career, learning and work decisions. LMICs are equipped with computers, phones, fax machines and photocopiers for work search purposes.

Labour Market Information Centre locations:

- Calgary East – Marlborough Mall
  1502, 515 Marlborough Way NE
  Call: 403.297.7570

- Calgary South – Fisher Park II
  100, 6712 Fisher Street SE
  Call: 403.297.2020

- Calgary Central – 10th & 10th
  1021 – 10 Avenue SW, 3rd floor
  Call: 403.297.2094

- Downtown – Century Park Place
  5th Floor, 855 – 8 Avenue SW
  Call: 403.297.4575

- Calgary North One Executive Place
  Main Floor, 1816 Crowchild Trail NW
  Call: 403.297.7200

- Calgary South – Fisher Park II
  100, 6712 Fisher Street SE
  Call: 403.297.2020

- Calgary Central – 10th & 10th
  1021 – 10 Avenue SW, 3rd floor
  Call: 403.297.2094

- Downtown – Century Park Place
  5th Floor, 855 – 8 Avenue SW
  Call: 403.297.4575

- Calgary North One Executive Place
  Main Floor, 1816 Crowchild Trail NW
  Call: 403.297.7200

EMPLOYMENT PROGRAMS SUPPORTED BY UNITED WAY

Career Links
Career Links provides employment placement supports for Calgarians who are struggling to find or maintain a job as a result of mental health issues – including those dealing with addiction.

Eligibility
You may be eligible for Career Links if you:
- Are 18 years of age or older
- Experience barriers to employment because of a mental health issue (with or without a concurrent substance abuse disorder)
- Demonstrate the readiness, willingness and ability to benefit from the service
- Are stabilized on medications
- Have stable personal circumstances (e.g. food, clothing, shelter and transportation)
- Have an identifiable support network

Career Links supports include:
- Career assessment
- Individualized service planning
- Job placement and stabilization
- Mentorship
- Case management and follow-up

Benefits to participation include:
- Rapid placement within 2 to 4 weeks of accessing service
- Job stabilization supports
- Individualized services tailored to your needs
- Employment placements based on your preferences and career objectives
- No minimum required hours of work

- Website: prospectnow.ca/?p=2559
- Call: 403.273.2822
IDENTITY FRAUD

As technology advances, so do the methods that criminals use to steal personal information to commit identity fraud.

Tips to Protect Your Identity

• Be selective with the personal information you share with others. Keep less in your wallet, memorize your Social Insurance Number and carry only one credit or debit card.
• Don’t give or loan any of your I.D. (like your credit or debit card, your password, your passport, or your driver’s license) to anyone, even a friend. Don’t be intimidated into producing confidential information.
• Monitor yourself. Keep an eye on your bank statements for unauthorized transactions. Choose privacy settings on social media sites (like Facebook) that allow you to choose who you will share information with. Only share information electronically with people you know and trust.
• Take control of your personal information. Password-protect your technology (like cell phones, pagers and iPods). Limit the amount of identifying information you carry on your laptop, in your briefcase, in your pocket or on a USB drive. Lock these in a safe place when you don’t need to be carrying them.
• Ask questions. When asked for confidential information, find out why they need it. In Alberta, there is legislation to protect the amount of personal information an organization can collect. There must be a reasonable purpose for the collection of personal information.
• You are not alone. If you are a victim of identity theft, or if someone is trying to intimidate you into handing over I.D., talk to someone who can help, either a social worker, a trusted member of your community or the police. Report the crime immediately.

Are You a Victim of Identity Fraud?
If you live in Calgary and are a victim of identity fraud, call Calgary Police Service at 403.266.1234. You may be told to go to a district office or they may send a police officer to you. Once you have a police case number, ask for the number to be noted on your credit bureau file, your bank account and on your driver’s license file. Call 911 for any kind of emergency, injury, accident or crime in progress.

To find out more about your privacy rights, call or write the Office of the Privacy Commissioner of Canada:
• Call: 1.800.282.1376
• Write: The Office of the Privacy Commissioner
  112 Kent Street, Ottawa, ON, K1A 1H3

Other Resources
• Calgary Police Service: calgarypolice.ca
• PhoneBusters (the Canadian Anti-Fraud Call Centre) antifraudcentre.ca
• Reporting Economic Crimes Online: antifraudcentre.ca
HOUSING AND UTILITY ASSISTANCE

If you have recently received a disconnection notice from your utilities provider, act quickly to ensure you do not lose services, and to avoid outstanding costs and a reconnection fee in order to resume utility services. Your first call should be to your utility provider. You may be able to arrange a more manageable repayment plan, spread over several months (see Sample Letter to a Creditor on page 7 for help communicating with your utility provider). If you are unable to make any payments at this time, consult the FINANCIAL ASSISTANCE section of this guide or call 2-1-1 to explore your options.

EMERGENCY ASSISTANCE FOR UTILITY DISCONNECTION

Alberta Human Services helps low income Albertans who have received a disconnection notice from their gas or power company and have no other way of paying their overdue utility bills. Emergency assistance can be provided more than once, depending on the situation. However, if overdue utility bills or utility deposits for the same type of utility are needed more than once, the recipient must repay. Assistance is not provided for telephone bills.

Eligibility
To be eligible for emergency assistance:
• You must have received a utility disconnection notice;
• You must have no other way to pay your bill and cannot make arrangements with the utility company; and
• You may not be eligible for assistance through other programs, including:
  • support from the Federal Government for Albertans who live on reserve; or
  • support for seniors through the Special Needs Assistance for Seniors program.

How to Apply
You can apply for utility assistance at the nearest Alberta Service Centre. Addresses are available by calling 1.866.644.5135. If you are an Income Support client, contact your case worker. Your complete financial information will be required to confirm you are eligible. All applicants must meet the Income Support program criteria to qualify for emergency assistance.
• Website: humanservices.alberta.ca/financial-support/3171.html
DIRECT TO TENANT RENT SUPPLEMENT PROGRAM

The Direct to Tenant Rent Supplement Program provides a subsidy paid directly to an eligible tenant to assist with their rental costs. This subsidy is administered by the Calgary Housing Company (CHC).

Eligibility
Applicants must meet the Core Need Income Thresholds and citizenship requirements. In Calgary, the income cut-offs are as listed below. For other municipalities, the cut-offs can be found at seniors.alberta.ca/documents/2015_CNIT_by_Municipality.pdf. Those in greatest need are served first.

<table>
<thead>
<tr>
<th>MAXIMUM QUALIFYING INCOME</th>
<th>UNIT SIZE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$46,500</td>
<td>1 Bedroom</td>
</tr>
<tr>
<td>$55,000</td>
<td>2 Bedroom</td>
</tr>
<tr>
<td>$59,000</td>
<td>3 Bedroom</td>
</tr>
<tr>
<td>$63,500</td>
<td>4 Bedroom</td>
</tr>
<tr>
<td>$66,500</td>
<td>5 Bedroom</td>
</tr>
</tbody>
</table>

How to Apply
Get an application online or in person. Complete the application and include all required documentation. Submit the application in person from 8AM to 4PM at 100, 1701 Centre St. NW.

FOOD

Calgary Food Bank
Emergency groceries are available through the Calgary Food Bank. Food Bank volunteers also offer referrals to other community organizations.

Eligibility
Each time you apply for emergency groceries, you will be asked for:

PERSONAL INFORMATION
- The number of people in your household and their ages
- Your address
- Your phone number
- Your current situation

FINANCIAL INFORMATION
- Your sources of income
- Your basic expenses (i.e. rent or mortgage)
- Your child care costs
- Your medical expenses
- Your utility costs

The difference between your household net income and your basic expenses is how your eligibility is determined.
- Website: calgaryfoodbank.com
- Call: 403.253.2055
- Visit: 5000 – 11 Street SE
Community Kitchen Program of Calgary
Learn how to prepare nutritious meals and reduce your grocery bills. The programs offered by the Community Kitchen Program help adults, children and families eat healthier for less money. Calgary’s Community Kitchen can help you prepare delicious food for your family at an average cost of $2.00 per meal, while saving you time and energy. You can also buy low cost, fresh fruit and vegetables through the Good Food Box.
• Website: ckpcalgary.ca
• Call: 403.275.0258

CITY PROGRAM & SERVICE ASSISTANCE

Fair Entry
All Calgarians should have equal access to city programs, services, facilities and public spaces, but if cost is a barrier for you, there is assistance available. These programs and services are available at reduced prices to households with income below Statistics Canada Low Income Cut-Off (LICO) rates. Some are subject to additional eligibility criteria. Subsidy programs available through Fair Entry include:
• Property Tax Assistance (includes waste and recycling services)
• No-Cost Spay/Neuter
• Recreation Fee Assistance
• Low-Income Monthly Transit Pass for adults and youth
• Seniors’ Home Maintenance Services

Eligibility
You must:
• Live in Calgary and present proof of your mailing address (i.e. a current utility bill)
• Be 18 years of age or older
• Provide photo I.D.

<table>
<thead>
<tr>
<th>LOW INCOME CUT OFF AMOUNTS</th>
<th>NUMBER OF PERSONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$24,328</td>
<td>1 person</td>
</tr>
<tr>
<td>$30,286</td>
<td>2 persons</td>
</tr>
<tr>
<td>$37,234</td>
<td>3 persons</td>
</tr>
<tr>
<td>$45,206</td>
<td>4 persons</td>
</tr>
<tr>
<td>$51,272</td>
<td>5 persons</td>
</tr>
<tr>
<td>$57,826</td>
<td>6 persons</td>
</tr>
<tr>
<td>$64,381</td>
<td>7 or more persons</td>
</tr>
</tbody>
</table>

• Website: calgary.ca/CSPS/CNS/Pages/Neighbourhood-Services/Programs-and-services-for-low-income-calgarians.aspx
• Call: 3-1-1
HEALTH CARE

Alberta Adult Health Benefit
The Alberta Adult Health Benefit (AAHB) plan pays for health services such as optic services, prescription drugs, ambulance services, diabetic supplies and dental care, which are not available through standard Alberta Health Care insurance. The plan is for people with limited incomes and includes youth up to 18 years of age, and up to 20 years of age if they live at home and are attending high school. There are no fees.

Eligibility
You and your family may qualify for the Alberta Adult Health Benefit if:
• You are pregnant and you have limited income.
• You have high, on-going prescription drug needs and limited income.
• You have left Income Support and now have income from employment, self-employment or the Canada Pension Plan Disability program.
• You have left Assured Income for the Severely Handicapped (AISH) and now have income from employment, self-employment or the Canada Pension Plan Disability program.

If you are a single person with an income of less than $15,545 you qualify for the AAHB. If you have a spouse or partner, or if you have children, your income can be higher. See below for more income cutoffs as of July 1, 2015.

MAXIMUM QUALIFYING INCOME

<table>
<thead>
<tr>
<th>FAMILY TYPE</th>
<th>MAXIMUM QUALIFYING INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$16,580</td>
</tr>
<tr>
<td>Single parent with 1 child</td>
<td>$26,023</td>
</tr>
<tr>
<td>Single parent with 2 children</td>
<td>$31,010</td>
</tr>
<tr>
<td>Single parent with 3 children</td>
<td>$36,325</td>
</tr>
<tr>
<td>Single parent with 4 children*</td>
<td>$41,957</td>
</tr>
<tr>
<td>Couple with no children</td>
<td>$23,212</td>
</tr>
<tr>
<td>Couple with 1 child</td>
<td>$31,237</td>
</tr>
<tr>
<td>Couple with 2 children</td>
<td>$36,634</td>
</tr>
<tr>
<td>Couple with 3 children</td>
<td>$41,594</td>
</tr>
<tr>
<td>Couple with 4 children</td>
<td>$46,932</td>
</tr>
</tbody>
</table>

*For each additional child add $4,973

Exemptions
Sometimes you can be considered eligible even if your income is higher than the amounts in the table above. If your income has dropped a lot in the last year or if someone in your household has high health costs, exceptions can be made.

Who is not eligible for the Alberta Adult Health Benefit plan?
Albertans who already have health services paid through other government programs do not qualify for the Alberta Adult Health benefit plan. These include:
• Income Support
• Assured Income for the Severely Handicapped (AISH)
• Alberta Child Financial Support Program
• Canadian government programs for people with Indian or Inuit status
How to Apply
If you have left Income Support or AISH and now have income from employment, self-employment or the Canada Pension Plan Disability program, speak to your case worker about applying.

- If you are pregnant, or have high, on-going health care costs, fill out the application form and mail it in. Applications are available at the phone number or link below.
- Be sure to sign and date the sections marked My Declaration and Consent for Canada Revenue Agency.
- Mail your application form to:
  Alberta Employment and Immigration
  Health Benefits Contact Centre
  P.O. Box 2222 Station Main
  Edmonton, AB T5J 5H3
- Website: humanservices.alberta.ca/financial-support/2085.html
- Call: 1.877.469.5437

INDIVIDUAL AND FAMILY COUNSELLING

The following agencies provide low or no-cost counselling services.

Distress Centre Calgary
Offers 24-hour crisis telephone services and no-fee, face-to-face counselling.
- Website: distresscentre.com
- Call: (Crisis Line) 403.266.4357

Calgary Counselling Centre
Offers affordable individual and group counselling.
- Website: (online intake 24 hours) calgarycounselling.com
- Call: (9am - 4pm) 403.691.5991

Carya
Building strength in Calgary’s diverse population through counselling, collaboration, community development, homecare and individual family support.
- Website: caryacalgary.ca
- Call: 403.269.9888

Jewish Family Services
Strengthens the Calgary community by helping people in the spirit of Jewish tradition and values.
- Website: jfsc.org
- Call: 403.287.3510

Catholic Family Services
Individual and family services to help strengthen children, youth, adults and families.
- Website: cfs-ab.org
- Call: 403.233.2360
LEGAL ASSISTANCE

Calgary Legal Guidance (CLG)
Calgary Legal Guidance provides free legal advice for low income or unemployed Calgarians. Some basic information will be required to determine eligibility. If you cannot afford a lawyer and you don’t qualify for Legal Aid, but need legal information or advice on:

- Family issues such as separation/divorce, custody and access or child support
- Criminal issues such as theft, mischief, fraud or non-domestic assault
- Civil issues such as small claims, debt, landlord/tenant or employment
- Orders of Protection such as Restraining Orders or Emergency Protection Orders
- Social benefit issues such as Income Support, Assured Income for the Severely Handicapped (AISH), Employment Insurance or Canada Pension Plan

If you are 18 years of age or older, CLG assists the homeless, or those at risk of becoming homeless, on legal issues, including assistance obtaining affidavit photo identification, birth certificates and information regarding government identification cards. For more information on assistance, call during office hours.

Specialized programs are available if you are experiencing family violence, homelessness or problems accessing or maintaining social benefits. Legal education is provided through various methods such as print and audio transcripts, community presentations and workshops.

If you are within the Calgary and area district and would like to book an appointment at an evening legal clinic, you can call or visit the office. Office hours are Monday to Thursday 8:30am to 4:30pm.

- Website: clg.ab.ca
- Email: clg@clg.ab.ca
- Call: 403.234.9266
- Visit: 100, 840 7 Avenue SW

Alberta Law Line
Centralized and telephone-based, the Alberta Law Line helps Albertans overcome barriers to accessing legal information. Trained Legal Resource Agents provide legal information and referrals to anyone in Alberta. If you meet the financial eligibility guidelines, you may also receive legal advice and brief services from staff lawyers.

- Website: legalaid.ab.ca
- Call: 1.866.845.3425
EDUCATION

High School Equivalency Diploma
Alberta Education offers two ways to earn a High School Equivalency Diploma: by accumulated credits or by completing and passing five General Educational Development (GED) Tests.
• Website: education.alberta.ca/students/hsed.aspx

Alberta Learning and Information Services (ALIS)
You will find all of the accredited programs that are available in Alberta on ALIS, whether you’re looking for two weeks of training or several years of post-secondary education. If you are not sure about the occupation or jobs that you can get with the training or education you are seeking, then do some occupational exploration. Financing your post-secondary education usually comes from a combination of financial sources.
• Website: alis.alberta.ca/et/education-training.html

DOMESTIC VIOLENCE & CRISIS PREVENTION

Family Violence Information Line
Distress Centre Calgary offers support, information and referrals to witnesses of family violence, or family and friends of victims.
• Call: (24-hour Crisis Line) 403.266.HELP (4357)

Calgary Women’s Emergency Shelter
Provides safe, secure housing, food, clothing, referrals and counselling for women and children fleeing domestic violence.
• Website: calgarywomensshelter.com
• Call: (24-hour Crisis Line) 403.234.7233

Calgary Communities Against Sexual Abuse
The primary sexual assault and sexual abuse crisis and education service provider for Calgary and surrounding areas.
• Website: calgarycasa.com
• Call: (24-hour Support Line) 403.237.5888

Suicide Prevention Line
Anyone feeling hopeless and having thoughts of suicide, anyone worried about the safety of someone they know or anyone who has lost a person they care about to suicide is welcome to call.
• Call: (24-hour Crisis Line) 1.800.SUICIDE (1.800.784.2433)

CHILD CARE

The Children’s Cottage Society
The Crisis Nursery provides child care for up to 72 consecutive hours for children up to 8 years old for families in crisis. Healthy Family Home Visitors offer long-term support to new babies and their families. Community Respite allows parents of children up to 12 years of age to plan for assistance before they reach a crisis level.
• Website: childrenscottage.ab.ca
• Call: 403.233.2273
ALCOHOL AND DRUG ABUSE

Distress Centre Calgary
Staff and volunteers provide crisis telephone services 24-hours a day to all Calgarians regardless of language, ethnicity or financial situation. Professional, no fee, face-to-face counselling is also available.
• Call: (24-hour Crisis Line) 403.266.HELP (4357)

Addiction Helpline
This free, 24-hour, confidential helpline offers problem-gambling, alcohol, tobacco and other drug addiction information, as well as support and referral services.
• Call: 1.866.332.2322

MENTAL HEALTH

Mental Health Helpline
A mental health crisis could arise from any number of issues, like losing a job, financial difficulties, death of a loved one or untreated mental health problems. Knowing what resources are in your area is crucial to helping yourself and those you care about.
• Call: (24-hour Crisis Line) 1.877.303.2642

Access Mental Health
Need help accessing mental health services in Calgary? Services offered include:
• Information on available services for Calgarians of all ages
• Referral to Alberta Health Services Addictions and Mental Health programs
• Information about crisis resources

Phone lines are open Monday to Friday 8am to 5pm. This is not a crisis service. Callers in crisis will be connected with a crisis service provider.
• Website: albertahealthservices.ca
• Call: 403.943.1500 Ext. 2 (Adult and Senior Services)
• Email: mental.health@albertahealthservices.ca

RESOURCES FOR INDIGENOUS PEOPLE

Calgary Aboriginal Agencies and Services Guide
Produced by the City of Calgary, this resource lists programs and services specific to the Indigenous community as well as those that are open to the general population, but may be of special interest to the Indigenous community. Copies can be found at any Calgary Public Library branch or:
• Website: calgary.ca/CSPS/CNS/Pages/First-Nations-Metis-and-Inuit-Peoples/Calgary-Aboriginal-Services-Guide.aspx
• Call: 3-1-1
RESOURCES FOR IMMIGRANTS

Alberta Association of Immigrant Serving Agencies (AAISA)
An umbrella organization of all the Immigrant serving agencies in Alberta. Provides a directory of all of the agencies in Calgary service immigrants.
- Website: aaisa.ca
- Email: contact@aaisa.ca

OTHER GENERAL RESOURCES

2-1-1 Calgary
Dialing 2-1-1 will connect you to a full range of community, social and government services information. 2-1-1 is free, confidential, available in many languages and operates 24 hours a day, 7 days a week.

It can be difficult and frustrating to access the wide range of resources that exist in Calgary. Sometimes, it’s hard to know where to start looking, or even what’s available. Talking to a trained specialist makes it easier to find information, discover options, and deal with problems.
- Website: 211alberta.ca
- Call: 2-1-1

Inform Alberta
Inform Alberta is a provincial online directory of publicly funded and not-for-profit community, health, social and government organizations and services. Users can search this database for particular subjects (e.g. shelter) and locations (e.g. Calgary).
- Website: informalberta.ca

Calgary Public Library
The Calgary Public Library has 17 library locations dedicated to delivering the information resources you need, right in your community. Adult library cards are free and available to Calgarians. They also offer a wide range of free courses on resume building, budgeting and job skills training. Children’s library cards are also free. Your card provides you with a world of information, with access to the Internet, DVDs, music, books, free programming and opportunities to engage with your community. Visit your local library branch today.
- Website: calgarypubliclibrary.com
- Call: 403.260.2600

Calgary Community Services Guide
This City of Calgary resource lists agencies and health and human services in the Calgary region. The Calgary Community Services Guide will help you find information on:
- Somewhere to eat, sleep or someone to talk to
- Places to get clothes, get warm and dry or just relax
- Where to go to see a counsellor, doctor or lawyer
- Website: calgary.ca/CSPS/CNS/Pages/Publications-guides-and-directories/Calgary-Community-Services-Guide.aspx
- Call: 3-1-1
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