



ADULTING GUIDE

SPRING EDITION
2022

2.1.1

Get Connected. Get Help.™



2·1·1

**We can find
the **help** you
need...**

for every **step
in life**

Find services near you that
you may know about.

Call us when:

- You need help with rent
- Looking for employment
- Need help paying bills
- Looking for housing
- Finding affordable health care
- Looking for counseling

Contents

- 04** Finance
- 07** Housing
- 10** Education & Employment
- 14** Health Care
- 19** Transportation
- 21** Legal
- 22** Nutrition & Self Care
- 26** Crisis Information



BUDGETING



How do I make a budget?

- Write down your expenses (*everything* you spend money on).
- Next, write down how much you want to save. Remember, having an emergency fund is extremely important.
- Then, write down how much money you make. This includes your paycheck and any other money you get, like child support, side jobs, etc.
- Subtract your expenses and savings from how much you make. This number should be more than or equal to zero. If it is less than zero, you are spending more money than you make. Look at your budget to see what you don't need or what you could be spending less money on.

Creating a budget can give you peace of mind.

How do I use my budget?

- At the beginning of each month, make a plan for how you will spend your money. Keep track of what you spend. Try to do this every day.
- At the end of the month, see if you spend what you planned.
- Use this information to help you plan the next month's budget.

What expenses should my budget include?

- Bills that are the same each month, like rent
- Bills that might change each month, like utilities
- Bills you pay once or twice a year
- Food
- Gas
- Credit Card Bills
- Unplanned expenses, like car repairs or medical bills
- Money for family
- Clothes
- School supplies
- Entertainment



MONTHLY BUDGET WORKSHEET

Month: _____

INCOME

1st Income: _____ 2st Income: _____

EXPENSES

	Budget	Actual Spent
Rent/Mortgage:		
Insurance:		
Car:		
Gas/Electric:		
Water/Sewer/Trash:		
Internet:		
Cellphone:		
Groceries:		
Entertainment:		
Gifts/Personal:		
Childcare:		
Credit Card(s):		
Savings/Emergency Fund:		
Other:		
Total*:		

*Try to get the difference between your total budget and your total actual spent as close to 0 as possible. That way you can be sure you've budgeted every dollar.



BANKS AND CREDIT

Opening a Bank Account

How do I choose a bank or credit union?

Compare the services and fees of a few banks and credit unions. Go to the website or visit in person.

Find out what the fee is if you:

- Have a checking account
- Use a debit card
- Get cash from ATMs at other banks
- Have less money in your account than the bank requires
- Spend more money than you have in your account

Compare the answers. Find the bank or credit union that best meets your needs.

How do I avoid fees on my accounts?

- Stay above the required "minimum balance." The minimum balance is the amount of money the bank requires you keep in your account. If you cannot meet the requirement, you might choose a different account or choose another bank.
- Use your bank's ATMs to get cash. If you go to an ATM from another bank, you might have to pay fees.
- Only spend the money that you have. Some accounts will let you use your debit card even after your checking account is empty. Spending more money than you have is called "overdrawing" or "over drafting" your account.

How can I get credit?

If you don't have credit, the best place to start is with a credit card.

Apply for a credit card that provides:

- No annual fee
- Low APR (annual percentage rate)
- A long grace period

If you cannot get a regular credit card, try to get a secured credit card.

Look for a secured card with:

- No application fee
- Low APR
- Lower annual fees
- No processing fees

How can I improve my credit?

- Use your credit card a few times a month
- Only buy things you can pay for
- Pay the whole credit card balance every month. Don't leave a balance on your card.
- Pay your bill by the day it's due

HOUSING



Renting an apartment or house

A lease is a contract that you sign to rent an apartment or house. When you sign a lease, you agree to follow the rules written in the lease.

The landlord who owns the apartment or house also must do what the lease says and must obey the law. If you think your landlord is breaking the law or breaking the lease, there are people who can help.

What should I do before I rent?

Read the lease before you sign it. When you sign a lease, you agree to do what it says. You might not understand everything in the lease. Find someone you trust to help you read the lease.

The landlord might make promises. Check that they are written in the lease. After you sign the lease, get a copy and keep it.

What if a landlord won't rent to me because of my credit or background check?

If you have bad credit, you need to show the landlord that you can pay your rent. The landlord might ask you:

- Show paystubs or bank statements
- Pay more money in your security deposit
- Pay your first and last month's rent before you move in

Landlords must tell you if they will not rent to you because of information in your credit report or background check. This is called adverse action notice.

The adverse action notice must tell you how to contact the organization that created the credit report or background report. That agency must give you a free copy of your credit report if you ask for it within 60 days. You have a right to question wrong information in your report with that agency, and try to correct it.

For information on low-cost affordable housing, contact the Grand Junction Housing Authority

www.gjha.org or call 970-245-0388

What if I think my landlord is breaking the law?

If you think your landlord is breaking the law or that your landlord is breaking the lease, here is what you can do?

- Find out about your rights as a tenant. Go to www.hud.gov and click on Topic Areas/Rental Assistance.
- Find low-cost or free legal help. Go to lsc.gov and look up your state under Find Legal Aid.
- Talk to your local housing counseling agency. Go to hud.gov and click on Find Rental Assistance

A landlord cannot change the rental deal or refuse to rent to you because of your race, color, national origin, religion, gender, disability, or family status. That would be discrimination.

You can file a complaint about housing discrimination with the U.S. Department of Housing and Urban Development (HUD).

Call 1.800.699.9777
or go to
www.hud.gov

What should I look for in a rental?

Before you rent a residence, look at the space

Ask the landlord if you can have a tour of the property. Take your time and look at the space. Don't let them rush you. You want to make sure you find the best living space possible and that means observing your surrounding closely.

- Check for water damage, mold, mildew, and cracks on all of the doors, walls, ceilings, and floors.
- Make sure the windows open, shut, and lock, and make sure they have screens.
- Does the rental have enough storage space for you and any roommates?
- Make sure all the outlets work. You can bring a phone charger or another small device and plug it into each outlet as a test.
- Pay attention to which utilities the landlord pays vs. which ones you'll be responsible for.
- Talk to the neighbors and see what the community is like. What is the noise level? Are the neighbors friendly or do people keep to themselves?
- Check and make sure that all the locks work, especially on the front door and on any other entrances.
- Check the water and turn on the faucets. Make sure they run clear and there is no banging in the pipes. Check the age and temperature setting on the hot water heater.
- Check the kitchen. Does it have the appliances you need?
- Look at the parking situation and determine if it will work for you.
- Is there a washer and dryer? How much does it cost?
- Know the area. Visit the surrounding area and make sure you feel comfortable there.
- Ask if pets are allowed. If so, is there an additional fee? Are you okay with this?
- Take video or pictures or your tour to document the space. You can then also look back and compare spaces.
- Take note of anything that might be out of place, broken, or in need of maintenance. Discuss these things with the landlord. If a landlord is unwilling to talk with you, it is probably best to look somewhere else.
- Make sure all problems are documented before signing the lease.

ADDITIONAL HOUSING RESOURCES

Service/Organization	Website	Phone Number
Emergency/Transitional Housing - Catholic Outreach	www.catholicoutreach.org	970-241-3658
Almost Home Housing Guide - Catholic Outreach	www.catholicoutreach.org	970-241-3658
Low Income Housing, Market Rate Housing, Home Ownership Program - Grand Junction Housing Authority	www.gjha.org	970-245-0388
Home Ownership Program - Habitat for Humanity	www.hfhmesa.org	970-255-9850
Housing Resource of Western Colorado	www.hrwco.org	970-241-2871
Housing & Benefits for Disabled - Center for Independence	www.cfgj.org	970-241-0315
Transitional Housing & Shelter - HomewardBound of the Grand Valley	www.homewardboundgv.org	970-256-9424
REACH Homeless School Youth - School Dist. 51	www.mesa.k12.co.us	970-254-5488
Day Shelter - The Joseph Center	www.josephcentergj.com	970-245-4672

**"I'm on my own...
What do I do now?"**



DIAL 2-1-1 TO FIND A RESOURCE TO HELP YOU EVERY STEP OF THE WAY.

- Help paying bills
- Help finding housing
- Help paying for child care
- Help looking for employment
- Help finding health care
- Help finding counseling

**Dial 2-1-1 or go to
www.211colorado.org**



EDUCATION & EMPLOYMENT



Deciding where you want to go and what you want to do after graduation can seem like a scary task. There are resources within our community that can help you continue your education and find a career.

Mesa County Workforce Center

512 29 1/2 Rd., Grand Junction, CO 81504

www.mcwfc.us

Front Desk: 970-248-0871, GED: 970-257-2216

Resources for Job Seekers:

- Career Coach
- Career Development Program
- Workforce Innovation Project
- Assessments
- Resource Room
- Workshops
- Job Search Tool Box: Wed & Fri, 10 am - 2 pm, Room 153
- Employment Services for Youth
- Kick Start Program: Ages 14-24
- Unemployment Information and Resources

Job Search Assistance:

Connecting Colorado
www.connectingcolorado.com



GED Classes:

Mon - Thu, 10 am - 2 pm
*Currently Virtual
Adult Basic and Adult Secondary
Mon, Tue, Thu, 9 am - 2 pm



INTERVIEWS & RESUMES

Interviews



Types of Interviews:

1. **Informational:** Ask for advice and learn about a career/job
2. **Telephone Screening:** Be prepared to answer questions over the phone.
3. **Individual or Panel:** One personal or a panel interviews you.
4. **Group:** You and other applicants are interviewed together taking turns answering questions.
5. **Second Interview:** You make it through the first round and are brought back for further questioning.

Interview Checklist:

- Research the company - explore the company website and social media
- Thoroughly read the job description
- Find people who work there or have knowledge of the company and talk to them
- Do practice interviews with someone who will give you honest feedback
- Bring a copy of your resume, references, and the job description to all interviews
- Bring a portfolio that highlights your skills and accomplishments
- Prepare questions you would like to ask the employer
- Know your strengths and weaknesses and be able to give specific examples
- Be enthusiastic and positive
- Dress to impress and sell yourself!!

Resumes

Types of Resumes:

1. **Chronological:** Provides work experience in order from your most recent job to your earliest job. This is useful if you have a lot of work experience that fits with the occupation you are seeking.
2. **Functional:** Highlights your skills and experience without focusing on dates. You can use this type of resume if you just graduated, are transitioning job types, or have gaps in your work experience.
3. **Combination:** Highlights both your skills and experience. Include your skills, followed by your work experience.

Resume Checklist:

- One size does not fit all. Try to tailor your resume for the position you're applying for.
- Include skills gained through classes, volunteering, and hobbies.
- Use bullet points to define items. Keep points short and concise.
- Qualify your duties and accomplishments.
- Limit length to 1-2 pages.
- Match your skills to the job description, duties, and responsibilities.
- Use bold and italicized font to make headings stand out.
- Use an appropriate email address.
- Use past tense verbs on previous positions and action verbs to describe duties
- If you are not providing a cover letter, add an objective sentence.
- Once you are done, proof read!

ADDITIONAL EMPLOYMENT/EDUCATION RESOURCES

Service/Organization	Website	Phone Number
Adult Basic Education - Workforce Center	www.mcwfc.us	970-257-2216
Business Incubator Center	www.gjincubator.org	970-243-5242
Colorado Mesa University	www.coloradomesa.edu	970-248-1020
Disabled Veterans Outreach Program	www.mcwfc.us	970-248-7580
Career Development Program (WIOA) - Workforce Center	www.mcwfc.us	970-248-0871
Division of Vocational Rehabilitation	www.colorado.gov/pacific/dvr	970-248-7103
Employer/Business Services - Workforce Center	www.mcwfc.us	970-248-7560
Employment First - Workforce Center	www.mcwfc.us	970-248-0871
Intellitec College	www.intelliteccollege.com	970-245-8101
Job Corps	www.mcwfc.us	970-773-0745
Mesa County Libraries	www.mesacountylibraries.org	970-243-4442
Resource Center - Workforce Center	www.mcwfc.us	970-248-7578
The Salon Professional Academy - Grand Junction	www.grandjunctionbeautyschool.com	970-245-1110
Summer Job Hunt - Workforce Center	www.mcwfc.us	970-256-2477
Vet Center of Grand Junction	www.va.gov	970-245-4156
Veteran Employment Services - Workforce Center	www.mcwfc.us	970-248-7650

Continued on next page....

EMPLOYMENT/EDUCATION RESOURCES (cont'd)

Service/Organization	Website	Phone Number
Western Colorado Community College	www.coloradomesa.edu/wccc/	970-248-1820
Western Colorado Conservation Corps	www.wcccpartners.org	970-241-1027
Workforce Investment and Opportunity Act (WIOA)	www.mcwfc.us	970-716-1927

TEMP AGENCIES

Agency	Address	Website	Phone Number
Elwood Staffing	359 Main St., Ste 2	www.elwoodstaffing.com	970-243-9950
Express Employment	725 Pitkin Ave	www.expresspros.com	970-242-4500
Landmark Staffing	1048 Independent Ave	www.landmarkstaff.com	970-985-7000
People Ready	200 W Grand Ave, #3	www.peopleready.com	970-255-9682
Labor Etc	520 Gunnison Ave	www.laboretc.com	970-243-0811
Quick Temps	817 N 1st St	www.quicktempssl.com	970-241-6007
StaffRite	380 28 Rd	www.staffriteinc.com	970-623-8617



Dial 2-1-1 or go visit us online at www.211colorado.org

follow us on instagram!
@211westerncolorado



HEALTH CARE

Why do you need health coverage?

From medical emergencies to regular check-ups, having health insurance can help you face challenges and reduce your chances of getting sick. No insurance? Your medical costs will have to come out of your own pocket. There also may be tax penalties. You might have to pay the IRS if you're not covered for health care in the current year.

What are your options? Good question! Here are some programs that can help you:

- **Hilltop's Health Access Program (970) 244-0850**: With over 25 programs, Hilltop is a great place to start! The Health Access Team can lead you through the process of getting, and keeping, your health insurance through the most affordable option available.
- **Marillac Health (970) 200-1600**: Can provide enrollment assistance for Medicaid, CHP+, and Connect for Health Colorado, Colorado's health insurance marketplace. Financial assistance applications are available to see if you're eligible for discounted medical, behavioral health, optical and dental care.
- **Health First Colorado (Medicaid) (970) 241-8480**: A social health care program. Offers state health insurance for lower income individuals and families. No monthly premiums, low co-pays, low deductibles, and low co-insurance costs.
- **Child Health Plan Plus (CHP+) (970) 255-8687**: Federal health insurance program for children ages 0-18 in families within qualified income limits. There may be a small annual enrollment fee depending on income. Coverage is much like Medicaid. CHP+ is much less expensive than covering children under an employer-sponsored health plan.
- **Connect for Health Colorado (855) PLANS-4-YOU**: Health insurance marketplace where people can shop for health insurance and get financial help for monthly premiums, based upon age, income, and other factors.
- **Employer-Sponsored Health Insurance**: Employers can offer their employees health coverage for free or will offer to pay a substantial portion of the premiums while you are employed. Many will offer coverage for spouse and children, but usually without the discount the employee receives. Any premiums are withheld from your paycheck.

BEWARE of health insurance scams. The internet is almost NEVER the right way to search for health insurance coverage. Each state has a division of insurance department that regulates carriers permitted to sell insurance within those states. Buying insurance from a carrier you found online in Florida while you live in Colorado is a big mistake that could cost you thousands of dollars, but most importantly, leave you without real health coverage.



It's confusing! Health care is undergoing many changes at any given time. Let Health Access give you the most current facts. Your health and financial wellbeing are what's most important. Drop in at the Family Resource Center on 1129 Colorado Ave or call 970-244-0850 to schedule an appointment.

The Health Access team can lead you through the process of getting, and keeping, your health insurance.

Roadmap to Health



1 Put your health first

Stay healthy

Maintain a healthy lifestyle.

Get recommended health screenings and manage chronic conditions

Keep all health information in one place.

2 Understand your health coverage

Check with your insurance plan or state Medicaid or CHIP program to see what services are covered.

Be familiar with your costs (premiums, copay, deductibles).

Know the difference between in-network and out-of-network.



3 Make an appointment

Mention if you're a new patient or have been there before.

Give them the name of your insurance plan and ask if they take your insurance.

Tell them the name of the provider you want and why you want an appointment.

Ask for days and times that work for you.

4 Find a provider

Ask people you trust and/or do research.

Check you plan's list of providers.

If you're assigned a provider, contact your plan if you want to change.

If you're enrolled in Medicaid or CHIP, contact your state program for help.

5 Know where to go for care

Primary care is preferred when it's not an emergency.

Use the emergency department for a life-threatening situation.

Know the difference between primary and emergency care.



6 Be prepared for your visit

Have your insurance card with you.

Know your family health history and make a list of medications you take.

Bring a list of questions and things to discuss, and take notes during your visit.

Bring someone with you to help if you need it.



7 Decide if the provider is right for you

Did you feel comfortable with the provider you saw?

Were you able to communicate with and understand your provider?

Do you feel like you and your provider could make good decisions together?

Remember: It is okay to change to a different provider!

8 Next steps after your appointment

Follow your provider's instructions.

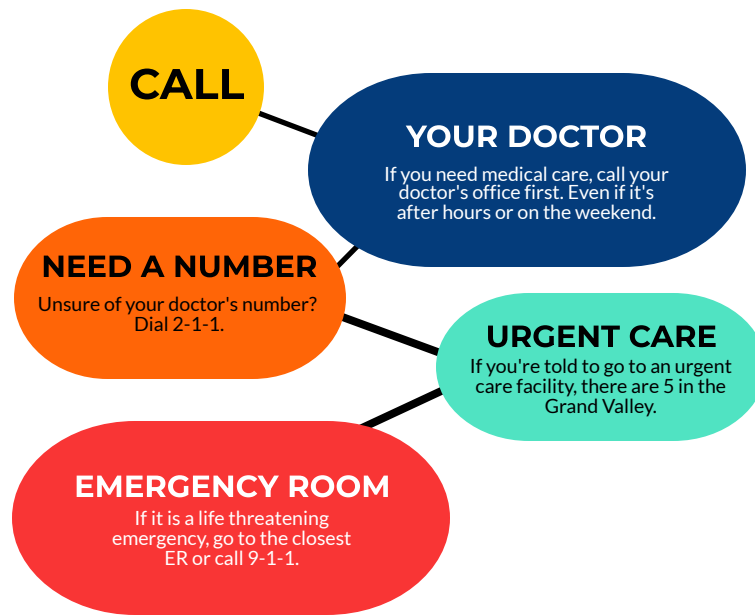
Fill any prescriptions you were given and them as directed.

Schedule a follow up visit if you need one.

Review your explanation of benefits and pay your medical bill.

First

Last



Terms to know about health care

Provider: A health care professional, like a doctor, nurse practitioner, or behavioral health professional.

Primary Care Provider: The health care professional, or your "regular doctor", that you see the most. They will get to know you and help you keep track of your health over time.

Carrier: The insurance company that you are enrolled in to help you pay for your medical needs.

Premium: The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly, or annually. If you don't pay your premium, you could lose your coverage.

Copayment: An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is usually a set amount.

Coinsurance: The portion of your medical bill, after the deductible is met, for any service that is NOT paid by your carrier. This is usually a percentage of the full cost of a visit, procedure, test, or prescription. This is your responsibility to pay.

Deductible: The initial amount you are required to pay for your actual health care BEFORE your carrier is obligated to pay anything toward your health care costs. It will be a fixed amount such as \$1,000 (very low), or \$6,000 (an industry standard), or \$10,000+ (catastrophic insurance). After the deductible is paid, your carrier then pays a percentage (60%, 70%, 80%) of additional costs. The balance is your coinsurance portion left to pay until you reach your out-of-pocket maximum. Usually, wellness programs contained within your specific plan will not be subject to your deductible. This includes your annual physical and any testing that your doctor orders as part of your check-up.

Out-Of-Pocket Maximum: The most you will be required to pay during a policy period (usually one year) before your plan starts to pay 100% for covered essential health benefits. This limit does not include your premiums or spending for non-essential health benefits.

Explanation of Benefits (EOB): Your summary of health care charges that your carrier sends you after you see a provider or get a service. IT IS NOT A BILL! It is a record of the health care you, or individuals covered on your policy, got and how much your provider is charging your carrier. If you have to pay more, your provider will send you a separate bill.

Network: This is a list of health care providers that have agreed in advance to accept payment from the carrier that you are insured with. ALWAYS check before you go to be sure the provider is covered by your insurance plan. If you don't, you may be solely responsible for paying. Be careful, this could be a financial disaster to your budget for many years to come!

Out-Of-Network: Any service provider that does not accept payment from YOUR insurance carrier. Some plans have a limited additional coverage for out-of-network services, but most do not. You will be SOLELY FINANCIALLY RESPONSIBLE FOR THESE COSTS, so check with your carrier and provider before you go!

ADDITIONAL HEALTH SERVICES RESOURCES

Service/Organization	Website	Phone Number
ADRC - Aging & Disability Resources for Colorado, Mesa County	www.mcadrc.org	970-248-2746
B4 Babies & Beyond	www.hilltopsb4babies.org	970-255-8687
Child Health Plan Plus (CHP+)	www.colorado.gov/pacific/hcpf/child-health-plan-plus	800-221-3943 to apply 800-359-1991 customer service line
Chronic Health Conditions/Disabilities Workshops - Community Hospital	www.yourcommunityhospital.com	970-242-0920
Colorado Canyons Hospital & Medical Center (Formerly Family Health West)	www.coloradocanyonshospital.com	970-858-3900
Community Care of the Grand Valley - Community Hospital	www.yourcommunityhospital.com	970-644-3740
Community Hospital	www.yourcommunityhospital.com	970-242-0920
Counseling and Education Center	www.cecwecare.org	970-243-9539
Crisis Response/Emergency Services - Mind Springs Health	www.mindspringshealth.org	970-241-6023 or 1-888-207-4004
Family Planning Clinic - Mesa County Public Health	health.mesacounty.us	970-248-6906
Health First Colorado (Medicaid) - Mesa County Human Services	coloradopeak.secure.force.com	970-241-8480
Hilltop's Health Access	www.hilltopshealthaccess.org	970-244-0850
Kokopelli Health Center Outpatient Procedure Center	www.fhw.org	970-858-2578
Medical, Behavioral Health & Optical Services - Marillac Health	www.marillachealth.org	970-298-1782
Prescription Assistance - Needy Meds	www.needymeds.org	1-800-503-6897

Continued on next page....

HEALTH SERVICES RESOURCES (cont'd)

Service/Organization	Website	Phone Number
Rocky Mountain Health Plans	www.rmhp.org	970-243-7050
St. Mary's Hospital & Regional Medical Center	www.sclhealth.org	970-298-2273
Veteran Hospital - VA Medical Center	www.grandjunction.va.gov	970-242-0731
Suicide Prevention Alliance of Mesa County	www.suicidepreventionfoundation.org	970-683-6626

Oral Health	Website	Phone Number
Comfort Dental Grand Junction	www.comfordental.com	970-255-1222
DentaQuest - Medicaid Dental Services	www.dentaquest.com	1-855-225-1729
Marillac Health - Dental Services	www.marillachealth.org	970-200-1600

When it gets difficult **navigating the health care system**,
Health Navigators are available to help.

Health Navigator	Website	Phone Number
Regional Care Collaborative Organizations (RCCO) - Rocky Mountain Health Plans	www.rmhp.org	970-244-7760
Hilltop's Health Access	www.hilltopshealthaccess.org	970-244-0850



Get Connected. Get Help.™



TRANSPORTATION

Grand Valley Transit

Grand Valley Transit offers affordable public transportation in Mesa County. Bike racks are free and available on all buses on a first come, first serve basis. Please be sure to read all of Grand Valley Transit's rules and regulations before riding. To verify fares, find bus routes, and times, visit www.gvt.mesacounty.us.

Fares & Passes

	Adult Fixed Route	Youth**/Senior Fixed Route
One-way fare*	\$1.50	\$1.50
Day Pass	\$3.75	\$3.75
Seven one-day pass	\$20.00	\$20.00
Monthly pass	\$45.00	\$22.50
Six-month pass	\$150.00	\$115.00
Annual pass	\$275.00	\$195.00

*From 6:15 a.m. until 10:15 a.m. Monday through Friday and all day Saturday, half-fares of \$0.75 will apply to any person presenting their Medicaid or Medicare card, persons with disabilities, and seniors 65 years and over (fixed-route only)

*Transfers are not included in one-way fares. A day pass may be a better choice if transfers are required for your trip

** Youth 10 and under currently ride free through the Kids Ride Free Program. Kids 10-18 can obtain a free pass through the [Student Pass Program](#).



Registered CMU and WCCC students ride free!

Visit the CMU University Center Info Desk to obtain your GVT Pass.

Students can also purchase a semester pass for \$60.00/semester. Middle and High School students can obtain a free fixed route pass.

Veteran Discount Pass Program

Veterans receive a 50% discount on all passes.

For required verification, contact Tony Lee at 970-248-2733 or anthony.lee@mesacounty.us.

After verification of status, veterans can go to GVT West Transfer Facility or GVT Downtown Transfer Facility with a valid photo ID to purchase a pass.

ADDITIONAL TRANSPORTATION RESOURCES

Department of Motor Vehicles (DMV)

The DMV offers services dealing with license and registration, driving records, and address changes.

Locations:

Grand Junction Drivers License Office
222 S. 6th St., Grand Junction
970-248-7010

Grand Junction Registration & Titling
200 S. Spruce St., Grand Junction
970-244-1664

Delta Registration & Titling
501 Palmer St., Delta
970-874-2150

Montrose Drivers License Office
86 Rose Ln., Montrose
970-249-5426

Service/Organization	Website	Phone Number
Grand Valley Transit	www.gvt.mesacounty.us	970-248-2733
Medicaid Transportation - IntelliRide	www.gointelliride.com	970-225-4850
Mercy Medical Services	No website	970-812-5127
Millennium Services	No website	970-270-8494
Sunshine Taxi, Inc.	www.sunshinetaxigj.com	970-777-7777
Veterans Transportation - Veterans Hospital	www.grandjunction.va.gov	970-242-0731



Dial 2-1-1 or go visit us online at www.211colorado.org

like us on Facebook!
2-1-1 Colorado/Western Colorado



LEGAL HELP

The Self-Help Center

970-257-8764

Assistance for self-representative parties in non-criminal cases. Go to www.courts.state.co.us or email 21selfhelp@judicial.state.co.us.

Colorado Judicial Branch Self-Help Website

Find forms approved by courts and instructions on various types of cases. Go to www.courts.state.co.us.

Colorado Legal Services

970-243-7940

Free legal services for civil matters for those who meet eligibility requirements. This can include full legal representation, self-help clinics, or legal advice. Applications can be filled in person at 422 White Ave, 3rd floor in Grand Junction, Mondays and Wednesdays, 9 a.m. to 11 a.m. and 1 p.m. to 4 p.m. Also go to www.coloradolegalservices.org

ADDITIONAL LEGAL RESOURCES

Service/Organization	Website	Phone Number
Call a Lawyer (3rd Thu of the odd month) 7 pm - 9 pm	No website	970-256-4001
Disability Law Colorado	www.disabilitylawco.org	970-241-6371
Pro Bono Project of Mesa County	www.probonomc.org	970-424-5748

FOOD AND NUTRITION RESOURCES

Service/Organization	Address	Phone Number
Agape Food Basket	325 E. Aspen, Fruita	No Phone
Canyon West Worship Center	456 Kokopelli Blvd, Unit G, Fruita	970-858-9995
The Rock Church	2170 Broadway, Grand Junction	970-242-7625
Community Food Bank	476 28 1/2 Rd, Grand Junction	970-640-0336
Cooking Matters - Family First	1129 Colorado Ave, Grand Junction	970-244-0469
Nazarene Church Food Pantry	3595 Front St, Palisade	970-464-7770
Orchard Mesa Baptist Church	2748 B 1/2 Rd, Grand Junction	970-242-2355
Sara's Pantry	2867 Orchard Ave, Grand Junction	970-243-0757
Soup Kitchen - Catholic Outreach	245 S. 1st St, Grand Junction	970-243-0091
Supplemental Nutrition Assistance Program (SNAP)	510 29 1/2 Rd, Grand Junction	970-241-8480
The Emergency Food Assistance Program (TEFAP) for Grand Junction, Whitewater, Gateway and Glade Park	1235 N 4th St, Grand Junction	970-242-7513
TEFAP for Clifton, Fruita, Loma and Mack	736 24 1/2 Rd, Grand Junction	970-242-7970
TEFAP for Palisade, DeBeque, Collbran, Mesa, Molina	3595 Front St, Palisade	970-464-7770
Victory Life Church	2066 Highway 6&50, Grand Junction	970-858-4852
WIC (Women, Infants & Children)	510 29 1/2 Rd, Grand Junction	970-248-6914



SELF CARE

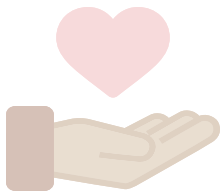


Sleep

Getting enough sleep reduces anxiety and is important for staying healthy. As an adult, you should get around 7-9 hours of sleep per night.

Here are some tips to help you get a good nights sleep:

- Stick to a schedule
- Keep your room dark
- Exercise
- Avoid eating before bedtime
- Reduce noise
- Put away electronic devices at least one hour before bed



Healthy Relationships

Maintaining healthy relationships is an important part of living a healthy and happy life. Here are some things to look for in a healthy relationship.

Respect

- Support your partner's choices
- Value their opinions and make sure they value yours

Honesty

- Don't keep secrets
- Communicate openly and truthfully

Trust

- Accept each other at your word
- Give each other space

Safety

- Respect physical space
- Communicate non-violently

Cooperation

- Accept change
- Be willing to compromise
- Make decisions together

Accountability

- Accept responsibility for mistakes
- Keep your word and commitments

Alone Time

Spend time away from family and friends once in a while. Plan some time alone and take care of yourself and your personal needs

- Take a bath
- Read a book
- Meditate
- Cook a meal
- Draw
- Go for a walk
- Get some exercise

Taking some time alone can help reduce your anxiety.



MORE SELF CARE

Laundry ...in 8 Simple Steps



1. Sort your dirty clothes

- Whites - under garments, socks, towels
- Darks - jeans, dark shirts
- Colors - bright colors

2. Add laundry detergent and sorted clothes to the washer.

3. Choose the setting on the washer

- Check the labels on your clothes to see what setting the washing machine should be set at.

4. Start the machine

5. Remove clothes from the washer and move to dryer

- Delicates and sweaters should be hung up to dry

6. Remove lint from the lint trap in the dryer

7. Start the dryer

8. Once dry, remove clothes from the dryer

Personal Hygiene



Bathing

Most people should take a bath or shower every couple of days. Activity level and skin type will change how often you should bathe.



Brushing Teeth

Brush your teeth for two minutes at least twice a day. Floss at least once a day. Maintaining good personal hygiene helps keep you healthy and smelling good!



Hand Washing

Wash your hands before and after preparing food, before eating, after using the restroom, after touching animals, and after spending time with sick people. Scrub your hands for at least 20 seconds, getting in-between fingers and under the nails.

IN CRISIS?

**Need someone to
talk to?**

Colorado Crisis Line

970-241-6022 or 1-844-493-8255

Suicide Prevention Hotline

1-800-273-8255

Crisis Text Line

Text "TALK" to 38255

Veterans Crisis Line

1-800-273-8255, Press 1

Domestic Violence Hotline

970-241-6704 or 1-800-799-7233

Safe2Tell Colorado

1-877-542-7233

Mesa County Sheriff Victim Services

970-244-3275

Grand Junction Police Department Victim Services

970-549-5290



GIVE US YOUR FEEDBACK

We are always looking to improve and to help give young adults the information they need to succeed.

If you have any suggestions on how we can make this guide better, email us at wc211@htop.org.

2·1·1

Get Connected. Get Help.™