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Sources of Financial Assistance

“The Lord will hear before we call, and every need supply.” This thought from the *Christian Science Hymnal*, number 342, reminds us that listening to — and obeying — God, Mind, will lead us to the right answer for everything we need. This may include a temporary solution, an exchange of help with friends or family, or an unexpected resolution.

The listings below provide a wide range of resources to help with challenging situations. These include government grants (local, state, and federal), financial assistance, repairs, discounts, vouchers, tax credits, special mortgage programs, and more. Do be alert, though! Never share your contact information with a website or organization until you confirm its appropriateness. Explore these resources with both expectancy and wisdom.

For practicing Christian Scientists who need temporary financial assistance with basic living expenses, see also [The Principle Foundation](#). If the need is for financial help with Christian Science nursing care, visit the [National Fund for Christian Science Nursing](#) (NFCSN).

Grants for Seniors

Housing and Rent Assistance Programs for Seniors

This web page from Grants for Seniors focuses on finding appropriate housing. It lists government and nonprofit organizations that help with home ownership, rent, tax credits, and more. Some of these resources may be appropriate, depending on your situation.

grantsforseniors.org/housing-and-rent-assistance

Help with Energy Costs

This additional web page from Grants for Seniors is centered on home energy. It covers issues both large and small, such as replacing an HVAC system, obtaining affordable internet service, utility bills assistance, oil heat subsidies, applying for discounted phone service, and more.

grantsforseniors.org/utility-bills-support



Food Pantries

Many communities offer food pantries where you can get groceries without charge. A useful website for finding a food pantry in your area is foodpantries.org.



Take Charge America — Credit Counseling

Often churches and other non-profit organizations provide free or low cost credit counseling. Be cautious, especially of offers that seem “too good to be true.” Though we do not endorse any particular organization, a non-profit we have found to be reputable is [Take Charge America](#).

NEED HELP PAYING BILLS

Need Financial Help Paying Bills?

This website is densely packed with information on assistance programs for everything from monthly bills to homebuyer down-payment options. Much of the site is comprised of lengthy topic-specific articles that conclude with a listing of helpful organizations (with links and/or phone numbers). Many of the subjects are covered on a state-by-state basis. As mentioned above, be sure to explore any website before you provide your email address or phone number. In that way, you’ll be fully aware of how the service might intend to use your contact information.

needhelppayingbills.com

Utilities Help — Electric and gas companies will often work with you, and/or reduce your payment(s) if you contact them and inform them that there is a hardship.



Covid Emergency Rental Assistance

Due to the Covid pandemic, the U.S. government has created the Emergency Rental Assistance (ERA) program to help tenants and landlords find rental assistance programs in their local areas. This Department of the Treasury web page provides a brief overview and a few tips for locating aid. Scroll down the page to find links to the specific program for each state.

[Treasury.gov coronavirus emergency-rental-assistance-programs](https://www.treasury.gov/coronavirus/emergency-rental-assistance-programs)

In addition, the **Consumer Financial Protection Bureau** has a web page with detailed information about eligibility, how to apply, and which costs are covered.

[consumerfinance.gov coronavirus emergency-rental-assistance](https://www.consumerfinance.gov/coronavirus/emergency-rental-assistance)

More information can be found by searching online using the phrase: "covid rental relief [state name]"