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Finances remain a very difficult area for those with SCI. Sometimes the family is already in a financial crisis when the spinal cord injury occurs. Other times the injury brings on financial problems by loss of income or the additional burden of medical bills. Whatever the situation, any assistance that can be found is greatly needed.

This section includes agencies and resources that help people with credit counseling, offer counsel with the various financial difficulties that are often encountered, and agencies that provide financial benefits counseling (e.g. help with applying for Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), etc. or appealing adverse determinations). Also included are resources that can help with obtaining MediCal and Medicare.

### **California Children's Services**

408/299-5891

FAX: 408/971-3538

720 Empey Way

San Jose, CA 95128

- Medical service up to age 21
- Benefits counseling, direct aid, insurance assistance, and financial case management
- Santa Clara County office

### **Christopher Sampson Foundation**

303 N. Glenoaks Blvd., Suite 740

Burbank, CA 91502

- Can assist with covering the costs of services and equipment for individuals who have endured catastrophic injury and are unable to pay for what they need
- Prefer written requests for information on application process

### **California Consumer Credit Counseling Service**

- This service offers money management and counseling for people with credit problems
- Free debt counseling sessions which last about an hour; for this session they need information which must be completed before the client sees a counselor. Counseling sessions may be done by phone
- Assistance to those clients whose bills are too large by helping set up a debt repayment plan

Santa Clara Valley Office:

408/988-7881

FAX: 408/988-0911

1825 De la Cruz Blvd., Suite 204

Santa Clara, CA 95050

# 10. Financial Aid and Assistance

## California Consumer Credit Counseling Service (cont.)

East Bay Office:

510/729-6966

333 Hegenberger Rd., Suite 710

Oakland, CA 94621-1462

San Francisco and the Peninsula Office:

415/788-0288

77 Maiden Lane, Third Floor

San Francisco, CA 94108

Sacramento Office:

916/638-5037

1130 Sun Center Dr., Suite E

Rancho Cordova, CA 95670

Fresno Office:

559/454-1700

4969 East McKinley, Suite 107

Fresno, CA 93727

Mid-Counties Office:

209/956-1170

1776 March Lane, #420

Stockton, CA 95207

North Valley Office:

530/223-6908

5609 Bechelli Lane, Suite 1

Redding, CA 96002

### **Central Office Disability Advocates**

800/660-0449

1012 19th St.

Sacramento, CA 95814

- Advocates for Social Security and SSI claims

## 10. Financial Aid and Assistance

### **Community Services Agency of Mountain View and Los Altos**

650/968-0836

204 Stierlin Rd.

Mountain View, CA 94043

- Senior services
- Financial assistance

### **Disabled and Alone**

#### **Life Services for the Handicapped, Inc.**

800/995-0066

212/532-6740

352 Park Ave. South, #703

New York, NY 10010

Website: <[www.hsca.org/disabledandalone.html](http://www.hsca.org/disabledandalone.html)>

- Planning for the disabled following the death of a caregiver

### **Employment Development Department (EDD)**

408/436-5600

FAX: 408/452-7684

SDI Office- San Jose

Mailing: P.O. Box 637, San Jose, CA 95106-0637

Office: 297 West Hedding, San Jose, CA 95110

- EDD administers the State Disability Insurance (SDI) Program

### **Homeowners and Renters Assistance**

#### **California Franchise Tax Board**

800/852-5711

TDD: 800/822-6268

- Information on tax options for persons with disabilities

### **Internal Revenue Service**

Office of the Chief Counsel

1111 Constitution Ave., NW, Room 5112

Washington, DC 20224

- Tax incentives for improving accessibility (tax credit/deduction)
- Publications and forms:
  - 800/829-3676
  - TDD: 800/829-4059
- Questions:
  - 800/829-1040
  - TDD: 800/829-4059

# 10. Financial Aid and Assistance

## **Life Planning for Persons with Disabilities**

916/334-7817

Donald Morford

6801 Silverthorne Circle

Sacramento, CA 95842

E-mail: *donmorford1@juno.com*

- Free seminars
- Life planning (trusts, wills, financial)
- Litigation for issues dealing with life planning

## **MediCare Information**

800/952-8627

- Eligibility information
- Medicare pays for physician visits, ambulance transportation, x-rays, but will not pay for dentists, hearing aids, or glasses (except for cataracts)
- Medicare will also pay for preventative care, such as mammograms and prenatal care

## **National Association of Protection and Advocacy**

202/408-9514

## **Office on ADA**

### **US Department of Justice**

800/514-0301

P.O. Box 66118

Washington, DC 20035-6118

- Answer questions on the American with Disabilities Act

## **Public Guardian Office (Conservatorship)**

408/299-6540

FAX: 408/293-6904

1075 E. Santa Clara St.

San Jose, CA 95116

- Acts as conservators in cases of mental incompetency (decided by Superior Court)

## **Rehabilitation Services Administration (RSA)**

202/442-8400

- Job training for individuals with mental or physical disabilities

## 10. Financial Aid and Assistance

### **San Mateo County Aging and Adult Services**

800/675-8437

225 West 37th Ave.

San Mateo, CA 94403

- Adult Protective Services
- Veterans services
- Case management
- In-home support

### **Santa Clara County Social Services Department**

#### **Information in MediCal, AFDC and food stamps**

General Assistance:

408/928-3650

591 North King Rd.

San Jose, CA 95133

North County office:

650/988-6100

100 Moffett Blvd.

Mountain View, CA 94043

Central office:

408/441-5100

1725 Technology Dr.

San Jose, CA 95110

Senter Road office:

408/299-2982

1870 Senter Road

San Jose, CA 95112

East Valley office:

408/928-3100

1670-H Las Plumas Ave., Suite 8

San Jose, CA 95133

South County office:

408/686-8734

80 Highland Ave

San Martin, CA 95046

Mission City office:

408/556-1700

1880 Pruneridge Ave.

Santa Clara, CA 95050

Valley Medical Center:

408/299-6393

751 S. Bascom Ave., H-25

San Jose, CA 95128

### **Social Security and MediCare Information**

800/772-1213

TDD: 800/325-0778

### **Social Security Disability Advocates**

800/660-0449

2116 6th Street

Sacramento, CA 95818

- Represent individuals who have been denied benefits

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## **SSI Advocacy Program**

408/928-3640

591 North King Rd.

San Jose, CA 95133

- Social Worker/Advocacy Worker on duty
- Assists disabled General Assistance clients with accessing the Social Security System

## **U.S. Veterans Administration**

800/827-1000

Department of Veteran Affairs Regional Office

Oakland Federal Building

1301 Clay Street

Oakland, CA 94612-5209

Website: <[www.va.gov](http://www.va.gov)>

- Offer benefits counseling to veterans

## **Victim Witness Assistance Program**

408/295-2656

777 North First St., Suite 500

San Jose, CA 95112

- Provides compensation to victims of crime

## **Victims of Crime Resource Center**

800/842-8467

- Legal referrals and information to victims of crime and referrals to local Victim Witness Assistance Offices for compensation

## **BOOKS**

*Financial Aid for the Disabled and Their Families*

Reference Service Press

916/939-9620

5000 Windplay Drive, Suite 4

El Dorado Hills, CA 95762

- 350 pages: \$40.00

## 10. Financial Aid and Assistance

*Dollars for College: The Quick Guide to Financial Aid for Students with Disabilities*

Elizabeth Olson

800/306-9942

J.G. Ferguson Publishing Company

200 W. Madison, Suite 300

Chicago, IL 60606

E-mail: [fergpub@aol.com](mailto:fergpub@aol.com)

Website: <[www.fergpubco.com](http://www.fergpubco.com)>

