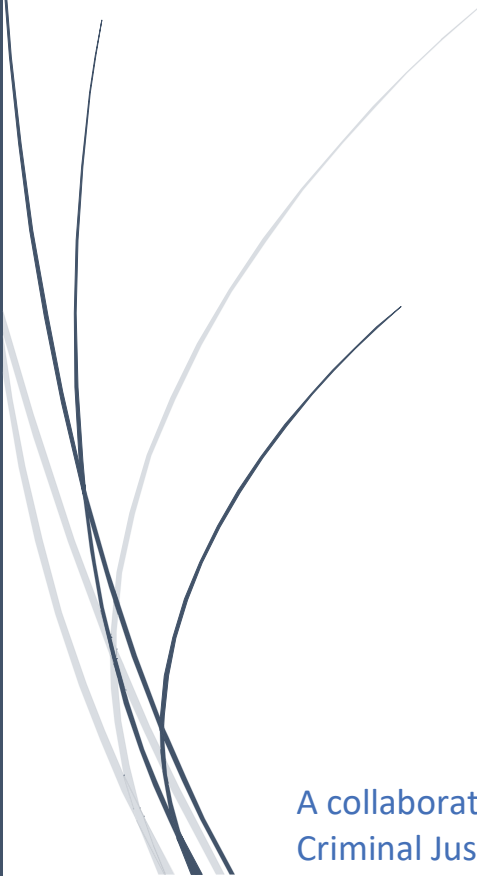




2025

Middle Georgia Community Resource Guide



A collaboration between Georgia College & State University's
Criminal Justice program and the Mary Vinson Library.



WELCOME

Hello! This guide is designed to assist anyone who may be looking for information about employment, housing, education, healthcare, and more. It also specifically details resources for those impacted by the justice system, whether you have spent time in jail or prison, or if you are a family member, friend, or service provider for someone who is coming home. We hope you will find the information and support you need.

A note to those reentering the community

Welcome home! We're glad you're back! Getting used to life on the outside is hard. Things may not be perfect or easy. Forgive yourself if you make mistakes. You will probably have some awkward talks with people on the outside. Let yourself laugh them off. People have awkward experiences all the time! You may think everyone will know you've just gotten out of jail or prison, but they probably will not.

Everything may not go the way you want it to. It may be hard to find a job or reunite with loved ones. Sometimes you will feel confused by how much things have changed. Patience is important. Go slow. Breathe. It is normal to feel stressed. It can help to stay connected to positive friends and family members or new ones you can connect with here. Be honest about what you need, whether it's housing, help with finances, or just support and love.

In creating this guide, we hope to help those in need or facing challenges. We believe in YOU and your ability to make a difference in the world. Don't stop believing in yourself. We got you!

Overview



This guide has four parts:

- “What You Need” contains information on the important documents you will need to access many of the services and resources.
- “Community Resources” provides detailed information on available resources.
 - As you will see, many of these resources have their contact information including websites listed with them. You can either copy and paste it into the address bar of your internet browser or you can press ctrl and left click at the same time to automatically open a browser. We chose to copy the websites directly into the guide. This is so you can see the full address if the link were to no longer function. In that case, try searching for the link or main portion of the link.
 - Additionally, there are more resources located in the online Directory. This guide provides details on a few of the resources and service providers. If you need more, see the Directory.
- “Digital Forms” is a database of required forms and applications to access resources. You can access the database through the link provided on the last page of this guide.
- “Directory” is a statewide database of resources organized by chapter area. You can access the Directory through the link provided on the last page of this guide.

Request Our Guide!

If you would like to request a print copy of this guide, please contact Dr. Alesa Liles at alesa.liles@gcsu.edu or by mail at:

Dr. Alesa Liles
Dept. of Government & Sociology
Georgia College & State University
231 W. Hancock, CBX 018
Milledgeville, Ga, 31061

Acknowledgments



In the creation of this guide, we would like to thank Garrett Keenahan, the Mary Vinson Memorial Library and its staff, the Education Justice Project’s Reentry Resource Program, all of the men at Riverbend Correctional and Rehabilitation Facility who provided assistance, and every program/organization/resource provider devoted to making our communities better, one person at a time. We are forever arateful.

Disclaimer: We have listed a lot of programs, services, and businesses in this guide. We don’t endorse any of these organizations. We also don’t guarantee the resources will be helpful (although we hope they are). The world is changing all the time. That means we can’t be sure everything in this guide is up to date, past the date of publication. Each version includes the best information we could find from trusted sources. If you would like to notify us of an inaccuracy or to update your organization’s information, please fill out the form at the link provided on the last page of this guide.

Did You Know?!

Local public libraries offer tons of free services!

The Mary Vinson Memorial Library in Milledgeville has many **FREE** services and items available to everyone, in addition to a wide array of books.

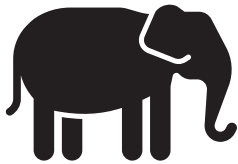


The library offers a self-service Georgia Gateway kiosk to apply, review, change, or renew benefits including Medicaid, PeachCare for Kids, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Childcare and Parent Services (CAPS), and Women, Infants & Children (WIC) (see pg 9 for details).



In addition to a variety of free programs for children and teens, the library also offers free programs for adults like Financial Literacy, Yoga, Game Night, and many more.

With your (free!) library card you can check out and take home technology like a chromebook, launchpad, even WIFI hotspots!



Want to go to the zoo? Or a museum? Your library card lets you check out a variety of Experience Passes to get free admission for up to 4 people at 12 destinations around the state!



For more information or to participate in these programs, you can contact the Mary Vinson Memorial Library at:

- Phone: (478) 452-0677
- Address: 151 S Jefferson St SE, Milledgeville, GA 31061
- Website: bibblib.org

Hours of operation:

- Monday, Wednesday, Friday: 9:00 AM - 5:00 PM
- Tuesday, Thursday: 9:00 AM - 7:00 PM
- Saturday: 10:00 AM - 2:00 PM

NOTE Many Georgia public library systems have opted to go fines-free and eliminate late fees charged for overdue materials. The Mary Vinson Memorial Library is not 100% fine free but offers options for fine forgiveness and payment plans. All community members are welcome!

PART 1: WHAT YOU NEED



To access many of the resources in this guide, you will need various original legal documents. Here is what you may need and how to get it. We've also provided a table to keep track of your documents.

Use this table to keep track of documents as you gather them.

Item	Have	Need	Not applicable
Social Security card			
Birth certificate			
State ID/driver's license			
Marriage license			
Divorce decree			
Passport or green card			
Other:			

1. You will need a certified copy of your birth certificate. This means a birth certificate that has a state seal and is signed and dated by the county. The state of Georgia has simplified this process with the ROVER website. To order an official birth certificate, you can go here <https://services.georgia.gov/gta/rover/>. Certificates are \$25 for the 1st copy and \$5 for each additional copy.
2. You will need your Social Security card when you get a job or open a bank account. If you have lost your card, you can apply for a new one. There is no fee for requesting your Social Security card. You can request a 1st time card or a replacement here, <https://www.ssa.gov/number-card>.
3. You will still need to get your state ID or Drivers License. Depending on whether you've had a drivers license before or if you are applying the first time, what you may need to do can vary slightly.

The Georgia Department of Drivers Services has a new online website where you can access your driving history, check the status of your license, schedule a drivers test, and many other things. You can access that website here dds.drives.ga.gov.


Visiting Driver Services can take a long time, so be sure to check the website so you know what to bring with you. Here is some basic helpful information.

- You can renew your driver's license or ID card up to 150 days before the expiration date and no later than 2 years after the expiration date.
- To renew a drivers license/ID card, you must bring:

- 1 document showing your identity such as a birth certificate, passport, U.S. Citizenship, or proof of lawful status in the United States
- Your full Social Security Number must be provided on the required License/ID/Permit Form.
- 2 documents with your residential address listed
- Both a drivers license and an ID cost \$32.
- If you owe reinstatement fees, they can be waived by completing a Pauper's Affidavit (see forms) and providing proof of participation in one of the following: Medicaid, Supplemental Nutrition Assistance Program (SNAP), Free or Reduced Lunch Program, Temporary Assistance Nutrition Funding (TANF), Women, Infants and Children (WIC), Detention Certification Documentation.

NOTE: By "original," we mean the actual document you received, not a copy of that document.

4. If you need a marriage certificate, divorce decree, death certificate, or other vital record, you must complete a request form with the Office of Vital Records in the applicable county. The State Office of Vital Records may also be able to help. You can request certain documents here <https://dph.georgia.gov/ways-request-vital-record>.
5. If you need a passport, yapply here <https://travel.state.gov/content/travel/en/passports.html>

U.S. PASSPORT BOOK International travel by air, sea, or land.	U.S. PASSPORT CARD Valid for land and sea entry from Canada, Mexico, Caribbean, and Bermuda. NOT valid for international travel by air.
	
Validity: 10 years for adults 5 years for children under age 16 Size: 5"x 3 1/2" Cost for First-Time Applicants: \$165 for adults \$135 for children under age 16 Cost for Renewal: \$130 for adults	Validity: Same as passport book Size: Same as a credit card Cost for First-Time Applicants: \$65 for adults \$50 for children under age 16 Cost for Renewal: \$30 for adults Ready Lanes: Can be used to cross land borders from Mexico and Canada faster

APPLY FOR BOTH AND SAVE \$35. Cost for first-time adults is \$195 and cost for first-time children is \$150.
REAL ID: Passport books and cards are approved IDs for domestic flights.

PART 2: COMMUNITY RESOURCES



Part 2 includes various community resources divided into 8 sections. Each section contains important details as well as contact information primarily for the Middle Georgia area, as well as some statewide and national resources.

More resources can be found in the online Directory

1. Assistance and Benefits
2. Legal Resources
3. Housing
4. Employment
5. Education
6. Health
7. Technology and Transportation
8. Finances



How to access Georgia Gateway:

- Visit www.gateway.ga.gov wherever you can easily access a computer
- Visit a local county office to use a self-service computer
- Visit a local community partner agency

For information on registered Community and Medical Assistance Partners in your area, call 1-877-423-4746.

WHAT IS THE GEORGIA GATEWAY CUSTOMER PORTAL?

The Georgia Gateway Customer Portal replaces COMPASS as the new self-service web portal for you to manage your benefits online for five programs, including:

- **Medical Assistance (Medicaid, PeachCare for Kids® (PCK), Planning for Healthy Babies (P4HB), Aged, Blind and Disabled Medicaid, and more)**
- **Food Stamps (SNAP)**
- **Temporary Assistance for Needy Families (TANF)**
- **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)**
- **Childcare and Parent Services (CAPS)**

WHAT CAN I DO IN THE CUSTOMER PORTAL?

- Self-screen for potential benefits
- Apply for Medicaid, WIC, and child care benefits
- Check application and case status
- Renew benefits
- Submit verification documents electronically
- View and manage case information
- Go-Green and receive online notices
- Report changes in circumstance

WHEN WILL THIS CHANGE HAPPEN?

Georgia Gateway will be rolled out in three phases across the State. Beginning in February 2017, you will see a new page when trying to access your benefits through COMPASS until all customers have been moved to Georgia Gateway. Using the information you provide, the splash page will assist in sending you to the correct website to apply for and manage your benefits, either COMPASS or the Georgia Gateway Customer Portal.

WHAT DO I NEED TO DO?

You may access the Georgia Gateway Customer Portal to view and manage your benefits using your COMPASS user ID and password. If you do not have a COMPASS account, you may create one by following the instructions on the Georgia Gateway Customer Portal homepage. If you are currently receiving public assistance in Georgia, your benefit information will be automatically moved to Georgia Gateway.

However, if you are an existing PeachCare for Kids® (PCK) or Planning for Healthy Babies (P4HB) customer, your Family Account Number will change as part of the transition. Beginning February 6, 2017, current PCK and P4HB customers may obtain their new Family Account Number, known as your Case Number in Georgia Gateway, by accessing the Georgia Gateway Customer Portal or by calling 1-877-423-4746 and speaking to a customer service representative.



Visit Georgia Gateway at www.gateway.ga.gov or call **1-877-423-4746**.



ASSISTANCE & BENEFITS

If you have concerns about meeting any basic needs, one of the first things you can do is apply for government assistance. There is no shame in reaching for that safety net. That's what it is for. On any given day, roughly 100 million Americans benefit from the safety net provided by at least one government assistance program.

Many of these programs have eligibility requirements. Check here to learn more about what may be available to you: benefits.gov/benefit-finder.

There are also a variety of programs and services through non-profit organizations.

Georgia Gateway is the state government's web portal for accessing assistance programs. When you create an account, you can apply or renew benefits, upload documents, and report changes to your case.

Use Georgia Gateway if you want to access programs such as:

- Supplemental Nutrition Assistance Program (SNAP): used to be called “food stamps.” Each month, money is put onto a special debit card. You can use the card to buy food from most grocery stores.
 - In the event that you are not eligible for SNAP or you run out of benefits, here are some additional resources.
 - **Community Fridges** are publicly available “fridges” (and/or pantry) where individuals in the community can bring/take food. They're anonymous and usually available 24/7.
 - **Milledgeville Free Fridge** is located at 601 S Wilkinson St. in Milledgeville. You can contact them at millyfreefridge@gmail.com.
 - **Macon Community Fridge** is located at 887 Forsyth St. in Macon.
 - Search for more here <https://freedge.org/locations/>.
 - **Café Central** provides a completely **FREE HOT MEAL** every Tuesday, from 11 am to 1 pm. They're located in Freedom Church at 500 Underwood Rd, Milledgeville. Call 478-452-7694 or visit <https://cafecentralmilledgeville.org/> for more information.
- Temporary Assistance for Needy Families (TANF) is a monthly cash assistance program, with an employment services component, for low-income families with children under age 18, children age 18 and attending school full-time, and pregnant women.
- Medical Assistance (Medicaid, PeachCare for Kids® (PCK), Planning for Healthy Babies (P4HB), Aged, Blind and Disabled Medicaid, and more) helps people pay for medicine, hospital visits, doctor appointments, and more.
- Childcare and Parent Services (CAPS) provides scholarships to subsidize childcare for families (see below for more information).
- Women, Infants, and Children (WIC) provides nutritious foods, health education, breastfeeding support, and referrals to health care providers for families.

It is free to apply for benefits through Georgia Gateway. You can access Georgia Gateway through a kiosk at the Mary Vinson Memorial Library, your closest public library, or online here:

<https://gateway.ga.gov/access/>. If you have trouble using Georgia Gateway, call the Online Services hotline at 1-877-423-4746. If you are deaf or hard of hearing, call GA Relay on 1-800-255-0135 or dial 711.

Community Outreach

Helping parents support their children.

Access & Visitation program

The Access and Visitation (AV) program provides approximately \$10 million in funding annually to the 54 U.S. states and territories. Administered by the Office of Child Support Services in the Department of Health and Human Services, the AV program is designed to increase the noncustodial parent's access to and visitation with their children. Georgia uses funding from this grant to provide several services to parents.

Eligibility and Services

To participate in the AV program, the parent must have an open child support case through the Division of Child Support Services (DCSS). For the safety of the other parent and the children, AV services will not be provided if there is a history of domestic violence.

Services offered to participants

- **Parent education**
- **Mediation**
- **Development of parenting plans**
- **Visitation enforcement**
- **Neutral drop off/pick up**
- **Supervised visitation**

Georgia's Service Providers

DCSS partners with seven AV service providers.



A Child's World



Diamonds of
Success



Children's Services



Helping People

Changing Lives



Online referral

scan the QR code to complete an online referral.



By the Numbers



2,804

parents attended individual counseling



423

parents attended group parenting sessions



1,106

parents were enrolled in the Access and Visitation program



1,346

children benefited from services provided to their parents

Contact Information

For more information about the Access and Visitation program, call **1-877-GADHSGO (1-877-423-4746)** or email **dcssaccessvisitation@dhs.ga.gov**. Custodial and noncustodial parents can apply for services, enter and receive information about their cases, make a payment online, or check payment information by using the Customer Online Services portal at **childsupport.ga.gov**. Users receive a password to protect confidentiality.

Childcare and Parent Services (CAPS)

CAPS is now provided by the Georgia Department of Early Care and Learning (DECAL). DECAL provides many other services for families in addition to CAPS. Detailed information for CAPS including eligibility criteria and the application can be found at <https://caps.dec.al.ga.gov/en/>. The CAPS application can also be found through Georgia Gateway.

The Department of Human Services' Division of Family and Children Services also provides several more services for children, families, and individuals. They can be found here <https://dfcs.georgia.gov/services>.



Attention families in need of heating or cooling assistance

The Low-Income Home Energy Assistance Program (**LIHEAP**) is a federally funded program that assists low-income households heat or cool their homes. Apply for assistance at your local Community Action Agency.

Take the following documents:

1. Proof of Income for all household members for the past 30 days
2. Proof of Social Security number for each person in the household
3. Most recent Gas and Electric Bill for the household
4. Proof of citizenship or legal immigrant status

 Heating Assistance Application Cycle November 1 - March 31	 Cooling Assistance Application Cycle April 1 - June 30
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Call 1-404-657-3426 for additional information. Local Georgia Community Action Agencies can be found online at <https://georgiacaa.org/find-your-local-agency>



Social Security Benefits

There are 5 types of Social Security benefits.

- Retirement
- Disability
- Survivor
- Family
- Supplemental Security Income

NOTE: Almost all disability applications are rejected at first. If you don't qualify, don't give up. Keep trying.

Visit <https://www.ssa.gov/prepare> to check your eligibility, apply for benefits, find a local office, update your contact information, and much more.

Georgia's Division of Aging Services provides assistance to aging adults, their families, and their caregivers. You can access their services here <https://aging.georgia.gov/> including Medicare assistance and Georgia SHIP which helps people with Medicare understand their benefits and make informed decisions about health care options.

To assist in the application process, we created a benefits checklist. Note, many of these programs require valid identification as detailed in the previous section.

Benefits Checklist

Program	Services	Do I qualify?	What documents do I need?	Have I applied?
SNAP	Money for food			
Medicaid	Healthcare			
TANF	Money for families in need			
AABD	Money for those who are blind/disabled			
LIHEAP	Provides help with utility bills			
Medicare	Health insurance for seniors, people with disabilities			
SSI	Monthly payments for seniors, people with disabilities			
SSDI	Monthly payments for those with disabilities			
Other:				
Other:				



FOOD RESOURCES

FOR COMMUNITY MEMBERS IN NEED

Chard Wray Food Pantry

- 474-414-1126
- 472 Broad Street Milledgeville
- Tuesday, Wednesday, & Thursday from 9 am - 12 noon
- Requirements- ID



Cafe Central Soup Kitchen

- Freedom Church
- 500 Underwood Road, Milledgeville
- Meals served on Tuesdays from 11 am - 1 pm



Meals on Wheels

- Low cost meals brought to homes
- Call Donna Baugh at 478-387-6731



New Beginnings Church Food Pantry

- 478-363-7444 & 478-696-9104
- 200 Southside Drive, Milledgeville
- Thursday and Friday 12 - 1 pm
- Canned food & freezer foods
- Requirements - ID



Flipper Chapel Pantry

- 478-787-5833
- 136 Wolverine Street
- Open once a month - the 4th Saturday of each month- 11 am - 1 pm

Putnam Christian Outreach

- 706-485-4066



LEGAL RESOURCES

There may be times when you need to go to court or get legal help. This section contains resources and information for a variety of legal services and other vital legal information. This chapter covers the following topics:

- General Legal Assistance
- 2nd Chance Services
- Voting Rights
- Probation & Parole

Additional legal resources can be found in the directory.

Please note that we are not lawyers and do not provide legal advice. We try our best to help you understand your legal options. Consult with a lawyer if you need more help.

General Legal Assistance

Figuring out the court system can be frustrating. Depending on the legal issue, you may or may not need a lawyer. Lawyers understand the rules and know how local judges and courtrooms work. Lawyers can be expensive, but there are lawyers who will work on your case for free (pro bono).

Pro Bono: These services are available through legal aid programs, non-profit organizations, and some private agencies. You can begin your search for a legal aid office near you here: www.lawhelp.org.

Additionally, the Justice Department offers this list of pro bono help for immigration issues: www.justice.gov/eoir/list-pro-bono-legal-service-providers. This list is also available in the forms database.

Pro se. Some cases can be handled without lawyers. These are called **pro se** cases. Things like sealing criminal records and small claims matters often don't use lawyers. This is cheaper, but depending on the issue, it may be better to hire a lawyer or find one who will work for free.

Pro se help desks. If you decide to file pro se, most counties offer pro se help desks. The service is free. There are workers who can help you with pro se forms, courthouse directions, and legal consultations. Call your county circuit clerk's office for information.

The best place to start your search is Georgia Legal Aid, <https://www.georgialegalaid.org/>. Georgia Legal Aid is a joint project of [Atlanta Legal Aid Society, Inc.](#) and [Georgia Legal Services Program](#). Their goal is to provide the public with easy access to basic legal information and legal resources in Georgia.

Atlanta Legal Aid Society offers free **civil** legal aid for low income people across metro Atlanta- five counties including Fulton, DeKalb, Cobb, Gwinnett, and Clayton. More information can be found here <https://atlantalegalaid.org/home/>.

Georgia Legal Services Program offers free legal services to Georgians with low incomes who reside outside metro Atlanta in 154 of the state's 159 counties. There are 10 regional offices providing free legal services in the areas of family law, housing, access to public benefits, eviction prevention, farmworkers rights, and access to education. Contact information for each regional office is provided below. Additional information can be found here <https://www.glsp.org/>.

Georgia Legal Services Program 10 Regional Offices

Region	Phone Number
Albany: 2533 Lafayette Plaza Drive Albany, GA 31721	229-430-4261
Athens: 1865 West Broad St., Suite B Athens, GA 30606	706-227-5362
Augusta: 1450 Greene St., Suite 110 Augusta, GA 30901	706-721-7282
Brunswick: 1607 Union Street Brunswick, GA 31520	912-264-7301
Columbus: 233 12 th Street, Suite 910 Columbus, GA 31902	706-649-7493
Dalton: 219 W. Crawford Street Dalton, GA 30720	706-272-2924
Gainesville: 705 Washington Street, Suite B-1 Gainesville, GA 30501	770-535-5717
Macon: 241 Third Street Macon, GA 31201	478-751-6261
Piedmont: 104 Marietta Street NW, Suite 240 Atlanta, GA 30303	404-894-7707
Savannah: 6602 Abercorn Street, Suite 203 Savannah, GA 31405	912-651-2180

2nd Chance Services

The **National Reentry Resource Center** is a collaborative project of the U.S. Department of Justice's Bureau of Justice Assistance and the Office of Juvenile Justice and Delinquency Prevention. It is administered and overseen by the Council of State Governments (CSG) Justice Center. They work to develop resources and tools to improve reentry and reduce recidivism. They provide resources for individuals, policymakers, providers, and more. You can find their website here <https://nationalreentryresourcecenter.org/>. Inquiries about the National Reentry Resource Center should be directed to info@nationalreentryresourcecenter.org.

Georgia Justice Project provides various legal and social services free of charge. GJP provides holistic criminal defense services for cases in Fulton and DeKalb County.

GJP can assist with:

1. Restriction (Expungement) and Sealing
2. Corrections
3. First Offender issues
4. Retroactive First Offender
5. Housing denials based on your record
6. Pardons

NOTE: Sealing your record means employers can't see your record. This could make it easier to find a job. An expunged record is erased. This means nobody can see it anymore.

To apply for services, you will first need to sign up for and attend a First Friday's informational session. If you are unable to attend a First Friday presentation, you can apply for services by contacting the Criminal Records Intake line at 404-827-0027 ext. 238, and you will be sent an intake application and consent forms. If you have an updated copy of your GCIC, please send a copy with your completed application. If you do not

have an updated GCIC, the intake staff will request a copy on your behalf. **For more information you can also email intake@GJP.org.**

The **Offender Alumni Association** (OAA) is a non-profit organization based out of Alabama and Georgia. All OAA employees are formerly incarcerated, including its founder. They have multiple initiatives including in-person and online support forums for all justice-impacted individuals, as well as community programs to reduce violence, and support services for individuals transitioning back into their communities. More information is available at <https://www.offenderalumniassociation.org/>.

1200 Tuscaloosa Ave. (Headquarters)

Birmingham, AL 35205,

(205) 916-0123

ooo@offenderalumni.org

NewLife-Second Chance Outreach is a non-profit organization started in Columbus, now located in Dallas, Georgia. Their mission is to address the lack of reentry services by connecting justice-impacted people to resources needed to be successful and productive within their communities, such as: job & career readiness training, entrepreneurship, money & credit management, banking resources, voter education & engagement, education & community resources, advocating for fair chance hiring & housing policies, community inclusion, as well as educating employers, housing providers, citizens and other community stakeholders of the benefits of giving 2nd chances to justice-impacted people. More information can be found at <https://www.nlscoinc.org/>.

457 Nathan Deal Blvd.

STE 105 #330

Dallas, GA 30132

(706) 223-0893

(Tu-Th, 9a-5p)

office@nlscoinc.org

Barred Business is an organization assisting formerly incarcerated through multiple services. They aid small business owners, provide virtual trainings, in-person workshops, voter registration, residential programming, community advocacy, and more. More information can be found at barredbusiness.org/.

477 Windsor Street

Suite 204/204 A

Atlanta, Georgia 30312

947-366-4535

barredbusinessfip@gmail.com

Voting Rights

To register to vote you must be:

- A citizen of the United States
- A legal resident of Georgia and the county in which you wish to vote.
- At least 17 1/2 years of age to register and 18 to vote.

You can register or check your registration online at <https://mvp.sos.ga.gov/s/olvr-home>.

You may NOT register to vote if you:

- Are currently serving a sentence for a felony.
- Have been ruled mentally incompetent by a court.

Georgia Voting Rights for People with a Felony Record

A Guide for Canvassers

Anyone not currently serving a sentence for a felony conviction CAN VOTE in Georgia.*

If someone says they can't vote because they have a felony, ask them 3 questions:

1. Is your sentence complete—including probation and parole (including any period on non-report status)?

- If yes: you are off paper, and can vote! Just be sure to [re-register](#) before the deadline.
- If not sure: talk to your [probation officer](#) and request a [Certificate of Sentence Completion](#).
- If no or not sure: ask questions 2 & 3 to learn more.

2. Were you sentenced under the First Offender Act or Conditional Discharge?

- If yes, and the status has not been revoked: you can [register](#) and vote *while still serving* that felony sentence because it's not considered a conviction unless the status was revoked.
- If no, ask question #3.

3. Have you been on probation for more than 3 years?

- If Yes: You may qualify for early termination of probation under a new law that took effect May 2021.
- Go to [GJP.org/Probation](#) for self-advocacy information and details on criteria for early termination. (3 years on probation; no new arrests; no revocations for 24 months; paid all restitution).
- If you meet the criteria, talk to your [probation officer](#) about early termination. If on non-report, call the DCS Call Center at 678-783-4337.
- Email early.termination@DCS.ga.gov if you are experiencing issues requesting early termination.
- Email Probation@GJP.org or call GJP at 404-827-0027 ext 248 if you completed these steps and are still having problems.
- If your probation gets terminated, you can register and vote.

Fines & fees don't impact voting if your sentence is complete. According to the [Secretary of State's My Voter Page](#), if a person was on probation, all fines are automatically cancelled upon completion of probation. And your sentence is considered complete even if you have unpaid restitution, fees, costs and surcharges.

NOTE: No documentation of sentence completion is required in order to register. But if you aren't sure your sentence is complete or want peace of mind, you can ask the [Dept. of Community Supervision](#) (Probation/Parole) for a [Certificate of Sentence Completion](#) and bring it to your [county's Voter Registrar's Office](#).

LINKS FOR MORE INFORMATION

- Voting Rights & Criminal Records: [GJP.org/Voting](#)
- Early Termination of Probation (SB 105): [GJP.org/Probation](#)
- Find your Probation Office: [DCS.georgia.gov/locations/field-office](https://dcs.georgia.gov/locations/field-office) or if on non-report call 678-783-4337.
- Find your county's Voter Registration Office: mvp.sos.ga.gov/s/county-election-offices

QUESTIONS? Canvassers or potential voters can call or email Georgia Justice Project with questions.

- Voting:** Ann@GJP.org 404-827-0027 ext 248
- Probation:** Probation@GJP.org 404-827-0027 ext 231

*if they also meet the [other requirements](#) for voting eligibility

This flyer is for informational purposes only and not for the purpose of providing legal advice. The use of the information does not create an attorney-client relationship with Georgia Justice Project and individuals should contact their attorney to obtain advice with respect to any particular legal matter.



GJP.org/voting



GJP.org/probation

Probation & Parole

The **Department of Community Supervision** is responsible for felony probation supervision. As of 2015, DCS is also responsible for the supervision and transition of anyone on parole. More information is available at <https://dcs.georgia.gov/>.

- Probation is a sentence issued by the court following a plea or conviction in a criminal case. Probation is an alternative to incarceration.
- Parole is the conditional release from prison prior to the end of the maximum sentence.

While on probation or parole, you'll have to follow some specific rules and restrictions. It can be frustrating. Hang in there.

Standard Conditions of Probation Supervision

(as per the Dept. of Community Supervision Jan. 2025)

1. Individuals under supervision must abide by all local, state and federal laws
2. Individuals under supervision must avoid injurious and vicious habits and avoid persons or places of disreputable or harmful character.
3. Individuals under supervision must report regularly and allow their officers to visit them at their homes, place of employment and/or treatment offices.
4. Individuals under supervision may be required to undergo rehabilitative services and/or drug testing as directed by their community supervision officer.
5. Individuals under supervision must work faithfully at suitable employment insofar as may be possible.
6. Individuals under supervision may be ordered to pay restitution, fines and/or fees.
7. Individuals under supervision may also be required to perform community service.

Note: The court may impose any special conditions deemed necessary and appropriate depending on the nature and severity of the crime. For more information see <https://dcs.georgia.gov/felony-supervision/adult-felony-probation-supervision/special-conditions-supervision>.

Preparing for Parole

Step 1. Educate yourself about the conditions of your release. Make sure you understand all of the rules. Ask questions! Take notes.

Step 2. Talk to the people you will be living with. Many parole rules you'll follow will affect the people you will be living with. Talk to them early and clearly. Let them know what your parole rules will mean for them. Set clear boundaries and expectations from the beginning.

Step 3. Get yourself organized regarding who/where you report to, the conditions you must begin completing, and any legal issues that need to be faced. Set a reminder in your phone or on a calendar for when you are to check in with your parole officer. Are there any documents or paperwork you need to complete? Do you owe any fines or fees?

Standard Conditions of Parole

(as per the Dept. of Community Supervision Jan. 2025)

1. Offenders will participate in the development and implementation of a reentry plan designed by their community supervision officer. This plan may require the offender to obtain employment, complete routine drug screenings, attend and pay minimal fees for counseling or other classes.
2. Offenders will not violate the law of any governmental unit and will immediately notify their community supervision officer if they are arrested for any offense, including traffic offenses.
3. Offenders shall not receive, posses, transport, have under their control, attempt to purchase, or obtain the transfer of any firearm, ammunition, explosives or other deadly weapons.
4. Offenders will not leave their state of residence, even briefly, or change their residence without first obtaining permission from my community supervision officer. Offenders will not abscond from community supervision.
5. Offenders will support their children as required by Georgia law, make payments on my restitution, pay a monthly supervision fee and pay a reasonable fee for electronic monitoring.
6. If offenders do not have a high school diploma or its equivalent and are unable to maintain consistent employment, they will attend school to pursue a general education diploma, a high school diploma or, trade at a vocational/technical school.

Note: Additional special conditions of supervision may be imposed at the discretion of the State Board of Pardons and Paroles. More information can be found at <https://dcs.georgia.gov/felony-supervision/parole-supervision> and <https://pap.georgia.gov/parole-population-georgia/parole-conditions>.

Pages 22-24 contain a list of all Dept. of Community Supervision Offices as well as available contact information. Each location name is a clickable link navigating to the DCS website. More information is available at <https://dcs.georgia.gov/locations/field-office>.

LONG PROBATION SENTENCE?

**ALL GEORGIANS CAN BECOME
ELIGIBLE FOR EARLY TERMINATION
OF PROBATION UNDER NEW LAW!**

**People who have served 3 years
on felony probation are eligible
for early termination if they:**

- ☒ Have not had probation revoked in the past 24 months.
- ☒ Have no new arrests (other than non-serious traffic offenses).
- ☒ Have paid all restitution (money owed to a victim). This does not include other fines and fees.



SCAN ME

**IF YOU THINK YOU ARE ELIGIBLE, CONTACT PROBATION
TODAY! SCAN THE CODE ABOVE FOR INFORMATION ON HOW TO
CONNECT WITH PROBATION AND TO ACCESS MORE RESOURCES.**

If you have issues, contact the Department of Community Supervision at early.termination@dcs.ga.gov. You can also send questions to Georgia Justice Project at probation@GJP.org or 404-827-0027 ext. 231. Find more information at GJP.org/probation.

EARLY TERMINATION OF PROBATION: SELF-ADVOCACY GUIDE

If you think you are eligible for early termination, call your probation officer:

Contact your probation officer or the probation office in the county where you were sentenced and request early termination if you meet the criteria above (see below for specific questions to ask). Find your office at <https://dcs.georgia.gov/locations/field-office>.

What to say to your probation officer:

"I am reaching out because I believe I am eligible for early termination. I have served 3 years (*or however long you have served on probation if longer than 3 years*) of my probation sentence, I have not had any new arrests since this case, I have not had my probation revoked in the past 24 months, and I have paid all restitution (*or I did not have to pay restitution for my case*). I would like to know if probation has submitted a petition recommending me for early termination."

If probation has submitted a petition: "Could you please tell me when the petition was submitted?"

If probation says you do not qualify: "Could you explain why I do not qualify for early termination?"

If probation says they chose not to submit a petition, even though you qualify: "Could you explain why you chose not to submit a petition? Also, are you submitting progress reports to the court?"

DCS resources to help you:

The Department of Community Supervision (DCS) created a flyer to explain the early termination law. All probation officers in Georgia received this document, and you can use it as a reference when having this conversation with probation about your early termination status. Visit <https://dcs.georgia.gov/strategic-planning-research/interactive-dashboards/research-reports> and click "Early Termination Information Sheet" to access this flyer.

DCS also created an email to respond to early termination of probation questions. Reach out to DCS directly at early.termination@dcs.ga.gov.

You can learn more about early termination of probation at GJP.org/Probation.

If you have issues, contact the Department of Community Supervision at early.termination@dcs.ga.gov. You can also send questions to Georgia Justice Project at probation@GJP.org or 404-827-0027 ext. 231.

DCS Field Offices

Location Name	Areas Served / Circuit	Address
<u>Albany</u>	Dougherty, Dougherty Circuit	1303 Evelyn Avenue Albany, GA 31705
<u>Americus</u>	Lee, Macon, Schley, Stewart, Sumter, Webster, Southwestern Circuit	108 E Lamar St Americus, GA 31709
<u>Athens</u>	Clarke, Oconee, Western	171 Old Epps Bridge Road Athens, GA 30606
<u>Atlanta</u>	Fulton, Atlanta Circuit	276 Memorial Drive SW Atlanta, GA 30303
<u>Atlanta Court Services</u>	Atlanta Circuit, Fulton	160 Pryor St Atlanta, GA 30303
<u>Augusta</u>	Augusta Circuit, Burke, Richmond	3439 Mike Padgett Hwy Augusta, GA 30906
<u>Barnesville</u>	Butts, Lamar, Monroe, Towaliga Circuit	700 Legacy Park Dr Barnesville, GA 30204
<u>Cairo</u>	Baker, Calhoun, Decatur, Grady, Mitchell, South Georgia Circuit	240 2nd Avenue SE Cairo, GA 39828
<u>Canton</u>	Blue Ridge Circuit, Cherokee	100 Medical Lane Suite 1 Canton, GA 30114
<u>Carrollton</u>	Carroll, Heard, West Georgia Circuit	924 Maple Street Carrollton, GA 30117
<u>Cartersville</u>	Bartow, Gordon, Cherokee Circuit	15 Postelle St Suite 101 Cartersville, GA 30120
<u>Cedartown</u>	Haralson, Polk, Tallapoosa Circuit	100 County Loop Road Suite A Cedartown, GA 30125
<u>Clarkesville</u>	Habersham, Rabun, Banks, Mountain Circuit	201 Monroe Street Clarkesville, GA 30523
<u>Claxton</u>	Atlantic Circuit, Bryan, Evans, Liberty County, Long, McIntosh, Tattnall	105 Daniel Street Claxton, GA 30417
<u>Columbus</u>	Chattahoochee, Chattahoochee Circuit, Harris, Marion, Muscogee, Talbot, Taylor	1334 Second Avenue Columbus, GA 31901
<u>Conyers</u>	Rockdale, Rockdale Circuit	981 East Freeway Dr. SE Suite B Conyers, GA 30094
<u>Covington</u>	Alcovy Circuit, Newton	4186 Baker Street Covington, GA 30015
<u>Cumming</u>	Bell-Forsyth Circuit, Forsyth	310 Tribble Gap Road Cumming, GA 30040
<u>Dahlonega</u>	Enotah Circuit, Lumpkin, Towns, Union, White	163 Tipton Drive Dahlonega, GA 30533

Location Name	Areas Served / Circuit	Address
<u>Dalton</u>	Conasauga Circuit, Murray, Whitfield	230 Brickyard Road Dalton, GA 30720
<u>DeKalb</u>	DeKalb, Dekalb Circuit	981 East Freeway Dr SE Suite A Conyers, GA 30094
<u>Donalsonville</u>	Clay, Early, Miller, Pataula Circuit, Quitman, Randolph, Seminole, Terrell	223 S. Wiley Avenue Donalsonville, GA 39845
<u>Douglas</u>	Bacon, Coffee, Waycross Circuit	319 E. Ward St Douglas, GA 31533
<u>Douglasville</u>	Douglas, Douglas Circuit	8473 Durelee Lane Suite 400 Douglasville, GA 30134
<u>Dublin</u>	Johnson, Laurens, Treutlen, Twiggs, Dublin Circuit	164 A Lovett Farm Rd East Dublin, GA 31027
<u>Eastman</u>	Bleckley, Dodge, Montgomery, Oconee Circuit, Pulaski, Telfair, Wheeler	351 8th St. South McRae-Helena, GA 31037
<u>Elberton</u>	Elbert, Franklin, Hart, Madison, Oglethorpe, Northern Circuit	233 N Oliver Street Elberton, GA 30635
<u>Evans</u>	Columbia, Columbia Circuit	7045 Evans Town Center Blvd Evans, GA 30809
<u>Fitzgerald</u>	Ben Hill, Crisp, Dooly, Wilcox, Cordele Circuit	615 S Grant St Fitzgerald, GA 31750
<u>Gainesville</u>	Dawson, Hall, Northeastern Circuit	1606 MLK Jr Blvd. Gainesville, GA 30501
<u>Greenville</u>	Coweta Circuit, Meriwether, Troup	559 South Talbotton St. Greenville, GA 30222
<u>Griffin</u>	Fayette, Griffin Circuit, Pike, Spalding, Upson	700 Legacy Park Dr Barnesville, GA 30204
<u>Hazlehurst</u>	Appling, Brunswick Circuit, Glynn, Jeff Davis, Wayne	15 Jeff Davis Street Suite 3 Hazelhurst, GA 31539
<u>Jasper</u>	Fannin, Gilmer, Pickens, Appalachian Circuit	50 North Main Street Jasper, GA 30143
<u>LaFayette</u>	Catoosa, Chattooga, Dade, Lookout Mountain Circuit, Walker	702 E. Villanow Street LaFayette, GA 30728
<u>Lawrenceville</u>	Gwinnett, Gwinnett Circuit	410 West Oak Street Lawrenceville, GA 30046
<u>Macon</u>	Bibb, Crawford, Peach, Macon Circuit	640 North Avenue Suite D Macon, GA 31211
<u>Marietta</u>	Cobb, Cobb Circuit	590 Commerce Park Dr. Suite 102 Marietta, GA 30060

Location Name	Areas Served / Circuit	Address
<u>Milledgeville</u>	Baldwin, Greene, Hancock, Jasper, Jones, Morgan, Ocmulgee Circuit, Putnam, Wilkinson	2930 Heritage Place Milledgeville, GA 31061
<u>Monroe</u>	Alcovy Circuit, Walton	226 Alcovy Place Suite C-9 Monroe, GA 30655
<u>Morrow</u>	Clayton, Clayton Circuit	1331 Citizens Pkwy Suite 201 Morrow, GA 30260
<u>Newnan</u>	Coweta, Coweta Circuit	51 B Perry St Newnan, GA 30263
<u>Rome</u>	Floyd, Rome Circuit	100 Marable Way NW Suite A Rome, GA 30165
<u>Savannah</u>	Chatham, Eastern Circuit	15 Mersey Way Savannah, GA 31405
<u>Statesboro</u>	Bulloch, Effingham, Jenkins, Ogeechee Circuit, Screven	15 N Main St Statesboro, GA 30458
<u>Swainsboro</u>	Candler, Emanuel, Jefferson, Middle Circuit, Toombs, Washington	104 South Green St. Swainsboro, GA 30401
<u>Thomasville</u>	Colquitt, Southern Circuit, Thomas	430 South Pinetree Blvd Thomasville, GA 31792
<u>Thomson</u>	Glascock, Lincoln, McDuffie, Taliaferro, Toombs Circuit, Warren, Wilkes	1025 Warrenton Highway Thomson, GA 30824
<u>Tifton</u>	Irwin, Tift, Tifton Circuit, Turner, Worth	115 South Davis Avenue Tifton, GA 31694
<u>Toccoa</u>	Stephens, Mountain Circuit	27 West Doyle Street Toccoa, GA 30577
<u>Valdosta</u>	Brooks, Echols, Lowndes, Southern Circuit	209 North Ashley Street Valdosta, GA 31601
<u>Warner Robins</u>	Houston, Houston Circuit	269 Carl Vinson Pkwy Warner Robins, GA 31088
<u>Waycross</u>	Brantley, Charlton, Pierce, Ware, Waycross Circuit	3019 Memorial Drive Waycross, GA 31503
<u>Winder</u>	Barrow, Jackson, Piedmont Circuit	22 Lee St Winder, GA 30680
<u>Woodbine</u>	Brunswick Circuit, Camden	208 E. 4th Street Woodbine, GA 31569



HOUSING

There is an affordable housing shortage nationwide. So the challenge of finding housing that is accessible, low cost, and stable can be difficult and heartbreaking. This chapter provides information for a variety of resources, including the following:

- Emergency Housing
- Transitional Housing (halfway houses)
- Public and Subsidized Housing
- Home Ownership Assistance
- Renter FAQ & Rights

The **Georgia Department of Community Affairs** maintains the website georgiahousingsearch.org. It provides detailed information about rental properties and helps people find housing to best fit their needs. It also provides links to housing resources and helpful tools for renters such as an affordability calculator, rental checklist, and information about renter rights and responsibilities. This is an invaluable tool in your search for housing and housing resources.

Emergency Housing

If you find yourself without a place to stay, there is emergency housing throughout the state. Typically, emergency housing operates on a first-come basis. In addition, many offer food, laundry, and support services to help you find more permanent housing. However, these facilities may have a limit on how long you can stay. The **Georgia Department of Community Affairs** maintains a list of state-wide networks available to anyone in the public experiencing housing instability. It is available here

<https://dca.georgia.gov/affordable-housing/homelessness-assistance/georgia-balance-state-continuum-care/i-am-homeless-and>

Next are some of the available emergency housing resources in Middle Georgia. Additional resources can be found in the directory under the Housing section.




United Way of Central Georgia – Brookdale Resource Center serves as a transitional housing and resource center for Central Georgia.

- 3600 Brookdale Avenue Macon, GA 31204
- 478-292-5123
- admin@brookdalerc.org
- <https://www.unitedwaycg.org/BrookdaleResourceCenter>
- Intake assessment for **Brookdale Resource Center** occurs 9 a.m. to 4 p.m. every Monday - Friday.
- Please call prior to arriving to determine eligibility for the program. We want to ensure we can assist with your needs and that we have open availability/space.



Metro Atlanta Housing Resources



HOUSING TONIGHT	Provides fully furnished apartments to low income, formerly incarcerated, and/or homeless individuals.	 fzac@housingtonightinc.com  www.housingtonightinc.com
HOUSING FOR ALL FELONS	Transitional housing that offers shared bedrooms and common spaces for formerly incarcerated males.	 (770) 256-1783  housingforallfelons@gmail.com  www.housingforallfelons.com
MERCY HOUSING	Transitional housing that offers affordable low income and senior housing in the metro area.	 www.mercyhousing.org/find-housing/
SERENITY HOUSING	Transitional housing program that provides comprehensive support services for at risk homeless men and women.	 (844) 473-7364  serenityhouseatl@yahoo.com  www.serenityhouseatl.org
LET'S FACE IT LLC	Offers affordable housing, employment, and coaching for formerly incarcerated women.	 (470) 250-9431  www.letsfaceitllc.com
JESUS SET THE CAPTIVES FREE	Faith based program the offers counseling, reentry support, skill development, and housing to homeless veterans and formerly incarcerated individuals.	 (404) 322-8494  www.jesussetcaptivefree.org
WELCOME HOUSE	Provides affordable fully furnished housing options for clients that qualify.	 234 Memorial Dr. Atlanta, GA 30317  (770) 256-1783  www.the3keys.org/property/welcome-house/
PRESLEY WOODS	Provides fully furnished apartments for clients that qualify for the Housing Assistance Program.	 265 Kirkwood Road NE Atlanta, GA 30317  (404) 373-2090  www.the3keys.org/property/presley-woods/
ATLANTA CITY BAPTIST RESCUE MISSION	Short term shelter that provides housing, showers, and meals to homeless individuals.	 316 Peters Street Atlanta, GA 30313  (404) 577-3409  www.atlantabaptistrescuemission.org
MY SISTER'S HOUSE	Provides shelter for women and children as well as counseling, medical care, meals, and social service referrals.	 921 Howell Mill Road Atlanta, GA 30318  (404) 367-2465  www.atlantamission.org/my-sisters-house/
EMPOWERING MEN AND WOMEN ON THE MOVE WITH REENTRY	Provides reentry support services and housing for a small fee to formerly incarcerated and homeless clients.	 (404) 234-1011  housingforallfelons@gmail.com  www.empoweringmenandwomenonthemove.vistaprintdigital.com/
HOPE ATLANTA	Provides temporary and permanent housing solutions for homeless individuals. This includes rental assistance and eviction prevention	 34 Peachtree Street NW, Suite 700, Atlanta, GA 30303  (404) 817-7070  www.hopeatlanta.org/get-help

Crisis Line & Safe House of Central Georgia offers emergency shelter for the women and children displaced by domestic violence. In addition, they also provide resources and advocacy to survivors of sexual assault, legal services, and other comprehensive support services including counseling.

- **24/7 Hotline: 478-745-9292**

- <https://cl-sh.org/>

Macon
915 Hill Park, Suite 100 C
Macon, Georgia 31201

Warner Robins
230 Margie Drive, Suite 400
Warner Robins, Georgia 31088

Genesis Joy House is a nonprofit organization committed to ending homelessness among women veterans.

- (478) 236-2207
- 501 Marshall Ave.
Warner Robins, GA 31093

Depaul USA Daybreak/Daybreak Day Resource Center provides programs and support services to help those affected by homelessness.

- 174 Walnut St.
Macon, GA 31201
- Mon, Wed, Thu, Fri 7:30am-11am and 12-3:00pm Tues: 12:30-3:00pm
- (478) 216-9119

Athens Area Homeless Shelter provides shelter and housing services for families with dependent children. To enroll in services fill out the form at this link <https://www.helpathenshomeless.org/contact> OR contact

- (706) 354-0423
- info@helpathenshomeless.org

Bigger Vision of Athens provides nightly shelter for up to 36 guests. Guests must reserve a bed each night they need to stay.

- Potential guests must call 706-340-6062 ext. 2 at 4:00 p.m. to reserve a bed. If you are placed on hold when you call in, you will be able to speak with the next available staff member.
- Must be at least 18 years old. They cannot accept anyone under the age of 18, including children.
- Check in begins at 6:00pm, but you must arrive before 8:00pm.
- thebiggervisionshelter@gmail.com
- <https://www.bvoa.org/>
- 95 North Avenue
Athens, GA, 30601

Transitional Housing

Transitional Housing is temporary housing and support services for people and families experiencing homelessness or housing instability. Some transitional housing resources provide additional services for

justice-impacted individuals, addiction support, mental health needs, and other issues. Below we have provided some services available in the Middle Georgia area. Statewide resources can be found in the directory.

The **Department of Community Supervision** contracts with several types of providers to house individuals under supervision. The following housing options are available:

- Community Housing
- Reentry Partnership Housing (RPH)
- Transitional Housing for Offender Reentry (THOR)
 - Recovery Residences (RR)
 - Structured Housing (SH)

The DCS directory of providers can be found here

<https://sites.google.com/dcs.ga.gov/dcsreentryhousing/transitional-housing-for-offender-reentry-thor/thor-directory>.

Rescue Mission of Middle Georgia

A faith based, life recovery program for both men and women. They welcome those who have struggled with addiction, are victims of abuse or struggle with homelessness.

Website: <https://www.rescuemissionga.com/>

6601 Zebulon Road Macon, GA 31220

Contact: (478) 743-5445 info@rescuemissionga.com

The Plummer Home

The Plummer Home provides residential living and assistance to our Veterans who have experienced joblessness, homelessness, addictions, court sentencing, prison and other life altering challenges.

Website: <https://theplummerhome.org/>

1214 18th Street, Columbus, GA 31901 (Men's Shelter)

965 Coral Drive, Columbus, Georgia 31907 (Women's Shelter)

Contact: (706) 507-1380 theplummerhome@gmail.com

Athens Resource Center for Hope

Provides housing services, food and hunger services and sexual assault advocacy.

Website: <https://athenshc.org/resources>

240 North Ave Athens, GA 30601

Public and Subsidized Housing

Public Housing was established to provide decent and safe rental housing for eligible low to moderate-income families, the elderly, and people with disabilities. Public housing comes in all sizes and types with nearly 1,000,000 households living in some form of public housing across the country (HUD).

Several factors may determine your eligibility in addition to income limits. During the application process, you will likely be required to submit a valid ID and employment verification, at minimum.

Housing Choice Voucher (commonly known as Section 8)

The Housing Choice Voucher (HCV) program assists low-income families, the elderly, and the disabled to afford decent, safe and sanitary housing in the private market. Housing assistance is provided through HUD on behalf of the family or individual, so participants can find their own housing. You can use an HCV to pay for all or part of the rent.

A Public Housing Authority will determine eligibility for the housing choice voucher program based on the total annual gross income and family size, U.S. citizenship and specified categories of non-citizens who have eligible immigration status.

DCA also offers housing assistance programs for individuals with special circumstances, including disabilities, specific health diagnoses, and returning citizens. More information is available here

<https://dca.georgia.gov/affordable-housing/special-needs-housing>.

Contact information for your local HUD office can be found in the Forms section. Additionally, you can search for a local office at this link <https://www.hud.gov/ga>.

Homeownership Assistance Programs

Several Georgia based home ownership assistance programs are available through the Department of Community Affairs. You can find additional information here <https://dca.georgia.gov/affordable-housing/home-ownership>.

The **U.S. General Services Administration** has an entire page dedicated to housing assistance on their website. You can find information on emergency housing, rental assistance, home buying and home repair assistance. The information can be accessed here <https://www.usa.gov/housing-help#main-content>.

Many banks also offer homeownership programs, particularly for first-time homeowners. You may find a lower interest rate or down payment at a credit union by applying through a first-time homeowner's program. There may be requirements like attending a workshop or class, having a specific credit score, or purchasing a home in a certain location. Make sure to read everything you sign and always ask questions!

Renter FAQ & Rights

Once you've found housing, call the landlord and set up a time to view it. Arrive on time and dress nicely. You want to give a good first impression. On your visit, you may be asked to fill out an application and pay an application fee. The application will ask for information such as your employer, rent history, and current address. You may also be asked for references—people who can vouch for you, like employers or church leaders.

Questions you might ask a landlord:

- What is the rent?
- How much is the security deposit?
- Is there an application fee?
- Are utilities included?
- When is the rent due?
- What is the parking like? Does it cost?

- Are tenants able to make changes (e.g., paint the walls)?
- Is there additional cost for pets or other family members?
- Is there a background check? If so, who would be excluded from eligibility?
- What are the terms of the lease?
- When will the property be available to move in?

If a landlord agrees to rent to you, you will sign a lease or a rental agreement.

- A **lease** is a contract and defines the rights and responsibilities that the landlord and tenant owe each other. Once you sign the lease, you cannot change your mind later. If the tenant changes his or her mind and decides not to move into the unit after signing the lease, the landlord can impose early termination penalties if provided in the lease. Pay close attention to the details! Keep a copy in a safe place!

Security deposits. Many landlords require one to two month's rent as well as a security deposit or move-in fee before you move in. The security deposit or move-in fee shows that you are serious about renting the property. **Always** ask for a receipt for the security deposit and any other fees you pay.

The security deposit may be used to cover any damage when you move out or it may be refunded to you when you move out. But, the move-in fee will not. It's a good idea to take pictures of the property inside and out when you move in. Keep them in a safe place so that when you move out, you have a record of any pre-existing damage. Your landlord should not use your security deposit to pay for regular wear and tear of living, but for items like a broken light fixture or carpet damage. You should receive a receipt for damages when you move out. Any leftover money from the security deposit should be mailed to you within 1 month after the end of the lease.

Breaking a lease If you need to move out before your lease ends, you can do so, but you may have to pay a fee and/or continue to pay rent until the end of the lease even though you are no longer residing on the property. This should be described in the lease, so read it carefully.

Your Legal Rights

Georgia Housing Search's Community Resources page contains multiple resources for tenants and landlords. One such resource is the Georgia Landlord Tenant Handbook. This is the state's guide for tenants in understanding their rights to fair housing. The link to this handbook and other resources can be found here <https://www.georgiahousingsearch.org/CommunityResources.html>.

Important Housing Laws

Below we've listed some of the housing laws to be aware of. If a landlord breaks one of these laws, you can file a complaint (see the Housing Discrimination section below). These laws apply if you are renting or buying a home, getting a mortgage, or seeking housing assistance.

WARNING: *If anyone asks you for money before you have even seen the property, you are probably being scammed. Do not pay anything before you have seen the property.*

The **Fair Housing Act** protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. The Fair Housing Act prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex (including gender, gender identity, sexual orientation, and sexual harassment)
- Familial Status
- Disability

When it comes to background checks and criminal history, HUD and the Fair Housing Act prohibit landlords from:

- Denying housing based on arrest records
- Placing blanket bans on renting to anyone with a criminal history. (Blanket bans are bans that apply to or affect all or the majority of a given class of people.)
- Conducting background checks inconsistently, performing them on some and not others based on stereotypes or fear.

Landlords must consider individuals on a case-by-case basis, evaluate the nature and severity of the crime, and consider the length of time that has passed since that crime was committed. Their determination should be based on facts and evidence, and not a perceived threat.

A person can legally be denied based on their criminal record, if their recent criminal record makes them dangerous and a risk to other tenants or neighbors. The denial must be based on reliable evidence and not be hypothetical or speculative. If challenged as a fair housing violation, the housing provider must be able to provide evidence proving substantial, legitimate, nondiscriminatory interest supporting the housing denial. They must show that the housing policy accurately distinguishes between criminal conduct that indicates a demonstrable risk to resident safety/property and criminal conduct that does not.

Furthermore, under federal regulations, Public Housing Authorities must reject an applicant if the person has a lifetime registration requirement relating to their conviction for a sexually-oriented offense in any state and applicants convicted of manufacturing methamphetamine on federally-assisted property.

If you think you have been discriminated against for any reason, you can file a Fair Housing complaint online at this link
<https://www.hud.gov/fairhousing/fileacomplaint>.

Further information can be found at the **Fair Housing Center for Rights & Research**, a non-profit fair housing agency that promotes equal housing opportunities. They publish fair housing resources for justice-impacted, LGBTQ+, and many other individuals at <https://thehousingcenter.org/>.

***NOTE:** Finding housing with a sexually-oriented offense on your background can be extremely difficult. Whether the conviction is related to streaking at a football game or an assault, blanket restrictions often impact all sexually-oriented offenses the same. Due to the extra circumstances, we have provided additional resources at the bottom of this page.*



Housing Tips for People With a Criminal Record



Housing Tips

- **Find a small management company or private landlord.** It is important to research companies that do not require a background check. Larger property management companies will often run a background check. Private landlords are less likely to run a background check and are often more flexible with renting to someone with has something on their background.
- **Use an apartment or housing expert.** Housing and apartment finding companies are experts in assisting with finding housing for those that have a difficult time finding housing. Beware of scammers when researching these companies. They should not require a fee to assist with searching.
- **Sublet.** Subletting is when you take over someone's lease that needs to get out of the lease. The downside to subletting is that is a temporary fix and will require a more permanent solution at the end of the lease.
- **Request Character References.** Submitting a character reference from an employer or community organization is an excellent addition to your rental application. Choose individuals that can speak to your trustworthiness, personal abilities, and strengths.

Helpful Links

- **Georgia Housing Search**
 - <http://georgiahousingsearch.org>
 - Utilizing the "Advanced Search Options" allows applicants to search for properties that do not require a criminal background check.
- **Social Serve**
 - https://www.socialserve.com/tenant/GA/Search.html?type=rental®ion_id=3302
- **Georgia Department of Community Affairs Emergency Housing**
 - <https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/i-am-homeless-need-help>

Evictions

In Georgia, landlords cannot kick tenants out of or prevent access to a unit without first going through the court dispossession (eviction) process. During the eviction process, the tenant is allowed to remain in the property until there is a court decision. During this time, the landlord cannot cut off utilities either.

If the landlord tries to evict you for not paying rent, you have seven (7) days to pay the rent owed. This is a complete defense, meaning that if you do it, the landlord cannot evict you, but the landlord is only required to accept a late payment once in a 12-month period.

Additional Resources

Here are several other national resources that provide searchable directories and databases of various housing resources.

- <https://www.findhelp.org/>
- <https://www.1800runaway.org/>
- <https://transitionalhousing.org/>
- <https://www.homelessshelterdirectory.org/>
- <https://www.shelterlistings.org/>
- <https://soberhousedirectory.com/>
- <https://sexoffenderonestopresource.com/national-links/>

Single Family Housing Direct Home Loans

What does this program do?

This program offers mortgage financing to help eligible, low- and very-low-income applicants buy, build, improve, or repair a rural home as their primary residence. The Single Family Housing Direct Loan Program also provides payment assistance – a temporary subsidy – to help increase a borrower’s repayment ability.



QR code: SFH Direct Home Loan Program webpage

Who can apply?

Your adjusted income must be at- or below the low-income limit for the area in which you wish to buy a house, and the property must be located in an eligible rural area. Our Income and Property Eligibility website is available at this link: tinyurl.com/RDEligibility.

What are some requirements?

Among other requirements, you must:

- Be without decent, safe housing
- Be unable to get a loan with reasonable terms and conditions from other resources
- Agree to live in the home as your primary residence
- Meet U.S. citizenship or noncitizen requirements

Additionally, properties must:

- Be considered modest for the area
- Not have a market value higher than the area loan limit

- The typical loan payback period is 33 years (38 years for very-low-income applicants unable to afford a 33-year loan term).
- With payment assistance, a monthly mortgage payment can be reduced to as low as a 1-percent interest rate.
- You must repay all or part of any payment assistance you receive over the life of the loan when the property title transfers or you no longer live in the dwelling. You can learn more about subsidy recapture at this link: tinyurl.com/RHS-subsidy.

How do we get started?

Applications are accepted year-round through your local USDA Rural Development office. A list of state offices is available at this link: tinyurl.com/RDStateOffices.

How can funds be used?

Funds can be used to buy, build, repair, renovate, or relocate a home, or to purchase and prepare home sites.

What are some other program terms?

- Down payments typically are not required.
- The maximum loan amount depends on factors such as income, assets, debts, and the amount of payment assistance for which you are eligible.
- Interest rates are fixed and based on current market rates at loan approval or closing, whichever is lower.

What governs this program?

- The Housing Act of 1949, amended; 7 CFR Part 3550 (available at this link: go.usa.gov/xzcvG)
- The Single Family Housing Direct Program Field Office Handbook is available at this link: tinyurl.com/RHS-guides.

NOTE: Because information changes, always consult official program instructions or contact your local Rural Development office for help. A list is available at this link: go.usa.gov/xJHPE. You will find additional resources, forms, and program information at rd.usda.gov. USDA is an equal opportunity provider, employer, and lender.

Last revised September 2024



EMPLOYMENT

There is a lot involved with finding a job, so this is one of the longest chapters. It covers a variety of topics including resources for resume and interview skills. Additionally, we have added a list of employers in the directory who hire justice-impacted community members.

- Make a Plan
- Job Search
- Applications, Interviews and Resumes
- Small Businesses & Occupational Licensing
- Equal Employment Rights

Make a Plan

As you look for jobs to meet your basic needs, it's good to explore different careers. Find out what careers match your interests and skills. Look for careers that are in demand where you can earn good money. Learn about the training that you will need. Taking time to make a plan in advance can save you time during the job hunt.

For our justice-impacted community members, we recommend reading *Take Charge of Your Future*. This guide will help you take steps to get education and training for a career. It was developed by the US Department of Education. You can request a FREE copy by calling (877) 433-7827 or emailing edpubs@edpubs.ed.gov. You can access it here: www2.ed.gov/about/offices/list/ovae/pi/AdultEd/take-charge-your-future.pdf and in our forms collection.

To get started on your career plan, you need to know your interests and skills. Here are a few of the many websites that can help you explore different skills and careers:

- careeronestop.org : Explore careers, find training, check out their toolkit, search for jobs, and more.
- worksourcegaportal.com/ : Explore careers, build resumes, find training and education, and more.
- mynextmove.org : Explore careers and get information about what you can do to get a job.
- myskillsmyfuture.org/ : Find out how your skills, experience, and interests can lead you to a new career.

You can also use the worksheet on the following page to explore some of your career interests.

NOTE: Need to use a computer? Visit your public library. The library has many computers you can use for free, along with internet access, webcams, take-home technology, and free databases.

Job Planning Worksheet

Fill out this worksheet alone or with a mentor.

What am I good at? Knowing your strengths, gifts, and talents is an important first step.

What are my weaknesses? What kinds of things are hard for you to do? What things don't come naturally to you?

What do I know how to do? Take some time to think about your skills. This could include skills you learned on the job, in prison programs, or by caring for family members.

Check some of the things you like to do:

- | | |
|---|---|
| <input type="checkbox"/> I like to work with people. | <input type="checkbox"/> I like communicating with others. |
| <input type="checkbox"/> I like working with food. | <input type="checkbox"/> I like making a difference. |
| <input type="checkbox"/> I like working with animals. | <input type="checkbox"/> I like helping people. |
| <input type="checkbox"/> I like routine. | <input type="checkbox"/> I like caring for people who are sick. |
| <input type="checkbox"/> I like using my hands. | <input type="checkbox"/> I like being part of a team. |
| <input type="checkbox"/> I like working with computers. | <input type="checkbox"/> I like being my own boss. |
| <input type="checkbox"/> I like solving problems. | <input type="checkbox"/> I like being a leader. |
| <input type="checkbox"/> I like building things. | <input type="checkbox"/> I like to work outside. |
| <input type="checkbox"/> I like being creative. | <input type="checkbox"/> I like variety in the things I do. |

Jobs that match my skills and interests	Are there lots of openings?	Is special training needed?	What is the average hourly wage?

How will my criminal record (if I have one) impact my ability to get a job in these fields?

Based on my interests and skills, what is my short-term career goal?

Based on my interests and skills, what is my long-time career goal?

How can I reach my goal? What do I need to do? List the training or experience you may need.

Where can I go for help to reach my goal? List any family, friends, job centers, training programs, reentry programs, or community colleges that can help.

Job Search

Look for jobs you think you could be good at. What experience, education, and training do they require? What strengths would you bring? Is the job a good fit for your skills? Even if you don't meet all of the requirements, think about applying anyway. Don't sell yourself short! Be confident in your skills and abilities. Sometimes, you can get the training you need on the job. The **Georgia Department of Labor** provides several resources to assist in the job search process. You can find those here <https://dol.georgia.gov/individuals/job-search-assistance>.

***NOTE:** Keep a record of all the places you have applied: online applications, visits made in person, initial phone calls with dates and the name of the person you spoke to or met with. Refer to your notes when you make follow-up phone calls or have interviews.*

Attend a job fair to meet employers, recruiters, and schools. You may learn about a new field or opportunity that you didn't think of.

- The State of Georgia has **Career Centers** throughout the state to assist both employees and employers. They provide unemployment assistance, referrals for employers, job placement, and career expos. Career Center locations are listed on the next page.
- The State of Georgia posts all state government jobs on <https://careers.georgia.gov/>. Additionally, they regularly hold career fairs and hiring events around the state. These can be found at <https://careers.georgia.gov/events>.
- **WorkSource Georgia** also hold virtual and in-person job fairs, recruitment events, and free trainings. In addition to searching for available jobs, you can also search for educational opportunities, assess your current skills, and even research the labor market in your area. Find more information here <https://www.worksourcegaportal.com>.
- **From Prison Cells to PhD** is a non-profit organization providing mentoring and educational counseling to currently and formerly incarcerated men and women so that they may position themselves to start building their career. They host virtual career fairs and maintain an ongoing job board with a variety of open positions around the country. The positions are background check friendly. You can find their website here <https://www.fromprisoncellstophd.org/>. The job board is available here <https://sites.google.com/prisontopro.org/jobboardlisting/home>.

Visit a Georgia Career Center

Location Name	Areas Served	Address
<u>Albany</u>	Calhoun, Dougherty, Lee, Terrell, Worth	1608 South Slappey Blvd. Albany, GA 31701-2632
<u>Americus</u>	Crisp, Dooly, Macon, Marion, Schley, Sumter, Taylor, Webster	120 West Church Street Americus, GA 31709-3508
<u>Athens</u>	Barrow, Clarke, Elbert, Greene, Jackson, Madison, Morgan, Oconee, Oglethorpe	150 Evelyn C. Neely Drive Athens, GA 30601
<u>Atlanta</u>	Douglas, Fulton	223 Courtland St. N.E., Suite 200 Atlanta, GA 30303
<u>Augusta</u>	Burke, Columbia, Glascock, Hancock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Screven, Taliaferro, Warren, Washington, Wilkes	601 Greene Street Augusta, GA 30901-1427
<u>Blue Ridge</u>	Fannin, Gilmer, Pickens, Towns, Union	946 Appalachian Highway Blue Ridge, GA 30513
<u>Brunswick</u>	Appling, Camden, Glynn, McIntosh, Wayne	2517 Tara Lane Brunswick, GA 31520-2758
<u>Carrollton</u>	Carroll, Coweta	275 Northside Drive Carrollton, GA 30117-1833
<u>Cartersville</u>	Bartow, Paulding	19 Felton Place Cartersville, GA 30120-2148
<u>Clayton County</u>	Clayton, Fayette, Henry	1630 Phoenix Boulevard, Suite 200 College Park, GA 30349
<u>Cobb-Cherokee</u>	Cherokee, Cobb	465 Big Shanty Road Marietta, GA 30066-3303
<u>Columbus</u>	Chattahoochee, Clay, Harris, Muscogee, Quitman, Randolph, Stewart, Talbot	700 Veterans Parkway Columbus, GA 31901-2933
<u>Covington</u>	Jasper, Newton, Walton	7249 Industrial Boulevard, N.E. Covington, GA 30014-1499
<u>Dalton</u>	Catoosa, Murray, Whitfield	1406 Chattanooga Avenue Dalton, GA 30720-2630
<u>DeKalb</u>	DeKalb, Fulton, Rockdale	774 Jordan Lane, Bldg. #4 Decatur, GA 30033-5755
<u>Douglas</u>	Atkinson, Bacon, Coffee	70 Lockwood Drive Douglas, GA 31533-2108
<u>Dublin</u>	Bleckley, Dodge, Emanuel, Johnson, Laurens, Telfair, Treutlen, Wheeler, Wilcox	910 North Jefferson Street Dublin, GA 31021-6308
<u>Gainesville</u>	Dawson, Forsyth, Hall, Lumpkin, White	2756 Atlanta Hwy Gainesville, GA 30504
<u>Griffin</u>	Butts, Lamar, Pike, Spalding, Upson	1514 Highway 16, West Griffin, GA 30223-2046

<u>Gwinnett County</u>	Gwinnett	2211 Beaver Ruin Road, Suite 160 Norcross, GA 30071-3328
<u>Houston County</u>	Crawford, Houston, Peach, Pulaski	96 Cohen Walker Drive Warner Robins, GA 31088-2729
<u>LaGrange</u>	Heard, Meriwether, Troup	1002 Longley Place LaGrange, GA 30240-5733
<u>Macon</u>	Bibb, Jones, Monroe, Twiggs	3090 Mercer University Drive Macon, GA 31204-5966
<u>Milledgeville</u>	Baldwin, Putnam, Wilkinson	156 Roberson Mill Road Milledgeville, GA 31061-4901
<u>Moultrie</u>	Baker, Colquitt, Mitchell	220 North Main Street Moultrie, GA 31768
<u>Rome</u>	Chattooga, Dade, Floyd, Gordon, Haralson, Polk, Walker	462 Riverside Parkway, N.E. Rome, GA 30161-2942
<u>Savannah</u>	Bryan, Chatham, Effingham	5520 White Bluff Road Savannah, GA 31405-6908
<u>Statesboro</u>	Bulloch, Liberty, Long	305 S Main Street Statesboro, GA 30458-5452
<u>Thomasville</u>	Decatur, Early, Grady, Miller, Thomas, Seminole	403 North Broad Street Thomasville, GA 31799-8113
<u>Tifton</u>	Ben Hill, Berrien, Irwin, Tift, Turner	310 South Tift Avenue Tifton, GA 31794-4828
<u>Toccoa</u>	Banks, Franklin, Habersham, Hart, Rabun, Stephens	37 Foreacre Street Toccoa, GA 30577-3582
<u>Valdosta</u>	Brooks, Cook, Echols, Lanier, Lowndes	221 South Ashley Street Valdosta, GA 31601-5611
<u>Vidalia</u>	Candler, Evans, Jeff Davis, Montgomery, Tattnall, Toombs	206 Queen Street, Suite 16 Vidalia, GA 30474
<u>Waycross</u>	Brantley, Charlton, Clinch, Pierce, Ware	600 Plant Avenue Waycross, GA 31501-3511

Applications, Resumes & Interviews

Many of the previously mentioned websites offer a variety of resources with tips for completing a job application, building a resume, and polishing up your interview skills. You can find most of these for **FREE** at:

- <https://www.worksourcegaportal.com>
- <https://dol.georgia.gov/individuals/job-search-assistance>
- careeronestop.org
- <https://www.goodwillworks.org/careers-and-education/career-services/> (Goodwill offers career and education services!)



Top Tips When Applying for Jobs TODAY!



- **List your past jobs and describe what you did.** What skills did you develop? What things did you do?
- **Focus on what you have to offer.** Downplay the negatives.
- **List work experience from your personal life.** Were you a caregiver for your siblings, children, parents, or grandparents? What skills did you develop? Did you learn to communicate, resolve conflicts, manage people's health, or take care of finances?
- **If you were incarcerated, list the jobs you held.** You gained relevant experience and skills. For in-prison jobs, you can list your employer as the state where you were incarcerated.
- **If they ask you for your "Reason for Leaving" give a positive reason, if possible, even if you were fired or let go.** Here are a few positive reasons for leaving:
 - You relocated (you could say this if you left because you went to prison or were transferred)
 - You wanted a career change
 - You became a full-time student
 - The work was seasonal
 - You wanted to advance or make more money
- **The application may ask you for references, people who can vouch for you.** These should not be family members. Be sure to ask people if they are willing to be your reference before writing their names down. Good potential references include:
 - Former or current employers
 - Supervisors
 - Teachers
 - Social workers
 - Religious leaders
 - People you volunteer with

- Make sure to **thoroughly read the application and follow the instructions**. If you are submitting a resume and cover letter, make sure to proofread and spell check. Have a friend read it. Then give it one last read before you submit it.
- **Use a professional email address**. If you need to create a professional email address, you may want to create an email account that you will use specifically for your professional life. Use your first and last name or a variant and use it for all your job applications. It is never a bad idea to separate work communication from personal communication.
- **Tidy up your social media accounts**. Employers want to know who they are hiring. What does your public image look like? Have you Googled yourself? First, set all of your accounts to private. You may also want to delete some things. It is always a good idea to be aware of and control the image of yourself online.

Once you've submitted your job application/resume, wait to be contacted. Hopefully, they will be interested in interviewing you. Remember, most applications do not lead to interviews. There are usually several people applying for one job. But be patient. Continue to apply to other jobs until you have a job offer.

Interviews

Many job seekers are nervous about interviews. They want to say the right things and make a good impression. Here are a few tips:

- **Practice** using a list of common interview questions with a friend, counselor, or family member. You can find a list here www.indeed.com/career-advice/interviewing/top-interview-questions-and-answers
- **Bring your resume and list of references**. Bring copies of work licenses (if applicable), your driving record (if applicable), valid ID, and your Social Security or immigration cards, too.
- **Bring a pen and notebook** to write down information.
- **Arrive 10 to 15 minutes early**. This shows you are responsible and want the job.
- **Wear nice clothes**. Wear something a bit more formal than what you would wear for the job: khakis and collared shirt are an easy go to for anyone.
 - If you are struggling to find interview attire, there are free clothing closets specifically available for individuals needing attire for a job interview. Here are some options:
 - Search by zip code here <https://jailstojobs.org/resources/free-interview-clothes/>
 - Goodwill Career Centers often have clothing closets for job interviews. Just ask!
 - **Upscale Clothing & Interview Closet**
119 Appian Way, Warner Robins, Ga. 31088
(478) 330-1079
- **Test your equipment**. If your interview is online, test your video and internet connection beforehand. Make sure you're in a quiet place without disruptions.

NOTE: *If you do not have internet, a computer, and/or a webcam to do your interview at home, contact your local public library. Many of these items can be checked out just like a library book. Remember to return them so the next person can enjoy the same opportunity!*

Job Search Tips If You Have a Criminal Record

Seeking Employment



- There are employers who will hire those with criminal histories. They are harder to find, but they are out there!
- Be prepared that you may have to submit many more resumes than someone who does not have a criminal history.
- Smaller, private employers may be more likely to hire persons with criminal histories than state offices and larger companies.
- Pay attention to how your record reads to an employer. For example: if you have a theft charge on your record, a position that requires handling money or small merchandise may not be a strong option, whereas warehouse, food service, or construction may be more open to you.
- Be willing to go door to door rather than relying on the internet to submit applications.

Completing the Application



- Take with you: information (names, addresses, and phone numbers of previous employers and references), pen, and your resume.
- Dress professionally, speak politely, and be on time.
- Answer every question. If the question does not apply to you, you can put "N/A" (not applicable).
- Read over your application and answers carefully before giving it to the potential employer. Make sure it is neat and easy to read.
- Ask how you can check on the status of your application. You may need to be persistent.
- For online applications be sure to have an electronic resume and cover letter available to upload.

Answering the Criminal Background Question



- Get a copy of your criminal history and review it to be sure it is correct before applying for jobs.
- Convictions ONLY "come off" your record when they have been restricted and sealed (expunged). More information about what convictions CAN be cleared from your record can be found at www.GJP.org.
- Do not write "will discuss at interview." Many employers may consider this a waste of their time and will not consider your application.
- Answer everything asked by ONLY what is asked. If they only asked about convictions, do not give information about any arrests that DID NOT result in convictions.
- Be truthful. Always assume that the employer will run a background check before hiring.
- Remember that you DO NOT need to include juvenile cases.
- Even charges that have been restricted (expunged) need to be reported if the application asks for all arrests.

Writing a Separate Statement



- If the application asks about your criminal history, consider writing a statement that outlines the nature and circumstances of your criminal history.
- Submit this statement on a separate piece of paper from the application, resume, and cover letter.
- Consider beginning with, "I would like to explain the information you will see on my criminal background check."
- Keep it brief, simple, and focused on you. Show how the person who was arrested is different from the person applying for the job. Include information about lessons learned, treatment programs, and how you are taking responsibility for your life. Do not discuss how you may feel you were treated unfairly. Employers are looking for people who take responsibility.
- You can also attach relevant court dispositions, like documents showing that a pending arrest has been resolved with dismissal.
- Only use this extra sheet when you feel comfortable or feel that it will help you.
- Have letters of recommendation to include with your personal statement readily available if requested.

Employment Services/Agencies in Atlanta

Employment Services and Agencies	Area	Address	Phone Number
Workforce Development Office	Atlanta	818 Pollard Blvd, Atlanta	404-658-9675
	Fulton (South Metro)	5710 Stonewall Tell Rd Suite 160 College Park	404-613-6800
	Fulton (North Metro)	7741 Roswell Road Suite 205 Sandy Springs	404-613-4480
	DeKalb	774 Jordan Lane Bldg. 4 Decatur	404-687-3400
GA Department of Labor	Fulton (South Metro)	223 Courtland St. NE Suite 200 Atlanta	404-699-6900
	Fulton (North Metro)	774 Jordan Lane Decatur	404-687-3400
Atlanta Urban League	Atlanta	229 Peachtree St. NE Suite 2600 Atlanta	404-659-1150
First Step Staffing	Fulton	236 Auburn Ave. NE Atlanta	404-577-3395

- **Make good eye contact, stand or sit tall, and smile.**
- **Come prepared to ask the employer questions.** Here are some examples:
 - What are the day-to-day responsibilities of this job?
 - When will a decision be made about this position?
 - What computer equipment, technology, and software do you use?
 - How would I be evaluated, and in what timeframes? By whom?

Applying for a job with a criminal record. If you have a criminal record, applying for a job can be stressful. You may be given the opportunity to explain, but sometimes you may not. Here is some general information and a few tips to increase your chance of getting hired:

- Employers in Georgia are required to provide their applicants with advance notice and obtain written consent before any background checks can be conducted.
- Georgia has a statewide ban-the-box law that applies to public employers. This means public employers can't ask about criminal history on job applications or treat criminal convictions as automatic disqualifications unless an exception applies.
- If an employer decides not to hire an applicant based on information from a background check, the employer must disclose to the applicant that (1) the information came from GCIC, (2) the information was in the background check, and (3) how the record affected the employment decision.
- If they ask, "Have you ever been convicted of a felony?" we recommend that you check "Yes." Write, "Will discuss at interview." If you lie, you may get the job, but you could get fired later if they find out.
- If asked at the interview, **own, explain, redirect.**
 - **Own it:** "At that time, I made some bad choices, and I was convicted of [offense]." Address any concerns they have.
 - **Explain:** Keep explanations brief and stress what you have learned from your conviction. If your felony conviction is not related to the job you are applying for, you might say, "Yes, I was convicted of a felony, but it was not job related." Or "When I was young, I got mixed up with the wrong crowd and I got into trouble for breaking into cars. We all do things when we are young that we regret. I used the time to my advantage by completing a training program in air conditioning and heating, and I have received my certification."
 - **Redirect:** Steer the interview back to your skills and what you bring to the job. "I can see why that might concern you. But that was several years ago. Since then, I have had a solid work record. I came to work on time. I am a hard worker and quick learner."
- **Keep it positive.** Talk about your current activities and future career goals. Mention education, programs, and job training, community work, and other activities you've completed.
- **Encourage the employer.** Remind them how much you want the job. "I am a good worker, and I want to work, I just need an opportunity to prove my skills to an employer."

***NOTE:** In addition to the state Ban-the-Box law for public employers, the following local jurisdictions have additional protections regarding background checks and criminal histories for public employers, contractors, and/or licensing authorities:*

*Albany
Atlanta
Augusta
Cherokee County
Columbus
Fulton County
Macon-Bibb County
Savannah
South Fulton*

FEDERAL BONDING

FACT SHEET

What is Federal Bonding?

Federal Bonding provides limited liability coverage to employers at no cost when they hire job applicants who can't be bonded. The Union Insurance Group insures employers against theft, forgery or embezzlement by the bonded employee.

The Federal Bonding Program does not provide bail bonds, contract bonds, performance bonds or license bonds for self-employment. Poor workmanship or job injuries are not covered.

Who is Eligible?

Job applicants who fall into one of the following categories:

- Ex-offenders
- Recovering substance abusers (alcohol or drugs)
- TANF and SNAP recipients
- People with poor credit histories or who have declared bankruptcy
- Individuals dishonorably discharged from the military
- Anyone who cannot secure employment without bonding services
- Employed workers who need bonding to avoid termination or secure a promotion

Bonds can be issued as soon as the applicant has a job offer and a scheduled start date. There is no cost to the job applicant or the employer. Workers must be paid wages with Federal taxes automatically deducted from pay; self-employed persons cannot be covered. Full-time, part-time and temporary workers may be eligible.

Over 95% of bonds are issued for \$5,000 coverage for a six-month period. Coverage can be increased or extended based on the situation. Upon expiration, employers may renew or extend the bond for an additional six months at no extra charge.



It's this **easy** for business!

1. Find a qualified job applicant - Georgia DOL can provide screened referrals.
2. Once you set a hire date, have the applicant stop by a Georgia DOL Career Center to provide hiring information.
3. Receive the bond within 15 days - however, it will be effective on the hire date and last 6 months.

Did you know that...

- The U.S. Department of Labor established the Federal Bonding Program in 1966 as a unique hiring incentive for employers?
- Federal bonding has helped over 52,000 individuals become employed?
- Over 99% of those bonded have proven to be honest employees, resulting in only a 1% default rate?
- You can learn more at the Federal Bonding Program website at www.bonds4jobs.com.

A Middle Georgia business owner's story

Last year T. applied for a job with our family owned and operated plumbing business. He told us he had been in prison but took plumbing courses there and needed a chance. We found out about Federal Bonding from the Georgia Department of Labor. It was easy to get the bond, and T. has been with us for over a year as a plumber's helper. In a few months he'll take the test for a state plumber's license. It's been a positive experience for our 30+ year old business, and I recommend other companies try it. We have trouble finding skilled, reliable workers for construction trades – Federal Bonding helped us find the employee we needed.

- Nancy H., plumbing contractor

CITY	ADDRESS	CITY	ADDRESS
ALBANY	1608 S. Slappey Blvd.	GRIFFIN	1514 Hwy. 16 West
AMERICUS	120 W. Church Street	GWINNETT	2211 Beaver Ruin Rd., Suite 160, Norcross
ATHENS	150 Evelyn C. Neely Drive	HABERSHAM	215 Hodges Street, Suite 205, Cornelia
ATLANTA	223 Courtland Street, NE Suite 200	HINESVILLE	140 E. MLK, Jr. Drive
AUGUSTA	601 Greene Street	HOUSTON	96 Cohen Walker Drive, Warner Robins
BAINBRIDGE	310 S. Scott Street	KINGS BAY	1712 Osborne Road, Suite G St. Marys
BLUE RIDGE	946 Appalachian Highway	LAFAYETTE	200 West Villanow Street
BRUNSWICK	2517 Tara Lane	LAGRANGE	1002 Longley Place
CARROLLTON	275 Northside Drive	MILLEDGEVILLE	156 Roberson Mill Road
CARTERSVILLE	19 Felton Place	MOULTRIE	220 North Main Street
CLAYTON	1630 Phoenix Boulevard, Suite 200, College Park	ROME	462 Riverside Parkway, N.E.
COBB/CHEROKEE	465 Big Shanty Road, Marietta	SAVANNAH	5520 White Bluff Road
COLUMBUS	700 Veterans Parkway	STATESBORO	305 South Main Street
COVINGTON	7249 Industrial Blvd., N.E.	THOMASVILLE	403 North Broad Street
DALTON	1406 Chattanooga Avenue	THOMSON	674 Washington Road
DEKALB	774 Jordan Lane, Bldg. #4	TIFTON	310 South Tift Avenue
DOUGLAS	70 Lockwood Drive	TOCCOA	37 Foreacre Street
DUBLIN	910 N. Jefferson Street	VALDOSTA	221 South Ashley Street
EASTMAN	5016 Park Way	VIDALIA	206 Queen Street, Suite 16
GAINESVILLE	2756 Atlanta Highway	WAYCROSS	600 Plant Avenue

1-877-709-8185

Work Opportunity Tax Credits

If employers seem reluctant to hire you, you may want to tell them about the Work Opportunity Tax Credit. Employers who hire certain people can receive a tax credit of up to 40 percent of the employee's yearly wages. The tax credit applies to employers who hire people who have been convicted of a felony or left prison within the last year. It also applies to other groups like veterans and individuals receiving benefits like SNAP. You could direct them to this website: www.dol.gov/agencies/eta/wotc.

Tax Incentive for Parolee Hiring – Ga.Code Ann. § 48-7-40.31

Georgia has its own tax incentive for employers who hire individuals on parole. Georgia Code § 48-7-40.31 encourages employers to hire individuals on parole by providing employers a \$2,500 income tax credit for each parolee hired.

Federal Bonding Program

When interviewing for a job, you may also want to tell the employer about the Federal Bonding Program. It is a free insurance policy for employers who hire certain individuals like justice-involved persons, individuals in recovery, someone with a poor credit history, and others. The employer is offered six months of free insurance for employees to obtain work skills without employers taking any risk. You can learn more here: bonds4jobs.com.

Employer Liability – Ga. Code Ann. § 51-1-54

Georgia also provides some protection from negligent hiring liability claims for employers who hire people who have been pardoned or issued a certificate of rehabilitation by the Department of Corrections.

Small Businesses & Occupational Licenses

If you are interested in opening your own business, the federal government and the state of Georgia provide resources to do so.

- The **First Stop Business Information Center** on the Georgia Secretary of State's Office website includes a pdf how to guide for each step of forming, registering, and operating a small business. You can download the guide and more here <https://sos.ga.gov/page/first-stop-business-information-center>.
- The **U.S. Small Business Administration** also has resources available to assist in developing a business plan, calculating costs, tax information, and even how-to materials for managing day-to-day operations and funding. You can find this information here <https://www.sba.gov/>.

Applying/Renewing an Occupational License

1 in 6 jobs in Georgia requires an occupational license. There are 65,000 licensed jobs unfilled in Georgia's healthcare, childcare, eldercare, transportation and finance industries. That number is expected to more than double over the next few years. So whether you are looking to join a new profession or reinstate a previous license, now is a great time. Here are some tips!

- If you are looking at a new profession, do the research! Make sure you know all of the ins and outs of licensing requirements before you start any training program. You do not want to spend time and money on a training program and then find out you are unable to be licensed for some reason. Do the research first!
- Once you have completed all required training, most licensing professions must apply for their license (and complete any examination requirements) with the state Licensing Boards at The Licensing Division of the Georgia Secretary of States Office.
- If you have an arrest history, it is still possible to obtain an occupational license in the state of Georgia. Licensing boards are required to consider a conviction's relevance to the license sought, the time elapsed since the conviction, and the nature of the conviction. As long as the crime committed does not directly correlate with the occupation you are trying to pursue, you can be licensed. For instance, if there is a previous drug charge, you may be denied a license to be a pharmacist. However, you could still be eligible to be an electrician, real estate agent, or a driving instructor. We've included some additional information from the Georgia Justice Project on how to apply for an occupational license with an arrest history. You can also find more information here <https://www.gjp.org/occupational-licensing-and-criminal-records/>.
- To apply or renew a license, schedule an exam, or find any other licensing information, visit The Licensing Division here <https://sos.ga.gov/licensing-division-georgia-secretary-states-office>.

Equal Employment Laws

The U.S. Equal Employment Opportunity Commission enforces [Federal laws prohibiting employment discrimination](#). These laws protect you against employment discrimination when it involves:

- Unfair treatment because of your **race, color, religion, sex (including pregnancy, transgender status, and sexual orientation), national origin, age (40 or older), disability or genetic information**.
- Harassment by managers, co-workers, or others in your workplace, because of your race, color, religion, sex (including pregnancy, transgender status, and sexual orientation), national origin, age (40 or older), disability or genetic information.
- Denial of a reasonable workplace accommodation that you need because of your religious beliefs, disability, or pregnancy, childbirth, or related medical conditions.
- Retaliation because you complained about job discrimination or assisted with a job discrimination investigation or lawsuit.

If you think you may have experienced employment discrimination, would like to file a complaint, or have questions, you can learn more and contact the EEOC at <https://www.eeoc.gov/employees-job-applicants>.

Applying for an Occupational License with a Criminal Record?

When you apply for an occupational license in Georgia:

- You must disclose your record, even if it has been pardoned, expunged, or restricted and sealed. This includes both your Georgia Criminal Record and any out-of-state or Federal Criminal Record.
 - You will need certified dispositions for each arrest and conviction on your record. Contact the clerk of court for these documents.
- If an applicant does not honestly and completely disclose their record, that is a valid reason for the Licensing Board to deny their application.

Licensing Tip: Start looking into ways you can deal with your record well before you apply for an occupational license. Even though you must disclose all charges on your record, you can reference remedies like restriction and sealing or pardon to support your application.

Writing a Statement of Explanation for your Record

- Explain each arrest on your record in your own words.
 - Explain the facts briefly.
 - Explain how the charges were resolved (dismissal, conviction, etc.)
 - Provide less info about arrests that were not charged and charges that were not convictions. Provide more info about the circumstances surrounding convictions.
 - Take responsibility, show how you've moved on, and say what you have learned.
 - Describe in detail any remedies you have applied to your record. This includes out-of-state expungements, restriction and sealing, retroactive first offender, and pardons.
- Be prepared to speak to the board about your record and your rehabilitation.

Licensing Tip: Review the template letter attached to this flyer for an example of how to explain your record to a Licensing Board. Make sure that you customize your letter to match your specific record and circumstances.

Your Rights and Applying for an Occupational License in Georgia

Know Your Rights – Georgia Code 43-1-19(q)

How will my Criminal Record impact licensing?

- A Licensing Board cannot deny or revoke your professional license unless your criminal record directly relates to the licensed work. The Board must consider:
 - The nature and seriousness of your record and how it relates to your chosen occupation.
 - Your age at the time of the charges on your record.
 - How long it has been since the charges on your record.
 - All mitigating circumstances relative to your record, including substance use, abuse, homelessness, mental health challenges, or anything else that contributed to your record.
 - Evidence that you are rehabilitated and currently fit to perform the licensed work.

How will my current sentence impact licensing?

- A Licensing Board cannot deny or revoke your license just because you are on probation or parole, unless you are serving a sentence for felony crime against another person or for a crime on the sex offense registry.
 - The exception above applies only to violent crimes against another person (e.g. battery or assault.)
 - There are some charges, such as theft, that may involve a victim but do not automatically exclude applicants from occupational licensing while still under sentence.
 - Unsure of how this applies to you? Contact us!
 - For the fastest response, email intake@gjp.org

Licensing Tip: Applying for a Real Estate License?

If you are interested in getting a Georgia real estate license but aren't sure if your record will be a problem, you can submit a criminal background clearance form, even before you start real estate classes or pass the exam. Find the form here: <https://grec.state.ga.us/wp-content/uploads/pdfs/RealEstate/GRECbackgroundclearance.pdf>

For More Information: Intake Staff
intake@gjp.org
 404-827-0027 ext. 1



EDUCATION

You may be thinking about going back to school, learning a new trade, attending a workshop, or maybe you want to increase your skills for your small business. It's never too late to learn something new. This chapter includes all of that information and more.

- GED and High School Equivalency Programs
- Vocational Training and Apprenticeships
- Free classes, workshops, and certificates
- College
- Paying for Your Education

GED

The General Education Development (GED) test is the most common high-school-equivalency test. The GED and similar tests work like a high school diploma. If you did not graduate from high school, you can take this test and it will count on your resume as a diploma. Many jobs require a GED, high school diploma, or another high-school-equivalency certificate. In addition to the GED, Georgia also offers the *HiSET*® exam. You can find more information on the *HiSET*® exam here <https://www.tcsg.edu/adult-education/adult-education-high-school-equivalency-hse/hiset-exam/>.

The **Technical College System of Georgia** manages the Georgia High School Equivalency Program. To take the GED test, individuals must be:

- At least 16 years of age* (*16 and 17 year olds must enroll in a state-approved adult education program and receive approval to test. Contact your local Adult Education Center for more information.)
- Have not graduated from an accredited high school
- Are not currently enrolled in a regular high school; and
- Can provide a valid photo ID (driver's license, state identification card, military ID or Passport).

Georgia charges \$46 per subject area test or \$184 for the full exam. You can schedule the online or in-person test here <https://www.tcsg.edu/adult-education/adult-education-students-test-takers/#career>.

The **HOPE High School Equivalency (HSE) Examination Grant Program** is a \$200 grant to cover the cost of GED testing for eligible residents. You can apply here <https://www.tcsg.edu/adult-education/hsetest4free/>.

FREE classes to prepare are available online and in person. Here is a statewide list

<https://www.tcsg.edu/adult-education/adult-education-students-test-takers/adult-education-program-directory/>.

Georgia has two testing options to earn your high school equivalency.
Tests are **FREE** for those who qualify.

HiSET®

- Recognized nationally
 - English or Spanish language
 - Can take one subject at a time
 - In-person and at-home testing available
 - **FREE test preparation classes are available**
- Visit GeorgiaOpportunities.com for more information



GED
TESTING SERVICE®

5 Subjects

- Language Arts – Reading (65 min)
 - Language Arts – Writing (120 min)
 - Mathematics (90 min)
 - Science (80 min)
 - Social Studies (70 min)
- Total Time: 425 min**

Test Format

- Multiple choice questions with written essay

4 Subjects

- Reasoning through Language Arts (150 min)
 - Mathematical Reasoning (115 min)
 - Science (90 min)
 - Social Studies (70 min)
- Total Time: 425 min**

Test Format

- Multiple choice questions
- Drag and drop
- Fill in the blank
- Select an area
- Drop down
- Written essay

Passing Score

Take all five individual subtests in English or Spanish — or a combination of both — and meet the following scoring criteria:

- Score at least 8 out of 20 on each subtest
- Score at least 2 out of 6 on the essay
- Achieve a total scale score of at least 45

Passing Score

Take all four individual subtests in English or Spanish — or a combination of both — and meet the following scoring criteria:

- Earn a minimum score of 145 out of 200 on each of the four subtests
- Score at least 2 out of 6 on the essay

Retests

- Two retakes are allowed per subject area within one calendar year
- There is a required 14 day wait between each test attempt (Test Center and/or HiSET@Home)

Retests

- **Testing Centers:** Each subject area test has two retest options available before there is a 60 day wait between each subsequent retest
- **Online Proctored Testing:** Each subject test has only one retest option available before there is a 60 day wait between each subsequent retest

Testing Fee: Testing Centers

- Full Battery: \$155.00
- Subject area tests: \$31.00 each
- Two retests per subject area: \$16.00 each if within 12 months

Testing Fee: HiSET@Home

- Full Battery: \$202.50
- Subject area tests: \$40.50 each
- Two retests per subject area: \$25.50 each if within 12 months

Take the HiSET for FREE!

- The HOPE High School Equivalency Examination Grant is available to qualified Georgians to cover the cost of their HiSET test. Visit HSETest4Free.com for more information

Testing Fee: Testing Centers

- Full Battery: \$184.00
 - Subject area tests: \$46.00 each
 - Two retests per subject area: \$20.00 each*
- * Discounted test fees apply if the retest occurs within 12 calendar months after a full-priced test. The 2nd retest price is \$46.00.*

Testing Fee: Online Proctored

- Full Battery: \$184.00
- Subject area tests: \$46.00 each
- One retest per subject area: \$46.00 each

Take the GED for FREE!

- The HOPE High School Equivalency Examination Grant is available to qualified Georgians to cover the cost of their GED test. Visit HSETest4Free.com for more information.

To test in Georgia, individuals must be at least 16 years of age (16- and 17-year-olds must enroll in a state-approved adult education program and receive approval to test). Visit GeorgiaOpportunities.com for more information.

Vocational Training and Apprenticeships

Vocational programs and apprenticeships help you learn how to do a job. They can teach you things like welding, car repair, plumbing, and more. You can take these classes at community and technical colleges as well as trade schools or learn on the job with an apprenticeship.

The **Technical College System of Georgia** offers adult education, vocational programming, and apprenticeships, in addition to other programs and services. Find more information here www.tcsg.edu/.

Through the Hope Career grant, TCSG offers **tuition-free** programs in 18 in-demand career opportunities.

- [Automotive Technology](#)
- [Aviation Technology](#)
- [Certified Engineer Assistant](#)
- [Commercial Truck Driving](#)
- [Computer Programming](#)
- [Computer Technology](#)
- [Construction Technology](#)
- [Diesel Equipment Technology](#)
- [Early Childhood Care and Education](#)
- [Electrical Lineman Technology](#)
- [Health Science](#)
- [Industrial Maintenance](#)
- [Logistics/Transportation Technology](#)
- [Movie Production Set Design](#)
- [Practical Nursing](#)
- [Precision Manufacturing](#)
- [Welding and Joining Technology](#)
- [Law Enforcement and Criminal Justice](#)

For more information on these programs or the Hope Career grant, visit <https://www.tcsg.edu/free-tuition/>.

The following technical colleges have registered participating apprenticeships.

Albany Technical College	Judy Jimmerson – jjimmerson@albanytech.edu
Athens Technical College	Christina Wolfe – cwolfe@athenstech.edu
Atlanta Technical College	Lewis Burke – lburke@atlantatech.edu
	Yulonda Darden Beauford – ybeauford@atlantatech.edu
Augusta Technical College	Amanda Bylczyński – Amanda.bylczynski@augustatech.edu
Central Georgia Technical College	Andrea Griner – agriner@centralgatech.edu
	Dr. Al Harmon – acharmon@centralgatech.edu
Chattahoochee Technical College	Jason Tanner – jtanner@chattahoocheetech.edu
	Shane Evans – sevens@chattahoocheetech.edu
Coastal Pines Technical College	Kimberly Burgess – kburgess@coastalpinetech.edu
	Thomas Wesley – twesley@coastalpinetech.edu
Columbus Technical College	Dr. Dahmon King – daking@columbustech.edu
	Jamie Loyd – jloyd@columbustech.edu
Georgia Northwestern Technical College	John Gentry- jgentry@gntc.edu
Georgia Piedmont Technical College	Alvie Coes – coesa@gptc.edu
	Richard Andrews – andrewsr@gptc.edu
Gwinnett Technical College	Cassandra Schnautz – cschnautz@gwinnettech.edu
Lanier Technical College	Cory Addison – caddison@laniertech.edu
North Georgia Technical College	Adam Fulbright – adam@fulbright@northgatech.edu
	Leslie McFarlin – leslie.mcfarlin@northgatech.edu
Oconee Fall Line Technical College	Lee Radney – lradney@oftc.edu

Ogeechee Technical College	Jan Moore – jmoore@ogeecheetech.edu
Savannah Technical College	Tal Loos – tloos@savannahtech.edu
South Georgia Technical College	Paul Farr – pfarr@southgatech.edu
Southern Crescent Technical College	Ingrid Rider-Owens – ingrid.owens@sctech.edu
	Irvin Clark – irvin.clark@sctech.edu
Southeastern Technical College	Sonya Wilson – swilson@southeasterntech.edu
Southern Regional Technical College	Amy Carter – amycarter@southernregional.edu
West Georgia Technical College	Steve Cromer – steve.cromer@westgatech.edu
Wiregrass Georgia Technical College	Nicole West – nicole.west@wiregrass.edu

The **Department of Labor** oversees the **Office of Apprenticeship** who assist organizations interested in developing and maintaining Registered Apprenticeship programs. For more information on apprenticeship programs and to search for one near you, go to www.apprenticeship.gov/apprenticeship-job-finder.

Free classes, workshops and certificates

If you need to learn a new skill or how to operate the newest piece of technology, there are plenty of free resources available.

- Your local public library offers free events and workshops on a regular basis for community members to attend. Most can be found on their events calendar online or through a regular newsletter.
 - The **Mary Vinson Memorial Library** Event's Calendar can be found here https://bibb.lib.org/directory_page_T49_R59.php. Upcoming events include digital literacy and finance/credit workshops for adults.
 - The Middle Georgia Regional Library System's calendar and newsletter can be found here <https://bibb.lib.org/>.
- Google has created the **Google Learning** platform that offers **FREE** tools, trainings, classes, and certificates to individuals, educators, business owners, and more.
 - Google Learning can be accessed here <https://learning.google/>
 - **Grow with Google** is the primary platform for career development. It offers **FREE** certificates in Cybersecurity, Digital Marketing, Data Analytics, and more.
- **Khan Academy** is another **free** online learning source. It provides educational resources for kids and adults. It can be found here <https://www.khanacademy.org/>.

FreeWorld is a nonprofit organization that focuses on providing access to high-paying career opportunities for formerly incarcerated individuals. Once accepted into their program, they will train you as a truck driver and continue to assist you in finding higher-paying jobs for a period of 5 years after graduation. To find more information or apply, visit their website at <https://freeworld.org/>.

Coursera is an online learning platform that offers access to online courses and degrees from world-class universities and companies. They partner with more than 350+ leading universities and companies to bring flexible, affordable, job-relevant online learning to individuals and organizations worldwide. There are hundreds of **FREE** courses and certificates, as well as affordable degree programs. Find out more here <https://www.coursera.org/>.

Four-year college/university

Many people who want to earn a four-year bachelor's degree start by attending community college. They then transfer to a four-year college or university to finish. This saves money because community college costs less than four-year schools. Credits at a community college may transfer to a school that offers a four-year degree. Make sure to check that your new school will count your transfer credits. Many 4-year colleges/universities have reciprocity agreements with community colleges, meaning that most, if not all, credits will transfer which can make it a lot easier and faster to obtain a bachelor's degree!

Recently, the state of Georgia developed the **Georgia Futures** website to assist students in every aspect of the college education process- finding a school, applying, financial aid, etc. You can access the website here <https://www.gafutures.org/>.

To learn more about a particular school, you can use the search tool on Georgia Futures or google the school. You can call, email, or visit an admissions counselor or academic advisor at these schools. You can also sign up for a campus tour.

You can find all universities in the University System of Georgia and their contact information here www.usg.edu/institutions/.

All private colleges and universities in Georgia can be found here <https://georgiacolleges.org/page/MemberInstitutions>.

All technical colleges in Georgia and their contact information can be found here <https://www.tcsg.edu/find-a-college/>.

Paying for Your Education

When you are planning a college education, finances are important. Paying for your education can be hard. There are several expenses you must be aware of so as not to be caught off guard. Expenses for college include tuition and fees (a big portion), books and supplies, as well as basic living and personal expenses. Georgia Futures can help you understand the estimated cost of attendance at different schools. Using this link you can access at estimate for each school <https://www.gafutures.org/resources/student-resources/net-price-calculators/>. The estimates can also give you an idea of financial aid that may be available.

Financial Aid: FAFSA

The Free Application for Federal Student Aid (FAFSA) is the main application used to apply for federal or state-supported financial aid to pay for a college education. Completing and submitting the FAFSA is **free**, easy, and provides access to the largest source of financial aid available. You must apply every year. More information is provided here <https://www.gafutures.org/federal-aid-scholarships/fafsa/>.

How do I apply? You can find the FAFSA online at www.fafsa.gov. Applying for federal student aid is **free**. If you are ever asked to pay money to apply, it is a scam. Check the website before entering any sensitive information. If you're worried or have questions, ask for help. Studentaid.gov provides online support at <https://studentaid.gov/help-center/contact>. Additionally, colleges' financial aid offices can help you over the phone, through email, or in person.

When is it due? You should also ask your college when their priority deadline is. They might have an earlier deadline than the national date, which is usually June 30th. Look at the school's website or call their financial aid office. Turn in your FAFSA as soon as you can, because some financial aid runs out fast.

What kind of aid will I get? The aid you get will depend on how much money you make and the cost of your school. It may include several kinds of aid. You don't have to accept the whole package. You can choose the parts that work for you. For example, you could accept a grant but not a loan. Your aid package may include the following:

- **Pell Grants** are government grants that are based on financial need.
- **Scholarships** can come from the college or from other organizations. Ask your financial aid office about scholarships. Scholarship information can also be found at public libraries and online.
- **Federal student loans** have lower interest rates than banks, and you won't have to start paying them back until after you graduate. But you will have to pay them back. Think carefully about how you will repay your loans. Your loans will impact your decisions about money and jobs.
- **Work study positions** allow you to pay for college by working for the school. You can say you are interested in work-study when you fill out the FAFSA. Work-study is a good way to make money and get more work experience. They are often offered first-come, first-served because there might not be enough positions for everyone who would like to work.

Reach out to the financial aid office at the school if you have questions or want help understanding your package.

Free tuition programs and state aid. Some colleges offer free tuition if you meet certain income requirements, have a certain status (ex. veteran), or participate in certain programs. Check with the college you are interested in attending. The state of Georgia also has state specific financial aid. More information is available here <https://www.gafutures.org/hope-state-aid-programs/>.



Even if you think you won't qualify or are ineligible for federal student aid, you should complete the FAFSA form, because most schools and states use FAFSA information to award nonfederal aid, and you might be able to get some of those funds. Remember to keep copies of all applications and related paperwork in a safe place.



FAQ

Am I eligible for federal financial aid if I have a criminal record?

Yes! If you are no longer incarcerated, there are no restrictions on your eligibility.

If I was convicted of a drug offense when I was younger, am I eligible for federal financial aid?

Yes! Drug convictions no longer affect financial aid eligibility!

If I'm on probation for a minor issue, can I apply for federal financial aid?

Yes! You are still eligible even if you are on probation or parole!

I'm living in a sober halfway house. Am I eligible for federal financial aid?

Yes! Apply using your current address and then you can update your address online when you need to.

For more information on federal financial aid for those with a felony conviction, see studentaid.gov/understand-aid/eligibility/requirements/criminal-convictions

For a useful guide to getting your education after incarceration, see “How to Earn Your Degree and Get Hired After Incarceration.” You can access it here: <https://bestaccreditedcolleges.org/resources/formerly-incarcerated-education-career-guide>.

A valuable resource in Baldwin County is **Communities in Schools**. Communities in schools is a non-profit organization that has served the Milledgeville/Baldwin County area for 10 years. They provide tutoring services, food, clothing, mentorship programs, reading workshops, and so much more. Through a multitude of community partnerships they seek to support and empower kids to stay in schools and provide opportunities for adults to obtain skills to be successful. More information on Communities in Schools can be found at <https://cismilledgeville.org/about/>.



HEALTH

Managing your health can be stressful. There are many kinds of clinics, hospitals, and doctors to choose from. There is paperwork, applications, and bills to figure out. Be willing to ask for help from family and friends in times of need. In this section, we cover:

- Health Insurance
- Medicaid, Medicare, etc.
- Doctor Visits
- Prescriptions
- Mental Health
- Recovery Services
- Veterinary Care 🐾🐾

Health Insurance

Understanding health insurance can give anyone a headache. From copays to co-insurance, in network or out of network, it gets confusing fast. So we've provided a guide from the **Department of Labor** called Health Insurance Basics to explain a few terms and hopefully simplify the process.

If you are in need of health insurance, the **Healthcare Marketplace** may be an option. It is a federal program that works with health insurance companies to offer plans for individuals and families. Go to healthcare.gov or call (800) 318-2596 for more information. Georgia offers its own marketplace called **Georgia Access**.

Georgia Access provides resources and health insurance coverage at <https://georgiaaccess.gov/>. Other state health programs are available as well, <https://georgiaaccess.gov/get-covered/other-health-coverage-programs/>. These include Medicaid, Medicare, PeachCare, and Georgia Pathways.

Medicaid and Medicare

Medicaid is a medical assistance program that helps many Georgians who can't afford medical care. You can apply through Georgia Gateway at no cost. To apply by phone, call the Georgia Division of Family and Children Services (DFCS) at 877-423-4746. You may be eligible for Medicaid if your income is low and you:

- Think you are pregnant.
- Are the age of 18 or younger (and not already covered by PeachCare for Kids®).
- Are legally blind.
- Have a disability.
- Need assisted living (such as nursing home care).
- Are age 65 or older.



Health Insurance Basics



This document explains key health insurance concepts that may be helpful to consumers in understanding their health coverage as well as to consumer advocates who help individuals resolve medical billing problems. This resource is not intended to describe everything that is important to know about insurance. For more complete information, see the [Coverage to Care](#) resources developed by the Centers for Medicare & Medicaid Services.

What is Health Insurance and Why is it Important?

Health insurance is a legal entitlement to payment or reimbursement for your health care costs, generally under a contract with a health insurance company. Health insurance provides important financial protection in case you have an accident or sickness. For example, health insurance may help to pay for doctors' services, medications, hospital care, and special equipment when someone is sick or injured, often in exchange for a monthly premium. It may help cover a stay at a rehabilitation hospital or even a portion of home health care. Health insurance can also keep a consumer's costs down when they are not sick. For example, it can help pay for routine check-ups. Most health insurance also covers many preventive services at no cost, such as immunizations and cancer screening and counseling.

What is a Health Insurance Plan (also called a health plan or policy)?

A health insurance plan includes a package of covered health care items and services and sets how much it will pay for those items and services. In other words, a health plan will describe the types of health care items and services it will cover (help pay for), how much it will pay for those items and services (or groups of items and services), and for how long. Plans are often designed to last for a year at a time (known as a "plan year" or "policy year"). A health plan may be a benefit that an employer, union, or other group sponsor provides to employees or members to pay for their health care services.

What are Some Types of Health Care Coverage?

Health care coverage is often grouped into two general categories: private and public. The majority of people in the U.S. have private insurance, which they receive through their employer (which may include non-government employers or government employers at the federal, state or local level), buy directly from an insurance company, or buy through a Health Insurance Marketplace¹. Some people have public health care coverage through government programs such as Medicare, Medicaid, or the Veteran's Health Administration.

Health care coverage can also be categorized by the scope of benefits it offers or how long the coverage lasts. Health insurance often includes a wide range of covered services, including emergency and non-emergency services as well mental health benefits. Some people have very limited insurance plans, such as plans with benefits for only specific conditions or diseases (included in the list of "[excepted benefits](#)" under the Affordable Care Act, such as vision-only plans or cancer plans).

¹ Health Insurance Marketplace[®] is a registered service mark of the U.S. Department of Health & Human Services.

As noted above, many health plans offer coverage for a year. However, some plans offer coverage for less than 12 months, including plans created to fill gaps in coverage. These plans are called short-term limited duration plans, and they often offer fewer benefits as compared to other health plans and lack some of the consumer protections available under other forms of coverage.

Self-Insured Employer Plans vs. Fully-Insured Plans

For consumers who receive health insurance through their employer, there are typically two different funding structures employers use to provide coverage:

- Some employers offer health care coverage to their employees through a self-insured plan. This is a type of health plan that is usually offered by larger companies where the employer collects contributions from employees via payroll deductions and takes on the responsibility of paying all related medical claims. These employers can contract with a third-party administrator (in some cases, a health insurance company acting as an administrator) for services such as enrollment, claims processing, and managing provider networks. Alternatively, these employers can self-administer the services. Self-insured plans are regulated by the federal government and are generally not subject to state insurance laws.
- A fully-insured employer plan is a health plan purchased by an employer from an insurance company. The insurance company, instead of the employer, takes on the responsibility of paying employees' and dependents' medical claims in exchange for a premium from the employer.



Does a Health Plan Typically Pay for Services from Any Doctor?

Not always. Some types of plans encourage or require consumers to get care from a specific set of doctors, hospitals, pharmacies, and other medical service providers who have entered into contracts with the plan to provide items and services at a negotiated rate. The providers in this designated set or network of providers are called “in-network” providers.

- **In-Network Provider:** A provider who has a contract with a plan to provide health care items and services at a negotiated (or discounted) rate to consumers enrolled in the plan. Consumers will generally pay less if they see a provider in the network. These providers may also be called “preferred providers” or “participating providers.”
- **Out-of-Network Provider:** A provider who doesn't have a contract with a plan to provide health care items and services. If a plan covers out-of-network services, *the consumer usually pays more to see an out-of-network provider than an in-network provider.* If a plan does not cover out-of-network services, then the consumer may, in most non-emergency instances, be responsible for paying the full amount charged by the out-of-network provider. Out-of-network providers may also be called “non-preferred” or “non-participating” providers.



Insurance Costs

Consumers typically pay the following types of costs when they have insurance.

- **Premium:** The premium is an amount of money a consumer pays for a health insurance plan. The consumer and/or their employer usually make this payment bi-weekly, monthly, quarterly, or yearly. The premium must be paid regardless of how many services, if any, the consumer uses.
- **Cost Sharing:** Cost sharing is the share of costs for covered services that consumers must pay out of pocket. This term generally includes deductibles, coinsurance, and copayments, or similar charges, but it doesn't include premiums, balance billing amounts for out-of-network providers, or the cost of non-covered services. Cost sharing in Medicaid and Children's Health Insurance Program also includes premiums.
- **Deductible:** The amount a consumer must pay for covered health care services received before their plan begins to pay. For example, if a consumer's deductible is \$1,000, their plan won't pay anything until the consumer has paid \$1,000 for covered health care services. A plan with an overall deductible may also have separate deductibles that apply to specific services or groups of services. For example, a plan may have separate in-network and out-of-network deductibles.
- **Copayment:** A fixed amount (\$20, for example) that a consumer pays for a covered health care service after they've paid their deductible.
- **Coinsurance:** The percentage of the costs of a covered health care service that a consumer pays (for example, 15% of the cost of a prescription) after paying a deductible.



See Appendix A for examples of how cost sharing works.

Tips to Know:

- Sometimes consumers with most types of health insurance don't have to pay any cost sharing for certain services. This is often true for preventive services like flu shots and some cancer screenings. The goal is to keep enrollees healthy and catch health problems early.
- Many health insurance plans have an out-of-pocket maximum. This is the most a consumer could pay during a coverage period (usually one year) for their share of the costs of covered services. After they meet this limit, the plan will usually pay 100% of the allowed amount. This limit never includes the premiums, balance-billed charges, or care that the consumer's plan doesn't cover. Some plans don't count all of a consumer's copayments, deductibles, coinsurance payments, out-of-network payments, or other expenses toward this limit.



- In the majority of situations, the most important document for tracking health insurance costs is usually called an Explanation of Benefits (EOB). The EOB is a summary of health care charges that a health plan may send after a consumer receives medical care. It is not a bill. It shows the consumer how much their provider is charging the health plan for the care they received, and the amount the plan will cover. If the plan does not cover the entire cost, the provider may send the consumer a separate bill, unless prohibited by law.

PeachCare for Kids® is Georgia's insurance program for children, also known as State Children's Health Insurance Program (S-CHIP). This program provides comprehensive health benefits including primary, preventative, specialist, dental, and vision care at little to no cost to qualifying families. To be eligible for PeachCare for Kids®, households must meet certain criteria, including specific income requirements.

You may be eligible for PeachCare for Kids® if you:

- Are a U.S. citizen or legally residing non-citizen.
- Are under the age of 19.
- Do not have current health care coverage and are not eligible for Medicaid.
- Have household income up to 247% of the Federal Poverty Level.
- Have verification of income at application and annual renewal.

Georgia Pathways to Coverage offers Medicaid coverage to Georgians ages 19-64 who have a household income of up to 100% of the [Federal Poverty Level \(FPL\)](#). Eligible Georgians not otherwise eligible for traditional Medicaid and meet the qualifying activities threshold. To be eligible for Pathways, you may need to demonstrate that you are:

- A Georgia resident
- A U.S. citizen or legally residing non-citizen
- Between 19 and 64 years of age
- Have a household income of up to 100% of the Federal Poverty Level (FPL)
- Completing at least 80 hours of qualifying activities per month
- Don't qualify for any other type of Medicaid
- Not incarcerated
- Additionally, to be eligible for Pathways, you must demonstrate that you are currently engaged in 80 hours per month of a qualifying activity or combination of activities. Qualifying activities include:
 - Full-time or part-time employment
 - On-the-job training
 - Job readiness assistance programs
 - Community service
 - Vocational educational training
 - Enrollment in the Vocational Rehabilitation program of the Georgia Vocational Rehabilitation Agency (GVRA)
- Higher education through enrollment in public and private universities and technical colleges
 - Current college course-load credit hours will be granted qualifying activity hours as follows:
 - At least 11.5 credit hours will count as 80 hours per month.
 - Between 5.50 and 11.49 credit hours will count as 40 hours per month.
 - Between 0.01 and 5.49 credit hours will count as 20 hours per month.

Medicare is a federal health insurance program for those 65 and older or who have certain medical conditions. You can access Medicare here <https://www.medicare.gov/>. To be eligible for Medicare, you must meet one of the criteria below:

- Age 65 or older.
- Under 65 with certain disabilities.
- Under 65 with End-Stage Renal Disease (ESRD).
- Under 65 with Amyotrophic Lateral Sclerosis (ALS [Lou Gehrig's disease]).

Getting care if you are uninsured. If you don't have any health insurance but need care, there are public and community health programs and clinics that offer free or low-cost services. These community clinics provide:

- Vaccinations and immunizations
- Full physicals
- Nutrition and food stamp programs
- STD screening, cancer screening, HIV/AIDS services
- Dental care
- Pregnancy and maternity assistance
- Programs to quit smoking
- Hearing tests and eye exams

Here are a few directories for low cost or sliding scale health clinics:

- <https://nafcclinics.org/>
- freeclinicdirectory.org
- <https://findahealthcenter.hrsa.gov/>
- <https://www.obflegal.com/disability-and-insurance-attorneys/obfkb/georgia-low-cost-medical-clinics/>

Low Cost Clinics

Oconee Valley Healthcare offers a discount program for eligible patients. Based on family size and income, patients are placed on a sliding scale fee for appointments. Please call ahead to make an appointment to apply for the slide program. More information at <https://www.ovhealth.org/>.

- Locations are in Eatonton, Greensboro, Milledgeville, and Lake Oconee
- Medical
Phone: 706-453-1201
Fax: 706-454-0337
Hours: Monday-Friday 8:00am-8:00pm, Saturday 10:00am-6:00pm
- Dental
Phone: 706-454-5114
Fax: 706-454-5199
Hours: Monday-Thursday 8:00am – 6:00pm, closed for lunch 1:00pm-2:00pm
- Pharmacy
Phone: 706-454-5150
Fax: 706-454-5151
Hours: Monday-Friday 8:00am-6:00pm, Saturday 8:00am-1:00pm

Macon Volunteer Clinic provides free primary medical and dental care, as well as non-narcotic medication assistance, to uninsured, working adults who live in Macon-Bibb, Twiggs, Wilkinson, or Peach County and whose income is equal to or less than 200% of the Federal Poverty Level. Services provided: Primary care, Dental care, Eye exams, Cancer screenings, Prescription medications, Gynecology, Neurology, Dermatology, Orthopedics, Endocrinology, Acupuncture, Labs, x-rays and other diagnostics, Nutrition counseling, and Mental health counseling. Visit their website here <https://maconvolunteerclinic.org/>.

- Phone (478) 755-1110
- Fax (478) 742-9645
- Location:
376 Rogers Avenue
Macon, Georgia 31204
- **Clinic Appointment Hours**
Monday and Tuesday 4-7 pm
Wednesday and Thursday 9 am-12 noon
Friday 9 am-12 noon – Dental Clinic

Here are some low-cost options for dental care:

- The **Georgia Dental Association** has a list of low cost and charitable dental clinics here <https://www.gadental.org/public-resources/charitable-clinics>.
- www.nidcr.nih.gov/health-info/finding-dental-care

This website includes resources for low cost and sliding scale doctors, dentists, mental health clinics, and substance use clinics. It also has resources for patient assistance and prescription programs. You can access it here <https://www.needymeds.org>.

Here are a few low-cost eye programs that are online or in-store providing eye exams and/or glasses:

- **InfantSEE** offers free eye exams for babies 6-12-month-old babies: www.infantsee.org.
- **Prevent Blindness Georgia** offers several programs for Adults and Children, including exams, glasses, and surgical vouchers. Program eligibility and applications can be found here <https://georgia.preventblindness.org/vouchers/>.
- **National Eye Institute** provides a list of free and low cost resources and services here <https://www.nei.nih.gov/learn-about-eye-health/healthy-vision/get-free-or-low-cost-eye-care>

Doctor Visits

Most health insurance plans require you to pick a primary care provider. This person will serve as your “medical home” and is usually a family physician, nurse practitioner, physician’s assistant, or internal medicine physician. It’s a good idea to establish a regular relationship with your doctor (often called your “primary care provider,” or PCP). Having regular visits with a primary care provider is the best way to manage your health. Unless it’s an emergency, go see this person instead of going to the emergency room or urgent care. This will save you money and time and keep you healthy.

A primary care physician can give you a full physical exam, perform lab work, and provide prescription renewals. It is recommended that you have a full physical at least once a year and complete routine exams.

Routine Exams That Can Keep You Healthy:

Blood Screening

Blood Pressure

STD and other testing

Screening for colon or rectal cancer and polyps after age 45

Discuss family history including cancers, heart disease, and other hereditary conditions

Discuss other factors such as depression, smoking, alcohol, and other concerns

Your primary care provider can also refer you to specialists when needed. One way to contact your primary care physician is by signing up through their network's online portal (if available). This will give you access to your medical records, allow you to send messages to your doctor, and schedule appointments. Next are some general age-based recommendations for routine exams. Always ask your doctor what is best for you.

Age	Men	Women
18-39	Blood pressure, cholesterol, flu shot, syphilis screen, TDAP shot, HPV shot, chlamydia/gonorrhea, HIV, skin exam	Blood pressure, cholesterol, flu shot, TDAP shot, HPV shot, breast exam, after 21 PAP smear, skin exam, chlamydia/gonorrhea, HIV
40-64	Blood pressure, blood sugar, cholesterol, colonoscopy until 75, hearing test, aneurysm screen if smoker, prostate and lung screening if you have risk factors, pneumonia shot x2, skin exam	Blood pressure, blood sugar, colonoscopy, stool test, flu shot, shingles shot, breast screen, mammogram, lung cancer screen only if you smoke, postmenopausal bone screening, PAP, pelvic, HPV, skin exam
65+	Blood pressure, blood sugar, cholesterol, colonoscopy until 75, hearing test, aneurysm screen if smoker, only prostate and lung exam if you have risk factors, pneumonia shot x2, skin exam	Blood pressure, blood sugar, cholesterol, colonoscopy until 75, hearing test, mammogram until 75, bone screening, PAP until 65, pneumonia shot x2, skin exam

Prescriptions

Some insurance plans will help you pay for expensive medical prescriptions, while others do not. If you are having trouble paying for your prescriptions, here are a few options:

- Ask your doctor or pharmacist if there is a generic version of the drugs you need. Generic drugs are much less expensive.
- Go to Goodrx.com to compare prices of prescription medications. It tells you where you can go for the best price.
- Stores like Target, Walmart, Costco, and Sam's Club often have special programs where you can get cheap generic drugs (\$4 for 30-day quantity or \$10 for a 90-day quantity).

- Go to www.rxassist.org to find out if the medication you need is offered for free to people who qualify.

The **Georgia Drug Card** is a free prescription discount card that helps Georgia residents save money on prescription medications. This program has the lowest price to guarantee that you get the best deals on your prescriptions. Go to <https://georgiadrugcard.com/> for a Georgia Drug Card.

Features:

- Free pharmacy coupons
- Coupons are active and can be used immediately.
- Discounts on brand and generic drugs.
- Confidential: No personal information is required to get a Coupon Card.

Patient Assistance Programs (PAP) are set up by drug companies to provide free or low-cost medications to people who cannot afford to buy their medications when they are underinsured or have no health insurance. Most brand name drugs are found in these programs. Companies offer these programs voluntarily; the government does not require them to provide free medicine. Nearly all major pharmaceutical companies provide some type of Patient Assistance Programs. PAP may also be referred to as Medication Assistance Programs, Indigent Drug Programs and or Charitable Drug Program. You will find these programs or discount cards on the drug manufacturer's website.

Parent to Parent of Georgia offers a variety of services to Georgia families impacted by disabilities or special healthcare needs. Their Vision is to be the source of choice for support, information, education, and leadership development for Georgians with disabilities or special health care needs, ages birth to 26, and their families. Their Mission is to support Georgia families and individuals from birth to 26 impacted by disabilities or special health care needs.

Resources:

- Parent to Parent's comprehensive resource database contains close to 7000 resources in over 200 categories. The Special Needs Database is a free online searchable resource.
- They also contain roadmaps to success in various areas such as: education, employment, healthcare, community life, and many others.
 - You can contact them for additional information on a roadmap category by visiting their main office:
 - 3070 Presidential Parkway, Suite 130
Atlanta, GA 30340-3720.
 - Or by calling: 770-451-5484, Toll Free: 800-229-2038
- Their website also contains training and an events calendar for upcoming trainings, conferences, webinars, and events.
- Go to <https://www.p2pga.org/> for more information.

Mental Health

If you are struggling with trauma or mental health difficulties, you are not alone. About 1 in 4 US adults have experienced a mental health issue in their lifetime. **Seek treatment as soon as possible.**

Trauma is often related to our mental health. It can come from lots of things, such as:

- Physical, sexual, or emotional abuse
- Neglect
- Witnessing violence
- Having a loved one with substance use or mental health difficulties
- Parent separation or divorce
- Poverty
- Being incarcerated or having a family member who is incarcerated
- Living in an unsafe neighborhood

NOTE: *Most people who have been incarcerated have experienced trauma. Many also struggle with their mental health. Being in prison can trigger mental health difficulties or make them worse. That trauma can impact your mental health long after you leave, making reentry much harder. Know that there are people and resources ready and willing to listen.*

Where to get help

If you have experienced trauma and/or other mental health issue, you may benefit from treatment or counseling. Counselors can help you understand the effects of trauma on your well-being, your emotions, and your behaviors. Treatment for a mental health issue or trauma can provide you with skills to better understand what you are experiencing and/or what happened to you. You can learn to cope with the emotions and memories connected to these experiences. The goal is to help you reach a healthier new understanding in your life.

Georgia Department of Behavioral Health and Developmental Disabilities was established to provide treatment and support services. There are 6 regional offices throughout the state to serve people living with mental health challenges, substance use disorders, intellectual and developmental disabilities, or any combination of these. Their primary responsibility is to serve people who are uninsured and individuals on Medicaid and others with few resources or options. You can search for a provider within the DBHDD network here <https://providersearch.carelonbehavioralhealth.com/#/provider/home/277>.

DBHDD Regional Offices, including areas served and their contact information are provided on the next page.

DBHDD Regional Offices

Location Name	Areas Served	Address
<u>Region 1 Field Office</u>	Banks, Bartow, Catoosa, Chattooga, Cherokee, Cobb, Dade, Dawson, Douglas, Fanin, Floyd, Forsyth, Franklin, Gilmer, Gordon, Habersham, Hall, Haralson, Hart, Lumpkin, Murray, Paulding, Pickens, Polk, Rabun, Stephens, Towns, Union, Walker, White, Whitfield	1230 Bald Ridge Marina Rd., Ste. 800 Cumming, GA 30041
<u>Region 2 Field Office</u>	Baldwin, Barrow, Bibb, Burke, Clarke, Columbia, Elbert, Emanuel, Glascock, Greene, Hancock, Jackson, Jasper, Jefferson, Jenkins, Jones, Lincoln, Madison, McDuffie, Monroe, Morgan, Oconee, Oglethorpe, Putnam, Richmond, Screven, Taliaferro, Twiggs, Walton, Warren, Washington, Wilkes, Wilkinson	3405 Mike Padgett Hwy Building 3 Augusta, GA 30906
<u>Region 3 Field Office</u>	Clayton, Dekalb, Fulton, Gwinnett, Newton and Rockdale	3073 Panthersville Rd. Building 10 Decatur, GA, 30034
<u>Region 4 Field Office</u>	Baker, Ben Hill, Berrien, Brooks, Calhoun, Colquitt, Cook, Decatur, Dougherty, Early, Echols, Grady, Irwin, Lanier, Lee, Lowndes, Miller, Mitchell, Seminole, Terrell, Thomas, Tift, Turner, Worth	400 S. Pinetree Blvd Thomasville, GA 31792
<u>Region 5 Field Office</u>	Appling, Atkinson, Bacon, Bleckley, Brantley, Bryan, Bulloch, Camden, Candler, Charlton, Chatham, Clinch, Coffee, Dodge, Effingham, Evans, Glynn, Jeff Davis, Johnson, Laurens, Liberty, Long, McIntosh, Montgomery, Pierce, Pulaski, Tattnall, Telfair, Toombs, Treutlen, Ware, Wayne, Wheeler and Wilcox	1915 Eisenhower Dr. Building 7 Savannah, GA 31406
<u>Region 6 Field Office</u>	Butts, Carroll, Chattahoochee, Clay, Coweta, Crawford, Crisp, Dooly, Fayette, Harris, Heard, Henry, Houston, Lamar, Macon, Marion, Meriwether, Muscogee, Peach, Pike, Quitman, Randolph, Schley, Spalding, Stewart, Sumter, Talbot, Taylor, Troup, Upson and Webster	3000 Schatulga Rd. Building 4 Columbus, GA 31907

River Edge Behavioral Health is one of the state's leading providers for mental health and substance use disorder treatments as well as supports for individuals with intellectual and developmental disabilities. They have multiple in-patient and outpatient facilities across the state. See more here www.river-edge.org/.

River Edge: Macon-Bibb County

175 Emery Highway

478-803-7600

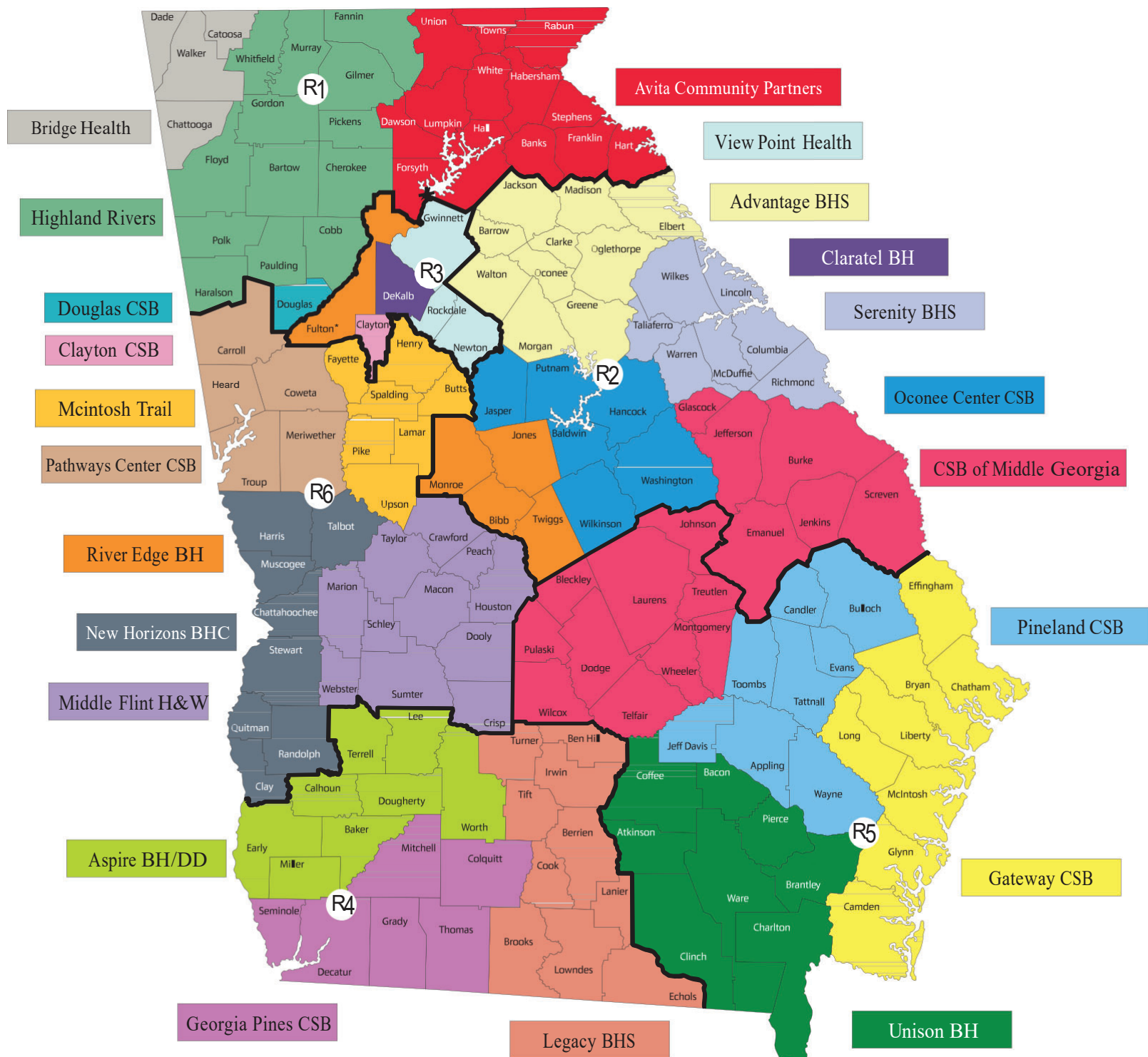
Mental Health, substance use treatments & support services, Intellectual & developmental disabilities supports

River Edge: Baldwin County (Milledgeville)

60 Blandy Way

478-451-2700

Mental Health & substance use treatments & support services, Crisis Service Center (24hrs)



GEORGIA ASSOCIATION OF COMMUNITY SERVICE BOARDS (GACSB)

LEADERSHIP DIRECTORY

Northeast Georgia Center CSB D/B/A Advantage Behavioral Health Systems

Tammy Conlin, LCSW
250 Bray St.
Athens, GA 30601
(706) 389-6789 ext. 1102
tammy.conlin@advantagebhs.org

Albany Area CSB D/B/A Aspire Behavioral Health and Developmental Disability Services

Dana Glass, LCSW
1120 West Broad Avenue
Albany, GA 31702
(229) 430-4005
dglass@albanycsb.org

Georgia Mountains CSB D/B/A Avita Community Partners

Cindy Levi
4331 Thurmon Tanner Parkway
Flowery Branch, GA 30542
(678) 513-5748
ceo@avitapartners.org

Lookout Mountain CSB D/B/A Bridge Health

Heather Roesner, LPC
501 Mize Street
Lafayette, GA 30728
(706) 806-1276
heatherr@lmcs.org

Clayton Center CSB Barbara June, Interim CEO

157 Smith Street
Jonesboro, GA 30236
(770) 478-2280
questions@claytoncenter.org

CSB of Middle Georgia Denise Forbes, MS, LPC

2121-A Bellevue Road
Dublin, GA 31021
(478) 272-1190
CEO@csbmg.com

DeKalb CSB D/B/A Clarat Behavioral Health

Fabio van der Merwe
445 Winn Way
Decatur, GA 30030
(404) 294-3836
fabiov@claratel.org

Douglas County CSB
Monraye "Raye" Lightford,
Director of Operations
5905 Stewart Parkway
Douglasville, GA 30135
(770) 949-8082 Ext. 123
rightford@douglascountycsb.com

Gateway CSB
Ashley Allen LCSW
7395 Hodgson Memorial Avenue
Savannah, GA 31406 (912)
790-6236
ashley.allen@gatewaycsb.org

Georgia Pines CSB
Robert Hurn, LCSW
1102 Smith Avenue, Suite H
Thomasville, GA 31792
(229) 225-4373
rihurn@georgiapines.net

**Highland Rivers CSB
D/B/A Highland Rivers
Behavioral Health**
Melanie Dallas, MS, LPC
1503 North Tibbs Road
Dalton, GA 30720 (706)
270-5000
melaniedallas@highlandrivers.org

**South Georgia CSB
D/B/A Legacy Behavioral Health
Services**
Pamela Cartwright, BS, MAM
3120 North Oak Street Ext.,
Suite C
Valdosta, GA 31602
(229) 671-6127
pcartwright@bhsga.com

McIntosh Trail CSB
Kenyatta Walker, LCSW
1435 North Expressway,
Suite 301-302
Griffin, GA 30223
(770) 358-8269
info@mctrail.org

**Middle Flint Area CSB
D/B/A Middle Flint
Health and Wellness**
Angela S. Holt
415 N Jackson Street
Americus, GA 31709
(229) 815-5454
angelaho@middleflinthw.org

**New Horizons CSB
D/B/A New Horizons
Behavioral Health**
Andrea Winston, LPC
2100 Comer Avenue
Columbus, GA 31906
(706) 596-5582
awinston@nhbh.org

Oconee Center CSB
Cass Hatcher, CCM, EDFP
1241 Orchard Hill Road
Milledgeville, GA 31061
(478) 445-4817
hatcher@river-edge.org

**Pathways Center CSB D/B/A
Pathways Center for
Behavioral and Developmental
Growth**
Jade Benefield
122-C Gordon Commercial Drive
LaGrange, GA 30240
(706) 845-4045
jade.benefield@pathwayscsb.org

**Pineland CSB
D/B/A Pineland Behavioral
Health/Developmental Disabilities**
June A. DiPolito, M.Ed.
5 West Altman Street
Statesboro, GA 30458
(912) 764-6906
jdipolito@pinelandbhdd.org

**River Edge CSB
D/B/A River Edge
Behavioral Health**
Cass Hatcher, CCM, EDFP
175 Emery Highway Macon,
GA 31217
(478) 803-7646
hatcher@river-edge.org

**CSB of East Central Georgia
D/B/A Serenity Behavioral Health
Systems**
Charles Williamson
3421 Mike Padgett Highway
Augusta, GA 30906 (706)
513-9739
cwilliamson@serenitybhs.com

**Satilla CSB
D/B/A Unison Behavioral Health**
Tiffany Henderson, LCSW
1007 Mary Street
Waycross, GA 31501
(912) 449-7101
thender@unisonbh.com

**GRN CSB
D/B/A View Point Health**
Jennifer Hibbard, LPC
175 Gwinnett Drive
Lawrenceville, GA 30046
(678) 209-2376
jennifer.hibbard@vphealth.org

There are 22 **Community Service Boards** (see pages 70-71) throughout the state working with the DBHDD and other state entities to provide services to individuals with serious mental illness, intellectual/developmental disabilities, and/or addictive diseases who have no insurance and limited to no means to pay for treatment. You can search for the provider nearest to you here <https://gacsb.memberclicks.net/find-help-today#/>.

Here are a few other places you can go for help:

- This directory can help you find a mental health provider: tinyurl.com/samhsa2023.
- NAMI Georgia- National Alliance on Mental Illness
 - Searchable directory - <https://namiga.org/resources/community-resources/>

Crisis Care

Are you in a crisis? Are you worried about hurting yourself or others? Do you have suicidal thoughts? Are you seeing or hearing things that aren't there? Is what you are experiencing getting in the way of everyday activities? If so, find help. Tell someone. Here are a few places you can turn to:

- **National Suicide and Crisis Lifeline:** Call 988 or go to 988lifeline.org to get help.
- **National Online Chat:** Visit suicidepreventionlifeline.org/chat.
- **Crisis Text Line:** Text "HELLO" to 741741

These resources are available 24/7.

CARES Warm Line is a support line answered by individuals with lived experience in substance abuse recovery. They are available EVERYDAY 8:30AM-11PM.

- CALL or TEXT 1-844-326-5400

Recovery Services

As you may know, drug and alcohol problems can make it much harder to get a job, form healthy relationships, find housing, and stay out of jail or prison. If you are in recovery or are taking those first steps, we believe in you. There is hope. We believe in YOU and your ability to recover.

Let's be honest. The first few days, weeks, and months are really challenging. It's best if you can make a plan. Set up a time to meet with a treatment provider. Join a support group like Alcoholics Anonymous. Don't wait. Recovery isn't easy, and you may have setbacks. Having a support system in place provides a solid foundation for your recovery.

If you are not in recovery yourself, the odds are you know or will know someone impacted by substance use in your lifetime. About 1/2 of American households report substance use has seriously impacted a family member. This holds true for all demographics. No matter where you live, your income, race, or gender, you and your loved ones could very well need recovery services at some point. Be kind.

The **Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD)** provides education, intervention, treatment, and recovery services throughout Georgia. You can find more information here <https://dbhdd.georgia.gov/be-supported/help-substance-abuse>.

WE HEAR YOU

(because we listen)

If you or someone you know is in or seeking recovery from substance use disorder, we are here for you. We are individuals in long-term recovery with a message of hope. Freedom from addiction is real and available to all. We are here to listen with empathy and support. We promote wellness and self-directed care. Building on strengths, abilities, and resilience, we advocate and celebrate all pathways to recovery for you, your family, and your community. So call us....

- 📞 When you are struggling and need someone to talk to.
- 📞 When you want to talk to someone confidentially.
- 📞 When you want to share your triumphs as well as your challenges in recovery.
- 📞 When you feel lonely, depressed, or have suffered a loss or setback.
- 📞 When friends or family members don't seem to understand.
- 📞 When you need someone to listen who has been right where you are.
- 📞 When you have questions about recovery.

CARES Call or Text 8:30am - 11pm
WARM LINE **1-844-326-5400**
Every Day of the Year



The mission of the Georgia Council on Substance Abuse is to increase the impact of recovery in Georgia's communities through education, advocacy and training. To learn more about GCSA or the CARES Warm Line, visit: <http://gasubstanceabuse.org>

Funding for the CARES Warm Line is provided by contract with GCSA from the Georgia Dept. of Behavioral Health and Developmental Disabilities

Here are a few other places to start:

- **National Helpline:** Call (800) 662-4357 or visit their website to find help near you: findtreatment.samhsa.gov .
- **National Sober House Directory:** soberhousedirectory.com
- **Opioid Treatment Providers of Georgia** is a non-profit organization of treatment providers, counselors, and other allies that support treatment and recovery. They have a list of providers on their website at <https://www.otpgeorgia.org/>
- **NAMI:** Search for a provider <https://namiga.org/resources/community-resources/>.
- **DBHDD:** Search for Opioid Use Disorder Treatment and Addiction Recovery Support Centers <https://dbhddapps.dbhdd.ga.gov/ProviderMap/>.

New Start Milledgeville offers medication-assisted treatment for Opioid Use Disorder. They are a licensed and certified Opioid Treatment Program. For a free evaluation, call 478-451-5210.

- Address: 1211 Columbia Drive, Milledgeville, GA 31061
- Email: admin@brightstarcounsel.com
- Website: <https://newstartmilledgeville.com/>
- Hours of Operation: Monday-Friday: 5am - 10am, Saturday: 6am - 9am

DON'T RUN, CALL 911

Georgia's 911 Amnesty law provides protection for people who call 911 and seek medical assistance for someone experiencing a drug or alcohol-related overdose. The caller and the victim cannot be arrested, charged, or prosecuted for personal use quantities of drugs, alcohol, or drug paraphernalia if the evidence was obtained as a result of seeking medical assistance and the caller remains at the scene with the victim.

** <https://georgiaoverdoseprevention.org/>*

Alcoholics Anonymous (AA) and **Narcotics Anonymous (NA)** are the largest peer recovery organizations and have chapters throughout the country. Visit aa.org or na.org to find a meeting or online group. AA and NA use a religious approach, though they are not tied to a specific religion. Their 12-step process begins by asking members to admit that they no longer have control over their drug or alcohol use. Find an Alcoholics Anonymous support group by calling (855) 977-9213 or go to aa.org. Find a Narcotics Anonymous support group by calling (818) 773-9999 or go to na.org.

You can also search for other types of recovery groups and meetings at findrecovery.com or crlocator.com.

On the next page we have provided a table with a few of the local recovery meetings as of Jan. 2025. Please call to verify time, date, and location as these may have changed.



All Recovery Meeting

An All-Recovery meeting welcomes all who struggle with addiction, are affected by addiction and/or support the recovery lifestyle. An All-Recovery meeting is “non-denominational”, meaning all pathways of recovery are embraced here.

Location: First Presbyterian Church
210 South Wayne Street

Date: First Meeting is on Monday, January 27
and then every Monday to follow

Time: 7:00 pm- 8:00 pm

For More Information Contact:
Allison Hughes @ 478.251.1220



Local Recovery Support Meetings

Celebrate Recovery (706) 473-2885	Thursday	6:30pm	Lake Country Baptist Church 1259 Crooked Creek Rd Eatonton, GA, 31024
Celebrate Recovery (478) 452-7694	Thursday	6:30pm	Freedom Church 500 Underwood Rd
AA & NA 478-452-4597	Monday Tuesday Wednesday Thursday Friday Saturday	Noon (AA) 5:30pm (AA) Noon (AA) 10am (AA) 5:30pm (AA) Noon (AA & Al-Anon) 8:30am (AA) 10am (AA)	Milledgeville First United Methodist Church 366 Log Cabin Rd NE Milledgeville, GA 31061
Georgia Council for Recovery (all recovery meetings)	Tue.-Thur. & Sat. & Sun.	10AM & 7PM all days	Virtual Zoom links can be found at https://gc4recovery.org/ . Scroll down to Events Calendar.

Oconee Recovery Coalition provides addiction recovery support to individuals and families through advocacy, education, community involvement, and peer support in the Baldwin County area. They have a weekly “All Recovery” meeting and a support group for mothers in recovery, in addition to other resources and services.

- Email: oconeerecovery@gmail.com
- Oconee Recovery Coalition is part of the **Georgia Council for Recovery (GC4R)**. GC4R provides advocacy, training, education, and peer recovery support services. You can find more information about GC4R here <https://gc4recovery.org/> or by calling 1-844-326-5400.

RISEUP (Recovery in a Supportive Environment Utilizing Peers) is a community recovery organization that provides free nonclinical activities for individuals and families. This includes mentoring, employment assistance, various recovery meetings and educational sessions, as well as food and other assistance.

- Address: 621 Academy Ave, Dublin, Ga, 31021
- Email: adykes@csbmg.com
- (478) 353-1188
- Website: <https://www.riseupdublin.com/>
- Hours: Monday-Wednesday 10AM-6PM, Friday 12PM-5PM, Saturdays subject to change, Closed Sundays

Moms Supporting Moms in Recovery!!!

Overcoming Custody Challenges and Losses

A support group for women who have shared the experience of separation or loss of custody while on their healing journey.

Every 1st and 3rd Sunday of Each Month
Meeting Starts @ 5:00 PM

@ Stacked Sandwiches and More
1827 N. Columbia St., Milledgeville



For more information
call or text
Laura Pilafas, LCSW
706.817.9739



Veterinary Care

The **Georgia Department of Agriculture's (GDA)** Companion Animals Program regulates all pet dealers, kennels, and animal shelters within the State. They ensure that animals are treated humanely and have good living conditions. The GDA Companion Animals Program provides an array of animal resources such as: animal shelters and rescues, bird dealers, kennels, pet dealers, euthanasia, and other resources.

- To contact them, call (404) 656-4914 or visit their website <https://agr.georgia.gov/pets>

Georgia Pet Resources is a directory of low-cost, affordable and free spay/neuter, pet food and veterinary care. The site is dedicated to assisting pet owners by providing low cost and free resources for pet food, vaccinations, spay/neuter, medications and general veterinary care in Georgia. Also included are resources for military members or domestic abuse victims.

Contact Information:

- Website: <https://www.gapetresources.com/>
- Email: gapetresources@gmail.com

Healthy Canines provides financial assistance to pet parents in Georgia who find it difficult to pay for their dog's veterinary care due to illness, injury, medication, and medical equipment. By easing the financial hardships incurred by their pets' healthcare needs, they hope that pets will be able to remain in loving homes rather than be neglected or surrendered to shelters where they are at risk of euthanasia.

- The Healthy Canines grant program assists low-income families (income verification required) and other eligible pet parents who meet their grant guidelines in the state of Georgia.
- Pet Parents can receive **up to \$500 (between \$100-\$500)** after applying and qualifying.
- Healthy Canines only provides financial assistance for illnesses, injuries, medication, and medical equipment. They do not pay for routine or preventative care, such as vaccinations, spaying/neutering, heartworm preventative, flea/tick preventative, routine dental care, routine office visits/exams, microchips, or euthanasia. They do not pay for any type of cancer surgeries or treatments (chemotherapy and radiation therapy).
- Your dog must have a diagnosis and treatment plan before applying for a grant.
- Healthy Canines also operates a Pet Food Bank. Distributions are on the 3rd Saturday of every month. Time and location of each distribution is announced via social media and is first come first served. You must be 18 years or older, have a valid Georgia ID, and there is a limit of 1 bag per household.
- Healthy Canines can be contacted here:
 - Address: 2870 Peachtree Road, Suite 295, Atlanta, GA 30305
 - Phone: (404) 836-6393 (Voicemail and Text Message Only)
 - Email: grants@healthycanines.org
 - Office Hours: Monday-Friday 10AM - 4PM

SpayGeorgia provides financial assistance to enable pet owners to purchase spay or neuter services at participating providers. Veterinarians participating in their program offer a reduced spay or neuter fee to individuals receiving SpayGeorgia's assistance. The final cost to the pet owner is reduced because of the combined financial assistance and reduced vet fees. Pet owners purchase certificates directly from

SpayGeorgia. Participating veterinarians redeem these certificates. All financial transactions are between the consumer and SpayGeorgia. Certificates are honored for six months.

- Click here for more information <https://spaygeorgia.org/>

You can locate more pet services through **Pet Help Finder**. Pet Help Finder is a place to find services, events, and online or traveling resources for pet services. They ensure that all organizations found there are financially friendly so that your main concern is your special companion. Their website is www.pethelpfinder.org.

We've provided information for a few low-cost veterinary clinics across the state in the next table.

Low-cost, safe, and affordable veterinary services across the state

<i>Clinic</i>	<i>Services</i>	<i>Location</i>	<i>Contact Information</i>
Remedy East Lake	Offers low-cost vaccinations, heartworm treatment, and non-urgent sick pet services. Appointments and pricing are available online at www.remedyvet.com/east-lake .	1843 Memorial Dr. SE. Atlanta, GA, 30317	(404) 875-6420
PlannedPethood	PlannedPethood is a non-profit providing veterinary care including spay and neuter surgery, vaccinations, preventative medicine, and community assistance to pet families. They also have a list of additional resources and organization on their website. Appointments can be made online for their wellness or spay & neuter clinic at pethoodga.org/ .	2860 Buford Highway Bldg F, Suite 2 Duluth, GA 30096	info@pethoodga.org 678-561-3491
Paradox Spay/Neuter Clinic	Paradox Clinic specializes in low-cost spay/neuter that are available for everyone. Vaccinations are also available with an appointment. Appointments can be made online at www.paradoxspayneuter.com .	1200 Industrial Park Way Loganville, GA 30052	(770) 787-8717

<i>SurgiPet</i>	SurgiPet is a nonprofit veterinary clinic in Buford that offers high-quality pet dentistry and non-routine surgery at a reduced rate. We prefer that you start with your regular veterinarian for an exam and diagnostics. If your veterinarian's diagnosis involves surgery, and you cannot afford to have surgery performed there or a referral hospital, then you call to set up an appointment.	4977 Lanier Islands Pkwy, Suite 104, Buford GA 30518	470-780-2121 info@surgipet.org surgipet.org
<i>Christian-David Healthy Pet Clinic at Humane Society of Northeast Georgia</i>	The Christian-David Healthy Pet Clinic is a veterinary center that offers affordable services including annual vaccinations, heartworm testing, discounted preventative medication, spaying and neutering, dental care and nutritional guidance. Appointments can be made online https://humanesocietyofnortheastgeorgia.org/healthy-pet-clinic/	845 West Ridge Rd, Gainesville, GA 30501	Clinic Hours: Tuesday – Saturday 9 a.m. – 4:30 p.m. (770) 532-6617
<i>Saving Animals From Euthanasia (SAFE)</i>	SAFE is a nonprofit organization providing low cost spay and neuter services. There is a \$40 per animal deposit to hold your surgical appointment slot. It is paid when you schedule your appointment and deducted from your total balance at the time of your appointment. Appointments are scheduled online at https://nolitters.org/ .	4480 Riverside Dr. Macon Located in the iStorage Office Suites	478-550-5050
<i>PetVet of Tractor Supply</i>	PetVet offers affordable preventive veterinary care including vaccinations, tests, and routine pet care. Clinics are located at Tractor Supply locations. Dates and times vary by location. More information including how to schedule an appointment can be found at https://petvet.vippetcare.com/ .	Locations in Middle Ga <ul style="list-style-type: none"> • 1850 N. Columbia St., Milledgeville GA 3106 • 1246 S. Harris St., Sandersville GA 31082 • 2220 Eatonton Rd., Madison GA 30650 • 5301 Eisenhower Pkwy., Macon GA 31206 	PetVet Customer Service: 1-800-427-7973 Open 7 days a week: 10 a.m.–7 p.m. EST

CHAPTER 7. TRANSPORTATION AND TECHNOLOGY



TRANSPORTATION AND TECHNOLOGY

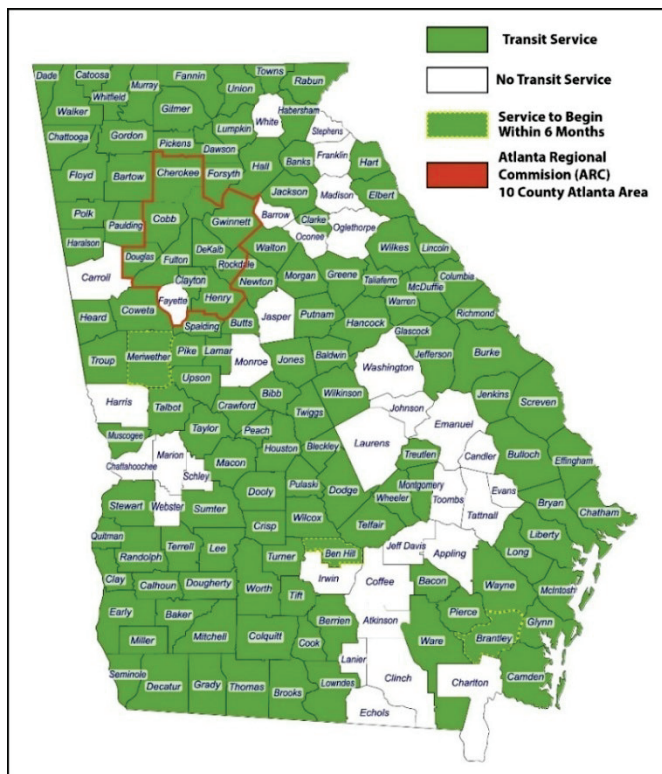
Transportation and technology are important for everyday life. They're needed for your job, for spending time with friends and family, and for living a meaningful life. Unfortunately, both can cost a lot, but there are some ways you can save money and make life easier.

This chapter covers:

- Public Transportation
- Rideshare
- Technology Basics and Education
- Phone and Internet Service
- Protecting Yourself in the Digital Age

Public Transportation

Georgia has more than 120 public transportation systems, including large urban comprehensive systems, as well as urban and rural bus systems, and van services. The **Georgia Department of Transportation** assists with the funding and development of transit systems state-wide. Their website includes a profile of each county's available public transit services. At the following link, you can click on any county on their map to



view the “Public Transit Service Profile” for that county. Each profile contains hours of operation as well as contact information for the county services.

The **Georgia Transit Association** has identified transit services provided throughout the state. You can search for a local transit service near you by visiting their website here

www.gatransit.org/page/TransitNearMe.

The **American Public Transportation Association** also has links for local and state transportation. You can find each state's information here

<https://www.apta.com/research-technical-resources/public-transportation-links/>.

Information for some of the state's public transportation systems is provided on the next page.

Middle Georgia or Commonly Used Public Transportation Systems

Name	Hours of Operation	Cost	Know Before You Go!	Contact
Baldwin County Public Transportation	Monday-Friday 7am-6pm	One-way fare: \$2.00 per passenger, applicable to all riders, including children.	<p>Passengers must be 15 years of age or older to travel without a guardian.</p> <p>Passengers must provide car seats for all children under 4 years of age.</p> <p>Requests for transit services should be made 24 hours in advance and will be scheduled depending on the availability.</p> <p>If you need transportation on a Monday, you must call Transit before 3:00 pm on Friday to schedule an appointment pending availability.</p> <p>Drivers will wait only 3 minutes.</p>	<p>(478) 445-2941</p> <p>312 Allen Memorial Drive, Milledgeville</p>
Macon-Bibb County Transit Authority (MTA)	<p>11 Bus schedules</p> <p>see routes & times here https://old.mta-mac.com/services/schedules/</p>	<p>One-way fare: \$1.25, 0.50 transfer.</p> <p>Kids 12 & under ride free.</p> <p>Discounts for senior citizens, students & multiple ride passes</p>	<p>Must have exact change.</p> <p>MTA offers Paratransit service to those who have a disability or medical condition that prevents you from using the general services. It operates 5:20 a.m. to 9:00 p.m. Monday through Friday and 5:20 a.m. to 7:00 p.m. on Saturdays. It costs: One Way: \$2.50, Round Trip: \$5.00, 20 Ride Pass: \$40.00, Monthly (unlimited): \$100.00. You can apply for service here https://old.mta-mac.com/services/paratransit/</p>	<p>Trip Planning (478) 803-2505</p> <p>Paratransit (478) 621-7116</p> <p>Administration (478) 803-2500</p> <p>Offices 2737 Broadway Macon</p> <p>Terminal Station 200 Cherry St Macon</p>
Jones County Transit	Monday-Friday 8-5 in Gray & surrounding areas	Fares are \$2.00	<p>Wheelchair accessible</p> <p>Does not operate on holidays or during inclement weather. Check website, email or call for more details</p> <p>www.jonescountyga.org/county-directory/transit/ or jonestransit@mgcaa.org</p>	To ensure a reservation for a specific date and time, contact Carol Davis at (478) 986-6432
Putnam County Public Transit System	<p>Monday - Friday 8am-4pm</p> <p>Serves Putnam County and delivery to Baldwin and Greene Counties.</p>	Fares for local trips are \$3.00 per person per one-way trip.	<p>Trips must be scheduled 24 hours in advance.</p> <p>Bus will wait no more than 5 minutes.</p> <p>All children under the age of 16 must be accompanied by an adult at all times.</p> <p>Must have exact change.</p> <p><u>Out of County Trips</u></p> <p>Greene County (to St. Mary's Hospital)- \$7.00 per person one way.</p> <p>Greene County (into Greensboro)- \$10.00 per person one way.</p> <p>Baldwin County- \$10.00 per person one way.</p>	To request service, please call 706-485-6355.

Simple Steps to Ride MARTA

Bus and Rail

1. Plan your trip at itsmarta.com or call 404-848-5000 for help and the latest schedule updates.
2. Buy a Breeze Card or Ticket at any Breeze Vending Machine in MARTA rail stations, RideStores or online at breezecard.com.
3. Call 404-848-5000 to register your card or create an account online at breezecard.com and link existing cards. If your registered card is lost or stolen call the 5000 number immediately.
4. Tap your Breeze Card or Ticket on the blue Breeze target on the rail fare gate or bus fare box. Tap the blue target on the fare gate exiting a rail station.
5. **Transfers are FREE** when loaded onto a Breeze Card or Ticket upon tapping to board a bus and/or exiting the train station. Up to four transfers can be made within a three hour period.

Atlanta Streetcar:

1. Plan your trip or call 404-848-5000 for help and the latest schedule updates.
2. Purchase your fare multiple ways:
 - a. To purchase with **cash**, you may purchase your fare through the cash collection box located behind the Streetcar operator. Exact fare required for cash fare purchases.
 - b. To purchase with a **credit or debit** card, you may purchase your fare directly from a Breeze Vending Machine at a Streetcar stop.
 - c. To purchase with **"stored value"** on your Breeze card, you may purchase fare from any Breeze Vending Machine at a Streetcar stop.
3. If you purchased at the Breeze Vending Machine, you will receive a receipt that must be presented when boarding the Streetcar.
4. Please note: there are **no free transfers** between MARTA Bus or Rail and the Streetcar.

Remember when riding MARTA, it is against the law to: Assault MARTA Employees, Eat (except in train stations), Drink (unless in resealable plastic container), Smoke, Carry Weapons (except firearms when carrying a valid permit), Litter, Vandalize, Write Graffiti, Panhandle, Solicit, Play Sound Devices Without Earphones (set volume to low), or Bring Animals On Board (except service animals or small pets confined to rigid pet carriers with locks or latches).

Non-compliance may result in a citation or arrest.

How to Reload Breeze Card At the Breeze Vending Machine

1. **Select** Reload
2. **Tap** your Breeze Card/Ticket on the blue target
3. **Select** Time Value, Trip Value or Stored Value
4. **Select** the number of days, number of trips or cash amount you would like to add
5. **Insert** payment – cash/coins or credit/debit card
6. **IMPORTANT: Tap your card on the blue target again to load value**

At the Bus Farebox

1. **Tap** your Breeze Card/Ticket on the farebox
2. **Insert** cash only (coins and/or up to 5 bills)
3. **Tap** your Breeze Card **only once** on the farebox to pay fare and load transfer
4. **Load Passes or Trips** at a Breeze Vending Machine or online breezecard.com

Hours of Operation

Bus 5:00 AM – 1:00 AM
Weekend & Holidays 5:30 AM – 12:30 AM
(times vary by route)

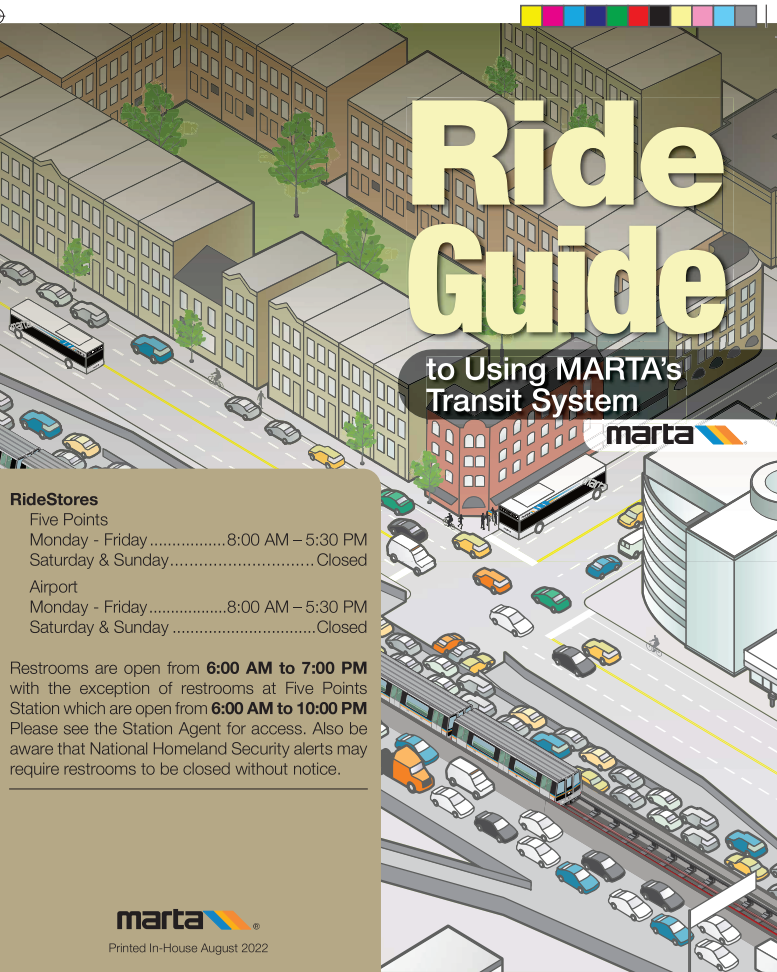
Train 5:00 AM – 1:30 AM
Weekend & Holidays 6:00 AM – 1:00 AM
Weekday Peak Service Every 15 minutes
(Peak Hours 6 AM – 7 PM)

Weekday Off Peak Service Every 20 minutes

Saturday, Sunday and Holidays
All Rail Lines Every 20 minutes

Streetcar
Daily 8:15 AM – 11:00 PM
Frequency Approximately 15 minutes

Please contact Customer Service or visit itsmarta.com for the latest service information.



RideStores

Five Points
Monday - Friday 8:00 AM – 5:30 PM
Saturday & Sunday Closed
Airport
Monday - Friday 8:00 AM – 5:30 PM
Saturday & Sunday Closed

Restrooms are open from **6:00 AM to 7:00 PM** with the exception of restrooms at Five Points Station which are open from **6:00 AM to 10:00 PM**. Please see the Station Agent for access. Also be aware that National Homeland Security alerts may require restrooms to be closed without notice.

marta

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Fare Guide

Fares are loaded onto a Breeze Card/Ticket and can be paid with cash or debit/credit cards at Breeze Vending Machines or RideStores. If you pay with cash on a bus you will still need a Breeze Card/Ticket to receive your transfer.

Cash Fare \$ 2.50
(Paid at bus farebox, no transfer)

Breeze Card \$ 2.00
(With purchase of additional fare. All fare products must be loaded onto a Breeze Card)

Breeze Ticket (Cannot be reloaded) \$ 1.00

Single Trip \$ 2.50

Round Trip \$ 5.00

Ten (10) Trips \$25.00

Twenty (20) Trips \$42.50

Remember to check your Breeze Card/Ticket expiration date at any Breeze Vending Machine or at breezecard.com.

1-Day Pass \$ 9.00

2-Day Pass \$14.00*

3-Day Pass \$16.00*

4-Day Pass \$19.00*

7-Day Pass \$23.75*

30-day Pass \$95.00*

*Multi-day passes are good for unlimited trips from 5 AM until midnight on consecutive days of travel.

Children's Fare FREE

Children 46" and under, maximum two per paying adult; check at Breeze Vending Machines, faregates and entrances of bus doors to measure height of child.



Atlanta Streetcar \$ 1.00
One Day Pass \$ 3.00
Other fare products available on the Breeze Mobile app.

Reduced Fare Program \$ 1.00

Elderly, Disabled or Medicare

Mobility Service \$ 4.00

One way

Mobility Discounted Trips \$ 68.00

20 single trips

Mobility Discounted Pass \$128.00

30-day pass – Discount passes are available through employer, visitor and student programs. Call 404-848-5000 for more information.

PARKING FEE

Daily Parking FREE

Less than 24 hours at designated areas

Long-Term Parking \$5.00**

Brookhaven/Oglethorpe, Dunwoody, Kensington, Lenox

Deck* and Sandy Springs

Long-Term Parking \$8.00**

College Park*, Lindbergh Center*, Doraville and North Springs

*Designated parking in which the long-term fees apply after 15 minutes of parking

**Including the first day and any part days

Contact MARTA

Routes/Scheduling 404-848-5000
schedinfo@itsmarta.com
7 AM – 7 PM Monday – Friday
8 AM – 5 PM (Saturday, Sunday & Holidays)

Customer Service 404-848-5000
custserv@itsmarta.com
8 AM – 5 PM Monday – Friday

Breeze Card 404-848-5000
breezecardservice@itsmarta.com
8 AM – 5 PM Monday – Friday

Fraud, Waste & Abuse Hotline .. 404-869-8198

Police

■ Non-Emergency 404-848-4900
martapolice@itsmarta.com

■ Emergency 404-848-4911
Dial #MPD on cell phone (AT&T, Sprint/Nextel, Verizon, Blackberry users Dial #673)

Reduced Fare Program Offices

Elderly, Disabled or Medicare

■ Lindbergh 404-848-5112
MARTA Headquarters Building across from Lindbergh Center Station
8:30 AM – 5 PM Monday – Friday

■ Five Points 404-848-5112
8:30 AM – 5 PM Monday – Friday

MARTA Mobility Reservations 404-848-5826
8:30 AM – 5 PM

Lost and Found 404-848-3208
8:30 AM – 5 PM
Monday through Friday

TTY 404-848-5665

Accessible Format and Reasonable Modification 404-848-4037

Hartsfield-Jackson

Atlanta International Airport

MARTA's airport rail station is attached to the airport, adjacent to baggage claim. From the Airport Station, board a northbound train (Doraville or North Springs) to travel to downtown Atlanta. At Five Points Station, you can transfer to an east or westbound train based on your destination. When traveling to the airport, board a southbound train (Airport). From Five Points station, the approximate travel time to the airport is 15 minutes.

MARTA Apps



The **MARTA On the Go App** provides real-time bus and rail information, service alerts, and connecting bus route(s) information.



The **MARTA See & Say 2.0 App** offers riders a quick and discrete method for reporting suspicious activity directly to MARTA Police. Using this app, riders can send

MARTA Police pictures, text messages and locations of suspicious persons and/or activities.



Connect With Us!

itsmarta.com
Facebook: [facebook.com/MARTATransit](https://www.facebook.com/MARTATransit)
Twitter: @MARTASFRVCF



We believe that everyone should enjoy the ride, that's why we are suspending people who break our code of conduct.

Learn more at itsmarta.com/RidewithRespect

The Metropolitan Atlanta Rapid Transit Authority complies with all federal regulations and does not discriminate on the basis of race, color or national origin, in its programs, benefits, services or activities. Complaints or inquiries regarding Title VI compliance may be directed in writing to the Office of Diversity and Equal Opportunity at 2424 Piedmont Road, NE, Atlanta, Georgia 30324 or 404-848-5240.

Rideshare

If you have a smartphone and a credit or debit card, you can get a “rideshare” app like Uber or Lyft. These apps allow you to hail your own ride or share a ride with someone else. They can take you on short trips. These services work like taxis, but the drivers use their own cars. Prices can vary widely between apps and at different times of day, but you are able to see the price upfront before you accept the ride.

Features of Rideshare Apps

1. **Ride Options:** Both Uber and Lyft offer various ride types to suit different needs.
 - **Standard Rides:** Affordable options for everyday travel.
 - **Premium Rides:** Higher-end vehicles for a more luxurious experience.
 - **Carpooling:** Share rides with others going in the same direction to save money.
2. **In-App Safety Features:** These are just some of the safety features provided.
 - **Share Trip Status:** You can share your ride details with friends or family, allowing them to track your journey in real-time.
 - **GPS Tracking:** Rides are tracked by GPS.
 - **Emergency Button:** Both apps have a built-in emergency feature that connects you directly to 911, displaying your location for quick assistance.
3. **Driver Profile:** Drivers have profiles in each app. After each ride, you can rate your driver and provide feedback. This helps maintain a high standard of service and safety. You can view a driver rating and choose if you want to accept that driver. Drivers are also screened and insured before being accepted as a driver for each company.
4. **Payment Flexibility:** You can pay through the app using credit/debit cards, and both platforms allow tipping through the app, eliminating the need for cash.

More Safety Tips

- **Request Rides Indoors:** To minimize time waiting outside, request your ride while inside a building.
- **Confirm Driver Details:** Always check the driver’s name, photo, and vehicle details (license plate, make and model) before getting in. Ask the driver for your name to ensure they are picking you up.
- **Sit in the Back Seat:** This not only enhances your safety but also provides more personal space.
- **Stay Aware of Your Surroundings:** Keep an eye on the route taken by the driver. If you feel uncomfortable or notice any deviations, don’t hesitate to speak up or exit the vehicle in a safe area.

Groome Transportation is an airport shuttle service providing transportation from Macon to Hartsfield Jackson Airport in Atlanta. You can book a reservation online. This is **not** a free or low-cost service, but it is one of the only transportation options to the airport in Atlanta. The cost is moderately affordable, about \$55.00 one way. Here’s how it works:

- To make a reservation online, click “Book Now” on the website. You can also call the office to make your reservation. Office hours are 6am – 10pm. Customer service agents are available by phone 24/7.
 - Website: <https://groometransportation.com/macon/>
 - Address: 4540 Sheraton Dr., Macon, GA 31210
 - Phone: (478) 471-1616

- Groome provides short-term parking by permit for up to 30 days at the Macon office.
- More information can be found here https://groometransportation.com/macon-faq/?&sd_client_id=17187f0d-3e02-4743-9ba2-7f5897772a97.

Mercy Medical Angels provides free transportation to medical care on the ground with gas cards, bus or train tickets or in the air with flights flown by volunteer pilots or commercial airlines. You can find more information and apply here <https://www.mercymedical.org/request-assistance>.

ANGEL FLIGHT provides free air transportation for patients with medical conditions who cannot use or afford commercial airlines. Anyone needing medical treatment who cannot either for financial or other reasons, use commercial transportation can request a mission flight. Flights are provided for frequent routine treatments, transplants, one-time operations, burn recovery and other compassionate needs. To find out if you qualify:

- Call 877-4-AN-ANGEL
- Apply online here <https://www.angelflightsoars.org/patients/mission-request>.
- For more information see <https://www.angelflightsoars.org/home>.

In addition, you can search for more transportation resources at Find Help (georgia.findhelp.com). There are multiple transportation services available for specific medical diagnoses and veterans groups.

Technology Basics and Education

Technology is now part of almost every aspect of our lives. We use it to manage our bank accounts, grocery shop, schedule doctor appointments, and so many other things. But technology is also constantly changing. It can be hard to stay up to date with how to use or even afford the next new thing.

***REMEMBER**, local libraries can be your best friend when it comes to technology. Libraries have classes available to the public on a variety of topics including digital literacy. Digital literacy classes teach essential computer skills, new software skills, and many other vital technology skills. Libraries also have technology available on-site to use while you learn and some have options to check out to take home.*

The Mary Vinson Memorial Library can be reached at:

- Phone: (478) 452-0677
- Address: 151 S Jefferson St SE, Milledgeville, GA 31061
- Website: bibb.lib.org
- Hours of operation:
 - o Monday, Wednesday, Friday: 9:00 AM - 5:00 PM
 - o Tuesday, Thursday: 9:00 AM - 7:00 PM
 - o Saturday: 10:00 AM - 2:00 PM

You can find locations and hours for other Middle Georgia Libraries here bibb.lib.org/locations_hours.php

Tech Life Unity is a free-to-use educational website that teaches technology users of all ages and skill levels how to use technology, especially the most popular websites, apps, and online tools. You can find them at <https://www.techlifeunity.com/>. Their resources cover topics such as:

- Basic Digital Skills: Learning how to use technology, various websites, cloud services, and how to navigate basic software.
- Internet Navigation: Using browsers, searching for information, and understanding internet safety and privacy.
- Word Processing: Learning to use programs like Microsoft Word or Google Docs to create and format documents.
- Email: Setting up and managing email accounts, sending messages, and understanding email etiquette.
- Social media: Navigating platforms like Facebook, Twitter, and LinkedIn, which are often used for both personal and professional networking.
- Online Safety and Security: Understanding how to protect yourself from scams, identity phishing attempts, and manage privacy settings on different digital platforms.

GCFGlobal offers free learning resources on more than 200 topics, including computer basics, Microsoft Office, digital media, finance, and many more. All courses are self-paced online and free! You can find them here <https://edu.gcfglobal.org/en/>.

***NOTE:** Most of the career service websites listed in Chapter 3 also have some digital literacy resources. Make sure to list these as skills on your resume!*

Phone and Internet Service

Phone and Internet service are a vital part of everyday life. You need a phone to keep in contact with family, friends, and your employer among many others. Furthermore, so many aspects of our lives now require access to the internet, like job applications, tv service, education programs, etc. Paying for a new device and/or service, however, can be expensive. Here are a few low cost options.

Lifeline and SafeLink

Do you have Medicaid, SNAP, SSI, or Public Housing Assistance? If you do, you should be able to get a free or discounted phone or internet. Lifeline is a program that works with SafeLink to lower the monthly cost of phone and internet. Lifeline can be used for phone or internet, but not both, depending on the zip code you live in. To apply, go to <https://www.lifelinesupport.org/> and click “apply now.” You can also call the Lifeline Support Center at (800) 234-9473, 7 days a week, from 9 a.m. to 9 p.m. or email LifelineSupport@usac.org.

Phone Services and Plans

Generally, cell phones have two basic options for service plans:

- **Prepaid phone plans or no-contract plans.** You pay at the start of each month. You can stop your service at the end of each month or switch to a different service.
- **Post-paid phone plan with a contract.** You enter a contract to pay a monthly fee for service. They add up your costs at the end of each billing cycle and charge you. These plans can cost less each month than prepaid phone plans, particularly if you have a “family plan”, but make sure you understand the commitments you are agreeing to in your contract.

Generally, the services will cover the following:

- **Talk:** How many minutes you can talk on the phone each month. Many plans have unlimited talk time.
- **Text:** How many text messages you can send/receive each month. Many plans have unlimited text.
- **Data:** Data lets you use your phone on the internet when you don’t have access to Wi-Fi. If you only need a phone for calls, you may not need a data plan. You can use the internet on your phone for free at the library and many other public places and restaurants that offer free Wi-Fi. But, you will need to be careful about any sensitive information as those networks are public and not secure. Having your own data plan can provide security if you will use it as your primary internet source.

Here are a few low cost phone service options.

Provider	Services	Phone	Monthly Cost
Mint Mobile	Nationwide Cell Service includes unlimited minutes and text messages. Includes 5GB of data per month and 10GB of Hotspot data shareable with up to 15 devices.	Bring your own unlocked phone or purchase one. Lowest starts at \$20 per month.	\$45 upfront for 3 months service for new customers. Then \$15 each month after.
US Mobile	Nationwide service includes unlimited talk and text. The lowest price plan “Light” also includes 2GB of data. Can purchase additional data at any time.	Bring your own unlocked phone or purchase one of theirs. Prices vary by stock.	“Light” is \$10 per month or \$96 per year if paid up front.
Tello Mobile	Nationwide coverage with unlimited talk and text. Plans are customizable starting at \$9 with 1GB of data.	Bring your own unlocked phone or purchase one of theirs.	Unlimited talk & text with 1GB data is \$9 per month.

There are several other companies that offer low cost phone services. The article below from Nerd Wallet provides beneficial information on the pros and cons on the companies we listed and several others. Check it out <https://www.nerdwallet.com/p/best/finance/cheap-cell-phone-plans>.

Internet Service

If you need internet service at your home, there are a few low cost options. However, one issue can make services more difficult. Very few of the companies provide service in the Middle Georgia area at the moment. As further development occurs, we should see an increase in availability.

As mentioned above, if you qualify for **Lifeline**, you are eligible for discounted internet service, but there is a catch. Lifeline benefits give eligible individuals a discount of at least \$9.25 per month off either landline phone service, wireless phone service, broadband, or bundled services. Enhanced Lifeline benefits for Tribal lands bumps the discount up an extra \$25 for a total discount of \$34.95 per month for households within federally recognized Tribal lands.

Spectrum Internet Assist is for qualifying low income households and costs about \$25 per month. It comes with a free Modem, antivirus software, and speeds of up to 50mbps. Find out more here <https://www.spectrum.com/internet/spectrum-internet-assist>.

We were able to find a list of other providers and information on their programs in this article <https://www.hightspeedinternet.com/resources/how-can-i-get-free-internet>.

Protecting Yourself in the Digital Age

Understanding what to avoid online is essential for maintaining safety and privacy. The challenges we face with technology today are far more complex than in the past. So, we must be vigilant in protecting ourselves. Here are some key points:

1. Secure Your Devices & Accounts

- a. This means use strong, unique passwords for each account and enable two-factor authentication.

2. Keep devices updated

- a. Install security updates for your phone, computer, and apps to help prevent unauthorized access.

3. Protect Your Location

- a. Limit or disable location services on your phone, apps, and social media.
- b. Look for unknown apps on your phone, especially those labeled as “tracking” or “monitoring.”

4. Take Control of Your Online Activity

- a. Be cautious about sharing details like your address, phone number, or financial information on social media or public forums.
- b. Adjust privacy settings on social media to control who can see your posts and personal information.
- c. Consider the potential consequences of posting about your past or current situation.

5. Don't get 'hooked' by an email

- a. “Phishing” is an email that appears legitimate but is actually an attempt to fraudulently steal your information, like passwords, bank account, etc. Don’t download or open attachments in emails and other messages from people you don’t know.

6. Pay attention to “Click Accept”

- a. Pay attention to what permissions a website or mobile app wants when you visit or install it. A weather app, for example, shouldn’t need access to your contact data.

7. Be Wary of Online Scams

- a. Always verify the legitimacy of online offers or requests for money. AI (artificial intelligence) has the ability to generate voice and image replicas. If you receive an email or phone call suggesting, for example, a loved one is in danger or has had an accident:
 - i. Stay calm- deep breaths
 - ii. Think- Is this possible? Do I know where this person is?
 - iii. Verify- Call them. Call someone else who knows them. Call the police or jail. Call the hospital.
- b. The Federal Trade Commission updates their website regularly with new information on recent scams, how to avoid scams, and what to do if you have been victimized. You can find more information here <https://consumer.ftc.gov/scams>.



FINANCES

Take small steps toward managing your money, especially if you're doing it on your own for the first time. Having control over your finances will help you avoid money troubles in the long run. It will help you take control of your life and feel more secure about the future.

This chapter covers the following topics:

- Banking Basics
- Credit
- Free Financial Resources
- Taxes
- Avoiding Financial Scams

Banking Basics

It's a good idea to open a bank account so that you have a safe place to put your money. A bank account also helps you avoid the fees that come with cashing checks and transferring money.

There are two basic types of bank accounts: checking and savings accounts. A **checking account** keeps your money safe. It also gives you easy access to your money so you can buy things and pay bills. When you open a checking account, you can get checks and a debit card. Some checking accounts have monthly fees while others do not, so make sure you ask about fees before opening the account.

Once you have some money saved, it's a good idea to open a **savings account**. A savings account allows you to earn interest on your money. This means that if you leave the money in your savings account, it grows over time (usually at a very slow pace). You cannot write checks from a savings account, but some savings accounts will allow you to access your money through an ATM.

There are many good reasons to have a bank account:

- Putting your paychecks in a bank account is cheaper than paying fees for check cashing services.
- Some employers put your earnings directly in your account. This is called "direct deposit."
- If you have a debit card, you don't need to carry lots of cash.
- Many banks offer free access to online banking services, which you can use to keep track of your money, pay bills automatically, and transfer money between accounts.
- You can work with your bank to get car or mortgage loans, develop a retirement investment plan, and invest in stocks.

- The Federal Deposit Insurance Corporation (FDIC) supervises and insures financial institutions. This means that if the bank was to close, your money (up to \$250,000) is guaranteed to be safe.

Choosing a Bank

Before choosing a bank, think about what you need. You can look over their website prior to visiting in person. When you go to the bank, ask to speak to someone who can help you understand their services and how they can meet your needs. Some banks offer the option to open new accounts online.

Here are a few things to consider:

- Is the bank local, does it have local ATMs? Does it have a lot of locations? This is important to know if you travel. Online banks are also an option.
- What fees does the bank have? Look out for overdraft fees (when you take out more money than you have), fees for closing accounts, fees for foreign transactions, monthly maintenance fees, minimum balance fees, etc.
- Does your employer, school, or community have a credit union? Credit unions are better in some ways than banks. See the chart below comparing banks and credit unions.
- Is your bank or credit union backed by the government (FDIC)? If it is, that means that if the bank closes or has other problems, your money is protected. Make sure your bank is a member of the FDIC or NCUA.
- **Are you a veteran?** If so, you qualify for a USAA account. USAA members and their families can often get good rates on loans as well. Visit usaa.com for more information.
- Do you have bad credit? Has a bank ever shut down your checking account? If so, banks might reject your account application. Don't worry though, because some banks offer second-chance checking accounts. Call and ask smaller local banks and credit unions about their account policies. They may be more open to people who have had financial trouble. Many banks use a database called ChexSystems to check your bank customer history, but they don't always pull your credit report when you apply. Ask them about their policies.

Banks that will help formerly incarcerated people:

- **Wells Fargo**
 - Clear Access Checking is a second chance checking account for individuals with poor banking history. There are no overdraft fees. The account requires a \$25 minimum deposit to open and carries a \$5 monthly fee for account holders over 24 years of age. Customers can convert their Clear Access account to another bank account after 365 days. Find out more here <https://www.wellsfargo.com/checking/clear-access-banking/>.
- **Peach State Federal Credit Union**
 - Fresh Start Checking is available to members who may not be able to open a checking account due to past credit or banking history. A \$9 monthly fee applies and members may be able to upgrade to a basic account after 12 months. Find out more here <https://www.peachstatefcu.org/second-chance-checking-account-fresh-start-checking>.

– **Truist**

- Truist Confidence Account is a checking account that is designed to help you build a strong financial foundation. It requires a \$25 minimum deposit to open. It has no check cashing fees, no overdraft fees, free credit monitoring, and free financial education. There is a \$5 monthly fee if you do not have at least \$500 in total deposits every month or make at least 10 transactions each month or a student under the age of 25. Visit this link to find out more. <https://www.truist.com/checking/truist-confidence-banking>.

– **Chime**

- Chime is an online financial technology company that partners with The Bancorp Bank, N.A. and Stride Bank to offer online banking with no monthly fees, no overdraft fees and no minimum balance requirements. Customers have access to a free debit card and over 60,000 surcharge-free ATMs. Accounts are FDIC insured. There are multiple fee-free ATMs located throughout the Middle Georgia area; however, because Chime is a fully online service, there are no brick-and-mortar establishments. Chime also offers additional services like savings accounts and credit cards. See more here <https://www.chime.com/>.

– **Capital One**

- Capital One 360 Checking is rated as one of the best checking accounts by several financial organizations. Their 360 Checking does not require an opening deposit or minimum balance. There is no monthly service fee, no foreign transaction fee, customers are given a choice in overdraft protections, and direct deposits can be processed up to 2 days early. Capital One has 70,000 ATMs nationwide with 280 physical branches nationwide, one of which is located in Atlanta. Find more information here <https://www.capitalone.com/bank/>.

Business Insider reviewed over 200 financial institutions nationwide and chose the best based on a variety of needs: service fees, overdraft protection, online availability, etc. You can read their reviews as well as pros and cons here <https://www.businessinsider.com/personal-finance/banking/best-banks>.

Credit

Whether you are building or rebuilding your credit, understanding how credit works is important. Your credit history and credit score are not only used when you want to make a large purchase like buying a house or a car, but they can also be used during the hiring process, when applying for rental housing, when opening bank accounts, even when you purchase car insurance. Educating yourself on how credit work is the first step in maintaining good credit.

How Credit Works

Buying on credit means that you buy things now and pay for them later. A bank or credit card company loans you the money, and you agree to repay them later. Usually, this means that you buy something with your credit card, and then you make monthly payments to the bank until the amount is repaid. Plus interest.

When you buy with credit, you must pay interest. Interest is a fee for borrowing the money. A loan's interest rate determines how much interest you will owe every month. High interest rates can be very expensive. Think hard before you get any credit card to make sure not to sign up for too many. The more cards you

have and purchases you make, the more payments you will have to make. Also, having too many credit cards or open loans can damage your credit score. A bad credit score will make banks charge you more interest. Credit companies make money when people get deeper into debt. You do not want to be that customer!

It's a little different for major purchases, like a car, a house, or college tuition. In these cases, getting a loan makes sense. You may be unable to pay for a car all at once, but the cost becomes easier if you can spread it out over many months. Make sure to choose a car that is affordable, so that you can manage your monthly payments. Try to get a loan with an interest rate that is as low as possible. Again, be cautious and talk to a credit counselor before going into debt.

If you decide to get a credit card or buy something using credit, your bank will first look at your credit score (also called credit rating). A credit score is a number that tells them whether they think you will repay a loan. If you have a good credit score, it will be easier to get loans and lower interest rates. If you were in debt before, you will need to take steps to improve your credit score. FICO credit scores range from 300 (bad credit) to 850 (excellent credit). Each range of FICO scores reflects a different level of creditworthiness.

Here is a breakdown of the different FICO score ranges and what they mean for your borrowing potential:

FICO Score Range	Rating	What It Means
300–579	Poor	This range is considered high-risk and makes it difficult to qualify for most credit products.
580–669	Fair	A fair score may qualify for some credit, but usually with higher interest rates and less favorable terms. Improving can lead to better opportunities.
670–739	Good	A good score indicates lower risk and qualifies borrowers for most credit products with reasonable rates and terms.
740–799	Very Good	This score range is seen as low risk, making it easier to obtain credit with better rates and higher limits. It reflects strong financial responsibility.
800–850	Excellent	An excellent score is minimal risk, providing access to the best credit terms, lowest interest rates and most favorable loan conditions.

VantageScore is designed to be more inclusive, assessing creditworthiness even with limited credit history. Below is an overview of VantageScore ranges and what they generally imply for your ability to borrow:

VantageScore Range	Rating	What It Means
300–499	Very Poor	A score in this range signals high risk, making it tough to secure credit without major improvements.
500–600	Poor	Lenders may see this range as risky, so credit options will be limited and usually come with high costs.
601–660	Fair	This range offers some access to credit, but often with steeper rates and fewer choices.
661–780	Good	Being in this range means you're seen as a reliable borrower with access to a variety of credit at decent terms.
781–850	Excellent	Scores here get the best credit deals, with the lowest rates and most favorable terms available.

Here are some general guidelines for managing credit:

Get educated. Being uninformed can lead to costly mistakes. To further understand credit scores and the factors that influence them, visit <https://www.moneygeek.com/financial-planning/credit-score/basics/>.

Be smart. Avoid businesses (such as car dealerships and payday loan offices) that advertise directly to people with bad credit. They often have extremely high interest rates. Their business depends on your failure to pay debts on time. Do not support any company whose business model depends on your lack of money.

Be cautious. Read the fine print carefully and understand the rules before you sign anything. Remember, what counts is what is in the contract, not what the salesperson promised.

Pay your debts. If you've gotten behind on any of your debts—or have had debts fall into collections—pay them, or make a plan for starting to pay them. For information about managing debt, see this website: consumer.ftc.gov/articles/coping-debt or <https://www.moneygeek.com/financial-planning/debt/>.

Pay your bills on time. Paying on time is a good habit and can improve your credit score. The easiest way to do that is by setting up an automatic payment with your bank on your bills' due dates.

Use credit cards wisely. If you choose to have a credit card, don't charge what you can't pay back at the end of the month. If you must borrow money with a credit card to pay your credit card bills, it's time to talk with a credit counselor.

Free Financial Resources

Many financial institutions, like your local or online bank, offer free financial literacy education. Also, a credit counselor at a nonprofit organization can give you good advice.

Credit.org is a non-profit organization that provides educational resources, counseling, and support to help individuals improve their financial health. They offer free telephone debt counseling and financial counseling services as well as other educational resources. You can schedule an appointment online here credit.org/.

***NOTE:** Your local library often offers financial literacy classes, small business assistance, and some offer tax preparation during tax season. Check to see what your Middle Georgia library has to offer here <https://bibblib.org/>.*

Money Geek is an educational website focused on personal finance. It offers easy-to-understand guides, tools, calculators, videos, and more on topics such as credit, taxes, retirement, insurance, buying a home, and more. Visit <https://www.moneygeek.com/> or <https://www.moneygeek.com/financial-planning/>.

The **Foundation for Financial Planning** is the nation's leading non-profit organization solely devoted to expanding access to pro bono financial planning for people in crisis or need. FFP links volunteer financial planners to underserved populations, providing them with free, quality advice to improve their finances and their lives. They also offer a variety of free online personal finance tools and courses and links to other free resources, including:

- **MoneySmart** is a free online personal finance course created by the Federal Deposit Insurance Corporation. You'll learn about everyday financial topics, including the basics of credit, how to create a spending and saving plan, and protecting your identity. The course incorporates learning material with games to keep users active and engaged. This course is also available in Spanish.
- **Learning Lab by GreenPath** is a free financial wellness platform that provides resources such as worksheets, guides and debt calculators to help consumers manage their finances. The Learning Lab is an online portal with various free courses and games that educate users on financial topics, including using an auto loan, rethinking your financial habits and more.

You can find these resources and many others at <https://ffpprobono.org/our-work/resource-center/consumer-resources/#1671565852683-800ee8a0-9446>.

Taxes

Not only is filing taxes legally required (most of the time), filing your taxes is also useful. Your taxes serve as proof of income that you can use in the future for renting a home or applying for loans. It also provides a record of your work history which is needed to qualify for social security benefits.

For the most part, you should **not** have to pay to file your taxes. There are multiple resources to file both state and federal tax returns for free! Most of them also provide assistance if you need it.

IRS Free File lets qualified taxpayers prepare and file federal income tax returns online using guided tax preparation software. It's safe, easy and no cost to you. To qualify, you must have an AGI of \$84,000 or less. You can access the free file system here <https://www.irs.gov/filing/irs-free-file-do-your-taxes-for-free>.

If you would like in-person tax services, the IRS's **Volunteer Income Tax Assistance (VITA)** program offers free local tax assistance. VITA sites are not operated by the IRS. They are staffed by non-profits and certified volunteers. Some offices limit assistance to specific individuals based on income, age or disability. It is best to call before you go so you can verify your eligibility and ask what you need to bring with you. You can find more information here www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers.

United Way of Central Georgia also assists with VITA programs. Find more information here <https://www.unitedwaycg.org/VITA>.

Tax Questions

If you have tax related questions or need assistance, reach out to the **Taxpayer Advocate Service (TAS)**. TAS is an independent organization within the IRS that assists taxpayers in resolving problems and ensures every taxpayer is treated fairly and that you know and understand your rights. You can find more information and contact them here <https://www.taxpayeradvocate.irs.gov/>.

Low Income Taxpayer Clinics (LITC) assist low-income individuals who have a tax dispute with the IRS, and provide education and outreach to individuals who speak English as a second language (ESL). There are 3 LITCs in Georgia (see below). Additional information can be found at <https://www.taxpayeradvocate.irs.gov/about-us/low-income-taxpayer-clinics-litc/>.

JC Vision and Associates, Inc. Hinesville, GA Languages: Spanish (866) 396-4243 (912) 877-4243	North Georgia LITC Lawrenceville, GA Clinic website Languages: Spanish (888) 267-6891 (678) 646-5661	The Philip C. Cook Low-Income Taxpayer Clinic Atlanta, GA Languages: Spanish (404) 413-9230
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If you need in-person assistance, the nearest central Georgia **IRS Taxpayer Assistance Center** is located at 435 2nd St, Macon, GA 31201. You can call (844) 545-5640.

Avoiding Financial Scams

Anyone can fall victim to unscrupulous business practices, financial frauds, or scams. Scammers tend to prey on vulnerable individuals such as the elderly, someone who suffered a recent loss, even young adults who have just entered the workforce. So to avoid a scam, you need to know what to look for, how they work, and what to do, so you can protect yourself and your finances.

Here are a few ways to avoid scams:

- Be suspicious of emails or calls that offer you lots of money or “free gifts” if you pay a small fee. If the reward sounds too good to be true, it is. Avoid it.

- Beware of companies that try to push you into signing up for something immediately. Only sign up for services you understand. If you ask for more information and they become impatient or don't answer your question, do not trust them.
- Government agencies DO NOT call you asking for payments. You will receive something in writing from the entity in question.
- If you did not initiate a call, be cautious providing your personal information over the phone.
- Do not just trash toss it – shred all unwanted documents, cancelled checks or applications that contain personal or financial information.
- If you need financial relief, first seek assistance by going to the financial institution directly (i.e. mortgage servicer or financial institution). Fraudsters target people in distress with “relief opportunities”.
- Keep a close eye on your banking and other billing statements. Report your discrepancies to the institution.

If you suspect that you have been a victim of financial fraud or a scam, file a police report. Do not feel embarrassed or ashamed. More than likely, you are not the only victim and by coming forward, you can help. Also, notify the financial institution of the situation. Follow their procedures as instructed.

There are always new scams to be aware of. The FBI provides a list of common scams and their warning signs: <https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams>. In addition to the FBI, the **Better Business Bureau Scam Tracker** (www.bbb.org/scamtracker) and the **Federal Trade Commission** (consumer.ftc.gov/scams) both have information on many of the latest scams. They also let you report if you've been the victim of a scam.

MYTH: Incarceration exempts individuals from the requirement to file taxes, halts the accumulation of federal tax debts, and prohibits the receipt of tax credits and deductions upon release.

FACT: Incarceration neither changes one's obligation to pay taxes and tax debts nor prohibits the receipt of tax credits and deductions upon release.

Filing Taxes and Accumulation of Tax Debt

All citizens must comply with the federal requirements to file and pay taxes. Collection of tax debts does not stop automatically upon incarceration. Individuals who are unable to pay should contact the Internal Revenue Service (IRS).

A tax return is necessary when:

- Applying for housing and providing proof of income to the rental agency or owner.
- Applying for a student loan-- the college/university will ask for proof of income and request to see an individual's most recent tax return.
- Purchasing large items such as homes, cars, etc. that also require proof of income.
- Proving or establishing residency in the United States and providing employers with employment history.

If the IRS deems an individual unable to pay any tax debt, collection may be delayed until the individual's financial condition improves. But, delay of collection will *increase* tax debt because *penalties and interest are charged until payment of the full amount.*

- Individuals who owe \$25,000 or less in combined tax, penalties, and interest, can, for a fee, request an installment agreement.
- Additional time to pay taxes in full may be granted, but the payments must be timely.

To make an installment or payment delay request, use the Online Payment Agreement application at www.irs.gov or call 800-829-1040.

Individuals have three years from the due date of a tax return to file a past due return and receive a refund. Individuals who do not have the necessary documents to prove employment should:

- Call 1-800-829-1040 and request a copy of their Form W-2, Wage and Tax Statement, or Form 1099-MISC, Miscellaneous Income, for the year for which the tax return is being filed.
- After receiving the forms, contact the local IRS office or local 211 number to receive free tax return preparation services.

Before or after incarceration, individuals can visit a Low Income Tax Clinic (LITC) for assistance. LITCs are independent organizations that provide low income taxpayers with representation in federal tax disagreements with the IRS for free or for a nominal charge.

Free help is available through the Taxpayer Advocate Service (TAS), an independent organization within the IRS that helps taxpayers who are experiencing economic harm as a result of tax issues. Individuals should contact their local advocates, whose numbers are in the phone book, in [Publication 1546, Taxpayer Advocate Service -- Your Voice at the IRS](#), online at www.irs.gov/advocate, or by calling 1-877-777-4778.

Tax Credits and Deductions

After release, a felony conviction does not bar an individual from receiving tax credits or deductions. Tax Credits create a dollar for dollar reduction in tax liability. Tax deductions reduce the level of taxable income.

Common tax credits include:

- Earned Income Tax Credit (EITC) – Individuals who work and have an earned income below the thresholds may qualify for the refundable EITC; the amount is determined by income and family size. **Income received for work performed while incarcerated, in a work release program or while in a halfway house is not included in the calculation of the EITC amount.**
- Child Tax Credit - Individuals with a qualifying child may receive this tax credit which can be claimed in addition to the Child and Dependent Care Credit (see below).
- Child and Dependent Care Credit –Covers a percentage of the expenses paid for the care of children under age 13, or for a disabled spouse or dependent, which enables the taxpayer to work.
- Education Credits—The American Opportunity Tax Credit covers some tuition and related expenses in the first four years of post-secondary education of an eligible student for whom the taxpayer claims an exemption on the tax return. The Lifetime Learning Credit can be claimed for all post-secondary education for an unlimited number of years. Both credits cannot be claimed for the same student in one year.
- Retirement Savings Contribution Credit – May be claimed on a percentage of qualified retirement savings contributions. Eligible individuals must be age 18 or older at the end of the year, not a student or an individual for whom someone else claims a dependency exemption, and have an adjusted gross income below a specified amount.

Common tax deductions include:

- Standard Deduction - Consists of the basic standard deduction and any additional standard deduction for age or blindness.
- Exemption – Reduces taxable income. Individuals are entitled to a personal exemption when filing a tax return.

For More Information:

[Publication 594, The IRS Collection Process](#), provides valuable information on the collection process.

[Publication 4925, Get Right with Your Taxes](#) and [Get Right with Your Taxes](#), Facilitator's Guide for Prisoner Reentry Educational Program

For more information on LITC's see [Publication 4134, Low Income Taxpayer Clinic List](#), this provides information on clinics in local areas.

[Publication 596, Earned Income Tax Credit](#)

[Publication 972, Child Tax Credit](#)

[Publication 503, Child and Dependent Care Expenses](#)

[Publication 970, Tax Benefits for Education](#)

Chapter 5 in [Publication 590, Individual Retirement Arrangements \(IRAs\)](#)

[Publication 501, Exemptions, Standard Deduction, and Filing Information](#)

For copies of these documents, call toll free at 1-800-TAX-FORM (1-800-8293676), write or visit a local IRS office. To find a local office, visit the IRS website at www.irs.gov.

What is a REENTRY MYTH BUSTER?

This Myth Buster is one in a series of fact sheets intended to clarify existing federal policies that affect formerly incarcerated individuals and their families. Each year, more than 700,000 individuals are released from state and federal prisons. Another 9 million cycle through local jails. When reentry fails, the social and economic costs are high -- more crime, more victims, more family distress, and more pressure on already-strained state and municipal budgets.

Because reentry intersects with health and housing, education and employment, family, faith, and community well-being, many federal agencies are focusing on initiatives for the reentry population. Under the auspices of the Cabinet-level interagency Reentry Council, federal agencies are working together to enhance community safety and well-being, assist those returning from prison and jail in becoming productive citizens, and save taxpayer dollars by lowering the direct and collateral costs of incarceration.



CareerOneStop State Resource Finder

Results for Georgia

Job Search	Georgia Department of Labor Find job search, training, and career information. Find your American Job Center Call or visit your local American Job Center to learn about services they offer. Many provide help with job search, finding training, writing resumes, and more. Job fairs and workshops See a list of job fairs and other events from Georgia Department of Labor.
Career Information	Career Exploration The CareerOneStop website offers free assessments, career profiles, salary information, employment trends, and more. Labor Market Information Find local employment, wage, and other labor market data.
Education and Training	Career Training Find job-related training services that can help you to qualify for a high-demand job. Dislocated Worker Programs Dislocated Worker programs help workers who have been laid off get retrained and back to work.
Unemployment Insurance	Unemployment Insurance Learn more and apply for unemployment benefits.
Health Care	COBRA Learn about continuing your employer-sponsored health coverage with COBRA. Affordable Care Act Find information and enroll in a healthcare plan. Peach Care See if you or your children qualify for free or low-cost health insurance.
Documents and Vital Records	Birth, Marriage, and Divorce Records Learn how to get copies of birth, marriage, divorce, and other records. Criminal Record Learn how to get a copy of your criminal record, or state rap sheet. Driver's License Learn how to get or renew your driver's license, register your car, or access other motor vehicle services.
Legal Assistance	Child Support Services, Department of Human Resources Contact this agency to find out how to establish, enforce, or modify a child support order. Legal Assistance This site offers free or low-cost legal help to eligible individuals.
Benefits and Other Assistance	211.org Call 2-1-1 or visit www.211.org for local referrals and information on food, housing, employment, health care, counseling and more. This free and confidential service is available to anyone in the United States. Government Benefits

Find and apply for government programs that may help you pay for food, housing, health care, and other basic living expenses.

[Public Housing Agencies](#)

Find information about public housing assistance at your local Public Housing Agency (PHA). Note that people with drug or sex convictions are ineligible for public housing in most areas.

[Atlanta Community Food Bank](#)

Find your Supplemental Nutrition Assistance Program (SNAP).

This information was retrieved on November 08, 2024 at 12:38 PM Eastern Time from State Resource Finder at CareerOneStop (www.careeronestop.org), sponsored by the U.S. Department of Labor, Employment and Training Administration.

<https://www.careeronestop.org/ExOffender/Toolkit/find-state-resources.aspx>

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