



Guide to Adulthood

I'm on my own...Now what?



Financial
Housing
Healthcare
Support

Spring 2018 Edition

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

Western Colorado 
2-1-1™

DIAL 2-1-1 TO FIND A SERVICE
NEAR YOU THAT YOU MAY NOT KNOW
ABOUT. CALL US IF YOU NEED:

- HELP PAYING FOR CHILD CARE
- HELP PAYING BILLS
- HELP FINDING HOUSING
- HELP LOOKING FOR EMPLOYMENT
- HELP FINDING HEALTH CARE
- HELP FINDING COUNSELING

DIAL 2-1-1 OR GO TO OUR WEBSITE
WWW.WC211.ORG



BUDGETING

Creating a budget can give you peace of mind

How do I make a budget?

- Write down your expenses. Expenses are what you spend money on.
- Write down how much money you make. This includes your paychecks and any other money you get, like child support.
- Subtract your expenses from how much you make. This number should be more than zero. If it is less than zero, you are spending more money than you make. Look at your budget to see what you do not need or what you could spend less on.

How do I use my budget?

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

What expenses should my budget include?

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

Monthly Budget Worksheet

Month: _____

Income

1st Income: _____ 2nd Income: _____

Expenses

	Budget	Actual Spent
Rent/Mortgage:		
Property Tax:		
Insurance:		
Car:		
Car Insurance:		
Gas:		
Electricity:		
Water/Sewer:		
Trash:		
Cable/Satellite:		
Internet:		
Cellphone Service:		
Groceries:		
Entertainment:		
Gifts:		
Personal:		
Childcare:		
Credit Card(s):		
Retirement :		
Savings:		
Emergency Fund:		
Total :		

BANKS AND CREDIT

Banks and credit unions are safe places to keep your money.

Opening a Bank Account

How do I choose a bank or credit union?

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

Find out what the fee is if you:

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

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

How do I avoid fees on my accounts?

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

How can I get credit?

If you do not have credit, the best place to start is with a credit card.

Apply for a credit card that provides:

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

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

Look for a secured card with:

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

How can I improve my credit?

- ◆ Use your credit card a few times a month.
- ◆ Only buy things you can pay for.
- ◆ Pay the whole credit card bill every month, do not leave a balance on your card.
- ◆ Pay your bill by the day it’s due.



HOUSING

Houses and Apartments

What if I think my landlord is breaking the law?

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

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

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

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

Call 1-800-699-9777

or go to

www.hud.gov

Renting an apartment or house

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

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

What should I do before I rent?

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

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

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

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

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

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

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

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

www.gjha.org or call 970.245.0388

What should I look for in a rental?



Before you rent a residence, look at the space.

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

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

Additional Housing Resources

Service	Website	Phone
Almost Home Housing Guide - Catholic Outreach	www.catholicoutreach.org	970-241-3658
Catholic Outreach Emergency / Transitional Housing	www.catholicoutreach.org	970-241-3658
Center for Independence - Housing & Benefits Services	www.cfigi.org	970-241-0315
Grand Junction Housing Authority - Low Income Housing, Market Rate Housing, Home Ownership Program	www.gjha.org	970-245-0388
Habitat for Humanity - Home Ownership Program	www.hfhmesa.org	970-255-9850
Housing Resources of Western Colorado	www.hrwco.org	970-241-2871
Inside/Out Community Re-Entry - Transitional Housing	www.crpio.org	970-773-3186
REACH - Homeless School Youth (School Dist. 51)	www.mesa.k12.co.us	970-254-5528
The Joseph Center - Day Shelter	www.josephcentergj.com	970-245-4672



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- HELP FINDING HEALTH CARE
- HELP FINDING COUNSELING

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WWW.WC211.ORG



EDUCATION AND EMPLOYMENT

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

Mesa County Workforce Center
512 29 1/2 Road, Grand Junction, CO 81504
www.mcwfc.us / Front Desk 970-248-0871, GED 970-256-2477

Job Search Toolbox Workshop

3-in-1 work shop designed to give job seekers the strategies needed to conduct a successful job search, create a successful resume, and master the job interview.

Monday: 1 pm - 3 pm
Wednesday: 10 am - Noon
Friday: 10 am - Noon

Computer Literacy

This class covers basic computer terminology, Windows Desktop and using a mouse and keyboard. It also discusses internet browsers, passwords, computer security, email, online applications, and creating a resume in Word.

GED, Adult Basic and Adult Secondary Classes

Days: Monday, Tuesday, Wednesday, and Thursday
Hours: 10 am - 12 pm
1 pm - 2 pm
Location: The Workforce Center

GED, Adult Basic and Adult Secondary Classes

Evenings: Monday, Tuesday, Wednesday, and Thursday
Hours: 4:30 pm – 7:30 pm
Location: Western Colorado Community College

English Language Acquisition Classes - ELA

Days: Monday and Wednesdays
Hours: 4:30 pm – 7:30 pm
Location: Western Colorado Community College

Kick Start your Career

The KickStart program will help you find a job or paid internship that matches your career interests. You will learn the skills needed to achieve early employment success by developing a on the job experience, winning resume, interviewing skills, and understanding professionalism. Out of school young adults ages 18 -24 may apply.

Career Development– GED Incentive Program

- \$5/HR for productive, on task/ regular attendance
- Covers cost of GED testing
- Incentives for completed GED
- Transportation assistance

Requirements to join:

- Ages 17-24
- Possess current ID and social security card
- Completed CASAS pretest scores above the 9th Grade Reading/ Math.
- Youth Career Develop Program (WIOA) eligibility applies

Resource Room

Hours: Monday– Friday
8 am-5 pm
Access to computers, phones, printer, copier and fax machine. Prepare a resume or search for a job.

INTERVIEWS AND RESUMES

Interviews

Types of Interviews:

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

Interview Checklist:

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



Resumes

Types of Resumes:

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

Resume Checklist:

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



Additional Employment/Education Resources

Service	Website	Phone
Adult Basic Education - GED Classes	www.mcwfc.us	970-257-2216
Adult Learning Lab - Workforce Center	www.mcwfc.us	970-248-0871
Business Incubator Center	www.giincubator.org	970-243-5242
Colorado Mesa University	www.coloradomesa.edu	970-248-1020
Disabled Veterans Outreach Program	www.mcwfc.us	970-248-7580
Career Development Program (aka WIOA) Workforce Center	www.mcwfc.us	970-248-0871
Division of Vocational Rehabilitation	www.colorado.gov/pacific/dvr/	970-248-7103
Employer/Business Services - Workforce Center	www.mcwfc.us	970-248-7560
Employment First Program - Workforce Center	www.mcwfc.us	970-248-0871
Intellitec College	www.intelliteccollege.com	970-245-8101
Job Corps	www.mcwfc.us	970-248-0871
Mesa County Libraries	www.mesacountylibraries.org	970-243-4442
Mesa County Workforce Center	www.mcwfc.us	970-248-0871
New Horizon Vocational Center - Center for Independence	www.cfigj.org	970-241-0315
Resource Center - Workforce Center	www.mcwfc.us	970-248-7578
The Salon Professional Academy - Grand Junction	www.grandjunctionbeautyschool.com	970-245-1110
Summer Job Hunt - Workforce Center	www.mcwfc.us	970-256-2477
Vet Center of Grand Junction	https://www.va.gov/directory/guide/facility.asp?ID=5610	970-245-7623
Veteran Employment Services - Workforce Center	www.mcwfc.us	970-248-0871

Continued on next page...

Employment/Education Resources (cont'd)

Service	Website	Phone
Western Colorado Community College	www.coloradomesa.edu/wccc/	970-255-2600
Western Colorado Conservation Corps	www.wcccpartners.org	970-241-1027
Workforce Investment and Opportunity Act (WIOA)	www.mcwfc.us	970-248-0871

Temp Agencies

Agency	Website	Phone
Elwood Staffing	www.elwoodstaffing.com	970-243-9950
Express Employment	www.expresspros.com	970-242-4500
Landmark Staffing	www.landmarkstaff.com	970-985-7000
People Ready	www.peopleready.com	970-255-9682
TPM Staffing Services	www.tpmstaffing.com	970-372-4141
Quick Temps	https://quicktempssl.com	970-241-6007

For more information on other resources in your area, contact



Dial 2-1-1 or 1-888-217-1215
www.wc211.org

HEALTH CARE

Why do you need health coverage?

From medical emergencies to regular check-ups, having health insurance can help you face challenges and reduce your chances of getting sick. No insurance? There may be tax penalties. You must pay the IRS if you are not covered for health care in the current year.

What are your options? Good question! Here are some of the programs located in Mesa County that are ready to help you. If you have any questions, feel free to contact anyone on this list and you will be referred to the appropriate person or department that can answer your specific questions.

- **Hilltop's Health Access Program (970) 244-0850**: provides resources and services to many people in Mesa County. With over 25 programs, Hilltop is a great place to start! The Health Access Team can lead you through the process of getting, and helping you keep, your health insurance in the most affordable option available.
- **MarillacHealth (970) 298-1782**: provides enrollment assistance for those applying for Medicaid, CHP+ and Connect for Health Colorado. Financial Assistance applications available to see if you are eligible for sliding fee discount for medical, behavioral health, optical and dental care at MarillacHealth.
- **Health First Colorado (Medicaid) (303) 866-2993**: offers state health insurance for low-income individuals and families. No monthly premiums, and very low co-pays, deductibles, or co-insurance costs.
- **Child Health Plan Plus (CHP+) (303) 751-9051**: is a federal health insurance program for children 0-18 years old in families within qualified income limits (higher than Medicaid eligibility). There may be a small annual enrollment fee depending on income. Coverage is much like Medicaid. CHP+ is much less expensive than covering children under your employer-sponsored plan.
- **Connect for Health Colorado (855) PLANS-4-YOU**: is the health insurance marketplace where people can shop for health insurance and get financial help for monthly premiums, based upon age, income, and other factors.
- **Employer-Sponsored Health Insurance** is offered at many large and some smaller businesses. Employers offer their employees health care coverage for free, or will offer to pay a substantial portion of the premiums while you are employed there. Many will offer coverage for spouse and children, but usually without the discount the employee receives. Any premiums are withheld from your paycheck.

Health Insurance Scams, BEWARE! The internet is almost NEVER the right way to search for health insurance coverage. Each state has a Division of Insurance department that regulates carriers permitted to sell insurance within those states. Buying insurance from a carrier you found on the internet in Florida while you live in Colorado, is a BIG MISTAKE that could cost you thousands of dollars, but most importantly, leave you without real health coverage.

Medicaid/CHP+

Public insurance that can cover doctor visits, emergency care, preventative care and other treatments.



Medicaid: a social health care program for families and individuals with low income and limited resources.

CHP+: a low-cost insurance program for Colorado Children under the age of 19 whose families earn too much to qualify for Medicaid.

MORE ABOUT HEALTH CARE

It's confusing! Health care is undergoing many possible changes. Let Health Access give you the most current facts. Your health and financial well-being are at stake! Drop-in at 1129 Colorado Ave. in Grand Junction or call 970-244-0850 to schedule an appointment.

The Health Access Team can lead you through the process of getting, and keeping, your health insurance with the most affordable option available.

Roadmap to Health



1 Put your health first

Stay healthy

Maintain a healthy lifestyle.

Get recommended health screenings and manage chronic conditions

Keep all health information in one place.

2 Understand your health coverage

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

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

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



3 Make an appointment

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

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

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

Ask for days and times that work for you.

4 Find a provider

Ask people you trust and/or do research.

Check you plan's list of providers.

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

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

5 Know where to go for care

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

Use the emergency department for a life-threatening situation.

Know the difference between primary and emergency care.



6 Be prepared for your visit

Have your insurance card with you.

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

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

Bring someone with you to help if you need it.



7 Decide if the provider is right for you

Did you feel comfortable with the provider you saw?

Were you able to communicate with and understand your provider?

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

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

8 Next steps after your appointment

Follow your provider's instructions.

Fill any prescriptions you were given and them as directed.

Schedule a follow up visit if you need one.

Review your explanation of benefits and pay your medical bill.



Terms to know about health care

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

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

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

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

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

Coinsurance: The portion of your medical bill, after the deductible is met, for any service that is NOT paid by your carrier. This is usually a percentage of the full cost of a

visit, procedure, test, or prescription. This is your responsibility to pay.

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

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

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

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

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

Additional Health Services Resources

Service	Website	Phone
ADRC - Aging & Disability Resource for Colorado - Mesa County	<u>No Website</u>	970-248-2746, Option 1
B4 Babies & Beyond	<u>www.htop.org/project/b4-babies-beyond/</u>	970-255-8687
Behavioral Clinical Services	No Website	970-241-6500
Child Health Plan Plus (CHP+)	<u>www.colorado.gov/pacific/hcpf/child-health-plan-plus</u>	970-244-3846
Chronic Health Conditions / Disabilities Workshops - Community Hospital	<u>www.yourcommunityhospital.com</u>	970-263-2642
Colorado Canyons Hospital & Medical Center (formerly Family Health West)	<u>www.fhw.org</u>	970-858-3900
Community Care of the Grand Valley - Community Hospital	<u>www.yourcommunityhospital.com</u>	970-644-3740
Community Hospital	<u>www.yourcommunityhospital.com</u>	970-242-0920
Counseling and Education Center	<u>www.cecwecare.org</u>	970-243-9539
Crisis Response/Emergency Services - Mind Springs Health	<u>www.mindspringshealth.org</u>	970-241-6023, or toll-free: 1-888-207-4004
Family Planning Clinic - Mesa County Public Health	<u>http://health.mesacounty.us/services/family/family-planning/</u>	970-248-6906
Health First Colorado (Colorado Medicaid Program) - Mesa County Department of Human Services	<u>http://humanservices.mesacounty.us/</u>	Grand Junction Office: 970-241-8480 Fruita Office: By appt only 970-244-5900
Health First Colorado (Colorado Medicaid Program) -	<u>https://coloradopeak.secure.force.com/</u>	1-800-221-3943
Hilltop's Health Access	<u>www.hilltopshealthaccess.org</u>	970-244-0850
HIV Positive Support Group - Behavioral Clinical Services	No Website	970-241-6500
Kokopelli Health Center Outpatient Procedure Center	<u>www.fhw.org</u>	970-858-2578
MarillacHealth - Medical, Behavioral Health & Optical Services	<u>www.marillachealth.org</u>	970-298-1782
Needy Meds - Prescription Assistance Program	<u>www.needymeds.org</u>	1-800-503-6897

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Health Services Resources (cont'd)

Service	Website	Phone
Rocky Mountain Health Plans	www.rmhp.org	970-244-7760
St. Mary's Hospital & Regional Medical Center	www.sclhealth.org	970-298-2800
Veteran Hospital - VA Medical Center	www.grandjunction.va.gov	970-242-0731
Suicide Prevention Alliance of Mesa County	https://www.spamc.org/	970-683-6626
Oral Health	Website	Phone
Comfort Dental - Grand Junction	www.comfortdental.com	970-255-1222
DentaQuest - Medicaid Dental Services	www.dentaquest.com	1-855-225-1729
MarillacHealth - Dental Services	www.marillachealth.org	970-298-6320

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

Health Navigator	Website	Phone
Regional Care Collaborative Organizations (RCCO) - Rocky Mountain Health Plans	www.rmhp.org	970-244-7760
Healthy Communities	<u>No Website</u>	970-248-6955

For more information on other resources in your area, contact



Dial 2-1-1 or 1-888-217-1215
www.wc211.org

TRANSPORTATION



Grand Valley Transit (GVT)

Grand Valley Transit offers affordable public transportation in Mesa County.

Bike racks are free and available on all buses. They are available on a first come, first served basis.

Please be sure to read all of Grand Valley Transit’s rules and regulations before riding.

To verify fares, find bus routes, and times visit www.gvt.mesacounty.us

Fees:

Fixed Route Single Ride	\$1.50
Dial-A-Ride (Redlands area)	\$3.00
Para Transit *	\$3.00
One Day Pass	\$3.75
Eleven Ride Pass (Fixed Route)	\$15.00
Eleven Ride Pass (Paratransit)	\$30.00
Monthly Pass— Adult)	\$45.00
Monthly pass - Youth/Senior	\$22.50
Six Month Pass—Adult**	\$150.00
Six-month pass - Youth/Senior	\$115.00
Annual Pass (Adult) **	\$275.00
Annual pass - Youth/Senior	\$195.00
Student Semester Pass	\$60.00

Colorado Mesa University Student Pass

As part of student fees, Colorado Mesa University (CMU) and Western Colorado Community College (WCCC) students are eligible for a GVT pass. Students with a valid student ID may obtain a GVT pass from the University Center at the CMU campus or the Administrative Offices at WCCC during their regular business hours.

Veteran Discount Pass Program

Grand Valley Transit (GVT) is excited to announce a 50 percent discount on all GVT fixed route passes to veterans. Veterans eligible for the discount GVT bus passes include all types of discharges except for those with dishonorable discharges.

Veterans must have their veteran status verified by Brian Oney, located at the Mesa County Workforce Center. Veterans can be verified by appointment only by calling (970) 248 -2733 or emailing brian.oney@mesacounty.us. After verification of veteran status, veterans can go to GVT West Transfer Facility’s pass office located at 612 24 ½ Road Monday-Saturday from 5 a.m. to 8:30 p.m. or the GVT Downtown Pass Office located at 525 S. 6th Street Monday-Saturday from 5 a.m. to 8:30 p.m. to purchase of pass. Veterans must present a valid photo ID (i.e., driver’s license, passport, veteran ID, etc.) to GVT staff at the time of purchase.

*Requires ADA certification. To determine ADA eligibility, a Para Transit application must be submitted to Grand Valley Transit (GVT). Please allow 2 - 3 weeks for processing. Additional Information about Para Transit.

**Adult fares apply to those 18 years and older.

Additional Transportation Resources

Department of Motor Vehicles (DMV)

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

Locations:

Grand Junction Drivers License Office	222 S. 6th St., #112, Grand Junction	970-248-7010
Grand Junction Registration & Titling	200 S. Spruce St., Grand Junction	970-244-1664
Delta Registration & Title	501 Palmer St., Delta	970-874-2150
Montrose Driver License Office	86 Rose Lane, Montrose	970-249-5426

You can also renew your license plates online at <https://clerk.mesacounty.us/mv/> over the phone by calling 970-224-1664

Service	Website	Phone
K2 Taxi	www.k2taxi.com	970-242-GOK2 (4652)
Medicaid Transportation - Economic Services	www.humanservices.mesacounty.us	970-248-2848 (message phone)
Mercy Medical Services	<u>No website</u>	970-812-5127
Millennium Services	<u>No website</u>	970-270-8494 or 970-270-9092
Sunshine Taxi, Inc	www.sunshinetaxigj.com	970-245-8294
Veterans Hospital—For Veterans only	www.grandjunction.va.gov	970-242-0731





LEGAL HELP

The Self-Help Center

Assistance for self-representative parties in non-criminal cases. Go to www.mesacourt.org

Colorado Judicial Branch Self-Help Website

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

Colorado Legal Services

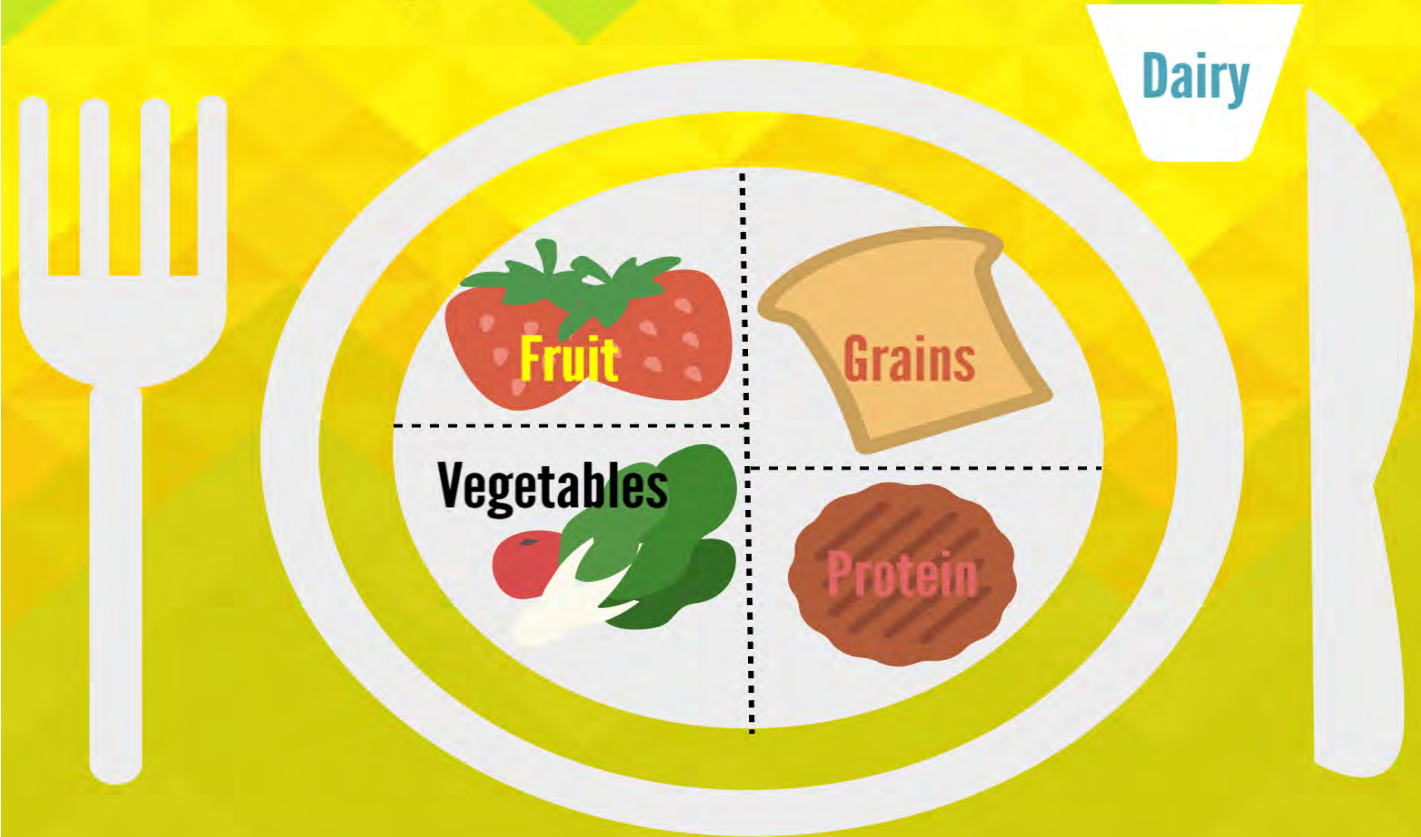
Free legal services for civil matters for those who meet eligibility requirements. This can include full legal representation, self-help clinics or legal advice. You must apply to access services. Applications can be done on a walk-in basis by visiting the offices located at 442 White Ave, 3rd floor in Grand Junction on Mondays or Wednesdays from 9 a.m.-11 a.m. and 1 p.m.-4 p.m., or visit them online at www.coloradolegalservices.org

Service	Website	Phone
Call a Lawyer (3rd Thurs in January, March, May, July, September, November, 7-9 pm)	No website	970-256-4001
Disability Law Colorado	www.disabilitylawco.org	970-241-6371
Pro Bono Project of Mesa County (Divorce and Custody Clinic, Restraining Order Assistance)	www.probonomc.org	970-424-5748



FOOD AND NUTRITION

Build a healthy meal by following the nutrition & portion guide on the plate below!



Quick tips:

- 1. Use a smaller plate to control portions.**
- 2. Choose foods that vary in color (aim for 3 different colors).**
- 3. Drink more water and less sugary beverages**
- 4. Pack a lunch instead of going out.**

For more healthy lunches tips, go to: www.choosemyplate.gov

All daily food recommendations made based off of a daily 2,000 calorie diet.

For a personalized plan visit SuperTracker.usda.gov

Additional Food and Nutrition Resources

****For food resource hours and eligibility requirements, please call 2-1-1 BEFORE going to the service****

Dial 2-1-1 or 1-888-217-1215 or go to www.wc211.org

Service	Location	Phone
Agape Food Basket of the Lower Valley	325 E. Aspen, Fruita, CO	No Phone
Canyon West Worship Center (Food Bank)	456 Kokopelli Blvd., Fruita, CO	970-858-9995
Church on the Rock (Food Bank)	2170 Broadway, Grand Jct, CO	970-242-7625
Clifton Assembly of God (Food Bank)	258 5th St., Clifton, CO	970-434-6907
Community Food Bank	562 W. Crete Cir., Grand Jct, CO	970-640-0336
Cooking Matters - Family First Program	1129 Colorado Ave, Grand Jct, CO	970-244-0460
Nazarene Church Food Pantry	3595 Front St, Palisade, CO	970-464-7770
Orchard Mesa Baptist Church (Food Bank)	2748 B 1/2 Rd, Grand Jct, CO	970-242-2355
Rescue Mission, Lighthouse Gospel	550 South Ave, Grand Jct, CO	970-243-4230
Sara's Pantry (Food Bank)	2867 Orchard Ave, Grand Jct, CO	970-243-0757
Soup Kitchen - Catholic Outreach	245 S. 1st St, Grand Jct, CO	970-243-0091
Supplemental Nutrition Assistance Program (SNAP) - Economic Services	510 29 1/2 Rd, Grand Jct, CO	970-241-8480
The Emergency Food Assistance Program (TEFAP) - Grand Junction, Whitewater, Gateway, Glade Park	1235 N 4th St, Grand Jct, CO	970-242-7513
TEFAP - Clifton, Fruita, Loma, Mack	736 24 1/2 Rd, Grand Jct, CO	970-242-7970
TEFAP - Palisade, DeBeque, Collbran, Mesa, Molina	3595 Front St, Palisade, CO	970-464-7770
Victory Life Church (Food Bank)	2066 Highway 6 & 50, Grand Jct, CO	970-858-4852
WIC (Women, Infants & Children)	510 29 1/2 Rd, Grand Jct, CO	970-248-6914





SELF CARE

Sleep

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

Here are some sleep tips to help you get the best nights sleep:

- Stick to a schedule.
- Keep your room dark.
- Exercise.
- Avoid eating before bed time.
- Reduce noise.
- Put away electronic devices an hour before bed time.

Healthy Relationships

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

◆ Respect

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

◆ Honesty

- ⇒ Don't keep secrets.
- ⇒ Communicate openly and honestly.

◆ Trust

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

◆ Safety

- ⇒ Respect physical space.
- ⇒ Communicate non-violently.

◆ Cooperation

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

◆ Accountability

- ⇒ Accept responsibility for mistakes.
- ⇒ Keep your word and commitments.

Alone Time

Spend time away from family and friends. Plan some alone time and take care of your self and your personal needs.

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

Taking some alone time can help reduce anxiety.



MORE SELF CARE

Laundry

Laundry in 8 Simple Steps

1. Sort your dirty clothes.

- ◆ Whites- Under garments, socks, towels
- ◆ Darks- Jeans, dark shirts
- ◆ Colors- Bright colors



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

3. Choose the setting on the washer.

- ◆ Check the labels on your clothing to see what setting you should be at.



4. Start the machine.

5. Remove clothes from the washer and move to dryer.

- ◆ Delicates and sweaters should be hung up to dry.

6. Remove lint from the lint trap in the dryer.

7. Start the dryer.

8. Remove clothes from the dryer.

Personal Hygiene

Bathing

Most people should take a bath or shower every couple of days.

Activity level and skin type will change how often you should bathe.

Hand Washing



Wash your hands before and after preparing food, before eating, after using the restroom, after touching an animal, and after spending time with sick people.

Scrub your hands for at least 20 seconds getting in-between the fingers and under the nails.

Brushing Teeth

Brush your teeth for two minutes at least twice a day. Floss at least once a day.



Maintaining good personal hygiene helps keep you healthy and smelling good!

IN CRISIS? NEED SOMEONE TO TALK TO?

Colorado Crisis Line

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

Suicide Prevention Hotline

1-800-273-8255

Crisis Text Line

Text "TALK" to 38255

Veterans Crisis Line

1-800-273-8255 Press 1

Domestic Violence Hotline

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

Safe2Tell Colorado

1-877-542-7233



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

Western Colorado 
2-1-1

DIAL 2-1-1 TO FIND A SERVICE
NEAR YOU THAT YOU MAY NOT KNOW
ABOUT. CALL US IF YOU NEED:

- HELP PAYING FOR CHILD CARE
- HELP PAYING BILLS
- HELP FINDING HOUSING
- HELP LOOKING FOR EMPLOYMENT
- HELP FINDING HEALTH CARE
- HELP FINDING COUNSELING

DIAL 2-1-1 OR GO TO OUR WEBSITE
WWW.WC211.ORG