



MONEY  
SIGNALS

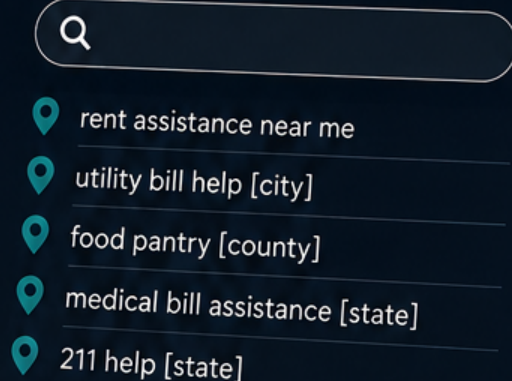
# EMERGENCY RELIEF SEARCH PROMPTS



EXACT SEARCHES TO USE  
WHEN YOU NEED HELP  
BUT DON'T KNOW WHAT TO TYPE



- ☒ SEARCH SMARTER
- ☒ FIND LOCAL HELP
- ☒ GET THE RELIEF YOU NEED



BETTER SEARCHES.  
BETTER RESULTS.  
REAL HELP.

THE RIGHT SEARCH CAN **CHANGE EVERYTHING.**

EMERGENCY RELIEF SEARCH PROMPTS

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## Start Here

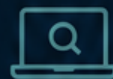
When money is short, the internet can feel useless. Not because there are no answers, but because you may not know what to search.

Typing "help with bills" can bring up too many results, the wrong results, outdated pages, scammy websites, or programs that do not apply to you.

**This prompt bank gives you clearer searches. The goal is simple: search for the exact kind of help you need in the exact place where you live.**

### Use these prompts by replacing:

- [city] with your city
- [county] with your county
- [state] with your state
- [company name] with the company you owe
- [bill type] with rent, electric, gas, water, phone, medical, etc.





## Before You Search: Use Safer Sources First

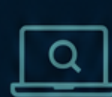
When possible, start with:

- official government websites
- utility company websites
- local 211 resources
- community action agencies
- food banks
- established nonprofits
- hospital financial assistance pages
- state benefit portals
- official unclaimed property websites

### Be careful with sites that:

- ask for upfront fees
- promise guaranteed approval
- pressure you to act immediately
- ask for sensitive information before explaining the program
- look like government sites but are not official
- charge you to access information that may be free elsewhere

**Helpful rule: If a site promises "free money guaranteed," slow down and verify it.**



# 1. General Emergency Help Searches

Use these when you need a starting point.

## Search:

"emergency financial assistance [city] [state]"

"emergency help with bills [county] [state]"

"local assistance programs [city] [state]"

"community action agency [county] [state]"

"211 emergency assistance [state]"

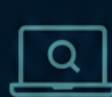
"nonprofit financial assistance [city] [state]"

"help paying bills [city] [state] nonprofit"

"emergency cash assistance [state] official"

"benefits screening tool [state]"

"public assistance programs [state] official"



## 2. Utility Bill Help Searches

Use these for electric, gas, water, heat, cooling, or similar bills.

### Search:

"utility assistance program [city] [state]"

"help paying electric bill [city] [state]"

"energy assistance program [state] official"

"LIHEAP [state] application"

"water bill assistance [city] [state]"

"gas bill assistance [city] [state]"

"electric shutoff assistance [city] [state]"

"emergency utility assistance [county] [state]"

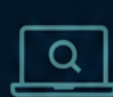
"community action utility assistance [county] [state]"

"[utility company name] payment extension"

"[utility company name] hardship program"

"[utility company name] bill assistance"

"[utility company name] payment arrangement"





### 3. Rent Or Housing Help Searches

Use these if rent, housing, eviction risk, or shelter is the pressure point.

#### Search:

"rent assistance [city] [state]"

"emergency rental assistance [county] [state]"

"eviction prevention help [city] [state]"

"housing assistance [county] [state]"

"tenant assistance [city] [state]"

"legal aid eviction help [city] [state]"

"homelessness prevention program [county] [state]"

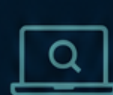
"emergency shelter [city] [state]"

"local housing nonprofit [city] [state]"

"rental assistance application [state] official"

"211 rent assistance [state]"

"community action rent assistance [county] [state]"



## 4. Food Help Searches

Use these when food money is short.

### Search:

"food pantry open today near me"

"food bank [city] [state]"

"free groceries [city] [state]"

"emergency food assistance [city] [state]"

"SNAP application [state] official"

"food stamps application [state] official"

"free meals [city] [state]"

"church food pantry [city] [state]"

"community fridge [city] [state]"

"school meal assistance [school district]"

"WIC application [state] official"

"211 food assistance [state]"



## 5. Medical Bill Help Searches

Use these for hospital, clinic, prescription, or medical bill pressure.

### Search:

"medical bill financial assistance [hospital name]"

"charity care application [hospital name]"

"hospital financial assistance policy [hospital name]"

"help paying medical bills [city] [state]"

"prescription assistance program [medication name]"

"free clinic [city] [state]"

"community health clinic [city] [state]"

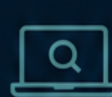
"medical debt assistance nonprofit"

"Medicaid application [state] official"

"health insurance assistance [state] official"

"patient assistance program [drug company name]"

"211 medical bill assistance [state]"





## 6. Phone Or Internet Help Searches

Use these if phone or internet is needed for work, school, safety, job applications, or communication.

### Search:

"low cost internet program [state]"

"phone bill assistance [state]"

"lifeline phone program [state] official"

"internet assistance program [city] [state]"

"free phone service low income [state] official"

"[phone company name] hardship program"

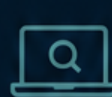
"[internet company name] payment extension"

"[phone company name] low income plan"

"[internet company name] low cost plan"

"library free internet access [city] [state]"

"community internet assistance [city] [state]"



## 7. Transportation Help Searches

Use these if transportation affects work, school, medical visits, or basic needs.

### Search:

"transportation assistance [city] [state]"

"bus pass assistance [city] [state]"

"gas card assistance [city] [state]"

"car repair assistance [city] [state]"

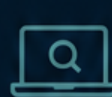
"work transportation assistance [county] [state]"

"nonprofit car repair assistance [city] [state]"

"medical transportation assistance [state] official"

"rides to medical appointments [state] Medicaid"

"211 transportation assistance [state]"



## 8. Childcare Or Family Help Searches

Use these if childcare or child-related essentials are part of the pressure.

### Search:

"childcare assistance [state] official"

"childcare subsidy application [state]"

"emergency childcare assistance [city] [state]"

"diaper bank [city] [state]"

"baby supplies assistance [city] [state]"

"school supplies assistance [city] [state]"

"family assistance programs [county] [state]"

"TANF application [state] official"

"211 family assistance [state]"



## 9. Debt Or Credit Payment Help Searches

Use these if debt payments are eating your money or you need help understanding options.

### Search:

"nonprofit credit counseling [city] [state]"

"free credit counseling nonprofit"

"NFCC credit counseling"

"help with credit card hardship program"

"[credit card company name] hardship program"

"[loan company name] payment extension"

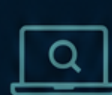
"debt management plan nonprofit"

"student loan payment options official"

"mortgage hardship assistance [lender name]"

"auto loan hardship program [lender name]"

Important: Be cautious with debt relief companies that promise fast results or ask for large upfront fees.



## 10. Unclaimed Money Or Refund Searches

Use these when looking for possible money owed to you.

### Search:

"unclaimed money [state] official site"

"unclaimed property [state] official"

"missing money official unclaimed property"

"IRS refund status official"

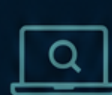
"state tax refund status [state] official"

"unclaimed insurance money [state] official"

"unclaimed wages [state] official"

"unclaimed utility deposit [state]"

Be careful: You should not usually need to pay a company just to search official unclaimed property databases.



## 11. Employer Or Workplace Help Searches

Use these if you are employed and need to check possible workplace benefits.

### Search:

"employee assistance program [employer name]"

"hardship fund [employer name]"

"pay advance policy [employer name]"

"earned wage access [employer name]"

"employee discount benefits [employer name]"

"HR emergency assistance [employer name]"

You can also ask HR: "Are there any employee assistance, hardship, emergency, or benefit programs available that I may not know about?"





## 12. Company-Specific Hardship Searches

Use these when you owe a specific company.

### Search:

"[company name] hardship program"

"[company name] payment extension"

"[company name] payment arrangement"

"[company name] fee waiver"

"[company name] financial assistance"

"[company name] lower payment option"

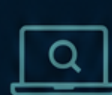
"[company name] deferment"

"[company name] pause payment"

"[company name] customer assistance program"

"[company name] COVID hardship program"

Even if an older hardship page is no longer active, it may point to current customer assistance options.



## 13. Search Prompts For When You Are Not Sure What You Need

Use these when you only know the problem, not the program name.

### **If your electric bill is overdue:**

"What help is available if I cannot pay my electric bill in [state]?"

### **If rent is late:**

"What should I do if I cannot pay rent this month in [city] [state]?"

### **If food money is gone:**

"Where can I get free food today in [city] [state]?"

### **If a company is threatening shutoff:**

"How to stop utility shutoff [utility company name] [state]"

### **If medical bills are too high:**

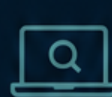
"How to apply for hospital financial assistance [hospital name]"

### **If debt payments are impossible:**

"What hardship options does [credit card company] offer?"

### **If you do not know where to start:**

"211 financial assistance [county] [state]"



## 14. What To Click First

When search results appear, prioritize:

- 1. Official government websites
- 2. Local 211 pages
- 3. Community action agencies
- 4. Utility/company official pages
- 5. Food banks and established nonprofits
- 6. Hospital financial assistance pages
- 7. Legal aid organizations
- 8. State benefit portals

### **Be slower with:**

- ads
- sponsored results
- sites that ask for money upfront
- sites that promise guaranteed grants
- sites with no clear organization name
- sites that pressure you to enter personal information immediately



# 15. Search Tracking Sheet

Use this so you do not search in circles.

## Search Record #1

Type of help needed: \_\_\_\_\_

Search phrase used: \_\_\_\_\_

Website found: \_\_\_\_\_

Phone number / contact: \_\_\_\_\_

What they may offer: \_\_\_\_\_

Requirements: \_\_\_\_\_

Deadline: \_\_\_\_\_

My next step: \_\_\_\_\_



# 15. Search Tracking Sheet

Use this so you do not search in circles.

## Search Record #2

Type of help needed: \_\_\_\_\_

Search phrase used: \_\_\_\_\_

Website found: \_\_\_\_\_

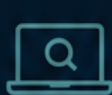
Phone number / contact: \_\_\_\_\_

What they may offer: \_\_\_\_\_

Requirements: \_\_\_\_\_

Deadline: \_\_\_\_\_

My next step: \_\_\_\_\_



# 15. Search Tracking Sheet

Use this so you do not search in circles.

## Search Record #3

Type of help needed: \_\_\_\_\_

Search phrase used: \_\_\_\_\_

Website found: \_\_\_\_\_

Phone number / contact: \_\_\_\_\_

What they may offer: \_\_\_\_\_

Requirements: \_\_\_\_\_

Deadline: \_\_\_\_\_

My next step: \_\_\_\_\_





## Money Signals Reminder

The internet is full of answers. But when you are stressed, the hard part is knowing what to ask.

**Do not search randomly. Search by: problem + location + official source**

### Example:

"utility assistance program Dallas Texas official"

### Or:

"food pantry open today near me"

**Start with one need. Run one search. Write down one next step.**

