​**Financial/Other Resources:**

1. Dial 211 or visit [www.211unitedway.org](https://www.211unitedway.org/) for local assistance with financial help, food, housing, childcare, etc.

2. MN Department of Health resources: <https://mn.gov/dhs/people-we-serve/children-and-families/economic-assistance/>

3. Check out [needhelppayingbills.com](https://www.needhelppayingbills.com/) - it can help find resources for utility and rent assistance

4. Mortgage assistance - Federal Housing and Finance Agency<https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance> (if your mortgage is backed by Freddie Mac or Fannie Mae)

5. Check out <https://www.experian.com/blogs/ask-experian/coronavirus/> for a breakdown of credit card issuers and their current offerings as it relates to relief

6. If there are some Federal student loan concerns right now, go to <https://myfedloan.org/borrowers/covid/>

7. More information on Mortgage relief: <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/#relief-options>

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​8. Unemployment resources <https://www.consumerfinance.gov/coronavirus/#unemployment>

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9. More unemployment resources: <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx>

**Mental Health Resources**

[Lake Superior Community Health Center](https://lschc.org/patient-services/behavioral-health/) offers sliding fee behavioral health services.

[Thrive Range](http://www.thriverange.org/) offers free online therapy and resources for mental health and substance problems.

[Minnesota Warmline](https://mentalhealthmn.org/support/minnesota-warmline/): 877-404- 3190 or text “Support” to 85511 to receive help through peer support to address loneliness, isolation, increased feelings of anxiety and depression, as well as help people living with mental health conditions with recovery and wellness before a crisis occurs. Available Monday - Saturday, 5 - 10 p.m. CST.

[Crisis Text Line](https://www.crisistextline.org/): Text “Home” to 741-741. Available 24/7, for any painful emotion for which someone needs support.

[Birch Tree Crisis Line](http://www.birchtreeduluth.com/services/mobil-crisis/): Call 218-623-1800 for mobile crisis service in the Duluth area. This crisis phone line is available 24/7 for support, information and problem solving.

**Online mental health therapies (not necessarily free):**

[Talkspace](https://www.talkspace.com/): Talkspace matches you to a licensed therapist who is available 24/7 via text, video and audio messaging.

[Betterhelp](https://www.betterhelp.com/): Betterhelp offers professional counseling services via text, video and phone. Individual, couple and teen counseling services are available.

[Online-Therapy](https://www.online-therapy.com/): Online-Therapy offers virtual support via live chats and messaging from consultant therapists, cognitive behavioral therapists and practitioners.

[Teen Counseling](https://www.teencounseling.com/): Teen Counseling will match you and your teen with a licensed therapist who can provide support via text, phone and video messaging.