

# IMPORTANT TELEPHONE NUMBERS

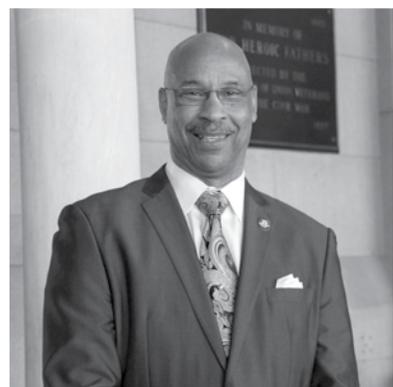
General Assistance	2-1-1
Department of Social Services	855-626-6632
Tax Department	800-382-9463
Consumer Protection	800-842-2649
Department of Veterans' Affairs	866-928-8387
Office of the Healthcare Advocate	866-466-4446
Medicare	800-633-4227
Center for Medicare Advocacy	800-262-4414
Connecticut Insurance Department	800-203-3447
CT Fair Housing Center	888-247-4401
Statewide Legal Services of CT	800-453-3320

STATE REPRESENTATIVE

## ERNEST HEWETT

REPRESENTING NEW LONDON | 39TH ASSEMBLY DISTRICT

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Dear Friends,

First, I want to thank you for your continued support as it is my honor to serve as your State Representative. I will continue to work diligently to improve our social and economic state as the goal is to better our quality of life.

Enclosed you will find information that I hope you will find helpful. Please do not hesitate to call my office if you or someone you know needs assistance. I am here to represent you and work on your behalf in Hartford.

Sincerely,

A handwritten signature of Ernest Hewett in black ink.

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STATE REPRESENTATIVE

## ERNEST HEWETT

## SUPPORT FOR SMALL BUSINESSES

There are many state programs that provide entrepreneurial support for people interested in starting or enhancing their businesses. The Department of Economic and Community Development (DECD) offers the Small Business Express Program (EXP) providing loans and grants to Connecticut's small businesses to spur job creation and growth. For more information, call 860-270-8052 or go online [www.ct.gov/ecd](http://www.ct.gov/ecd). You may also want to learn more about Connecticut Innovations (CI). This program offers financing and strategic guidance to help businesses thrive. For more information on CI, call 860-563-5851 or go online [www.ctinnovations.com](http://www.ctinnovations.com).



REP. HEWETT WITH SCSU STUDENT  
ADVOCATES OF CHILD CARE ASSISTANCE  
FOR PARENTS ATTENDING COLLEGE

## PAYING FOR COLLEGE

The beginning of senior year in high school is the best time to start inquiring about financial aid. A student may be eligible for assistance from federal or state government, local banks, civic or church groups or colleges themselves.

To learn more, go online to our state's Office of Higher Education website at [www.ctohe.org](http://www.ctohe.org). You will find useful information under the "Reports & Publications" and the "Programs & Initiatives" tabs. You may also contact the Federal Student Aid Information Center at 800-433-3243 [www.StudentAid.gov](http://www.StudentAid.gov) or CHESLA (CT Higher Education Supplemental Loan Authority) at 800-252-3357 [www.CHESLA.org](http://www.CHESLA.org).

## PROTECTING YOUR CREDIT

Identity theft is the number-one source of consumer fraud in the United States. Using strong passwords for credit cards and bank accounts as well as strong computer protection software can help protect against identity theft. When shopping online, use one credit card specifically for online purchases and look for the lock image to ensure you are on a secure site. Never give out personal information like a SSN or bank account number unless it is with a company you know. Review a copy of your credit report at least once each year to watch for signs of identity theft. You can get one free Credit Report every year from each of the three credit bureaus, for a total of three reports per year by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 1-877-322-8228.

If you are the victim of identity theft, report the crime to police and keep a copy of the police report to share with creditors. You should also contact your bank, creditors, the IRS, your utilities and all service companies. Call the fraud department of one of the three major credit bureaus below and ask them to flag your file with a fraud alert and to include a statement that creditors should get your permission before opening any new accounts in your name.

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289



## RENTERS' REBATE PROGRAM

If you are elderly or disabled, you may be eligible to participate in the Renters' Rebate Program provided your income does not exceed certain limits. Based on your income and the amount of your rent and utility payments (excluding telephone), the rebate can be up to \$900 for married couples or \$700 for single persons. You may apply between April 1st and October 1st. For more information, please call the New London Senior Citizens Center at 860-447-5232 or the Renters' Rebate Hotline at 860-418-6377.



## AVOIDING FORECLOSURE

If you or someone you know is having difficulty making the mortgage payments or is in foreclosure, one of the most important things to do is seek assistance. First, contact your lender as soon as you are unable to make your monthly payments and make your lender aware of your financial difficulties. Your lender may be willing to make arrangements with you as they are typically in the best position to know the facts of your situation and would be best able to assist you in correcting mistakes or working out a payment plan. Please do not ignore letters from your lender.

For additional advice and guidance regarding mortgage issues and foreclosure case status, call the **Foreclosure Hotline at 1-877-472-8313** or visit the Department of Banking's website at [www.ct.gov/dob](http://www.ct.gov/dob) and go to Avoiding Foreclosure and the Foreclosure Hotline Bulletin. There are state and federal programs that you may qualify for and state and federal agencies that may be of assistance to you.