Who To Call

A Fair Notice guide · Free to use, copy, and share

A guide organized by problem, not by organization. Everything here is free to use, copy, and share.

HOW TO USE THIS

Find the thing that is going wrong. It tells you what kind of person handles it. This guide does not name specific businesses — it names job titles and program types, so you know what to search for and what to ask for.

Three rules

— **Ask early, not when it is on fire.** Almost everything here is easier, cheaper, and more available before a deadline than after one.

— **Free is real, and it is not worse.** A lot of free help comes from licensed professionals. Free usually means someone else paid for it.

— **You are allowed to say you need it explained differently.** You do not need a diagnosis to say: “Can you write down just the next step for me?”

If making the call is the hard part

This is the real barrier for a lot of people, and there are ways around it.

Your first sentence, for almost any call:

> *“Hi — I'm not sure if I'm calling the right place. I have a problem with _____. Can you tell me who handles that?”*

That sentence works everywhere. You are allowed to not know.

— Most services have an online form. Filling out a form is a different skill than talking.

— Walking in is allowed almost everywhere. You do not need an appointment to ask what the process is.

— Write your first sentence down before you dial. You only need the first one.

— Ask someone to sit with you, or to make the first call and hand you the phone.

— Call right when they open. Shorter waits, less dread built up during the day.

— Ask for the direct number **before** they transfer you. Transfers drop.

General starting points

WHAT	WHAT IT IS
211	Free phone and web service across the US and much of Canada connecting people to local services. Dial 2-1-1. The closest thing to a universal front door.
Your library	Staff whose job is helping people find services. Free computers and printing. Often free legal or tax clinics on site.
Court ADA coordinator	Handles requests for adjustments in a court setting. Ask the clerk: “Who is your ADA coordinator?”
Protection & advocacy agency	Every US state has a federally funded disability rights organization. Free. Search “protection and advocacy” plus your state.

MONEY AND TAXES

Taxes

Signs this is your problem: you have not filed for a year or more · unopened mail from a tax authority · income with no tax taken out · you are not sure whether you have to file.

Who you need: a tax preparer for a simple return · an enrolled agent, CPA, or tax attorney for multiple missed years, a notice, or an audit · a low-income taxpayer clinic if you are being pursued and cannot pay.

Free	Volunteer tax preparation programs (IRS-sponsored) · Low Income Taxpayer Clinics — free representation in IRS disputes · the Taxpayer Advocate Service · free filing software below an income threshold
Low cost	Community nonprofit financial counseling, often sliding scale · some accounting-school clinics
Paid	Tax preparer, flat fee · enrolled agent or CPA, hourly · tax attorney for criminal exposure or large disputes

What to say: “I haven't filed for ___ years and I want to fix it. Where do I start?”

> **Important.** Unfiled taxes almost always get **better** when you come forward voluntarily, and worse when you wait to be found.

Debt and collections

Who you need: a nonprofit credit counselor for budgeting and repayment · a consumer law attorney if you are being sued or harassed · legal aid if you are low-income and being sued.

Free	Legal aid — consumer debt is a core area · nonprofit credit counseling agencies · your state attorney general's consumer protection office
Low cost	Law school consumer clinics · debt management plans through nonprofit counselors
Paid	Consumer law attorneys, some on contingency · bankruptcy attorneys, usually flat fee

Urgent. A court paper about a debt has a deadline on it. Not responding means you lose automatically. This is a stop-and-escalate moment.

Watch out for companies charging large upfront fees, guaranteeing results, or telling you to stop communicating with everyone. Legitimate credit counseling is nonprofit.

Money management day to day

Who you need: a financial counselor or coach — different from a financial *advisor*, who sells investments · a daily money manager for hands-on bill-paying help · a representative payee if benefits are involved.

What to say: “I have trouble keeping track of bills and deadlines. Is there someone who helps with that, not just budgeting advice?”

LEGAL

Criminal charges

Who you need: a public defender if you cannot afford counsel · a private criminal defense attorney if you can · a mitigation specialist, often available through the defender's office and worth asking about.

What to say: “I've been charged with something and I need a lawyer. I don't think I can afford one.”

> **Worth knowing.** If a disability affects how you process information, tell your attorney early. Ask directly: “Is it worth having me evaluated?” Many defenders can access funding for that and do not offer it unless asked.

Civil legal problems

Housing, family, benefits, employment, consumer, immigration.

Free	Legal aid — the main free civil system, income-limited · court self-help centers, open to everyone regardless of income · law school clinics · pro bono programs through bar associations · legal hotlines
Low cost	Lawyer referral services through bar associations · **limited-scope representation** — hiring an attorney for one piece rather than the whole case · sliding-scale panels
Paid	Private counsel, hourly or flat fee

Understanding a document

What to say: “I need someone to look at one document and tell me in plain language what I'd be agreeing to. Do you do short consultations?”

Reminder: nothing legitimate expires today. If someone says it does, that is the reason to wait, not the reason to sign.

BENEFITS, HOUSING, WORK

Public benefits

Who you need: a benefits counselor or navigator for applications · a disability benefits attorney or advocate for appeals and overpayments · legal aid for terminations and accusations.

Free: benefits counseling programs · **work incentive counseling** if you are on disability benefits and considering work — federally funded and built for the “will working cost me my benefits” question · legal aid for appeals · the agency's own ombudsman.

> **Important.** An overpayment notice is time-sensitive and appealable. Not responding is the worst option.

Housing

Who you need: a tenant rights organization or housing counselor · legal aid for eviction — their highest-priority case type almost everywhere · a fair housing organization for disability discrimination.

What to say: “I got a notice from my landlord with a date on it. Can someone tell me what it means and what my deadline is?”

Worth knowing: if a disability affects your housing needs, you can request a **reasonable accommodation** from a landlord — a different payment date, an assistance animal, written rather than verbal notice. Housing counselors help with these free.

Employment

Who you need: vocational rehabilitation for finding and keeping work with a disability · a job coach · an employment attorney for discrimination · your employer's HR for accommodation requests.

Free: state vocational rehabilitation agencies — free employment support for people with disabilities including ADHD, autism, and learning disabilities, and substantially underused · a free national workplace accommodation consultation service exists — search “job accommodation network” · American Job Centers.

Worth knowing: you generally do not have to disclose a diagnosis to request a workplace accommodation, and requests do not have to be in writing to count — though writing protects you.

Getting evaluated

Who you need: a neuropsychologist or psychologist for a full evaluation · a psychiatrist or primary care provider for ADHD assessment · a developmental or autism specialist for adult autism assessment, which is a distinct specialty.

Free or low cost: community mental health centers, sliding scale · **university psychology and neuropsychology training clinics** — supervised evaluations at a fraction of private cost · federally qualified health centers · vocational rehabilitation will sometimes fund an evaluation related to employment · if you have a criminal case, the defender's office may be able to fund one — ask.

What to say: “I'm looking for an adult evaluation for _____. Do you do those, what's the cost, and what's the wait?” Ask all three.

Mental health support

Who you need: a therapist who works with neurodivergent adults · an ADHD or executive function coach — not therapy, focused on systems and follow-through · a peer support specialist.

Free or low cost: community mental health centers · peer support groups, many free and online · employer assistance programs · therapy training clinics at universities · group therapy.

Identity documents

Who you need: a social worker, case manager, or benefits navigator · some legal aid offices run ID recovery programs · reentry programs if you are leaving custody.

Worth knowing: the “you need document A to get document B to get document A” loop is extremely common, and there are people whose entire job is untangling it. You are not the first.

Day-to-day executive function

Who you need: a professional organizer specializing in chronic disorganization or ADHD · a daily money manager for financial paperwork · an executive function coach · a case manager if you are connected to any service system.

Free: case managers through disability, benefits, or reentry services · **Centers for Independent Living** — disability-led organizations offering free skills support and peer mentoring in most regions, substantially

underused · peer accountability and body-doubling groups.

What to say: “I need help with paperwork and follow-through, not advice about it. Does anyone do hands-on support?” The words **hands-on** matter.

CHOOSING BETWEEN OPTIONS

Six questions to ask anyone

1. Do you handle this specific type of problem?
2. What does it cost, and is it flat or hourly?
3. Is the first consultation free?
4. What's your wait time?
5. What do you need from me to start?
6. **What happens if I do nothing?**

> **Question six is the most useful one on the list.** It tells you how urgent this actually is, and it works on almost anyone.

Warning signs of a bad option

— Large fees demanded upfront, before any work

— Guaranteed outcomes — no honest professional guarantees a legal or financial result

— Pressure to decide today

— Telling you not to talk to anyone else

— Asking you to sign something you cannot read or take away with you

— Non-lawyers offering legal advice, or charging to fill out legal or immigration forms

If two or more of these are present, leave. You can always come back. Nothing legitimate disappears if you take a day.

Your own list

Fill this in. Keep it where you will find it.

FOR	NAME	NUMBER
My legal person		
My program person		

FOR	NAME	NUMBER
My personal person		
Taxes and money		
Benefits		
Housing		
Health / mental health		
Don't know where to start	211	Dial 2-1-1

The rule: if a problem doesn't fit any row, call the last row.

This guide describes categories of help and does not recommend or endorse any specific provider. It is educational information, not legal, tax, financial, or medical advice. Availability, eligibility, and cost vary by location — verify locally. Fair Notice provides educational programming and does not offer legal advice, legal representation, clinical diagnosis, or treatment. All services are provided free of charge. Prevalence figures are research estimates that vary by study, setting, and screening method. If you have a legal matter, please consult an attorney.