

UNITEHERE!

Local #74

**HELP FOR TOUGH
TIMES**

COVID-19

A guide to
unemployment,
health care, legal
help, family
services and other
basic needs.

2020

Unemployment Benefits

Budgeting

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Renters Guide

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You're not alone...

The novel Coronavirus or COVID-19 is impacting our country, our state, and all of us in unprecedented ways. For many of our employers, business is down, and that means layoffs or reduced hours for workers. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE Local 74 is trained to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE Local 74 staff, we encourage you to call us at (314) 890-0250, rather than come into the office.

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, state or local government. We will do everything we can to update this booklet.

Please call Rose at the United Way 314-539-4189 to see if you are eligible for any type of assistance, and then check other information in this booklet.

For Questions about COVID-19 call Missouri Department of Health and Senior Services Hotline: (877) 435-8411.

In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of UNITE HERE Local 74 to be responsive to the needs of the membership.

The information in this Guide is intended for general information purposes only and does not constitute legal advice. Should you have specific questions regarding your legal rights with respect to any of the matters discussed in this Guide, including but not limited to the impact of receiving certain forms of public assistance on your immigration status, you should seek the advice of a qualified legal professional in your community. The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

UNEMPLOYMENT BENEFITS

UInteract, Missouri's online claim unemployment filing system is mobile friendly and available 24 hours a day.

You may use UInteract to file your initial claim and your weekly request for payment by visiting <https://uinteract.labor.mo.gov>.

Be ready with the following information:

- Your Social Security Number
- Your total earnings for the week, Sunday-Saturday, before taxes and deductions.
- Name, address and dates of past employment for each employer that you worked for in the past 18 months.
- Banking information including routing and account number if you want payments by direct deposit.

NOTE: You must choose to receive benefits via direct deposit or through the Missouri Access MasterCard® debit card. You will be asked to choose one of these options.

IF YOU HAVE A PRIOR CLAIM, YOU'LL NEED TO KNOW YOUR ONLINE ID, PASSWORD, AND E-MAIL INFORMATION. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT TO RE-OPEN YOUR CLAIM

Make sure you complete the form and receive a confirmation page, or you will have to start again.

For questions or assistance, Regional Claims Centers (RCC) representatives are available from 8 a.m. to 5 p.m. Central Time, Monday through Friday, except holidays. Calls are answered in the order

that they are received.

St. Louis 314-340-4950
Kansas City 816-889-3101
Outside Local Calling Area 800-320-2519

If the phone lines are busy when you call, please try again in a few minutes.

Once you are in line to speak with a representative, do not hang up and call back. That will only increase your wait time by putting you again at the back of the line.

There is a guide to filing for unemployment available at: <https://labor.mo.gov/sites/labor/files/pubs/forms/M-INF-288-5-AI.pdf>.

IMPORTANT NOTE: If you are temporarily laid off from work due to COVID-19, you are not required to complete work search activities at this time.

BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.



Set up a realistic budget plan allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 19 will help get you started.

Prioritize your bills. When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. Use the document entitled “Sample Letter to Creditors” at the end of this booklet as a guide to communicate with your creditors.

Maintain accurate files. Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative’s name, title, and phone number. Follow up any phone conversations in writing.

Stay organized. Keep everything in one place. Write a summary list of your financial plan for quick reference.

Keep your end of the bargain. If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.

**Avoid making unnecessary purchases on credit. Get budget counseling if you are having difficulty.*

If you need help with a consumer problem contact the Missouri Attorney General's Office by email at consumer.help@ago.mo.gov OR call the Regional Offices at:

St. Louis
314-340-6816

Kansas City
816-889-5000

If you need legal representation to assist with a landlord, merchant, neighbor or family member, call:

Legal Aid: Legal Services of Eastern Missouri

Phone: 800-444-0514 or 314-531-4200
Website: www.lsem.org

CREDITORS

For help negotiating with creditors, call:

St. Louis
815 Olive Street, Suite 200
St. Louis, MO 63101
314-340-6816
Toll Free: 800-392-8222

FEDERAL ASSISTANCE

IRS Federal Tax Filing Day Delayed

On March 21, the IRS announced that the deadline to file federal taxes has been extended to July 15, 2020. If you are owed money, you can still file before that date and receive the money owed you sooner. For more, see <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>.

At this point, there are no FEMA administered programs to help people impacted by coronavirus.

MORTGAGE

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

FEDERAL RESOURCES

Making Home Affordable has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments.



Hotline: **888-995-
HOPE (4673)**

Or visit:

<http://www.makinghomeaffordable.gov>

VA MORTGAGES

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling to make your mortgage payments, speak with a VA loan servicer as soon as possible. Contact your nearest regional loan center to explore your options. 877-827-3702 to speak to a loan technician. See <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>, for more information.

HUD

On March 18, US Department of Housing and Urban Development (HUD) announced a foreclosure and eviction moratorium for single family homeowners with FHA-

insured mortgages for the next 60 days. For more information see:

https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042.

On the same day, the Federal Housing Finance Agency (FHFA) announced a 60-day foreclosure/eviction moratorium for Fannie Mae and Freddie Mac loans (see: <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx>).

According to the FHFA press release, “Earlier this month, FHFA announced that [Fannie Mae and Freddie Mac] would provide payment forbearance to borrowers impacted by the coronavirus. Forbearance allows for a mortgage payment to be suspended for up to 12 months due to hardship caused by the coronavirus.” To find out whether your loan qualifies, contact your mortgage company and ask about hardship forbearance.

Membership Alert!!!

Beware of Foreclosure Rescue Scams - Help Is Free!

Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet Local 74 keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, County, and State governments provide many free resources to get you the help you need. All government agencies should provide assistance in English and Spanish, and other languages by appointment.

Remember, there is no need to spend any money to receive help!!

Tips to Avoid Scams

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

If You Suspect a Scam Call the State Attorney General’s Hotline at: 1-800-392-8222

What to Do if You Have Been the Victim of a Scam

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC). Visit the FTC’s online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

Do NOT apply for a Pay Day Loan!

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don’t get yourself into a vicious cycle of debt – stay away from Pay Day Loans!

RENT/LEASE

The St. Louis City Sheriff, whose office serves eviction notices, and the St. Louis Housing Authority agreed on a moratorium on evictions until further notice "to ensure individuals can maintain access to housing" during the outbreak.

If you currently are renting your property, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable written payment plan or discuss other ways to pay off your obligation. Call Legal Services at 800-444-0514 or 314-534-4200 early in the process to receive guidance and assistance regarding landlord/tenant problems.

REMEMBER, COMMUNICATION IS ESSENTIAL IF YOU WANT TO STAY IN YOUR HOME!!!

UTILITY BILLS AND ENERGY ASSISTANCE

Many utilities companies have issued a stop on disconnections as below:

Ameren Missouri – Ameren is suspending service disconnections and forgiving late payment fees. Customers who are having difficulty paying their bill can contact Ameren Missouri's customer care team by using this link:

<https://www.ameren.com/missouri>.

Ameren has partnered with the United Way of Greater St. Louis to create the Coronavirus Income Relief Program that will offer \$500,000 in energy assistance funds to customers experiencing financial hardships caused by the coronavirus response. Ameren Missouri customers with an active account can apply for \$250 toward payment on their account. You do not have

to be past due on your Ameren bill to apply or qualify. The United Way will determine eligibility. Must be 250% of poverty level or below and be an hourly-wage worker who has lost hours. DETAILS HERE:

<https://www.ameren.com/missouri/account/customer-service/covid-19/income-relief-program>.

APPLICATION FORM HERE:

<https://uwgsl.tfaforms.net/4602908>.

You also might be eligible for help from Heat Up St. Louis. See <https://heatupstlouis.org/>. For more info and to apply.

Spire (gas) – Spire is suspending disconnects and late fees until May 1 for residential and business customers. If you have been impacted by the Coronavirus and need help with your natural gas service or bill contact Spire at:

<https://www.spireenergy.com/contact-us>

Missouri American Water – placing a moratorium and discontinuing service shut offs at this time. Missouri American Water will begin the restoration of service to previously shut-off customers. Link to more info: <https://amwater.com/moaw/>

City of St. Louis Water Division – The City of St. Louis Water Division is stopping all water shutoffs until May 15. This action will allow residents and businesses to maintain a clean water source for personal hygiene and cleaning efforts.

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice.

If you have questions or complaints about a utility company, contact the Missouri Public

Service Commission (PSC). The PSC regulates the gas, electric and phone, and cable companies.

Missouri Public Service Commission
Utility Consumer Hotline: (800) 392-4211.

Utility companies are required to offer budget billing plans, payment plans for needy customers and special protection for the ill. If you are having trouble paying your utility bills, there are options for help:

The Energy Assistance Program (EAP) provides a supplement to assist qualifying low-income people with the cost of home energy. Missouri's EAP program is funded by the Low Income Home Energy Assistance Program (**LIHEAP**) federal block grant and state revenue.

For eligibility information visit:
<https://dss.mo.gov/fsd/energy-assistance/>
Or call: 855-FSD-INFO (855-373-4636)

EnergyCare promotes healthier, safer home environments and independent living by providing year-round energy-related services in St. Louis communities for low-income households with persons who are elderly, disabled, or chronically ill, and young children.
Call: 314-773-5900
Email: Michael@energycare.org

LEGAL ASSISTANCE

If you are in a situation where you need legal advice or legal representation, there are reduced legal fee resources, and in some cases, free legal advice available.

Legal Aid Center of Eastern Missouri

The Legal Aid Center offers quality legal counsel, advice and representation for

individuals who are unable to protect their rights because they cannot afford an attorney.

Phone: 800-444-0514 or 314-534-4200
For more information visit: www.lsem.org

PARKING MORATORIUM

All parking meters in St. Louis will be free and no parking tickets will be written through April 6. Deadlines for paying parking fines will also be delayed through April 15, and in-person hearings for parking tickets will be rescheduled.

FOOD FOR YOU AND YOUR FAMILY

The Food Bank for Central and Northeast Missouri has a listing of hunger-relief agencies and food pantries to help Missourians in need by county.
<https://sharefoodbringhope.org/>
573-474-1020 or Toll-Free 800-764-3663

Feeding America works with six food banks to serve Missouri with a variety of assistance programs. Search for the nearest food bank by zip code at:
<https://www.feedingamerica.org/> or call
Toll-Free 800-771-2303.

The St. Louis Area Foodbank can be reached at 314-292-6262
Or, you can find local food pantries at:
<https://stlfoodbank.org/>

Operation Food Search: 314-726-5355
Ext. 3 This organization provides an automated list of food pantries by zip code. You'll be directed to put in your zip code, and they'll give a list of all of the pantries in your area.
<https://www.operationfoodsearch.org/>.

TEMPORARY ASSISTANCE PROGRAMS

You should be aware that many assistance programs are run through your state, county or municipal government.

St. Louis County has a list of resources for those impacted on COVID-19. See <https://www.stlouisco.com/Your-Government/County-Executive/COVID-19/COVID-19-Resources>.

At the time of this writing, the Federal Government had not yet created a program to enable people impacted by coronavirus to access Food Stamps (known as SNAP), but there is pending legislation.

The St. Louis Area Foodbank has coordinators who assist with food stamps. SNAP has income eligibility and there is some variation by state.

Missouri: Melissa Melton, SNAP Outreach Coordinator
314-528-8622 | mmelton@stlfoodbank.org

Illinois: Melanie Hager, SNAP Outreach Coordinator
618-307-9541 | mhager@stlfoodbank.org

State Office

You can apply online at:

www.dssapp3.mo.gov

Call the Missouri State DSS Family Support Division with questions: 855-375-4636

SNAP recipients, who are expectant mothers or have children under the age of 5 years, are eligible for Women, Infant and Children (WIC) benefits, which are also redeemed for groceries at authorized retailers like grocery stores. If you're not eligible for SNAP based on income, you may be eligible for WIC.

WIC information:

www.health.mo.gov/living/families/wic/

1-800-TEL-LINK (1-800-835-5465) or 573-751-6204 or Toll-free 1-800-392-8209

When households with school-age children apply for SNAP, and are determined eligible, they are direct certified for NSLBP (National School Lunch & Breakfast Program).

Some SNAP recipients are also eligible for cash assistance through the Temporary Assistance for Needy Families (TANF) program through the **Division of Supportive Services**. Call 855-375-4636 or:

Wainwright Children's Services
St Louis, MO
Phone: (314) 340-7000
Children's Services Phone: (314) 340-7007

Prince Hall Family
St Louis, MO
Switchboard Phone: (314) 877-2000
Children's Services Phone: (314) 877-2300

YOUR CHILDREN

The School District's direct hotline for students and parents requiring social and emotional support is: 314-345-6900 or studentservices@slps.org.

On March 21, 2020, Mayor Lyda Krewson and County Executive Dr. Sam Page announced stay-at-home orders - all schools in the City of St. Louis and St. Louis County, including private and parochial schools, have extended their closures through **April 22, 2020**. Families can monitor the website for updates.

COVID-19 FAQs:

www.slps.org/covidfaqs

Free Meals for Students:

www.slps.org/meals

Academic materials for families:

www.slps.org/keeponlearning

Additional Resources:

www.slps.org/resources

The Summer Food Service Program (SFSP)

Ensures that low-income children continue to receive nutritious meals when school is not in session. This summer, USDA plans to serve more than 200 million free meals to children 18 years and under at approved SFSP sites.

To find a location near you:

<https://www.fns.usda.gov/summerfoodrocks>

Information will be available in May.

Commodity Supplemental Food Program (CSFP)

Missouri Department of Health and Senior Services

CSFP is a supplemental nutrition program providing services to older persons (age 60 and above) and pregnant women, new mothers, infants, and children up to their 6th birthday. Primary services include a package of mostly nonperishable food, nutrition education and referrals to health and assistance programs. Eligible women, infants and children cannot participate in both WIC and CSFP at the same time.

<http://health.mo.gov/living/wellness/nutrition/foodprograms/csfp/>

573-751-6269 or Toll Free 800-733-6251

HEALTH CARE

In the face of the current global pandemic, it is especially important to maintain health coverage now. If you have lost your health

insurance, please take steps to make sure you and your loved ones have insurance.

COBRA

The Federal COBRA law requires that most employers offer you and your family a temporary extension of health coverage at group rates, called “continuation coverage”. Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months in certain circumstances. You may be required to pay the full premium, including your employer’s contribution. Contact your health insurance company for more information.

Although Missouri has not created a new, temporary open enrollment period due to Covid-19, job termination qualifies you for a Special Enrollment Period. More info at:

<https://www.healthinsurance.org/missouri-state-health-insurance-exchange/>

MEDICARE

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits
- Have received Social security disability benefits for 24 months

For more information about these requirements and other features of the Medicare program, call:

Social Security Administration
(800) 772-1213

Or visit www.ssa.gov

MEDICAID

Medicaid is a state implemented medical program to help you obtain health care and related services. Those eligible for Medicaid include low-income:

- Families receiving or who are eligible for TANF
- individuals who are age 65 or older, blind or disabled
- Social Security Income (SSI) recipients
- Children who are born in the U.S., even if their parents are not citizens or legal residents
- Pregnant women and children if they meet both an income and assets test

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program.

Medicaid/CHIP Information in Missouri

- MO HealthNet for Kids Program Information <https://dss.mo.gov/mhk/>
- Apply for MO HealthNet for Kids <https://mydss.mo.gov/>
- Missouri DHSS: 1-855-373-9994
- CHIP Hotline: 1-877-KIDS-NOW (1-877-543-7669)

The Missouri Department of Health and Senior Services is relaxing rules for those covered by the state health insurance program for poor families and people with disabilities. Adult Medicaid recipients who test positive for COVID-19 will have their benefits extended for three months.

State officials are waiving application fees and telehealth co-pays and easing requirements for prescription refills. They're also waiving the requirement that food stamp recipients work to receive benefits. Those who receive childcare subsidies will have their benefits extended 90 days.

The new provisions align the state with new federal requirements in the Families First Coronavirus Response Act.

PRESCRIPTION ASSISTANCE PROGRAM

Missouri Residents can print a free pre-activated card, locate participating pharmacies, and search drug pricing by visiting www.missouridrugcard.com, or call 314-919-2019.

Finally, if all else fails, your family doctor or local hospital does not want to see you ignore health problems. If you have lost your health coverage, speak to your doctor about the possibility of negotiating reduced fees and payment schedules.

MENTAL HEALTH RESOURCES

Mental health can be at risk during stressful times such as dealing with a reduction in income.

Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:



Suicide hotlines:

Missouri Department of Mental Health
suicide hotline: 800-279-8255
NAMI St. Louis HelpLine: 314-962-4670
Suicide.org Crisis Hotlines
24 hours / 7 days: 1-800-811-4760
TTY for Hearing Impaired: 314-469-3638
St. Louis Calling Area: 314-469-6644
Life Crisis Suicide Hotline: 314-647-4357

LIFELINE

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress.

By dialing 1-800-273-TALK (8255). The call is routed to the nearest crisis center in a national network of more than 150 crisis centers. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night

THE DISASTER DISTRESS HOTLINE

A 24/7, 365-day-a-year, national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. This toll-free, multilingual, and confidential crisis support service is available to all residents in the United States and its territories. Call (800)-985-5990 or text **TalkWithUs to 66746** to connect with a trained crisis counselor.

NATIONAL DOMESTIC VIOLENCE HOTLINE

Hotline advocates are available 24/7/365 to take your calls at (800) 799-SAFE (7233) or by texting LOVEIS to 22522 or at thehotline.org

Local Domestic Violence Hotlines:

ALIVE-Domestic Violence: 314-993-2777
Safe Connections-Domestic Violence: 314-531-2003
Women's Safe House: 314-772-8952

Addiction Hotlines

Alcoholics Anonymous: 314-647-3677, <https://aastl.org/>
Narcotics Anonymous: 314-830-3232, www.stlna.org

Gamblers Anonymous: 855-2CALLGA (855-222-5542) <http://www.stlga.org/>
Addicted.org Call Center: 1-800-304-2219 or: <https://www.addicted.org/saint-louis-addiction-treatment-services.html>

FOR OLDER WORKERS PENSION

Some UNITE HERE Local 74 members are entitled to a pension upon retirement or permanent disability.

Contact Local 74 Pension Office at: 314-209-0858

SOCIAL SECURITY

If you are 62 or older you may be eligible for Social Security benefits. If you begin collecting before age 65, your benefits will be reduced. The amount of benefits that you receive is based on your lifetime earnings.

You can apply for benefits online at: <https://www.ssa.gov/onlineservices/> as of this writing, all Social Security Administration Offices are closed, please apply online. Limited services are available by phone, (800) 772-1213.

Supplemental Security Income (SSI)

SSI is a federal program that pays monthly benefits to people who are 65 or older, or blind, or have a disability and who don't own much or have a lot of income. SSI isn't just for adults. Monthly benefits can go to the disabled and blind children, too. For information, call Social Security at the number listed above.

OTHER RESOURCES

Missouri Dept of Health & Senior Services Covid-19 24-hour hotline: 877-435-8411

SENIOR ADVISOR

www.senioradvisor.com

An extensive St. Louis area website with resources and information on retirement benefits, living situation options, caregiving, retirement planning, etc.

MID-EAST AREA ON AGING

www.agingmissouri.org 636-207-0847 or 636-207-1323

IMMIGRATION

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19.

US Citizens and Immigration Services issued the following statement:

“To address the possibility that some aliens impacted by COVID-19 may be hesitant to seek necessary medical treatment or preventive services, USCIS will neither consider testing, treatment, nor preventative care (including vaccines, if a vaccine becomes available) related to COVID-19 as part of a public charge inadmissibility determination, nor as related to the public benefit condition applicable to certain nonimmigrants seeking an extension of stay or change of status, even if such treatment is provided or paid for by one or more public benefits, as defined in the rule (e.g. federally funded Medicaid).”

Read the full statement at:

<https://www.uscis.gov/greencard/public-charge>.

STUDENT LOANS

If you or your child has federally held student loans, you may be impacted by a recent announcement that the government is waiving interest on federally held student loans. While details are still emerging, this does not mean a reduction in monthly payments. Rather it means that your monthly payment goes directly to paying down the balance of the loan. For more, see: <https://www.nytimes.com/2020/03/14/business/student-loans-coronavirus-trump.html>.

If you (or your child) have a federally held student loans you can apply for unemployment or economic hardship deferment or you could apply for an income driven repayment plan. You can see more about payment plans at <https://studentaid.gov/manage-loans/repayment/plans>, and more about deferment/forbearance at <https://www.savingforcollege.com/article/dealing-with-student-loans-when-youre-unemployed>, or <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>. Some private lenders are also offering relief to people impacted by coronavirus. See the end of this article for a list: <https://www.savingforcollege.com/article/how-to-pause-student-loan-payments-during-the-coronavirus-outbreak>.

FUNERAL & BURIAL ASSISTANCE

FEMA has a program called Disaster Funeral Assistance that provides help for expenses related to the funeral of an immediate family member who died as a result of a major disaster or emergency. UNFORTUNATELY, AT THE TIME OF THIS WRITING, THIS BENEFIT IS NOT AVAILABLE TO VICTIMS OF CORONAVIRUS. There is pending

legislation to change this. You can read more about the program at <https://www.fema.gov/disaster-funeral-assistance>. You can check what Federal Benefits you can access at <https://www.disasterassistance.gov/>.

VA BENEFIT

If your family member served in the US armed forces, he/she may be eligible for VA. There are many different scenarios, so check <https://www.va.gov/burials-memorials/veterans-burial-allowance/> or call (800) 827-1000 to find out if your family member is eligible.

SOCIAL SECURITY

If the deceased was receiving Social Security Benefits at the time of their death, a surviving spouse or children may be eligible for a one-time Social Security Lump Sum Death Payment of \$255. For more information, <https://www.benefits.gov/benefit/4392>. For a list of information you will need to provide, see <https://www.ssa.gov/forms/ssa-10.html>. To apply, call **(800) 772-1213**, TTY **(800) 325-0778**.

HEALTH INSURANCE

Some Health Insurance programs may include a burial benefit. Check with the deceased's insurance company.

CHARITABLE ORGANIZATIONS

If the deceased was a member of a religious or ethnic organization, check to see if they provide assistance.

FREE/REDUCED COST INTERNET

If you need internet at home, Comcast, AT&T and Charter have free/low cost programs for people who are on SNAP, TANF, MEDICAID, WIC or other public

assistance. See the program for more information.

Comcast's Internet Essentials program is free for the first two months and then \$9.95 after that. More information at: <https://www.internetessentials.com/>.

AT&T's Access Program is \$5 or \$10 per month. There is a monthly maximum data usage and there are fees if you go over. <https://www.att.com/support/article/u-verse-high-speed-internet/KM1094463/>.

Charter is also offering free 60 days for new households with students. See <https://corporate.charter.com/newsroom/charter-to-offer-free-access-to-spectrum-broadband-and-wifi-for-60-days-for-new-K12-and-college-student-households-and-more>, for more information.

Call to negotiate a lower rate. Ask your cable company for the customer retention department. Tell them that you will be cancelling your account if you can't negotiate a lower rate.

TAKING CARE OF YOURSELF

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself
6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small

“An ounce of prevention is worth a pound of cure”

Your rights under the Fair Debt Collection Practices Act

While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 am and 9:00 pm. They may not communicate with you by postcard.
- **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Web site at www.FTC.gov or call 877.FTC.HELP.

SAMPLE LETTER TO CREDITORS

Date: _____

Dear _____,

I am temporarily on a reduced income due to the economic impact of COVID-19. I am asking your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

Signature

PRINT NAME

Account Number

Address

Phone

**BILL SLIPS
INCLUDE WHEN YOU PAY BILLS**

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

ASSETS

Checking	
Savings	
Other Assets	
TOTAL	

INCOME

	Month :
Unemployment	
Other Income	
TOTAL	

EXPENSES

	Month :
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
TOTAL	