

UNITEHERE!

Local #74

HELP FOR TOUGH TIMES

COVID-19

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

Illinois
2020

Unemployment Benefits

Budgeting

Federal Assistance

Mortgage Resources

Renters Guide

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Model Letter to Creditors

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Budget Worksheet

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.

Or, you can call the Illinois Department of Human Services: (800) 843-6154. You can find a list of local offices on their website: <http://www.dhs.state.il.us/page.aspx?>

You can find updates on Illinois' coronavirus response on this website: <https://www2.illinois.gov/sites/coronavirus/Pages/default.aspx>

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

You can apply for Unemployment Insurance (UI) if you lost your job or if you do not work full-time due to lack of work. The 7-day waiting period was waived: If you qualify for UI, you can file immediately. File your claim during the first week after you lost your job.

You can file your claim only online as Illinois Department of Employment Security (IDES) offices are closed. If you have questions about eligibility or filing, contact IDES at (800) 244-5631.

You can find information about COVID-10 and Unemployment Benefits here:
<https://www2.illinois.gov/ides/Pages/COVID-19-and-Unemployment-Benefits.aspx>

FILE ONLINE:

<https://www2.illinois.gov/ides/aboutides/Pages/10%20Things%20You%20Should%20Know.aspx>

In order to file, you must check the box at the bottom of the page.

IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR ONLINE ID, PASSWORD, and E-MAIL INFORMATION. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT TO RE-OPEN YOUR CLAIM

You must be ready to present the following information:

- Social Security Number and your name as listed on your Social Security Card
- Driver's License or State ID
- If you are claiming dependents (e.g. spouse, child) you need for every individual: name, Social Security Number, date of birth

- Name, mailing address, phone number, employment dates, and separation reason for all the employers you worked for in the last 18 months.
- Wage records: W-2 form, pay stubs for all employers during the past 18 months.
- If you worked since Sunday of this week, the gross wages for any full or part-time work performed. You have to report gross wages the week in which they are earned, not the week in which you receive the wages. (Gross = amount earned before deductions)
- If you receive pension: Records of pension payments you might be receiving (not including Social Security)
- If you are not a citizen: Your correct alien registration information
 - If you are a recent veteran: the Member 4 Copy of the DD form 214/215
 - If you worked as civilian employee of the federal government: Form SF-8 and SF-50

For each employer that you worked for in the past 18 months:

- Name
- Mailing address,
- Phone number
- Employment dates
- Separation reason

Information to file an internet claim is also accessible at:

https://www2.illinois.gov/ides/Pages/Necessary_Information.aspx

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 18 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 your obligations. Use the “Sample Letter to Creditors” at the end of this booklet as a guide.

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. Sample budget on page 18.*

If you need help with a consumer problem contact:

Illinois Consumer Protection Division:

Call the Attorney General’s Consumer Fraud Hotline at: (800) 386-5438, or file a complaint online at:
<https://ccformsubmission.ilattorneygeneral.net/>

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

Land of Lincoln Legal Aid

Legal Advice & Referral Center at 877-342-7891 or go to <https://lincolnlegal.org/apply>.

East St. Louis Office

Phone: (618) 398-0958
Serving Clinton, Fayette, Monroe, Randolph, St. Clair, & Washington Counties.

Alton Office (2)

(618) 462-0029; (800) 642-5570
Serving Adams, Bond, Brown, Calhoun, Greene, Hancock, Jersey, Macoupin, Madison, Montgomery, Pike, & Schuyler Counties.

You can find a directory of legal aid organizations for specific topics here:
www.IllinoisLegalAidOnline.org
www.illinoislegalaid.org/es (En español)

CREDITORS

For help negotiating with creditors, call the Attorney General’s Consumer Fraud Hotline at: (800) 386-5438, or file a complaint online at:
<https://ccformsubmission.ilattorneygeneral.net/>

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: <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.

STATE RESOURCES

From March 17 through April 15, court-ordered evictions will not be carried out. No orders for evictions or foreclosure will be entered during the same 30-day period.

Illinois Housing Development Authority

This department compiles resources and services by various state agencies and non-profit organizations under “Saving My Home.” For example, you can find a housing counselor.

<https://www.ihda.org/my-home/saving-my-home/>

FEDERAL RESOURCES

MAKING HOME AFFORDABLE

MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments. Call **888-995-4673**.

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 mortgage payments, speak with a VA loan servicer as soon as possible. Contact your nearest regional loan center to explore your options, call 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 60 day foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages. 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, contact the State Attorney General’s Hotline at:
(800) 386-5438**

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

From March 17 through April 15, court-ordered evictions will not be carried out. No orders for evictions or foreclosure will be entered during the same 30-day period. Check news and official updates on a regular basis.

THIS DOES NOT MEAN YOU SHOULD NOT PAY YOUR RENT!

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.

Check the website of the Illinois Housing Development Authority:
<https://www.ihda.org/rental-housing/#RentalAssistance>. You can find their approved housing counseling agencies here:
<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=IL>.

Reach out for help early in the process to receive guidance and assistance regarding landlord/tenant problems.

Before the landlord can pursue the matter in court, he must notify the tenant of the infraction and give him time to correct it. If the matter involves the nonpayment of rent or a major lease violation, the tenant is given 5 days to comply. If you get an eviction notice and you want to stay in your home, you must respond immediately to any documents you receive.

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

UTILITY BILLS AND ENERGY ASSISTANCE

Governor Pritzker asked utility companies to provide services even if you cannot pay bills, but a moratorium is currently not in place. Check these websites for updates:

State of Illinois Coronavirus Response:
<https://www2.illinois.gov/sites/coronavirus/Resources/Pages/EconomicAssistance.aspx>

Illinois Legal Aid Online:
<https://www.illinoislegalaid.org/about/our-work/blog/legal-issues-during-coronavirus-pandemic>

Ameren is forgiving late payment fees and disconnections are temporarily suspended until further notice.
https://www.ameren.com/account/customer-service/covid-19?wt.mc_id=Covid-homepage-link Visit other utilities websites to check if they've put something similar in place.

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 Illinois Commerce Commission. The ICC regulates the gas, electric, phone, and cable companies:
<https://www.icc.illinois.gov/home/publicutility>

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 many options for help. The Low-Income Home Energy

Assistance Program (LIHEAP) may be able to provide utility bill assistance with a gas or electric bill. To find out more information, call their hotline: (877) 411-9276. You can also receive information here:

<https://www2.illinois.gov/dceo/CommunityServices/UtilityBillAssistance/Pages/default.aspx>

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. A few resources are provided below:

Land of Lincoln Legal Aid

Legal Advice & Referral Center at 877-342-7891 or go to <https://lincolnlegal.org/apply>.

FOOD FOR YOU AND YOUR FAMILY

Visit these websites to find updated information about food pantries and school meals and SNAP:

Illinois Department of Human Services:
<http://www.dhs.state.il.us/page.aspx?item=29721>

Food Stamps Calculator for eligibility:
<https://fscalc.dhs.illinois.gov/FSCalc/>
Or call at: 800-843-6154

Find a food pantry:

<https://www.foodpantries.org/st/illinois>
Or <https://networks.whyhunger.org/>

EAST ST. LOUIS SCHOOL DISTRICT 189 Grab and go student meals will be provided during school closure. Meals provided daily Monday - Friday, 10:00AM-Noon. Call **618-646-3000** or visit <https://www.estl189.com> to find locations.

TEMPORARY ASSISTANCE PROGRAMS

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

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.

SNAP has income eligibility. The Illinois Department of Human Services provides information about SNAP:

<http://www.dhs.state.il.us/page.aspx?item=30357>

DHS Family Community Resource Center in St Clair/East St Louis administrates your local program under Illinois guidelines.
Phone: (618) 583-2300
TTY: (866) 740-3931
Hours: 8:30 a.m. – 5:00 p.m. Mon. – Fri.

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. Even if you are not eligible for SNAP based on income, you may be eligible for WIC. To check your eligibility for WIC, please check:
<http://www.dhs.state.il.us/page.aspx?item=30513> Or call: (217) 782-2166

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

Some SNAP recipients are also eligible for cash assistance through the Temporary

Assistance for Needy Families (TANF) program through the Illinois Department of Human Services. Call the DHS helpline at (800) 843-6154, or visit the website: <https://www.dhs.state.il.us/page.aspx?item=30358>

YOUR CHILDREN

East St. Louis School District 189 will provide grab and go student meals during school closure daily Monday - Friday, 10:00AM-Noon.
Call: 618-646-3000 or visit: <https://www.estl189.com> to find locations.

For other areas, see the Illinois Coronavirus Response website for updates: <https://www2.illinois.gov/sites/coronavirus/Resources/Pages/family-and-children.aspx>

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.

Other School Support:

[ESTL 189 Clever Portal](#) Apps used by students during the school day.

www.khanacademy.org Great resource for parents and students grades K - 12 in all subjects and for SAT test preparations.

[ESTL 189 ELA and Math Resources](#) Handouts and Printable Resources www.digitallibrary.io/ Online library for younger readers

[Scholastic Activities](#) Cross-curricular journeys

ENGLISH LANGUAGE ARTS

<https://www.abcya.com/> Provides over 400 fun and educational games for Pre-K-6 in reading and math.

<https://pbskids.org/games/reading/> Uses technology and media through educational games and videos.

<https://www.funbrain.com/> Free educational games, books, comics, and videos that help develop skills in reading, problem-solving and literacy (K-8).

<https://www.starfall.com/h/> Children ages 3-6 have fun learning to read.

<https://www.sesamestreet.org/games> This show has reading games that get the grouch out of anyone for ages 3-6.

<https://www.seussville.com/> This series of books puts Dr. Seuss in a town of reading fun for ages 3-6.

<https://www.storylineonline.net/> Videos featuring celebrated actors reading children's books.

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.

There are likely several options available to you:

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 provider.

You can find an overview of health services on the website of the Department of Human Services:

<http://www.dhs.state.il.us/page.aspx?item=29722>

The enrollment period for health insurance for 2020 is over but Illinois offers special enrollment for specific life changes.

You can find information about health insurance enrollment here:

<https://getcovered.illinois.gov/en>

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.

For more information, call: (800) 843-6154
Visit: <https://getcovered.illinois.gov/en>

For prescription assistance programs please visit: <https://www.staterxplans.us/illinois.html>

MENTAL HEALTH RESOURCES

Mental health can be at risk during stressful times. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:

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

Addiction Hotlines

Alcoholics Anonymous: (314) 647-3677
Virtual meetings: <https://aastl.org/wp-content/uploads/2020/04/Virtual-STL-AA-Mtgs-8.0-4-1-1130.pdf>

Narcotics Anonymous (314) 830-3232 Or (618) 398-9409, Virtual Meetings: <http://stlna.org/wp-content/uploads/2020/03/Virtual-Meetings331.pdf>

Gamblers Anonymous 855-2CALLGA (855-222-5542) <http://www.stlga.org/>

FOR OLDER WORKERS

PENSION

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

For more information contact the 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 disabled and blind children. For information, call Social Security at the number above.

IMMIGRATION

Some members who are not citizens may be concerned about 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 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 ASSISTANCE

FEMA

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.

STATE

The Illinois Department of Human Services will pay up to:

- \$1,103 for a funeral
- \$552 for a cremation/burial

For individuals who were receiving any of the following:

- Temporary Assistance for Needy Families (TANF) Cash
- Aid to the Aged, Blind, or Disabled (AABD) Cash
- All Kids Assist
- Parent/All Kids Assist
- All Kids Moms & Babies
- Family Assist

- AABD Medical
- General Assistance Foster Care/Adoption Care

or who would have qualified for:

- All Kids Assist
- Parent/All Kids Assist
- All Kids Moms & Babies
- Family Assist
- AABD Medical

For more information and application forms:
<https://www.dhs.state.il.us/page.aspx?item=30367>

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 and AT&T both have free/low cost programs for people who are on SNAP, TANF, MEDICAID, WIC or other public assistance. See the program for more information. See ATT Map
<https://www.att.com/Common/merger/files/pdf/att-us-service-area-map-21-state.pdf>.

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/>.

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	