



WORKER ASSISTANCE HANDBOOK

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

Denver

Letter From Your Union
Unemployment Benefits
Budgeting
Federal Assistance
Mortgage Resources
Renters Guide
Utilities and Energy Help
Food Assistance
Health Care
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Burial Assistance
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Taking Care of Yourself
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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 23 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 23 staff, we encourage you to call us at 877-375-1748, 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.

If you cannot find the specific information you need in this booklet, you can call Colorado's 2-1-1 call center or visit [Colorado211.org](https://colorado211.org).

You can also check out the City of Denver Website, which has compiled support services across the city: <https://tinyurl.com/usql4ju>

* **Recursos en español:** Una lista de recursos bilingüe creado por COLOR:
<https://tinyurl.com/vqcftve>

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 23 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

Currently, the Colorado Department of Labor has the following notice on the unemployment site:

IMPORTANT NOTICE: If you believe you qualify for the recently passed Pandemic Unemployment Assistance or PUA [note: independent contractors, gig workers, sick people or people caring for sick relatives], we ask for your patience. **Please do not file an unemployment claim yet.**

We are waiting on federal guidance before we can begin this program and need to get our systems updated. **Claims filed now cannot be paid, and you will have to file again.** We will update this site and notify news outlets when we are ready to accept claims. Please rest assured that we will backdate and back pay claims as appropriate based on the law and guidance. <https://www.colorado.gov/pacific/cdle/unemployment>.

If you want to file a regular unemployment claim, there are two ways to file, by phone or on the web.

FILE BY PHONE: Call the Re-employment Call Center: 303-318-9000

Call Center Hours Monday - Wednesday: 8 a.m. to 4 p.m. or Thursday - Friday 7:30 to 11:30 a.m.

FILE ON THE WEB:

<https://myui.coworkforce.com/Welcome>

Due to the large volume of filings you are limited by the first letter of your last name as to when you can file:

Last name begins with:	Time to call and file a claim:
A- M	Sun, Tue, Thu, or after 12pm on Sat
N - Z	Mon, Wed, Fri, or before 12pm on Sat

File during non-peak hours (evenings after 8 p.m., late nights, early mornings).

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

Whether you choose to file your claim by telephone or on the web you must be ready to present the following information:

- Your Social Security Number
- Your correct alien registration number
- Pension information (if you are receiving any pension or 401k).
- Recall date (if you expect to be recalled to your job).
- Military DD-214, Member 4 Copy (if you were in the military in the past 18 months).
- Form SF-8 or SF-50 (if you were a federal civilian employee).

For each employer that you worked for in the past 18 months, be prepared to tell us:

- Complete name and address and phone number of employer
- Your occupation with begin and end dates, and wages.
- Reason for separation

Be ready to choose a four-digit Personal Identification Number (PIN) and decide

whether you want 10% federal income tax withheld from your benefits and if you wish to claim your dependents. You will also need to decide if you want to receive your benefits through direct deposit or through a debit card.

BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but also do what you can on your own.

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 Colorado Attorney General’s Consumer Protection Section at 720-508-6000 or file a complaint at: <https://coag.gov/file-complaint/>

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

Colorado Legal Services provides legal help for low-income Coloradans seeking assistance with civil legal need.

Call 303-837-1313 or visit <https://www.coloradolegalservices.org/>.

CREDITORS

For help negotiating with creditors, call:
Consumer Protection Division
Office of Attorney General
720-508-6000
800-332-2071

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>.

The Governor has extended the tax payment deadline until **July 15, 2020**. Additionally, state tax returns that were due on April 15 have been given an extension and are now due on October 15. For more, see <https://www.colorado.gov/tax/COVID-19-Updates#Income%20Tax%20Extension>.

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

The Colorado Foreclosure Hotline partners with nonprofit housing counseling agencies. Call (877) 601-HOPE for more information.

Both pre-purchase counseling and mortgage counseling (delinquency and default) are available from the Colorado Housing Assistance Corporation. Call 303-572-9445 or visit chaonline.org for more information.

Colorado Housing Connects provides access to resources for both homeowners and renters. Call (844) 926-6632 or visit <http://www.coloradohousingconnects.org/>.

FEDERAL RESOURCES

MAKING HOME AFFORDABLE has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments. Call (888) 995-4673 or visit: 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 23 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 add State Attorney General’s Hotline at: 303-866-4500

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 at www.ftccomplaintassistant.gov/ 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

Denver's Temporary Rental and Utility Assistance (TRUA) offers resources to Denver residents who are facing a housing hardship to help prevent eviction or displacement.

If you can't pay your rent or need help with utilities, you may be able to get up to 80% of your rent paid and help with your utilities. Payments are made directly to the landlord or utility company. To qualify you must be a Denver resident with income below \$52,000 for a single person, or \$74,250 or less for a household of four.

To apply, Call 3-1-1 and press 6.

- You will be asked some basic questions, like your ZIP code
- A local nonprofit partner will be assigned to help you

You will be asked to:

- Provide proof of your household income
- Provide proof of Denver residency
- Provide proof of your rent due, or rent increase notice
- Provide information about the cause of your housing crisis (job loss, unsafe housing conditions, potential eviction, and/or shutoff notice)
- Participate in housing counseling and benefit navigation services

For more:

<https://www.denvergov.org/content/denvergov/en/housing-information/resident-resources/stay-in-your-home/rent-utility-help.html>.

Colorado Housing Connects provides access to resources for both homeowners and renters

<http://www.coloradohousingconnects.org/> or call (844) 926-6632.

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 the Financial Empowerment Center at 720-944-2498** 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 **THREE** 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

If you live in Denver and have trouble paying your utilities, you may be able to get help from the **Temporary Rental and Utility Assistance (TRUA)**. See the RENT/LEASE section of this guide for more information.

LEAP (Low Income Energy Assistance Program):

LEAP provides a supplement to assist qualifying low-income individuals with the cost of heating costs.

Apply at:

<https://coloradopeak.secure.force.com/>.

Both Xcel Energy and Denver Water have announced that they will not shut off service for non-payment of bills.

If you are having trouble paying your bills contact Denver Water at (303) 893-2444 or Xcel Energy at (800) 895-4999 to discuss a payment plan.

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 Colorado Public Utilities Commission (PUC). The PUC regulates the gas, electric and phone, and cable companies. Call 303-894-2070 or dora_puc_website@state.co.us

Utility companies are required to offer budget billing plans, payment plans for needy customers and special protection for the ill.

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:

Colorado Legal Services: Legal help for low-income Coloradans seeking assistance with civil legal need.

Call 303-837-1313 or visit <https://www.coloradolegalservices.org/>.

Tenant/Landlord Disputes

There are legal resources available for help with evictions and other landlord/tenant disputes.

Tenant's/Renter's Rights
Resources/Counseling:

<https://211colorado.communityos.org/zf/taxonomy/detail/id/115562>

FOOD FOR YOU AND YOUR FAMILY

FOOD BANKS:

Food Bank of the Rockies has a list of sites that are providing emergency food assistance:

<https://www.foodbankrockies.org/emergency-assistance/>.

A map of food distribution sites in the Denver area is available at:

<https://tinyurl.com/denverfoodsearch>

TEMPORARY ASSISTANCE PROGRAMS

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

You may be eligible for assistance from the government through the Supplemental Nutrition Assistance Program (SNAP), to apply go to:

<https://coloradopeak.secure.force.com/>

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.

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, called Colorado Works. Contact (720) 944-4347 or visit <https://coloradopeak.secure.force.com/>.

Resources for homebound families, elders, and/or people who are immunocompromised:

- Project Angel Heart (meal delivery for people living with life-threatening illnesses)
<https://www.projectangelheart.org/>
- Struggle of Love Foundation is doing food distribution Monday-Thursday 11-2 pm at 12000 E. 47th Ave. Denver, CO 80239, will do delivery for seniors and people with disabilities

Assistance with pet food:

If you need help affording pet food, contact the Colorado Pet Pantry at www.coloradopetpantry.org or call (303) 818-0618

YOUR CHILDREN

As of March 18, ALL Colorado schools are closed for in-person learning until at least April 17. Denver Public Schools is offering free breakfast and lunch meals to students and their families at 12 locations throughout the city, weekdays from Monday, March 30 until circumstances change. Food will only be available in grab-and-go packaging to avoid congregating.

**Grab-and-Go Meal Pickup
Monday–Friday
11 a.m.–12:30 p.m.**

For a list of locations, see:
<https://www.dpsk12.org/coronavirus/#food>

Denver Parks and Recreation Center Meals (Tasty Food Program): Denver Youth Eat Free: Grab-and-Go suppers will be available on a first-come, first-served basis for youth between the ages of 1 - 18, Monday – Friday from 3:30 - 5:30 p.m, March 16-April 6th, 2020.

Updated information and a full list of all Tasty Food Sites and Schedules are available online <https://www.denvergov.org/content/denvergov/en/office-of-childrens-affairs/programs/tasty-food.html>.

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.

ACTIVITIES TO DO WITH KIDS

- [Amazing Educational Resources](http://www.amazingeducationalresources.com/) offers dozens of free online resources for kids of all ages to help supplement their education while at home <http://www.amazingeducationalresources.com/>
- 300+ activities to do with kids while schools are closed:
<https://schoolclosures.org/enrichment>

- Free online dance classes from across the nation:
<https://www.dancingalonetogether.org/>
- Diapers/wipes/baby supplies are available at Gabriel House. Visit
<https://ccdenver.org/gabriel-house/> or call (303) 377-1577 for more information.

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:

UNION Health Fund/Insurance

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.

For those workers covered under UNITE HERE Health, the UNITE HERE Health Fund announced that if you have eligibility in March, and you don't work the requisite hours in March, April, May or June, you will not lose your health insurance coverage in the coming months.

If you work at...

Employer	Your healthcare is through...
Hyatt Regency (CO Convention Center), Aramark (Coors Field and Denver Coliseum), Legends (Pepsi Center), SkyChefs (DIA), Westin (DIA)	Your Collective Bargaining Agreement. Read your CBA for more info
Midfield (DIA), United Catering (DIA)	Your company plan. Contact your Employer.
Delaware North (DIA), Compass/Bon Appetit (Regis)	UNITE HERE Health, call 833-637-3519

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 insurance provider as detailed in the previous chart.

Some states have created a new, temporary open enrollment period. Find out more here: <https://tinyurl.com/qtbx5h6>

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 (Health First Colorado)

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

You can apply through www.connectforhealthco.com or <https://coloradopeak.secure.force.com/>.

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program even if they don't qualify for Medicaid/Health First Colorado.

For more information, call: CHP+ Customer Service (800) 221-3943 or visit <https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>.

Apply at: www.connectforhealthco.com or <https://coloradopeak.secure.force.com/>.

WOMEN WITH INFANTS & CHILDREN - WIC

WIC provides nutritious foods, nutrition education, breastfeeding support, and referrals to health and other social services to participants at no charge.

WIC serves income eligible pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk.

Apply here: <https://www.coloradowic.gov/>

Prescription Drug Discount Resources

The State of Colorado believes it is important to make information available to the public concerning ways to purchase lower-cost prescription drugs. Find resources here:

<https://www.colorado.gov/pacific/hcpf/prescription-drug-discount-resources>

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

Taking Care of Your Mental Health in the Face of Uncertainty: <https://afsp.org/taking-care-of-your-mental-health-in-the-face-of-uncertainty/>

Colorado Crisis Services phone number: 1-844-493-8255 or text "TALK" to 38255. <https://coloradocrisiservices.org>.

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

Family Tree's domestic violence hotline is 303-420-6752.

Safehouse Denver's domestic violence shelter remains open. Call (303) 318-9959.

Addiction Hotlines

Alcoholics Anonymous 303-322-4440
Narcotics Anonymous 303-832-3784
Gamblers Anonymous 855-222-5542

FOR OLDER WORKERS

PENSION

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

Hyatt Regency –

- National Retirement Fund (employer contributions' pension) - 800-452-4155
- National Plus Plan (employee contributions' 401k) - <https://www.nationalplusplan.com/> 800-452-4155

Delaware North-

- 401k (employer contributes amount equal to 1% of annual earnings) – managed by John Hancock *my-life.jhrps.com* 800.294.3575

All others – contact company for more details

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, too. For information, call Social Security at the number listed above.

OTHER RESOURCES FOR OLDER MEMBERS

- **Seniors' Resource Center** is still providing transportation for medical and food needs: <https://www.srcaging.org/>
- **Aging and Disability Resources for Colorado Office**
Older Coloradans seeking assistance getting nutritious food, call (844) 265-2372
- **Meals On Wheels** provides meals for seniors who are home-bound.

<https://www.voacolorado.org/gethelp-denvermetro-foodnutrition-mow>.
(303) 294-0111

- **A Little Help** can support with grocery/prescription runs for seniors
<https://www.alittlehelp.org/content/contact-us>
- Grocery stores and some retail locations are offering seniors-only hours:
<https://kdvr.com/community/stores-offering-senior-shopping-hours/>
- If you are an LGBTQ elder or care for one, call the free SAGE Hotline, toll-free, at 877-360-LGBT (5428). The SAGE LGBT Elder Hotline is available 24 hours a day, 7 days a week.
<https://www.sageusa.org/what-we-do/sage-national-lgbt-elder-hotline/>

IMMIGRATION

Recursos para inmigrantes—CIRC:

<http://coloradoimmigrant.org/covid19-esp/>

More resources here:

<https://tinyurl.com/tjwgtr6>

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>.

BURIAL 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/COUNTY

Burial Assistance - Denver Human Services (DHS) Provides financial assistance to help pay for funeral and burial expenses for Denver County decedents. Applicants for burial assistance must qualify financially, (the deceased did not leave sufficient funds for funeral and burial expenses and their

family members are unable to provide for such expenses). Call the Human Services Department at (720) 944-4347.

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 has a free/low cost programs for people who are on SNAP, TANF, MEDICAID, WIC or other public assistance.

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/>.

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	