



HELP FOR TOUGH TIMES

COVID-19

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

23-NM
2020

Letter From Your Union
Unemployment Benefits
Budgeting
Federal Assistance
Mortgage Resources
Renters Guide
Utilities and Energy Help
Food Assistance
Health Care
Mental Health
Student Loans
Free/Reduced Internet
Taking Care of Yourself
Fair Debt Collection Act
Model Letter to Creditors
Model Bill Slips
Budget Worksheet

You're not alone...

The Novel Coronavirus which leads to the disease 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. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet provides some guidance on where you can get help. 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 distancing. If you want to speak to UNITE HERE Local 23 staff, we encourage you to call us at 888-503-4848.

The situation with regard to available assistance is changing rapidly. 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.

If you cannot find the specific information you need in this booklet, you can call 2-1-1. This is a source for Basic Health and Human Services Information and Referral. An alternative number is 505-245-1735. The line is open from 7 am to midnight, 7 days a week.

The State of New Mexico also has an online resource guide for residents facing hardships because of the novel coronavirus: [newmexico.gov \(https://www.newmexico.gov/i-need-assistance/\)](https://www.newmexico.gov/i-need-assistance/)

Health Hotline: 1-855-600-3453; Information Hotline: 1-833-551-0518; Senior Food Hotline: 1-800-432-2080.

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

There are two ways to file an unemployment insurance claim: by phone or on the web. Be aware that phone lines may be very busy because of the number of people who are filing claims.

FILE BY PHONE: (877)-664-6984
Monday-Friday, 8:00am-4:30pm.

FILE ON THE WEB: There are no restrictions on the web. Claims may be filed 24 hours a day, seven days a week:
<https://www.jobs.state.nm.us/>

New Mexico has a youtube video showing how to apply online:
www.YouTube.com/NMDWS.

IT IS EXTREMELY IMPORTANT THAT YOU KEEP 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 (“green card”)
- 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 provide:

- Complete name and address and phone number of employer
- Your occupation with beginning and ending dates
- Reason for separation

Be ready to choose a Personal Identification Number (PIN). Decide whether you want 10% federal income tax withheld from your benefits and if you wish to claim your dependents. If you are claiming dependents you may have to provide SSN numbers, and birth dates, for each dependent.

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 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:

New Mexico Attorney General

Phone:(844)-255-9210

File a complaint at:

<https://www.nmag.gov/file-a-complaint.aspx>.

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

Legal Aid

Phone intake: 505-633-6694

Online:

<https://www.newmexicolegalaid.org/>

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 the Federal Government owes you money (i.e., you expect a refund), you can file before that date and receive the refund 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>.

<https://www.irs.gov/coronavirus>.

New Mexico has also extended the deadline for filing personal income taxes. The new deadline is July 15, 2020.

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

MORTGAGES

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.**

STATE RESOURCES

Contact the State of New Mexico’s Covid-19 hotline for help if you have received an eviction notice: 833-551-0518.

FEDERAL RESOURCES

Making Home Affordable

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:

<http://www.makinghomeaffordable.gov>

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.

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

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 Attorney General:1-844-255-9210 or submit a complaint online: www.nmag.gov

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 <https://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

The New Mexico Supreme Court has issued an order placing a temporary moratorium on evictions for inability to pay rent during the COVID-19 public health emergency. Judges will stay the execution of writs of restitution that property owners can obtain and give to law enforcement to force the removal of a tenant.

If your landlord has filed a petition for a writ of restitution (an eviction or collection proceeding) against you for nonpayment of rent or any other reason you must participate in the hearing set by the judge. **If you want the court to stay your eviction for NONPAYMENT OF RENT during the public health emergency, you will need to provide the judge with evidence of your current inability to pay your rent at the hearing on the petition.**

The hearing will be held by video or phone, unless the parties file a motion for an in-person hearing. The summons you receive from the court will give you directions about how to participate in the hearing.

If you need legal help, contact New Mexico Legal Aid at (505) 633-6694.

If you are a renter, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable written payment plan or discuss other ways to pay off your obligation.

If you live in Albuquerque you may be able to get help through the Legal Aid/City partnership. Call 505-273-5040 to ask for guidance regarding landlord/tenant problems.

An online renters guide can be found at: www.lawhelpnewmexico.org

Evictions:

Landlords require a court order to carry out an eviction.

Before the landlord can pursue the matter in court, the landlord must notify the tenant of the infraction and give the tenant time to correct it. **If the matter involves the nonpayment of rent or a major lease violation, the tenant is given 3 days to comply following notification.**

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!!!

If you need help paying rent **CALL** one of the **Albuquerque Health & Social Services Centers:**

Alamosa (505) 836-8800

<https://www.cabq.gov/family/services/health-social-services/alamosa/alamosa>.

Los Griegos (505) 761-4050

<https://www.cabq.gov/family/services/health-social-services/los-griegos/los-griegos>

John Marshall (505) 848-1345

<https://www.cabq.gov/family/services/health-social-services/john-marshall/john-marshall>

East Central (505) 767-5700

<https://www.cabq.gov/family/services/health-social-services/east-central/east-central>

The Health Services Centers provide:

- Emergency Food Boxes

- Emergency Diapers
- Utility and Rental Assistance (based upon available funds)
- Information and Referrals to other Collaborating Agencies

UTILITY BILLS AND ENERGY ASSISTANCE

New Mexico’s gas, electric and water utilities will not terminate any service for non-payment during the coronavirus crisis (at least through April 6, possibly longer).

Continue to check the State’s website for updates.

The Low Income Home Energy Assistance Program (LIHEAP) assists low-income residents with their heating and cooling costs. To see if you are eligible, and to apply go to: yes.state.nm.us. Call 888-523-0051 for information.

You may also qualify for emergency rent and utility assistance. If you live in Albuquerque, call one of the Health & Social Services Centers:

Albuquerque Health & Social Services Centers:

Alamosa (505) 836-8800
 Los Griegos (505) 761-4050
 John Marshall (505) 848-1345
 East Central (505) 767-5700

Utility companies are required to offer budget billing plans, payment plans for needy customers and special protection for the ill. 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 New Mexico Public Regulation Commission. The Commission regulates the gas, electric and phone, and cable companies. Contact: 1-888-427-5772

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 of New Mexico offers quality legal counsel, advice and representation for individuals who are unable to protect their rights because they cannot afford an attorney. (They do NOT handle criminal cases).

Legal Aid

Phone intake: 505-633-6694

Online:

<https://www.newmexicolegalaid.org/>

There are legal resources available for help with evictions and other landlord/tenant disputes. The City of Albuquerque and the Legal Aid Society have partnered to provide assistance to renters: Call 505-273-5040 for more information. See the online renters guide at lawhelpnewmexico.org

FOOD FOR YOU AND YOUR FAMILY (AND PETS)

Call the Roadrunner Food Bank, the largest in NM/Albuquerque, to find the nearest food pantry or soup kitchen near you. You can call Monday through Friday from 8 am to 5 pm:
 505-349-5340 or 575-523-4390.
 (If you are live in Santa Fe/Northern NM, call Food Depot at 505-471-1633).

TEMPORARY ASSISTANCE PROGRAMS

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

To apply for SNAP (temporary food assistance) you can also get help from Roadrunner Food by calling 844.684.6268 or emailing snap@rrfb.org and asking them to help you fill out an application.

You can also apply directly through the State of New Mexico's online service: <https://www.yes.state.nm.us/>

SNAP recipients who are expectant mothers or have children under the age of 5 years, are also 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 apply for WIC begin by answering the questionnaire at www.nmwic.org)

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. Call the State's Income Support Customer Service Center: (800) 283-4465 for questions, and apply online at www.yes.state.nm.us.

Emergency Pet-Food Bank

The Humane Society has a Pet Food bank at 615 Virginia St. SE. Hours are Thursday and Sunday 10 am -12 pm. Please observe social

distancing. Please check the website to make sure that they are still operating before you go: <https://animalhumanenm.org/COVID-19/>

YOUR CHILDREN

School Lunches

School districts have established 'grab & go' meal pick up sites for all students at their schools who are under 18. Go to: <https://www.aps.edu/news/coronavirus/aps-identifies-schools-for-student-meal-pick-ups> to find the closest pick up site.

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.

Learning Resources

[Www.aps.edu](http://www.aps.edu) has a Learning Resources page to help your child continue their education.

Childcare

APS has also partnered with community organizations to provide limited afterschool childcare on a first come first served basis for parents who need to work. See <https://www.aps.edu/news/coronavirus/limited-child-care-available-at-some-aps-schools> for a list of organizations, and their websites to apply.

The State of New Mexico has expanded its childcare eligibility and is waiving certain co-pays: www.newmexicokids.org or call 800-691-9067.

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

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. Call 833-637-3519 for more information.

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.

Some states have created a new, temporary open enrollment. Check with your health exchange: 1-833-862-3935.

<https://www.bewellnm.com/>

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.

You can apply at: (833) 862-3935.

<https://www.bewellnm.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.

To apply for WIC: www.nmwic.org to start the application. Call 866-867-3124.

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:

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

Legal Aid Domestic Violence Hotline 1-877-974-3400

Albuquerque Alcoholics Anonymous 505-266-1900

FOR OLDER WORKERS

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. 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 or to apply, call the numbers above/visit website above to apply.

OTHER RESOURCES FOR OLDER MEMBERS

For referrals to services for seniors, call 211.

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>.

FUNERAL/BEREAVEMENT

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.

NEW MEXICO ASSISTANCE

The New Mexico Human Services Department may provide up to \$200.00 towards the funeral expenses of recipients of financial and medical assistance if the deceased's available resources are insufficient to pay for the funeral, and the spouse or parents (in the case of minors) are unable to pay the funeral expenses. For more information, call (800) 283-4465. To apply www.yes.state.nm.us.

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.

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/busines/student-loans-coronavirus-trump.html>.

If you (or your child) have a federally held student loan(s) 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>.

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.

OTHER RESOURCES

Both New Mexico and Albuquerque have good resource pages that may address needs that are not covered in this guide.

New Mexico: <https://www.newmexico.gov/i-need-assistance/>.

Albuquerque: <https://www.cabq.gov/coronavirus-information/community-resources-during-covid>.

TAKING CARE OF YOURSELF

1. Stay active mentally and physically: while you should maintain distance from others, if your state/county/city permits it, you can run, walk, or bike.
2. Eat healthy foods, get enough rest.
3. Exercise outdoors.
4. Recognize the effects of stress and seek help if needed by calling a crisis line. There are many people who are feeling stressed and anxious. You are not alone.
5. Organize your time, scheduling time to enjoy yourself.
6. Develop a support system; keep in touch with friends through phone calls, facetime or other apps that allow you to “connect”.
7. Volunteer to help others with programs that follow CDC guidelines, or where you can help over the phone.
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	