



# HELP FOR TOUGH TIMES

## Tennessee

COVID-19

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

2020

Letter From Your Union

Unemployment Benefits

Budgeting

Federal Assistance

Mortgage Resources

Renters Guide

Utilities and Energy Help

Food Assistance

Health Care

Mental Health

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 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 your organizer, 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 1(800)318-9335 or dial 211 then input your zip code. This will connect you with Basic Health and Human Services Information and Referrals in your area.

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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. We recommend that you file your claim on the web because of the high volume of calls during the COVID-19 Crisis.

**FILE ON THE WEB:** There are no restrictions on the web. Claims may be filed 24 hours a day, seven days a week:

[jobs4tn.gov](http://jobs4tn.gov)

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

**FILE BY PHONE:** Call the Re-employment Call Center: (844)224-5818  
**M-F 8:00 am to 6:00 pm**

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
- 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

## 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 in this handbook 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:**

**Tennessee Division of Consumer Affairs:**

Tennessee Division of Consumer Affairs  
Tennessee Attorney General’s Office  
P.O. Box 20207  
Nashville, TN 37202-0207

Phone: (615)741-4737

To file a Consumer Complaint online:  
<https://core.tn.gov/datamart/complaintLoginTNDCl.do>

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

**Legal Aid Society of Middle Tennessee & the Cumberland**

Address: 1321 Murfreesboro Pike, Suite 400  
Nashville, TN 37217

Phone: 615-244-6610

Website: <https://las.org/>

**CREDITORS:**

For help negotiating with creditor:  
**United Way of Greater Nashville  
Financial Empowerment Center**

Make an appointment on the web  
<https://www.unitedwaynashville.org/programs/financial-empowerment-center>

Make an appointment over the phone  
(615)748-3620

**Tennessee Department of Consumer Affairs**

Tennessee Division of Consumer Affairs  
Tennessee Attorney General’s Office  
P.O. Box 20207  
Nashville, TN 37202-0207

To file a formal complaint online:  
<https://core.tn.gov/datamart/complaintLoginTNDCl.do>

Local Phone Number: (615)741-4737

**Economic Impact Payments: What You Need to Know**

# Stimulus Checks from the IRS

The federally passed CARES Act includes the individual stimulus payment, officially titled the “2020 recovery rebate for individuals.” It means that the government will issue checks that are advances on your tax rebate.

## *WHO IS ELIGIBLE*

The IRS is going to look at your 2019 tax return or if that’s not available the 2018 return. If you haven’t filed a return for either year — for example, you collected Social Security, but did not have enough taxable income to necessitate the filing of a return — the IRS will determine that you are eligible for a check based on your Form SSA-1099, Social Security Benefit Statement.

Not everyone will get a check. You’ll need to have provided a valid social security number for yourself, your spouse and any qualifying children on your tax returns, and those who are claimed as a dependent on another’s tax return also won’t be receiving a payment.

Those on the higher end of the income scale will be shut out of the program because the payment phases out once your “adjusted gross income (AGI)” exceeds \$75,000 (if single, \$150,000 if married). Once over those thresholds, you’ll lose \$5 of your payment for every \$100 your AGI exceeds those thresholds.

## *CHECK AMOUNT*

Once the IRS has either your 2019 return, 2018 return, or Social Security statement, it’s going to cut you a check for \$1,200 if single, \$2,400 if married filing jointly, PLUS \$500 for each child under the age of 17.

If you provided direct deposit information to the IRS on your 2018 or 2019 tax return, you can be paid electronically. You can also call the IRS and update your address.

Checks are guaranteed before December 31, 2020, but no additional guidance has been issued to date.

Here are some examples to provide context:

**Example A:** A is a single taxpayer. On A’s 2019 tax return, A had gross income of \$50,000 and an income tax liability of \$1,000. Despite the fact that A’s tax liability for 2019 A was only \$1,000, A is entitled to receive a check for \$1,200.

**Example B:** B is a single taxpayer who has not yet filed a 2019 return. In 2018, he had Social Security income of \$10,000. As a result, he did not file a tax return because his income was less than the \$12,000 standard deduction. The IRS will access B’s Social Security statement for 2018, and issue a check to B for \$1,200.

**Example C:** C & E are married with three children. On their 2019 tax return, they reported taxable income of \$60,000 and had a tax liability of \$5,000 before withholding and credits fully eliminated the liability and gave rise to a \$3,000 refund. Nevertheless, C&E will receive a check for \$3,900 from the government as part of the 2020 stimulus payment.

**Example D** is single and 30 years old. In 2017, D decided to go to graduate school full-time. D goes to school in 2018 and 2019, earns no income, and files no tax return. As a result, D does not receive a check for \$1,200 as part of the stimulus package in 2020. If D files a 2020 tax return, however, D will receive a credit against her tax liability in 2020.

[IRS.gov/coronavirus](https://www.irs.gov/coronavirus) will soon provide information instructing people in these groups on how to file a 2019 tax return with simple, but necessary, information including their filing status, number of dependents and direct deposit bank account information.

**The new deadline to file your 2019 taxes is July 15, 2020**

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 Tennessee Supreme Court has suspended all evictions and foreclosures due to the previous hurricane disaster and COVID19. The suspension is effective until Thursday, April 30, 2020**

### **Volunteer Mortgage Services**

If you have been affected by the Coronavirus and need help maintaining your payments, please contact us. A Loss Mitigation Package can be found on our website: <https://volservicing.com/helping-homeowners-succeed/>

To speak to a housing counselor email: [HUDcounseling@thda.org](mailto:HUDcounseling@thda.org)

## **FEDERAL RESOURCES**

A key part of the Obama Administration's effort to help homeowners avoid foreclosure, MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments.

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

Or visit: <http://www.makinghomeaffordable.gov>

## **VA MORTGAGES**

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling to make your mortgage payments, speak with a VA loan servicer as soon as possible. Contact your nearest regional loan center to explore your options. Call 877-827-3702 or visit

[www.benefits.va.gov/HOMELOANS/contact\\_rlc\\_info.asp](http://www.benefits.va.gov/HOMELOANS/contact_rlc_info.asp).

**Veterans Admin. Regional Loan Center:**  
Nashville Regional Office  
<https://benefits.va.gov/nashville/>

## **OTHER RESOURCES**

### **The Salvation Army**

Can connect individuals in the Metro Nashville area with food, household items, water, emergency financial assistance, mental health counseling and housing needs.

Call 615-242-0411 to schedule an appointment.

### **Catholic Charities**

Can provide direct support, including assistance with rent, utilities, mortgage, food and housing. Call 615-352-3087  
Or <https://www.cctenn.org/>

### **Martha O'Bryan Center**

Can assist individuals and families with food and financial assistance.  
Call 615-254-1791  
<https://form.jotform.com/200794993250158>

### **Rooftop Nashville**

Can provide rental or mortgage assistance only.  
<https://rooftop.secure2.agroup.com/get-help>

### **Metro Action Commission**

Can assist individuals who have lost wages over the past 60 days. Please call 615.862.8860 to make an appointment.

### **Tennessee Dept. of Health Services**

can provide up to two months of emergency TANF cash assistance to families if they were employed as of March 11, 2020 and have since lost employment or at least 50% of income as a result of COVID-19. To be eligible, households must include a child under the age of 18 or a pregnant woman. [Click here](#) to learn more and/or to apply.

### **United States Bartender's Guild(USBG)**

The USBG National Charity Foundation offers a Bartender Emergency Assistance Program for Bartenders. Must be able to provide documentation of emergency

hardship. [Click here](#) for more information and/or to apply.

### **Southern Smoke's Emergency Relief Program**

Southern Smoke's Emergency Relief Program provides emergency funding to those employed by, or in ownership of, restaurants or bars. [Click here](#) for more information and/or to apply.

### **Food Assistance**

#### **Link to local food banks**

<https://www.feedingamerica.org/find-your-local-foodbank>

#### **Second Harvest**

offers food pantries and meal services at various locations throughout Middle Tennessee. [Click here](#) to find the location nearest you.

#### **Metro Nashville Public Schools**

is providing breakfast and lunch to anyone under the age of 18 every weekday while schools are closed. Meal pickup between 10 a.m.-12:30 p.m. Children must be present to collect the meals. For pickup locations, [click here](#). Meals will also be available at several MNPS school bus stops. MNPS school buses will be delivering meals to [select locations](#).

#### **Mid-South Food Bank (Memphis Area)**

For a list of locations and times:  
<https://www.midsouthfoodbank.org/coronavirus-response>

#### **Collierville Schools Grab and go Meals for Children**

[https://www.collier-villeschools.org/apps/news/article/1188731?fbclid=IwAR2UdY99qdl6uV2Pa7CDbFS2r-z5QlzUrS34mQEVOx4zF3ylvqBXHlcqw\\_Y](https://www.collier-villeschools.org/apps/news/article/1188731?fbclid=IwAR2UdY99qdl6uV2Pa7CDbFS2r-z5QlzUrS34mQEVOx4zF3ylvqBXHlcqw_Y)

### **Hardeman County Schools**

is providing meals from 10 a.m. to noon March 17 through 20 and again March 30 through April 3 at all school campuses.

### **Shelby County Schools**

Meals are available for FREE for students under the age of 18, M-F 11 a.m. - 1 p.m., beginning March 23. The child must be present.

For locations:

<https://www.google.com/maps/d/u/0/viewer?mid=1-c5Aij93NVam-liM6EjXS8Q0VEH3GqqeW&ll=35.17703754330794%2C-89.90613379999996&z=11>

### **Welcome to Memphis Fund**

distributing financial assistance to hourly workers in the hospitality industry who have been terminated or furloughed due to COVID-19. For a link to the application:

<https://welcometomemphis.org/covid-19-fund>



## ***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 23k 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 Tennessee State Attorney General’s Office at (615) 741-4737 or toll free inside Tennessee at (800) 342-8385.**

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

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

### **Do NOT apply for a Pay Day Loan!**

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

## RENT/LEASE

**The Tennessee Supreme Court has suspended all evictions and foreclosures due to the previous hurricane disaster and COVID19. The suspension is effective until Thursday, April 30, 2020**

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 Guidance Center at (702) 364-0344** 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 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

### Davidson County

- **Metro Water** has suspended cut-offs and will waive late fees for the month of March. Metro Water Services customers who have found themselves experiencing financial hardship may request a payment plan for outstanding balances by calling 615-862-4600.

- **NES** is suspending all power disconnections for non-payment until May 31. We encourage customers to pay by phone, by credit card or ACH transfer. NES is waiving late-fee charges and will absorb credit card fees on behalf of our customers until May 31.
- Davidson County Sheriff Daron Hall has halted evictions in Nashville. The Sheriff's Office is suspending evictions for Davidson County as well as service of other civil papers. Exceptions include: orders of protection, child custody orders, papers related to protection of elderly and vulnerable persons and emergency mental health orders. If you have questions or need legal assistance, contact **Legal Aid Society**.

For more information on Metro Nashville utility services changes, **click here**.

**The West Memphis Utilities will be temporarily suspending disconnects for residential and commercial customers for nonpayment.**

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 Tennessee Public Utilities Commission (TPUC). The TPUC regulates the gas, electric and phone, and cable companies. To file a complaint, go to <https://www.tn.gov/tpuc.html>

**Energy Assistance Program (EAP)** provides a supplement to assist qualifying low-income families with the cost of home energy. **For eligibility information and**

**application go to <https://www.benefits.gov/benefit/1577>**  
Or call 866-674-6327

## **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:

### **Legal Aid Center Legal Aid Society of Middle Tennessee & the Cumberland**

Address: 1321 Murfreesboro Pike, Suite 400  
Nashville, TN 37217

Phone: 615-244-6610

Website: <https://las.org/>

## **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.

Some areas have NGOs or GOs that assist with food stamps. SNAP has income eligibility and there is some variation by state. Put contact information here for a local office that helps with SNAP applications. State office can be found here:

<https://www.fns.usda.gov/snap/state-directory>.

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 through the **Tennessee Department of Human Services**

Contact

Family Assistance Service Center

615-743-2000 (Nashville area)

1-866-311-4287 (Toll-free)

Or <https://www.tn.gov/humanservices/families/families-first-tanf.html>

**WiFi & Digital Device Assistance:** SchoolSeed Foundation and SCS are launching a relief fund to provide WiFi access to low-income families without service and digital devices for students without existing in-home devices. Implementation has not begun but watch for [updates here](#).

## 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:

National Suicide Hotline:  
1-800-273-8255

### **YWCA of Nashville and Middle Tennessee**

If you are in danger, need to speak with an advocate, have general questions about domestic violence or a specific situation you would like to talk through, please call the **YWCA's 24-hour Crisis & Support Helpline** at 1-800-334-4628.

### **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, multi-lingual, and confidential crisis support service is available to all residents in the United States and its territories. Call (800)-985-5990 or text **Talk-WithUs 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

## FOR OLDER WORKERS

### **SOCIAL SECURITY**

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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. Find office at <https://secure.ssa.gov/ICON/main.jsp>.

## 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

## IMMIGRATION

### 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>.

## 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.

## Stimulus Checks from the IRS

The federally passed CARES Act includes the individual stimulus payment, officially titled the “2020 recovery rebate for individuals.” It means that the government will issue checks that are advances on your tax rebate.

### *WHO IS ELIGIBLE*

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Not everyone will get a check. You’ll need to have provided a valid social security number for yourself, your spouse and any qualifying children on your tax returns, and those who are claimed as a dependent on another’s tax return also won’t be receiving a payment. Those on the higher end of the income scale will be shut out of the program because the payment phases out once your “adjusted gross income (AGI)” exceeds \$75,000 (if single, \$150,000 if married). Once over those thresholds, you’ll lose \$5 of your payment for every \$100 your AGI exceeds those thresholds.

### *CHECK AMOUNT*

Once the IRS has either your 2019 return, 2018 return, or Social Security statement, it’s going to cut you a check for \$1,200 if single, \$2,400 if married filing jointly, PLUS \$500 for each child under the age of 17.

If you provided direct deposit information to the IRS on your 2018 or 2019 tax return, you can be paid electronically. You can also call the IRS and update your address. Checks are guaranteed before December 31, 2020, but no additional guidance has been issued to date.

Here are some examples to provide context:

**Example A:** A is a single taxpayer. On A’s 2019 tax return, A had gross income of \$50,000 and an income tax liability of \$1,000. Despite the fact that A’s tax liability for 2019 A was only \$1,000, A is entitled to receive a check for \$1,200.

**Example B:** B is a single taxpayer who has not yet filed a 2019 return. In 2018, he had Social Security income of \$10,000. As a result, he did not file a tax return because his income was less than the \$12,000 standard deduction. The IRS will access B’s Social Security statement for 2018, and issue a check to B for \$1,200.

**Example C:** C & E are married with three children. On their 2019 tax return, they reported taxable income of \$60,000 and had a tax liability of \$5,000 before withholding and credits

fully eliminated the liability and gave rise to a \$3,000 refund. Nevertheless, C&E will receive a check for \$3,900 from the government as part of the 2020 stimulus payment. **Example D** is single and 30 years old. In 2017, D decided to go to graduate school full-time. D goes to school in 2018 and 2019, earns no income, and files no tax return. As a result, D does not receive a check for \$1,200 as part of the stimulus package in 2020. If D files a 2020 tax return, however, D will receive a credit against her tax liability in 2020.

**Read more from the IRS**

<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

## 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](http://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	
<b>TOTAL</b>	

### INCOME

	<b>Month :</b>
Unemployment	
Other Income	
<b>TOTAL</b>	

### EXPENSES

	<b>Month :</b>
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	
<b>TOTAL</b>	