



# Oklahoma City

## HELP FOR TOUGH TIMES

COVID-19

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

OKC  
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 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 888-503-4848.

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 the United Way of Central Oklahoma at (405) 236-8441 or dial 2-1-1 for a free referral service available 24-hours each day (<http://www.navigateresources.net/hlok/>). Also check out the Oklahoma COVID-19 call center: 877-215-8336

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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.

**FILE BY PHONE:** Call the Re-employment Call Center Mon-Fri 8:00 am - 5:00 pm:  
**(405) 525-1500 inside OKC area**  
**(800) 555-1554 outside OKC area**

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

<https://unemployment.state.ok.us/>

You should then register and prepare a resume on OKJobMatch.com.

Email a copy of two forms of identification (one must be a photo ID) to [IDVerification@oesc.state.ok.us](mailto:IDVerification@oesc.state.ok.us). Your claim will be effective the Sunday during the week in which the claim is filed.

Next you must file weekly claims each week you wish to claim benefits (starting immediately). The weekly claim is a series of questions you must answer which will determine if you have met the eligibility requirements for the week you are filing.

**NOTE: OESC has waived the work search requirement during the COVID-19 Pandemic. You should respond “yes” when asked if the required number of work search contacts have been made when filing a weekly claim for benefits.**

**Learn more here:**

<https://www.ok.gov/oesc/documents/OES-339.pdf>

See also the COVID-19 FAQ at [https://www.ok.gov/oesc/Claimants/Claimant\\_Unemployment\\_Insurance\\_FAQs\\_on\\_COVID-19.html](https://www.ok.gov/oesc/Claimants/Claimant_Unemployment_Insurance_FAQs_on_COVID-19.html).

IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR ONLINE ID, PASSWORD, 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
- Reason for separation

## 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 22 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:**

**Oklahoma Consumer Affairs:**

Phone: 405-521-2029

Visit us at:

<http://www.oag.ok.gov/consumer-protection-unit1>

## 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>.

Oklahoma has moved its state tax filing date to July 15, 2020. See <https://www.ok.gov/tax/COVID-19-Information-and-Updates.html>, for more info.

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**

**No evictions in Oklahoma County will happen amid the COVID-19 health crisis, the sheriff's office has announced.** This move comes after all jury trials and all non-emergency hearings were also postponed in Oklahoma County.

For questions, the sheriff's office said to contact the civil desk at 405-713-1034.

## **FEDERAL RESOURCES**

### **MAKING HOME AFFORDABLE**

MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments. Call (888)-995-4673, or visit: <http://www.makinghomeaffordable.gov>.

### **VA MORTGAGES**

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling to make 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](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 State Attorney General’s Hotline at:** 833-681-1895, File a consumer complaint with the Office of the Attorney General by downloading and completing the form below. Then, save the completed form as a PDF and email it to [ConsumerProtection@oag.ok.gov](mailto:ConsumerProtection@oag.ok.gov) with "Complaint" in the subject line. You may also attach any relevant documentation to your email.  
[Consumer Complaint Form: https://tinyurl.com/r4ftgle](https://tinyurl.com/r4ftgle)

### **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**

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.

Before the landlord can pursue the matter in court, he must notify the tenant of the infraction and give you time to correct it. If the matter involves the nonpayment of rent, you have **5 days** to pay rent.

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!!!**

The Neighborhood Services Association provides some rental assistance on a first come basis.  
<http://nsookc.org/services/rentalassistance/>.  
Call 405-236-0452, Mondays 8:30-11:30.

**Community Action Agency of OKC**  
CAA also has some available rental assistance to apply contact an office near you.  
<http://caaofokc.wp.javelincms.com/services/community-services/community-centers/>

## **UTILITY BILLS AND ENERGY ASSISTANCE**

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

Low Income Home Energy Assistance Program (LIHEAP) is a Federally funded program that provides financial assistance to approximately 182,000 Oklahoma low-income households each year to help them meeting the cost of home energy.

Phone: (405) 521-3921

For eligibility information visit:  
<http://www.okdhs.org/services/liheap/Pages/LIHEAP1.aspx>

Regular Energy Assistance Program (REAP) is a non-crisis assistance that helps Oklahomans pay one payment per federal fiscal year to your primary fuel source heating bills during the winter months between November and January and/or one payment per federal fiscal year to primary fuel source cooling bills during summer months between June and August. You are encouraged to apply online at [www.okdhslive.org](http://www.okdhslive.org) during the open enrollment period. You may be asked to provide some verification documents for utility assistance.

Energy Crisis Assistance Program (ECAP) is a crisis program that is only available between March and May to assist Oklahomans to establish new service, restore or prevent service interruption, initiate fuel delivery. During the ECAP open enrollment period, you are encouraged to apply online at [www.okdhslive.org](http://www.okdhslive.org).

Phone: (405) 521-3444 or  
Toll Free: 1-866-411-1877

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.

The Oklahoma Commission's Public Utility Division (PUD) is coordinating a voluntary effort by the state's utilities to help Oklahomans impacted by the COVID-19 pandemic. Among other things, plans are being developed to help impacted customers who may be facing service disconnection. The agency's PUD staff is coordinating with the regulated utilities to consider moratoriums for those residential customers who are directly affected by the COVID-19 virus and for high-risk residential customers.

**Please contact your utility to obtain more specific information about that company's COVID-19 response plan.**

- ◆ Oklahoma Gas & Electric (OGE) Energy Corp states effective March 18, 2020 "during the next 30 days, they are suspending all disconnections for nonpayment"  
Learn more:  
<https://www.ogeenergy.com/covid-19-updates/>
- ◆ Public Service Company of Oklahoma states that they have temporarily suspended all service disconnections for non-payment.  
Read more here:  
<https://www.psoklahoma.com/info/CoronaVirus/>

## **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 Services of Oklahoma**

The Legal Aid Services of Oklahoma (LASO) offers quality legal counsel, advice

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

Phone: (888) 534-5243

Monday – Thursday from 9 a.m. to noon and 1 p.m. to 4 p.m.

For more information visit:

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

## **FOOD FOR YOU AND YOUR FAMILY**

### **Food for Thought OK**

To Find a meal site near you during school closures due to COVID-19 for kids ages 1-18 visit <https://meals4kidsok.org/>

### **The Moore Food & Resource Center,**

located at 2635 N. Shields in Moore, serves clients in south Oklahoma City, Moore and Norman. Phone: 405-972-1111

Website:

<https://www.regionalfoodbank.org/moorefr/moorefrc-clientresources>

### **Community Food Bank of Eastern Oklahoma.**

To find a pantry close to home, visit:

<https://okfoodbank.org/get-help/>

Additional resources can be found by calling 211.

## **TEMPORARY ASSISTANCE PROGRAMS**

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

The Supplemental Nutrition Assistance Program (SNAP), formerly food stamps, provides monthly benefits to help people buy food. To find out more about the program, go to.



For more information about SNAP visit <http://www.okdhs.org/services/snap/>  
Phone: 405-487-LIVE  
Apply at OKDHSLIVE  
<http://www.okdhslive.org/>

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 **Division of Welfare and Supportive Services**. Contact (405) 521-4391 or 1-866-411-1877  
Learn more here:  
<http://www.okdhs.org/services/tanf/Pages/TANF3.aspx>

### **Oklahoma WIC**

On March 20, 2020, Oklahoma WIC cited significant impacts to providing WIC Program services to participants. Oklahoma WIC was granted by the USDA to waive the physical presence requirement during any portion of the emergency period through May 31, 2020. A waiver of physical presence removes a requirement that under current circumstances could prevent or impede the provision of essential Program services to participants.

Phone: 1-888-655-2942

Apply at OKDHS at  
<http://www.okdhslive.org/AuthApplicantLogin.aspx>

## **YOUR CHILDREN**

### **Oklahoma City Public Schools**

**Meals Available:** FREE "Grab & Go" options for breakfast and lunch will be available for individuals 0 to 18 years old (both meals can be picked up at the same time). Meals will be served Monday - Friday only.

For locations and more information, go to:  
<https://www.okcps.org/Page/4531>.

### **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.

### **Diaper Banks**

The National Diaper Bank Network (NDBN) in Oklahoma:

Oklahoma City – Infant Crisis Services, Inc.  
Phone: (405) 528-3663  
Website: <https://www.infantcrisis.org/>

## **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:

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### **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.

### **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](http://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 get more information and apply for Medicaid or CHIP at:

<https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> or at:  
<http://www.okhca.org/>

### **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 at the office or call for an interview. Please contact the clinic nearest you or Call the Oklahoma WIC Hotline at: (405) 425-4384 or visit <https://www.occhd.org/wic>

### **Prescription Assistance Program**

The Oklahoma Drug Card is the statewide free prescription assistance program available to all Oklahoma residents. Residents can download free cards by visiting [www.oklahomadrugcard.com](http://www.oklahomadrugcard.com).

Any Oklahoma resident, regardless of age or income level, is able to obtain cards with no applications required. Residents can save up to 75% on some medications, with an average savings of about 30%. The program is completely confidential, and all cards are pre-activated and do not expire. The program is accepted at Kmart, CVS, Target, Walgreens, Walmart, and at more than 56,000 participating national and regional pharmacies.

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:

Learn more at the Oklahoma Department of Mental Health and Substance Abuse Services:

[https://www.ok.gov/odmhsas/COVID-19\\_Comprehensive\\_Resource\\_Guide.html](https://www.ok.gov/odmhsas/COVID-19_Comprehensive_Resource_Guide.html)

### **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 <http://www.thehotline.org>.

### **Addiction Hotlines**

Alcoholics Anonymous Oklahoma  
405-842-1200

Narcotics Anonymous Oklahoma helplines:  
(405) 524-7068 – Inside Oklahoma City  
(866) 524-7068 – Outside Oklahoma City

## **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, 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**

#### **Meals on Wheels**

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

#### **Feeding America**

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

#### **Areawide Aging Agency**

Serving Canadian, Cleveland, Logan and Oklahoma Counties, the Areawide Aging Agency works with anyone over the age of 60; however, those living below the poverty line are the ones who depend upon these services the most to help make ends meet.

For more, call (405) 953-8500, or see <https://www.areawideaging.org/projects>.

### **IMMIGRATION**

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

US Citizens and Immigration Services issued the following statement:

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

Read the full statement at:

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

### **STUDENT LOANS**

If you or your child has federally held student loans, you may be impacted by a recent announcement that the government is waiving interest on federally held student loans. While details are still emerging, this

does not mean a reduction in monthly payments. Rather it means that your monthly payment goes directly to paying down the balance of the loan. For more, see: <https://www.nytimes.com/2020/03/14/business/student-loans-coronavirus-trump.html>.

If you (or your child) have a federally held student loans you can apply for unemployment or economic hardship deferment or you could apply for an income driven repayment plan. You can see more about payment plans at <https://studentaid.gov/manage-loans/repayment/plans>, and more about deferment/forbearance at <https://www.savingforcollege.com/article/dealing-with-student-loans-when-youre-unemployed>, or <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>.

Some private lenders are also offering relief to people impacted by coronavirus. See the end of this article for a list: <https://www.savingforcollege.com/article/how-to-pause-student-loan-payments-during-the-coronavirus-outbreak>.

## **BURIAL ASSISTANCE**

### **VA BENEFIT**

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

### **SOCIAL SECURITY**

If the deceased was receiving Social Security Benefits at the time of their death, a surviving spouse or children may be eligible for a one-time Social Security Lump Sum Death

Payment of \$255. For more information, <https://www.benefits.gov/benefit/4392>. For a list of information you will need to provide, see <https://www.ssa.gov/forms/ssa-10.html>. To apply, call (800) 772-1213, TTY (800) 325-0778.

### **HEALTH INSURANCE**

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

### **CHARITABLE ORGANIZATIONS**

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

## **FREE/REDUCED COST INTERNET**

If you need internet at home, Comcast 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.

Comcast's Internet Essentials program is free for the first two months and then \$9.95 after that. More information at:

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

AT&T's Access Program is \$5 or \$10 per month. There is a monthly maximum data usage and there are fees if you go over.

<https://www.att.com/support/article/u-verse-high-speed-internet/KM1094463/>.

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

## TAKING CARE OF YOURSELF

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

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

## **Your rights under the Fair Debt Collection Practices Act**

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

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

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

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

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Web site at [www.FTC.gov](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 \_\_\_\_\_  
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## 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>	