



HELP FOR TOUGH TIMES

COVID-19

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

2020

Letter From Your Union

Unemployment Benefits

Budgeting

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You're not alone...

The novel Coronavirus or COVID-19 is impacting our country, our state, and all of us in unprecedented ways. For many of our employers, business is down, and that means layoffs or reduced hours for workers. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE Local 23 is trained to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE Local 23 staff, we encourage you to call 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 2-1-1 or go to <http://www.211uwcv.org/>.

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

You can Apply for unemployment by calling the Georgia Department of Labor at **404-232-3180**

OR

Apply for unemployment online:

<https://www.dol.state.ga.us/public/uiben/inter-netclaim/requirementPinSetup>.

Instructions for Filing An Unemployment Insurance Claim

UI Claims Filing Instructions The Georgia Department of Labor (GDOL) is temporarily suspending all in-person requirements for services provided by the agency. For a complete list of available online services: <https://dol.georgia.gov/online-services>

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

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

- Social Security Number
- Georgia Driver's License, if applicable
- Bank's routing number and your account number (if you want to receive your benefit payments via direct deposit)
- Work history information for the last 18 months Your correct alien registration number
- Pension information (if you are receiving any pension or 401k).
- 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).

If you received severance or retirement pay, you must know the amount.

Follow these steps:

1. Select the link labeled Apply for Unemployment Benefits on the GDOL Home page.
2. Answer the questions completely.
3. Download and read the Claimant Handbook. Information in this handbook provides detailed instructions regarding the unemployment insurance (UI) program and "Next Steps" to follow after submitting your claim.
4. Record your Confirmation Number. A confirmation email will be sent to the email address provided when completing the claim application. (If you do not receive a confirmation number, the application was not successfully completed. It remains on the system for 24 hours. Log in again and make sure you select FINISH to receive a confirmation number.)

For more information:

<https://dol.georgia.gov/document/covid-19/how-file-unemployment-claim/download>.

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 23 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.*

Consumer Credit Counseling Services of West Georgia/East Alabama

is a non-profit community agency recognized by the BBB and supported by United Way

Phone: (800) 757-2227

Website:

<https://thefamilyctr.org/programs/consumer-credit-counseling-service/>

If you need help with a consumer problem contact:

Georgia Consumer Affairs

Call us at:

Phone: 404-651-8600 or 1-800-869-1123 (toll-free in Georgia, outside of the metro Atlanta calling area). See <http://consumer.georgia.gov/consumer-services/filing-a-complaint> for more information.

Hours: 8:30am-5:00pm Monday-Thursday, and 8:30am-4:00pm on Friday.

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

Georgia Legal Services Program

As of Tuesday, March 17, 2020, the GLSP physical offices will be closed to the public. For assistance, call (833) 457-7529 or the Columbus field office (706) 649-7493 to apply for services online, visit: <https://www.glsp.org>

FEDERAL ASSISTANCE

IRS Federal Tax Filing Day Delayed Deferment

On March 21, the IRS announced that the deadline to file federal taxes has been extended to **July 15, 2020**. If you are owed money, you can still file before that date and receive the money owed you sooner. For more, see <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>.

The Georgia Department of Revenue is automatically extending the 2019 income tax filing and payment deadline to **July 15, 2020**.

Vehicle registrations that expire between March 16, 2020 and May 14, 2020 are being extended through May 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.

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.

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 Georgia Coronavirus Hotline at (844) 442-2681 or Georgia Department of Law's Consumer Protection Division at 800-869-1123

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). File a complaint with the FTC online at: www.ftccomplaintassistant.gov/ or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

Do NOT apply for a Pay Day Loan!

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

RENT/LEASE

Currently there are no moratoriums on evictions in the State But some courts have stopped hearing eviction cases during the crisis. If you have been served with an eviction notice, contact your local court to see what their policy is at this time. Visit: <https://georgiacourts.knack.com/gcd2/#home/>

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 Georgia Legal Services Program at (833) 457-7529** early in the process to receive guidance and assistance regarding landlord/tenant problems.

If you get an eviction notice and you want to stay in your home, you must respond immediately to any documents you receive.

For more information about the process, see http://www.consumer.ga.gov/uploads/pdf/GA_Landlord_Tenant_Handbook_2017.pdf.

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

UTILITY BILLS AND ENERGY ASSISTANCE

City of Columbus:

At this time, delinquency turn-offs are on hold.

The Department of Public Utilities has suspended shutoff of water and electric service for delinquent bills. The policy will be reevaluated at a later time.

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 **Georgia Public Service Commission (PSC)**. The regulator for the gas, electric and communications companies.

For more information, contact Georgia PSC **Toll-free in Georgia** (outside Metro Atlanta): (800) 282-5813

Metro Atlanta: (404) 656-4501

Or visit: <https://psc.ga.gov>.

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:

The Georgia Low Income Home Energy Assistance Program (LIHEAP), is a Federally-funded program that helps low-income households with their home energy bills. This assistance can reduce the risk of health and safety problems such as illness, fire, or disconnection. The Georgia LIHEAP program may be able to offer you one or more of the following types of assistance:

- Energy Bill payment assistance.
- Energy crisis assistance.
- Weatherization and energy-related minor home repairs.

For eligibility information call:
(404) 657-3427/ (404) 656- 2323

Or (877) 423-4746

Applications are accepted through your local Community Action Agency (available in all

of the 159 counties in GA). To find your local Community Action Agency, visit: www.georgiacaa.org

For LIHEAP applications in Columbus/Muscogee County,

Contact:

Enrichment Services Program, Inc.

Phone: 706-649-1600

Or

Visit: <https://enrichmentservices.org>

For other programs to help with utility assistance, see:

<https://liheapch.acf.hhs.gov/profiles/Georgia.htm>.

Other Covid-19 Utility Updates

Georgia Power: For the next 30 days, Georgia Power will halt customer disconnections if nonpayment is the result of the Coronavirus.

Internet and Cellular Service:

- **Cox** will not terminate service to residences or small businesses that are unable to pay their bills due to disruptions caused by the coronavirus. For those affected, Cox will waive late fees as well.
- **Verizon** will waive late fees for residential or small businesses that have been impacted by COVID19. In addition, the company will not terminate service to any resident or small business because of their inability to pay their bills due to disruptions caused by COVID19
- **AT&T, CenturyLink, Sprint and T-mobile** have also publicly committed to ensure that customers are not cut off during the COVID19 pandemic. This includes no shutoffs, no late fees and making wi-fi hot

spots available to anyone that needs them.

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:

Georgia Legal Aid

GeorgiaLegalAid.org is a project of the Atlanta Legal Aid Society, the Georgia Legal Services Program and the Pro Bono Project of the State Bar of Georgia.

Both the Atlanta Legal Aid Society and the Georgia Legal Services Program offer quality legal counsel, advice and representation for individuals who are unable to protect their rights because they cannot afford an attorney.

For more information visit:

<https://www.georgialegalaid.org>

Georgia Legal Services Program

As of Tuesday, March 17, 2020, the GLSP physical offices will be closed to the public. For assistance, call (833) 457-7529 or the Columbus field office (706) 649-7493 to apply for services online, visit:

<https://www.glsp.org>

FOOD FOR YOU AND YOUR FAMILY

For an updated list of COVID19 Community Feeding locations:

Columbus food banks

Enter your address to find a location near you at:

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

Other Food Assistance Centers:

Columbus Dream Center

4114 Oates Ave
Columbus, Georgia 31904
Main phone (706) 565-9969
<https://columbusdreamcenter.brushfire.com/>

Valley Rescue Mission, Inc.

2903 2nd Ave.
Columbus, GA 31904
Phone: (706) 322-8267
Financial aid is available for buying supplemental food. There may also be furniture, clothing, and vouchers for groceries, such as soup or non-perishable food.
<https://www.valleyrescuemission.org/covid19>

St. Luke Outreach

Address: 1024 2nd Ave.
Columbus, Georgia 31901
Phone: (706) 327-4958
Food Pantry: This ministry assists needy Georgia families with staple goods. more information, please contact Richard Jarboe at jarboer@aol.com
<https://saintlukecolumbus.org/ministry/outreach/>

Warm A Heart Outreach And Referral Center

3645 Buena Vista Rd.
Columbus, GA 31906
Phone: (706) 683-4477 I
Programs include clothing furniture, appliances, and food. Clients can only use the center once per year, unless an exception crisis is occurring.
<http://www.warmaheart.com/what-we-offer.html>

St. Anne Community Outreach

1820 Box Rd.
Columbus, GA 31907
Phone: (706) 568-1592

<https://www.stannecsg.com/outreach.html>

Wynnton Neighborhood Network Corp.

2100 Hilton Ave.
Columbus, Georgia 31906
Phone: (706) 327-0838
A non-profit to call on for referrals to food banks.
The non-profit Feeding the Valley Food Bank is part of a nationwide network. They have additional suggestions for residents facing hunger. To learn about resources such as Emergency Food Assistance Program (TEFAP), school lunches applications, or for the address of additional pantries, call 706-561-4755

Pet Food Assistance

Red Rover
<https://redrover.org/2020/03/23/coronavirus-covid19/>

TEMPORARY ASSISTANCE PROGRAMS

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

In Georgia, you can apply for SNAP, WIC, TANF and other programs through a single website. Go to <https://gateway.ga.gov/access/>.

Georgia SNAP

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

Apply for SNAP/Food stamps:
<https://gateway.ga.gov/access/>

Muscogee County DFCS

2100 Comer Ave.

Columbus, GA 31902

Phone: (706) 649-7201

<https://dfcs.georgia.gov/locations/muscogee-county>

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.

Georgia WIC

Georgia WIC is open and available for Women, Infants, and Children during the COVID-19 Pandemic. Contact your local WIC office for adjusted COVID-19 services available in your area. For your area, visit <https://sendss.state.ga.us/sendss!/wicclinic.SCREEN>

Phone: (800) 228-9173

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**.

The Georgia Temporary Assistance for Needy Families (TANF) program is designed to help needy families achieve self-sufficiency. States receive grants to design and operate programs that accomplish one of the purposes of the TANF program.

Contact (877) 423-4746 or

<https://gateway.ga.gov/access/>.

YOUR CHILDREN

Many school districts are providing meals for school age children.

Visit **Find Meals for Kids** at

<https://www.fns.usda.gov/summerfoodrocks>

Click on the map to find locations in Columbus

Muscogee County School District

The Muscogee County School District is providing grab and go meals for students. See <https://muscogee.k12.ga.us/> for details and pickup sites.

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 Bank

Junior League of Columbus, GA

1240 Wynnton Road

Columbus, Georgia 31906

Phone: (706) 327-4207

<https://www.jlcolumbus.com/diaper-bank/>

Salvation Army pantry at the Muscogee County center

Main address is 1718 2nd Ave.

Columbus, GA 31902

(706) 327-0275

Emergency canned food is available along with a soup kitchen and shelter for the homeless. Clients including single parents, children, seniors, and families facing a crisis in Muscogee County.

<https://salvationarmygeorgia.org/columbus.>

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 770-483-4818 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

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

You can apply at:

<https://www.healthcare.gov/>.

For more information, call:

Medicaid/CHIP Information in Georgia
1-888-295-1769

Peachcare for Kids is a comprehensive health care program for uninsured children living in Georgia. The health benefits include primary, preventive, specialist, dental care and vision care. PeachCare for Kids also covers hospitalization, emergency room services, **prescription medications** and mental health care.

For information on eligibility and to apply,

Phone: (877) 427-3224

Website:

<https://dch.georgia.gov/peachcare-kids>

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.

Call the Georgia WIC Hotline at: 1-800-228-9173 <https://dph.georgia.gov/WIC>.

PRESCRIPTION ASSISTANCE

Georgia Drug Card is the statewide free prescription assistance program available to all Georgia residents. Residents with insurance can use the program to discount non-covered medications.

For more information,

Phone: (888) 214-7721

Website: www.georgiadrugcard.com

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

GEORGIA Suicide & Crisis Hotline

Dial 2-1-1 or (706) 327-3999

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 www.thehotline.org

Columbus Alliance for Battered Women
(706) 324 - 3850

Addiction Hotlines

Alcoholics Anonymous (706) 327- 6078

<http://aacolumbusga.org/>

Narcotics Anonymous (888) 381 - 7967

Gamblers Anonymous (626) 960 - 3500

**Substance Abuse and Mental Health
Services Administration:**

Disaster Distress Hotline (800) 985-5990

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

United Way of the Chattahoochee Valley serves Chattahoochee, Harris, Marion, Muscogee, Stewart, Talbot, and Taylor counties in Georgia and Russell County, AL.

Columbus, GA 31902-1157

Phone: (706) 327-3255

<http://www.unitedwayofthecv.org/>

River Valley Area Agency on Aging (Prev Lower Chatahoochee)

1428 2nd Ave, Columbus, GA 31901

Phone: (706) 256-2910

Website:

<http://www.rivervalleyrc.org/index.php/area-agency-on-aging>

Direct Services

1500 2nd Ave, Columbus, GA 31901

Phone: (706) 327-5208

Website:

<http://www.directservices.org/Home/Pages/Programs>

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 the Coronavirus Aid, Relief, and Economic Security (CARES) Act which provides automatic suspension of principal and interest payments on federally-held student loans through September 30, 2020.

You don't need to apply, by the law, from March 13 through September 30, 2020, the interest rate is set to 0% and payments are suspended for student loans owned by the federal government. Your federal student loan servicer will suspend all interest and payments without any action from you. You do not need to contact your student loan servicer.

However, if you are financially able to make payments or continue making payments on your student loans, any payments you made or make after March 13 will be applied directly to principal. This will help you pay off your loans faster.

The suspension of payments applies only to student loans that are held by the federal government.

For more information, see: <https://www.consumerfinance.gov/about-us/blog/what-you-need-to-know-about-student-loans-and-coronavirus-pandemic/>.

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>.

FEDERAL

VA BENEFIT

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

SOCIAL SECURITY

If the deceased was receiving Social Security Benefits at the time of their death, a surviving spouse or children may be eligible for a one-time Social Security Lump Sum Death Payment of \$255. For more information, <https://www.benefits.gov/benefit/4392>. For a list of information you will need to provide, see <https://www.ssa.gov/forms/ssa-10.html>. To apply, call (800) 772-1213, TTY (800) 325-0778.

STATE/COUNTY

Some assistance may be available from the county Department of Family and Children Services. Call (706) 649-7201.

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.

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

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

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

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

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

TAKING CARE OF YOURSELF

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

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

Your rights under the Fair Debt Collection Practices Act

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

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

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

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

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Web site at www.FTC.gov or call 877.FTC.HELP.

SAMPLE LETTER TO CREDITORS

Date: _____

Dear _____,

I am temporarily on a reduced income due to the economic impact of COVID-19. I am asking your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

Signature

PRINT NAME

Account Number

Address

Phone

**BILL SLIPS
INCLUDE WHEN YOU PAY BILLS**

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

ASSETS

Checking	
Savings	
Other Assets	
TOTAL	

INCOME

	Month :
Unemployment	
Other Income	
TOTAL	

EXPENSES

	Month :
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
TOTAL	