



HELP FOR TOUGH TIMES

COVID-19

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

Indiana 2020

Letter From Your Union
Unemployment Benefits
Budgeting
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Food Assistance
Health Care
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Burial Assistance
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You're not alone...

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

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

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE Local 23 staff, we encourage you to call us at 317-632-9147 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 211 for Basic Health and Human Services Information and Referral, or visit <https://in211.communityos.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

In Indiana, you must apply online for unemployment. Go to www.unemployment.in.gov for more information.

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

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, file an initial application for benefits as soon as you become unemployed. This begins the mandatory one week non-paid waiting week. Benefits will be paid for eligible claims filed after this one week non-paid waiting period. You will need the following information when filing:

- A valid email account – your email address will become your Uplink Username.
- Address, social security number, Indiana Driver’s License or valid ID, date of birth and phone number.
- Last employer’s name, mailing address, phone number, dates of employment and reason you are unemployed.

Be ready to decide whether you want to receive your benefits by direct deposit or a debit card and whether you want 10% federal income tax withheld from your

See the Indiana FAQ on coronavirus and unemployment at https://www.in.gov/dwd/files/Indiana_Unemployment_FAQ.pdf.

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:

Indiana Consumer Protection Division:
Phone: (317) 232-6330 or (800) 382-5516
or:
www.in.gov/attorneygeneral/3523.htm

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

Indiana Legal Services- Indianapolis

www.indianalegalservices.org.
Phone intake from 10 am to 2 pm
Monday – Friday, call (844) 243-8570

ILS has COVID-19 related information on their website:
<https://www.indianalegalservices.org/node/1019>.

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>.

Indiana's State Tax Filing Deadline has been extended until **July 15th, 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

Gov. Eric Holcomb signed an executive order on March 19th, 2020, that protects Indiana residents from being evicted or foreclosed until the state of emergency has been terminated.

For more information, see: https://www.in.gov/gov/files/EO_20-06.pdf.

Your Township Trustee may be able to help with mortgage assistance. See <https://www.indy.gov/agency/township-trustees> for a links to township trustees.

In general, Township Trustees provide rental/mortgage assistance, utility assistance and burial assistance for low-income residents of the township.

Indiana Legal Services

If you feel that your landlord is trying to evict you inappropriately, you can apply for Free Legal Help, call(844) 243-8570

Or visit:

<https://www.indianalegalservices.org/node/1028/covid-19-information-tenants-rental-housing>.

If your landlord attempts to evict you while the pause is in place, you may also file a complaint with the Indiana State Attorney General by calling (800) 382-5516 or online:

www.in.gov/attorneygeneral/2434.htm

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 Indiana State Attorney General’s Office Consumer Protection Division Hotline: (800) 382-5516

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

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC). Visit the FTC’s online complaint assistant <https://www.ftccomplaintassistant.gov/> or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

Do NOT apply for a Pay Day Loan!

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

RENT/LEASE

Gov. Eric Holcomb signed an executive order on March 19th, 2020, that protects Hoosiers from being evicted or foreclosed on until the state of emergency has been terminated.

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 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.

Your Township Trustee may be able to help with rental assistance. See <https://www.indy.gov/agency/township-trustees> for a links to township trustees.

In general, Township Trustees provide rental/mortgage assistance, utility assistance and burial assistance for low-income residents of the township.

Indiana Legal Services has a good guide to Tenant Landlord rights/responsibilities: https://www.indianalegalservices.org/sites/indianalegalservices.org/files/Renting%20in%20Indiana%20online%202-26-2019_0.pdf

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

UTILITY BILLS AND ENERGY ASSISTANCE

Gov. Eric Holcomb signed an executive order on March 19th, 2020, which states that “providers of gas and electric utilities, broadband, telecommunication, water and wastewater services are prohibited from discontinuing services to any customer in the state as these services are essential...”

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.

Citizens Energy Group (which offers natural gas, thermal energy, water, and wastewater services to the Indianapolis area) is asking customers whose utility services have been turned off for non-payment to call the utility at (317) 924-3311 to have their service reconnected. Citizens will work to reconnect customers as soon as possible.

If you have questions or complaints about a utility company, contact the Indiana Utilities Regulation Commission (IURC). The IURC regulates electric, natural gas, steam, water, and wastewater utilities.

Indiana Utilities Regulation Commission/IRUC

PNC Center

Front Desk Phone: (317) 232-2701

Consumer Affairs Phone number to File

Complaint: (800) 851-4268 (toll free) or (317) 232-2712

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 Energy Assistance Program (EAP) provides a supplement to assist qualifying

low-income Hoosiers with the cost of home energy. Energy assistance is a one-time benefit that can assist you with the high cost of home energy and can help if you are about to get disconnected.

For more information, go to:
<https://www.in.gov/ihcda/4067.htm>. For a link to the application go to:
<https://ihcda.rhsconnect.com/>.

Other resources for utility assistance are:

- *Power of Change*: This program was created by the Indiana Power and Light Company (IPL) and is a one-time assistance available for income-qualified customers who have an outstanding balance of at least \$50 and have received a disconnection notice. See, https://www.iplpower.com/My_Account/Payment_and_Billing_Options/Payment_Assistance/.
- *The Salvation Army Indiana*: provides emergency assistance to help with mortgage, rent, and utility bills, as well as prescription costs and other household expenses.
Call: (800) 589-1037

Your Township Trustee may be able to help with mortgage assistance. See <https://www.indy.gov/agency/township-trustees> for a links to township trustees.

In general, Township Trustees provide rental/mortgage assistance, utility assistance and burial assistance for low-income residents of the township.

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.

Coalition for Court Access: Indiana Legal Help

The Coalition for Court Access was created in 2016 by the Indiana Supreme Court to improve the availability and quality of civil legal services for persons of limited means. For more information and a list of resources in your area visit:
www.indianalegalhelp.org

A few resources FOR MARION COUNTY RESIDENTS ONLY:

Indiana Legal Services- Indianapolis

Phone: (317) 631-9410
(800) 869-0212 (Toll Free)
Website: www.indianalegalservices.org

Indianapolis Legal Aid Society

(Mostly family law issues)
Phone: (317) 635-9538
Website: www.indylas.org

Neighborhood Christian legal Clinic

3333 N. Meridian Street
Indianapolis, IN 46208
Phone:(317) 429-4131
Website: www.nclegalclinic.org

FOOD FOR YOU AND YOUR FAMILY

COVID-19 INDIVIDUAL AND FAMILY FOOD SUPPORT

For information about food support for individuals and families during the Covid-19 pandemic, visit:
Website: www.indy.gov/activity/covid-19-individual-and-family-food-support

Community Food Compass

Community Compass contains a finder for such resources as food pantries, Supplement Nutrition Assistance Program (SNAP) and Women, Infants and Children (WIC), retailers and clinics, hot meal sites, farmers' markets and other food-related events, and more. Additionally, the platform will help residents navigate the nutrition assistance programs to determine if they may qualify for SNAP, WIC or other nutrition benefits. It also includes a "smart chatbot expert" – accessible via the app, text message, phone call, or Facebook messenger – to serve as a guide.

Contact: Downloading the Community Compass app on Apple <https://apps.apple.com/us/app/the-community-compass/id1484549802>. or Android <https://play.google.com/store/apps/details?id=com.communitycompass> devices or by texting "hi" to 317-434-3758. OR visit:

Indy Hunger Network's website at: <https://www.indyhunger.org/find-help/>

Gleaners Food Bank of Indiana and IPS have teamed up to distribute 17-pound boxes of food to families on a first-come, first-served base at more the 20 locations throughout the city, beginning Friday, March 20. Meals will be distributed from 4 to 6 p.m. every Monday and Friday. For more information, including a list of locations: Phone: 317.226.4000

Or <https://myips.org/blog/district/ips-and-gleaners-join-forces-to-feed-students-families/>

TEMPORARY ASSISTANCE PROGRAMS

You should be aware that many assistance programs are run through your state, county or municipal government. To find out if you are eligible or to apply for:

- Cash Assistance/Temporary Assistance for Needy Families (TANF)
- SNAP (Food Stamps)
- Healthcare Coverage

visit the **Indiana Family and Social Services Administration** website: www.fssabenefits.in.gov

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 <https://www.in.gov/fssa/dfr/2691.htm>.

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 **Indiana Family and Social Services Administration**.

Apply online at: www.fssabenefits.in.gov

OTHER RESOURCES

Lyft Indy Grocery Program

Our goal is to lessen the financial and time burden of grocery shopping in your neighborhood. We're doing this by providing

\$1 Lyft rides to and from grocery stores each way on the Far Eastside and Near Northwest side. Rides are \$1 each way only when going to/from approved grocery stores and from/to qualifying areas. See www.groceryaccessindy.com.

YOUR CHILDREN

The Indianapolis Public Schools Food Service team announced it would provide free breakfast and lunch to all students age 18 and younger, including non-IPS students, on a first-come, first-served basis. The service was set to go until April 3. Check www.myips.org for further announcements.

For more information visit: <https://www.indy.gov/activity/covid-19-school-district-food-support>

Other Resources and Services:

IndyParks is also offering meals in various parks throughout the city. Meal service runs Monday-Friday, with some sites starting at 12 p.m. and some running as late as 5 p.m. The program is:

- Open to ALL kids 18 and under
- Second Helpings is providing sack lunches for adults
- Completely FREE

For a list of locations and times: <https://www.indy.gov/agency/departments-of-parks-and-recreation>.

Phone: (317) 327-PARK (7275)

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.

HEALTH CARE

In the face of the current global pandemic, it is especially important to maintain health coverage now. If you have lost your health insurance, please take steps to make sure you and your loved ones have insurance.

There are likely several options available to you:

UNION Health Fund/Insurance

For those workers covered under UNITE HERE Health, the UNITE HERE Health Fund announced that if you have eligibility in March, and you don't work the requisite hours in March, April, May or June, you will not lose your health insurance coverage in the coming months. Call 833.637.3519 for more information.

COBRA

The Federal COBRA law requires that most employers offer you and your family a temporary extension of health coverage at group rates, called "continuation coverage". Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months in certain circumstances. You may be required to pay the full premium, including your employer's contribution. Contact your health insurance company for more information.

MEDICARE

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits
- Have received Social security disability benefits for 24 months

For more information about these requirements and other features of the Medicare program, call:

Social Security Administration
(800) 772-1213
Or visit www.ssa.gov

MEDICAID

Medicaid is a state implemented medical program to help you obtain health care and related services. Those eligible for Medicaid include low-income:

- Families receiving or who are eligible for TANF
- individuals who are age 65 or older, blind or disabled
- Social Security Income (SSI) recipients
- Children who are born in the U.S., even if their parents are not citizens or legal residents
- Pregnant women and children if they meet both an income and assets test

Low-income families with children and/or teens may be eligible for health insurance through Hoosier Healthwise, a health program for children up to age 19 and pregnant women. The Children's Insurance Health Program (CHIP) falls under the Hoosier Healthwise program. For information on eligibility and to apply:

Phone: (866) 408-6131 (Hoosier Healthwise)
(844) 284-1797 (Hoosier Care Connect)
Or visit:

<https://www.in.gov/medicaid/members/174.htm>

Apply online at: www.fssabenefits.in.gov

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.

For information about eligibility or to apply: Call the Indiana State WIC office at (800) 522-0874

Or visit:
www.in.gov/isdh/24809.htm

To find the WIC Clinic nearest you:

Phone: (800) 522-0874

Or visit:
www.in.gov/isdh/files/public-roster-1-28-2020.pdf

You can also apply for health insurance on the health care exchanges at www.healthcare.gov.

PRESCRIPTION ASSISTANCE

HoosierRX

HoosierRX is a program that helps low-income seniors pay for their medications. Individuals can receive up to \$70 per month to pay monthly Medicare Part D premiums.

For eligibility and to apply, call (866) 267-4679 or visit,
www.in.gov/medicaid/members/194.htm

Indiana Drug Card

All residents are eligible to get pharmacy discounts through this program. The program may be used to provide savings on

prescriptions not covered by your health insurance or Medicare Part D.

For more information visit:

<https://indianadrugcard.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:

Indiana Suicide Prevention

Website: www.in.gov/issp/2419.htm

Textline for Suicide Prevention:

Text HELPNOW to 20121

LIFELINE

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress.

By dialing 1-800-273-TALK (8255). The call is routed to the nearest crisis center in a national network of more than 150 crisis centers. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night

THE DISASTER DISTRESS HOTLINE

A 24/7, 365-day-a-year, national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. This toll-free, multilingual, and confidential crisis support service is available to all residents in the United States and its territories. Call (800)-985-5990 or text **TalkWithUs to 66746** to connect with a trained crisis counselor.

NATIONAL DOMESTIC VIOLENCE HOTLINE

Hotline advocates are available 24/7/365 to take your calls at (800) 799-SAFE (7233) or by texting LOVEIS to 22522 or at thehotline.org

Indiana Family and Social Services Administration

Domestic Violence Hotline: (800) 799-SAFE

Or visit: www.ndvh.org/

Indiana Coalition Against Domestic Violence (ICADV)

ICADV is state coalition for domestic violence programs in Indiana, they work in a variety of areas to further the mission of eliminating domestic violence.

For more information and help:

Phone: (800) 332-7385 (24/7) or visit:

www.icadvinc.org

Addiction Hotlines

Indiana Addiction Hotline: (800) 662-4357

Alcoholics Anonymous (800) 662-435)

Narcotics Anonymous (317) 875-5459

Gamblers Anonymous 855-222-5542

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

Indiana Division on Aging

The Division of Aging supports the development of alternatives to nursing home care and coordinates services through a network of Area Agencies on Aging. For more information, call (888) 673-0002 or visit: www.in.gov/fssa/2329.htm

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/deferring-with-student-loans-when-youre->

[unemployed](https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief), 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

FEDERAL FEMA

FEMA has a program called Disaster Funeral Assistance that provides help for expenses related to the funeral of an immediate family member who died as a result of a major disaster or emergency.

UNFORTUNATELY, AT THE TIME OF THIS WRITING, THIS BENEFIT IS NOT AVAILABLE TO VICTIMS OF CORONAVIRUS. There is pending legislation to change this. You can read more about the program at

<https://www.fema.gov/disaster-funeral-assistance>. You can check what Federal Benefits you can access at <https://www.disasterassistance.gov/>.

VA BENEFIT

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

SOCIAL SECURITY

If the deceased was receiving Social Security Benefits at the time of their death, a surviving spouse or children may be eligible for a one-time Social Security Lump Sum Death Payment of \$255. For more information,

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

INDIANA BURIAL ASSISTANCE PROGRAM

Indiana provides burial assistance for a funeral for people in specific Medicaid categories. Only a funeral home or cemetery can file on behalf of a deceased person within 90 days of death, and payment goes directly to the facility. For more information: <https://www.in.gov/fssa/dfr/5277.htm>.

Your Township Trustee may be able to help with mortgage assistance. See <https://www.indy.gov/agency/township-trustees> for a links to township trustees.

In general, Township Trustees provide rental/mortgage assistance, utility assistance and burial assistance for low-income residents of the township.

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. 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.

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	