



# HELP FOR TOUGH TIMES

COVID-19

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

Utah  
2020

Letter From Your Union  
Unemployment Benefits  
Budgeting  
Federal Assistance  
Mortgage Resources  
Renters Guide  
Utilities and Energy Help  
Food Assistance  
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Student Loans  
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Taking Care of Yourself  
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Model Letter to Creditors  
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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 **877-375-1748**.

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 Utah 2-1-1 call center, text your zip code to 898-211, or visit <https://211utah.org/index.php>.

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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

**FILE ON THE WEB:** Initial unemployment insurance claims can be **filed online** at:

<https://jobs.utah.gov/ui/home/initialclaims>.

The website is available from 2:00 AM to 11:45 PM, seven days a week. The filing process takes, on average, 30 minutes to complete. Please allow enough time to complete the process.

**For Live Chat support for filing online:** Click the blue Live Chat button towards the upper right. Live Chat support is available from 7 am to 7 pm.

If you need assistance after hours, **email** and they'll respond back as soon as they can: [webmaster@utah.gov](mailto:webmaster@utah.gov)

**FILE BY PHONE: (801) 526-4400**  
M-F during regular business hours

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

You will need the following information in order to file:

- Your Social Security Number,
- The names of all employers as they appear on your pay stub with the dates worked for all employers since October 1, 2018,
- The name and local number of your union hall, if you obtain work

through a union (UNITE HERE members do NOT)

- Your State Driver's License or Identification Card number, if you have one
- Your Alien Registration Number, if you are not a U.S. citizen but are legally authorized to work in the United States
- If you have any non-Utah employers, you must have an accurate mailing address and phone number for them

### **Gather this information before filing your claim.**

For each employer that you worked for in the past 18 months, be prepared to tell us:

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

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

The Department of Workforce Services is holding daily online presentations about how to apply for UI. More information is available at:

<https://jobs.utah.gov/covid19/templayoffvirtualworkshop.pdf>.

**For general employment information only, you can call Utah's Department of Workforce Services - Unemployment Insurance Center at (888) 848-0688.**

## 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 19 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 AFFAIRS

If you need help with a consumer problem contact the Utah State Division of Consumer Protection

**Phone:** (801) 530-6601

**Website:** <https://dcp.utah.gov/consumers/>.

## LEGAL ASSISTANCE

If you need legal counseling or representation to assist with advocacy/ombudsman, bankruptcy assistance, domestic/family violence, elder law, general benefits assistance, landlord/tenant dispute resolution, or other concerns, contact:

**Legal Aid:** Utah Legal Services

**Phone:** (801) 328-8891

**Website:** [www.utahlegalservices.org](http://www.utahlegalservices.org)

## CREDITORS

For help negotiating with creditors, call:  
**Utah State Division of Consumer Protection**

**Phone:** (801) 328-8891

**Website:** [www.utahlegalservices.org](http://www.utahlegalservices.org)

## FEDERAL ASSISTANCE

### IRS Federal Tax Filing Day Delayed

On March 21, the IRS announced that the deadline to file federal taxes has been extended to July 15, 2020. If you 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>.

Utah's tax filing date is the same as the Federal one, July 15. <https://tax.utah.gov/>

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

## **MORTGAGE / RENT / HOUSING**

### **STATE RESOURCES**

**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. Hotline: **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**

#### **Foreclosure and Eviction Moratorium.**

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 (800) 366-0260**

### **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/](http://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**

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 Utah Legal Services at (801) 328-8891** early in the process to receive guidance and assistance regarding landlord/tenant problems.

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

**Rent Payment Assistance.** Utah's rent payment program is part of the Emergency Assistance - Homeless Prevention Program which provides immediate short-term help for low-income families to remedy or prevent homelessness due to eviction.

For more information, see: <https://jobs.utah.gov/customereducation/services/financialhelp/family/homeless.html>

**To apply:** <https://jobs.utah.gov/mycase/>

**Utah has a centralized system to apply for Food Stamps (SNAP), cash assistance, medicaid and more.**

<https://jobs.utah.gov/mycase/>

**Utah Community Action** provides rental assistance and landlord-tenant mediation.

See, <https://www.utahca.org/housing-case-management/> or call 801-359-2444.

## **UTILITY BILLS AND ENERGY ASSISTANCE**

**The HEAT (Home Energy Assistance Target) Program** helps families in income-eligible households in Salt Lake County and Tooele County pay their power and gas bills year-round.

**Phone:** 801-521-6107

**Website:** <https://sealapp.utah.gov/index.do>

**Rocky Mountain Power** has temporarily suspended disconnections for non-payment. The company will work with customers who are impacted economically by COVID-19 by waiving late fees and providing payment plans as needed. If you are having trouble paying your bill, let them know as soon as possible.

If you are a Rocky Mountain Power customer, you can apply for the Home Electric Lifeline Program. For more information and an application form, go to: <https://jobs.utah.gov/housing/scso/seal/help.html>.

**Dominion Energy** has suspended all energy service disconnections. If you are unable to pay your energy bill at this time, Dominion Energy suggests that you contact them to manage your account and prevent the accumulation of a larger balance.

If your service was previously shut off for nonpayment, contact Dominion Energy to request that they restore your service.

**Email:**

[CustomerCare@DominionEnergy.com](mailto:CustomerCare@DominionEnergy.com)

**Phone:** 800-323-5517

For the Dominion Energy Bill Discount Program, see:  
<https://jobs.utah.gov/housing/scso/seal/dominion.html>.

### **Water Bill Assistance**

Public Utilities, in partnership with the Salt Lake City Chapter of the Salvation Army (which administers the program), offers Project Water ASSIST for qualifying Salt Lake City customers who need financial aid with their utility bills. For assistance, a customer must qualify at 150 percent of poverty level and/or have a family member who meets one or more of the following criteria:

- Is age 60 or older
- Is disabled
- Qualifies for the Salt Lake County Tax Abatement Program

**Phone:** Salt Lake City Chapter of the Salvation Army at [801-969-0526](tel:801-969-0526) or Salt Lake City Public Utilities at [801-483-6900](tel:801-483-6900).

The Salvation Army provides some energy assistance. Call [801-969-0526](tel:801-969-0526) or go to: [https://saltlakecity.salvationarmy.org/salt\\_lake\\_city\\_corps/overcome-poverty/](https://saltlakecity.salvationarmy.org/salt_lake_city_corps/overcome-poverty/).

**Legal Counseling.** If you need legal counseling, contact:

**Legal Aid:** Utah Legal Services  
**Phone:** (801) 328-8891  
**Website:** [www.utahlegalservices.org](http://www.utahlegalservices.org)

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

**Utah Food Bank.** If you are in need of food assistance, please visit <https://www.utahfoodbank.org/find-a-pantry/> to find resources in your area. Utah

Food Bank recommends calling before you go to confirm their hours of operation. Other options:

- Visit the Mobile Pantry calendar to find mobile distributions near you: <https://www.utahfoodbank.org/programs/mobile-pantry/>
- **Call United Way's 2-1-1 hotline or text your zip code to 898-211 for a list of resources in your area.**
- For emergency meal services, view an interactive map at <http://schools.utah.gov/cnp/mealm.ap>.

### **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) offers nutrition assistance to buy healthy food. For SNAP guidance related to COVID-19, please see: <https://jobs.utah.gov/covid19/snapfaq.pdf>

**Utah has a centralized system to apply for Food Stamps (SNAP), cash assistance, medicaid and more.**  
<https://jobs.utah.gov/mycase/>

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).

The amount of SNAP a household receives per month is called an allotment. The allotment is based on the number of people in the household and the amount of money the household earns each month.



**TANF.** Some SNAP recipients are also eligible for cash assistance through the Temporary Assistance for Needy Families (TANF) program through the **Utah Department of Workforce Services.**

**WIC.** If there is a pregnant woman or a child five years old or younger in your home, the Women, Infant, Children Supplemental Nutrition Program (WIC) may also be able to help with food assistance and teaching about nutrition.

**Website:** <https://wic.utah.gov/>  
**Phone:** 801-WIC-KIDS (801-942-5437)

## **YOUR CHILDREN**

Many school districts are providing meals for school age children. Check with your local school district.

**Meals.** As of this writing, Salt Lake City School District is serving lunch and breakfast to students next Monday through Friday from 11am-12:30pm and dinners M-W-F. You can find the locations and more information at <https://www.slcschools.org/news/2019-20/coronavirus-information/meals-for-students/>.

A statewide map is available at <https://schools.utah.gov/cnp/mealmap>.

SLC Public Schools has a Family Resource Hotline which operates Monday-Friday from 8am-5pm. SLCS families who are in need of resources can call 801-301-6476 to ask for help. The hotline provides support to families needing help with homework, student tech/devices, emergency food resources, and other basic needs.

## **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. Information about specific sites will be available in May.

In May or later, find a location near you at: <https://www.fns.usda.gov/summerfoodrocks>

## **OTHER RESOURCES**

### **2-1-1 Resources for:**

- Coronavirus
- Student lunches
- Food pantries
- Mental health
- At-risk residents
- Childcare

**Website:** <https://uw.org/211/covid19-resources/>

**Hotline:** 2-1-1

### **Utah Diaper Bank**

For a list of places to get free diapers go to: [www.utahdiaperbank.org/partners.html](http://www.utahdiaperbank.org/partners.html).

## **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:

## LSG SkyChefs Health Insurance

Contact the company 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.

Utah has a centralized system to apply for Food Stamps (SNAP), cash assistance, medicaid and more.

<https://jobs.utah.gov/mycase/>

### WOMEN WITH INFANTS & CHILDREN - WIC

**WIC.** If there is a pregnant woman or a child five years old or younger in your home, the Women, Infant, Children Supplemental Nutrition Program (WIC) may also be able to help with food assistance and teaching about nutrition.

**Website:** <https://wic.utah.gov/>

**Phone:** 801-WIC-KIDS (801-942-5437)

### Prescription Assistance.

**Utah Drug Card.** Utah Drug Card is a free statewide prescription assistance program designed to help the residents of Utah afford their prescription medications. The Utah Drug Card is available to every resident of Utah regardless of age or income. The program offers savings of up to 75% on prescription medications. In addition to offering savings on both brand and generic medications, the Utah Drug Card also provides savings on many pet medications.

The Utah Drug Card is accepted at Albertsons Sav-on, Kmart, Shopko, Smith's, Target, Walgreens, Walmart, and many more.

**Website:** [www.utahdrugcard.com](http://www.utahdrugcard.com) allows you to print as many pre-activated cards that you and your family need.

**Phone:** 801-709-4088 to have a card mailed.

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.

Phone: **1-800-273-8255**

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 provides 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](http://thehotline.org)

### **Domestic Violence**

Utah Domestic Violence LINKLine

**Phone:** (800) 897- 5465

*If LINKLine advocates are experiencing an increased call volume, calls will be forwarded to the National Domestic Violence Hotline.*

### **Addiction Hotlines**

Alcoholics Anonymous (801) 484-7871  
Narcotics Anonymous (801) 252-5326  
Gamblers Anonymous (801) 758-8890

**Mental Health App.** In an effort to provide support for individuals experiencing increased stress due to COVID-19, the Utah Department of Substance Abuse and Mental Health (DSAMH) announced a free, 60-day trial to the **myStrength** app. **myStrength** is digital self-care technology that is meant as both early intervention and as a complement to current behavioral health treatment. **myStrength** recently added resources/supports about COVID-19.

Website: <https://app.mystrength.com/signup/>  
Free Access Code: **UDHSguest33**

## FOR OLDER WORKERS

### RETIREMENT

#### LSG SkyChefs

Effective January 1, 2017, Sky Chefs introduced a 2017 quarterly match for union employees who participate in the LSG Sky Chefs MoneySmart 401(k) Savings and Retirement Plan (the “Plan”).

The Company has continued to make quarterly Discretionary Match of \$.20 on every \$1.00 contributed to the LSG Sky Chefs Plan on the first 5% of the Employee’s eligible pay. Since the Company contribution is discretionary, the amount may change from time to time.

To receive the maximum available match of 1%, the Employee needs to contribute at least 5% of their eligible pay during the quarter.

### 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, **1-866-851-5275**.

#### 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

#### Salt Lake County Aging Services

Caregiver Support, Aging & Adult Services Ombudsman, Rides for Wellness, Retired and Senior Volunteer Program, Senior Companion Program, Aging & Adult Services, Utah Legal Services’ Senior Citizen Law Center, Meals on Wheels

**Website:** <https://slco.org/aging-adult-services/>

**Phone Number:** (385) 468-3200

#### Meals for Homebound Seniors

**Phone:**

- For new meal service call 385.468.3200
- For assistance, existing clients call 385.468.3220

**Website:** <https://slco.org/aging-adult-services/meals-on-wheels/>

## 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:

“USCIS encourages all those, including aliens, with symptoms that resemble Coronavirus 2019 (COVID-19) (fever,

cough, shortness of breath) to seek necessary medical treatment or preventive services. Such treatment or preventive services will not negatively affect any alien as part of a future Public Charge analysis.”

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/busines/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**

## **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.

### **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](http://www.FTC.gov) or call 877.FTC.HELP.



## SAMPLE LETTER TO CREDITORS

Date: \_\_\_\_\_

Dear \_\_\_\_\_,

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

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

Thank you for your understanding.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

**BILL SLIPS  
INCLUDE WHEN YOU PAY BILLS**

Date: \_\_\_\_\_ Account # \_\_\_\_\_

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

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

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

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

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

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

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

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

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

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

## Monthly Financial Planning Worksheet

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

### ASSETS

Checking	
Savings	
Other Assets	
<b>TOTAL</b>	

### INCOME

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

### EXPENSES

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