



# HELP FOR TOUGH TIMES

COVID-19

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

## Boise 2020

Letter From Your Union

Unemployment Benefits

Budgeting

Federal Assistance

Mortgage Resources

Renters Guide

Utilities and Energy Help

Food Assistance

Health Care

Mental Health

Student Loans

Burial Assistance

Free/Reduced Internet

Taking Care of Yourself

Fair Debt Collection Act

Model Letter to Creditors

Model Bill Slips

Budget Worksheet

## You're not alone...

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

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

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE Local 23 staff, we encourage you to call us at 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 Idaho CareLine 2-1-1 call center – the central contact point for health campaigns so the people of Idaho can easily be connected to resources and information offered in the State of Idaho <https://211-idaho.communityos.org/>

. (Monday - Friday, 8:00 AM - 6:00 PM MST)

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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

An unemployment insurance claim must be filed online in the state of Idaho:

<https://www2.labor.idaho.gov/ClaimantPortal/>

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

**If you need assistance with the website, or cannot access the online portal, please call (208) 332-8942**

You must be ready to present the following information:

- Your Social Security Number
- Alien Registration Number and Card (if applicable)
- Driver's License number or State Identification number
- Work History details for each employer you worked for during the past two years, including:
  - Business name
  - Business address (physical work site and corporate office address, if different)
  - Business phone number
  - Employment start and end dates
  - Gross earnings total before deductions
  - Reason for separation from employment
- DD form 214, Member 4, Certification of Release or Discharge from Active Duty (if you performed active duty military service, including

- National Guard and Reserve, for at least 90 days in the past 2 years)
- Pension or retirement details including dates and amounts received, if any
- Referral labor union membership information for a building or trades union who regularly refers you to full-time work, if any
- Temporary disability workers' compensation details, if any

Be ready to decide whether you want 10% federal income tax withheld from your benefits and if you wish to claim your dependents

## BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.



**Set up a realistic budget plan** allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 18 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:**

**Idaho Attorney General:**  
Call, (800) 432-3545 or visit,  
<https://www.ag.idaho.gov/consumer-protection/>

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

**Idaho Legal Aid Services, Inc.**  
Phone: (208) 746-7541  
Website: <https://www.idaholegalaid.org/>

## **CREDITORS**

For help negotiating with creditors, call:  
**Idaho Attorney General Consumer Protection Division**

Boise: 208-334-2424  
Toll Free: 1-800-432-3545

## **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>.

Idaho has moved its tax filing deadline to June 15, see <https://www.idahostatesman.com/news/business/article241445831.html>.

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

## **MORTGAGE**

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

## **STATE RESOURCES**

The Idaho Department of Finance has a good website with foreclosure prevention resources:

<https://www.finance.idaho.gov/consumer/education/foreclosure-prevention-resources/>

## **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**

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 1-800-432-3545**

### **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

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. **You can contact Debt Reduction Services at <https://www.debtreductionservices.org/> or (208) 378-0200** early in the process to receive guidance and assistance regarding landlord/tenant problems. This is the only federally approved credit counseling agency in Idaho. They may charge a small, legally regulated fee for their services.

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!!!**

**Ada County** provides some rent/ utility assistance. For more information and to apply see: <https://adacounty.id.gov/clerk/indigent-services/rent-and-utility-assistance/>, or call (208) 287-7960.

### **Jesse Tree Idaho**

Jesse Tree has a Housing Crisis Hotline: 208-383-9486  
<https://www.jesstreeidaho.org/>

If you have children at home, you can also **contact 211** and tell them you need rental assistance.

## UTILITY BILLS AND ENERGY ASSISTANCE

**Some Idaho utility companies have promised not to cut off services, but to date there has been no legislative action on the subject.**

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 Idaho Public Utilities Commission (PUC). The PUC regulates the gas, electric and phone, and cable companies. Their phone number is 208-334-0300.

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:

**Ada County** provides some rent/ utility assistance. For more information and to apply see: <https://adacounty.id.gov/clerk/indigent-services/rent-and-utility-assistance/>, or call (208) 287-7960.

The **Energy Assistance Program (EAP)** provides a supplement to assist qualifying low-income Idahoans with the cost of home energy. Idaho's EAP program is funded by the Low Income Home Energy Assistance Program (**LIHEAP**) federal block grant.

For eligibility information visit: <https://www.benefits.gov/benefit/1555>.

To apply, call El-Ada CAP at (208) 322-1242. See <http://eladacap.org/services/> for more information.

## **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. See:

### **Idaho Legal Aid Services, Inc.**

Their mission is to provide quality civil legal services to low income and vulnerable Idahoans.

Phone: 208-746-7541

For more information visit:

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

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

Some food banks and soup kitchens have shortened their hours, and all are asking that people over 60 avoid going to public places like food banks. **Check the Idaho Foodbank for a list of foodbank locations** <https://idahofoodbank.org/locations/>.

## **TEMPORARY ASSISTANCE PROGRAMS**

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

The Supplemental Nutrition Assistance Program (SNAP), formerly food stamps, provides monthly benefits to help people buy food. To find out more about the program, go to <https://healthandwelfare.idaho.gov/FoodCASHAssistance/FoodStamps/tabid/90/Default.aspx>

You can apply for SNAP, health care assistance, cash assistance and more at: <https://healthandwelfare.idaho.gov/FoodCASHAssistance/ApplyforAssistance/tabid/1554/Default.aspx>

Some SNAP recipients are also eligible for cash assistance through the Temporary Assistance for Needy Families (TANF) program through the **Idaho Department of Health and Welfare**. Contact (877) 456-1233.

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. See

<https://healthandwelfare.idaho.gov/FoodCASHAssistance/WIC/tabid/3339/Default.aspx>.

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).

## **YOUR CHILDREN**

Boise Schools is running a grab and go lunch program while schools are closed. See [https://www.boiseschools.org/news/what\\_s\\_new/essential\\_meal\\_services\\_for\\_children\\_expanding](https://www.boiseschools.org/news/what_s_new/essential_meal_services_for_children_expanding) for sites and times.

## **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:

### Delaware North

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 UNITE HERE HEALTH – 833-637-3519 for more information.

### COBRA

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

## MEDICARE

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

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

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

Social Security Administration  
(800) 772-1213  
Or visit [www.ssa.gov](http://www.ssa.gov)

## MEDICAID

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

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

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program. Information about CHIP can be accessed through <https://healthandwelfare.idaho.gov/Medical/Medicaid/IdahoHealthPlanforChildren/tabid/219/Default.aspx>

For more information, call:  
(877) 456-1233  
Or visit [YourHealthIdaho.org](http://YourHealthIdaho.org)

## WOMEN WITH INFANTS & CHILDREN - WIC

WIC provides nutritious foods, nutrition education, breastfeeding support, and referrals to health and other social services to participants at no charge.

WIC serves income eligible pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk.

Apply at the office or call for an interview. Please contact the clinic nearest you or call Idaho WIC at: 866-347-5484

There is an Idaho program called Idaho Rx Card, which provides free savings and discounts on prescription drugs. This is a privately funded, but completely free and unrestricted program. To learn more, go to: <https://idahorxc.com/about>

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

### **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](http://www.thehotline.org).

### **Rose Advocates against Sexual and Domestic Violence:**

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

24 hour Crisis Hotline: (208) 414-0740

### **Addiction Hotlines**

Intermountain Hospital 208-377-8400

Human Supports of Idaho 208-321-0160

Alcoholics Anonymous (Español) (208)703-1574

Alcoholics Anonymous (208)344-6611

Narcotics Anonymous 844-335-2408

## **FOR OLDER WORKERS**

### **401K**

Many UNITE HERE members are entitled to a pension upon retirement or permanent disability.

## Delaware North-

- 401k (employer contributes amount equal to 1% of annual earnings) – managed by John Hancock [mylife.jhrps.com](http://mylife.jhrps.com) 800.294.3575

## 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

Check the following website for resources. Please note that many of these resources may not currently be open, and **especially** for older members, going to public places is not a good idea.

<https://www.saintalphonsus.org/for-patients/after-your-visit/community-resource-materials/idaho-community-resources/senior-resources>

## IMMIGRATION

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

US Citizens and Immigration Services issued the following statement:

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

Read the full statement at:

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

## STUDENT LOANS

If you or your child has federally held student loans, you may be impacted by a recent announcement that the government is waiving interest on federally held student loans. While details are still emerging, this does not mean a reduction in monthly payments. Rather it means that your monthly payment goes directly to paying down the balance of the loan. For more, see: <https://www.nytimes.com/2020/03/14/business/student-loans-coronavirus-trump.html>.

If you (or your child) have a federally held student loans you can apply for

unemployment or economic hardship deferment or you could apply for an income driven repayment plan. You can see more about payment plans at <https://studentaid.gov/manage-loans/repayment/plans>, and more about deferment/forbearance at <https://www.savingforcollege.com/article/dealing-with-student-loans-when-youre-unemployed>, or <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>. Some private lenders are also offering relief to people impacted by coronavirus. See the end of this article for a list: <https://www.savingforcollege.com/article/how-to-pause-student-loan-payments-during-the-coronavirus-outbreak>.

## **BURIAL ASSISTANCE**

### **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**.

### **STATE/COUNTY**

Ada County Department of Indigent Services provides some support for cremation assistance for those that qualify. See <https://adacounty.id.gov/clerk/indigent-services/cremation-assistance/> for a link to the application and more information.

### **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 has a free/low cost program 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/>.

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

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

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
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## Monthly Financial Planning Worksheet

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

### ASSETS

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

### INCOME

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

### EXPENSES

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