



UNITE HERE!
LOCAL 54

HELP FOR TOUGH TIMES

COVID-19 – Philadelphia/Chester

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

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 54 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 57 staff, we encourage you to call us at **(609) 344-5400** 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 the Pennsylvania 2-1-1 call center or visit <https://www.uwp.org/211gethelp/> Source for Basic Health and Human Services Information and Referral.

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 54 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.

In Solidarity,

Donna M. DeCaprio

UNEMPLOYMENT BENEFITS

There are two ways to file an unemployment insurance claim, by phone or on the web.

FILE BY PHONE: Call the Office of Unemployment Compensation: (888) 313-7284.

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

<https://www.paclaims.pa.gov/UCEN/>

This interactive tutorial walks you through the filing process:

<https://www.iorad.com/player/116155/How-File-an-Initial-Unemployment-Compensation-Claim#trysteps-1>

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

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

- Your Social Security Number
- Your correct alien registration number
- Pension information (if you are receiving any pension or 401k).
- Military DD-214, Member 4 Copy (if you were in the military in the past 18 months). Also, send a copy to: Federal Programs Unit, 651 Boas St., Harrisburg, PA 17121

- Form SF-8 or SF-50 (if you were a federal civilian employee).

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

- Name of the employer where you are no longer working or for whom you are working reduced hours
- The employer's complete mailing address, phone and fax number, email address, and employer UC account number, if known
- First and last dates you worked for this employer
- Gross (before taxes) earnings during your last week of employment, if available
- Reason you left or, if still working, the reason you are working fewer hours
- If you are being recalled to this employer: date of recall
- If you worked for a college, university or school: your return date following a break and original terms of contract
- If receiving severance pay: amount of severance
- Other states where you have worked in the past 18 months
- Names and addresses of all employers where you work for the past 18 months along with first and last days of employment

Be ready to choose a Personal Identification Number (PIN), and decide whether you want to receive your benefits by direct deposit, 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:

Bureau of Consumer Protection of the Attorney General’s Office
(800) 441-2555
Or you can file a complaint online at:
<https://www.attorneygeneral.gov/submit-a-complaint/consumer-complaint/>.

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

Philadelphia Legal Services
Phone: (215) 981-3800
Website: <https://philalegal.org/>.

Or Legal Aid of Southeastern PA
Covers Bucks, Chester, Delaware and Montgomery County
(877) 429-5994
<http://lasp.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>.

Pennsylvania’s has moved its state tax filing date to July 15, 2020. See

<https://www.media.pa.gov/Pages/Revenue-Details.aspx?newsid=307>, for more info.

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

MORTGAGE

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

STATE/LOCAL RESOURCES

The Pennsylvania Supreme Court has closed its offices and ruled that state residents can't be evicted from their homes through at least April 3.

The Save your home Philly hotline will remain open Monday through Friday from 9:00 a.m. to 5:00pm at 215-334-4663 to handle Tax and Mortgage Foreclosure cases and cases involving homeownership, including lease-purchase agreements, mortgage rescue scams and predatory home buyers.

Website: <http://saveyourhomephilly.org>

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 54 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 Pennsylvania State Attorney General’s Hotline at: 800-441-2555

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

The Pennsylvania Supreme Court has closed its offices and ruled that state residents can't be evicted from their homes through April 3. **This does not mean you shouldn't pay your rent!**

If you currently are renting your property, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable written payment plan or discuss other ways to pay off your obligation call the **Philadelphia Financial Empowerment Center** at 1-855-346-7445 early in the process to receive guidance and assistance regarding landlord/tenant problems.

The Community Action Agency of Delaware County

Qualified Delaware County residents can receive financial assistance to avoid eviction. Call (610) 874-8451 or go to <https://caadc.org/services/housing/> for more information.

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 10 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!!!

UTILITY BILLS AND ENERGY ASSISTANCE

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 Pennsylvania Public Utilities Commission (PUC). The PUC regulates the gas, electric and phone, and cable companies. To contact the Pennsylvania PUC please call (800) 692-7380.

You may be eligible for assistance through the **Low-Income Home Energy Assistance Program (LIHEAP)**. More information: <https://www.dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx>. To apply go to: <https://www.compass.state.pa.us>

UESF has a utility grant program. See <https://uesfacts.org/our-programs/utility-grant-program/> or call 215-972-5170.

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. Contact your utility company and ask about:

The Community Action Agency of Delaware County

Has a utility assistance program. Call (610) 874-8451 or go to <https://caadc.org/services/energy/> for more information.

PECO

Customer Service Center
800-774-7040

CAP Rate

Offers four discounted residential rates for low-income customers.

Matching Energy Assistance Fund (MEAF)

Assists low-income residential customers with bill payment.

Philadelphia Gas Works

215-235-1000

Conservation Works Program (CWP)

Reduces energy usage and helps make energy bills affordable for low-income households.

Customer Responsibility Program (CRP)

Helps low-income customers better afford their gas bills and maintain their gas service by paying discounted bills or a monthly budgeted amount based on household income.

Water Revenue Bureau

215-686-6880

Water Revenue Assistance Program (WRAP)

Provides a credit up to \$200 to be used to enter into a payment agreement or to combine with other energy grants to pay an outstanding bill in full. Income guidelines apply.

LEGAL ASSISTANCE

If you are in a situation where you need legal advice or legal representation, there are reduced legal fee resources, and in some cases, free legal advice available. A few resources are provided below:

Philadelphia Legal Services

Phone: (215) 981-3800

Website: <https://philalegal.org/>.

Or Legal Aid of Southeastern PA

Covers Bucks, Chester, Delaware and Montgomery County

(877) 429-5994

<http://laspa.org/>

FOOD FOR YOU AND YOUR FAMILY

Coalition Against Hunger

This website lists food pantries in the Philadelphia and Chester area:

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

Delaware County has a map of places to get food. Access it at

<https://www.delcopa.gov/ich/resources/covidfoodassistance.html>.

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://www.dhs.pa.gov/Services/Assistance/Pages/SNAP.aspx>.

To apply online go to:

<https://www.compass.state.pa.us>.

YOUR CHILDREN

The Philadelphia Public Schools are providing Grab and Go meals at sites across the city.

For more information and a list, go to:
<https://www.phila.gov/2020-03-14-find-free-meals-and-safe-spaces-for-students-while-schools-are-closed/>.

For a list of Delaware County school districts with links to find out about meals for students in your area, go to
<https://www.delcopa.gov/departments/yourcounty.html>.

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.

Diapers

The Greater Philadelphia Diaper Bank has a list of agencies where you can get diapers.

<http://philadelphiadiaperbank.org>

For Delaware County, see
<https://www.delcopa.gov/ich/resources/foodandnutprograms.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:



The UNITE HERE HEALTH Fund announced that if you have eligibility/coverage in the month of March, you will keep your coverage through at least June. In addition, if you have been laid off, or had your hours reduced, you will not lose your coverage in the coming months.

The Fund can be reached at (609) 345-8212. You can check eligibility at:
www.uhh.org

Optum Behavioral Health: (866)-248-4094
Davis Vision (800)-999-5431
Dental (Benecare) (800)-843-4727
Radiology pre-cert (866)-496-6200

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

Apply at: <https://www.compass.state.pa.us>.

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program. For more information or to apply for Pennsylvania's CHIP program go to:
<https://www.chipcoverspakids.com>

For more information or to apply by phone call:
(800) 986-5437.

You will need to have the following info:

- Income amounts for your entire household before taxes: This includes income from employment and all other forms of income (for example: social security, pension, workers' compensation, unemployment, child support, etc.)
- Social Security Numbers and birthdates for all applicants
- Day care expenses for your household (if any)
- Work transportation expenses for your household (if any)
- Private health insurance information (if you have or had private health insurance in the last 90 days)

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 more information and to apply please call the Pennsylvania WIC Hotline at: 1-800- 942-9467 or visit their website

<https://www.pawic.com/OnlineApplication.aspx>

To check for your eligibility for WIC please visit <https://www.benefits.gov/benefit/2052>

Pennsylvania's prescription assistance programs for older adults, PACE and PACENET, offers low-cost prescription medication to qualified residents, age 65 and

older. For more information, call: **(800) 225-7223**.

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

Philadelphia Suicide Hotline:

267-687-4381 or 215-686-4420

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

Philadelphia Domestic Violence Hotline
1-866-723-3014

Women in Transition
215-751-1111

Congreso de Latinos Unidos Latina Domestic Violence Program
215-763-8870 ext. 1353

Addiction Hotlines

Substance Abuse Hotline 800-662-4357

Alcoholics Anonymous (215) 535-9609

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

Narcotics Anonymous (215) 440-8400

<https://naworks.org/find-a-meeting/>

FOR OLDER WORKERS

PENSION

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

PENSION

Most Local 54 members, particularly those employed in the casino industry, are entitled to a pension upon retirement or permanent disability.

There are 3 Funds that make up your UNITE HERE Retirement Fund pension:

Former H.E.R.E.I.U. International Pension

- Normal Retirement at 65 no restrictions – 5 years vesting required
- Early Retirement age 55-64 with 6% annual reduction, 5 years vesting required

Former Local 54 Pension

- Final Retirement required
- Normal Retirement at 65 – 5 years vesting required
- Benefits may be suspended if return to work in hotel or restaurant industry.



UNITE HERE Adjustable Plan

- Normal Retirement at 65 no restrictions – 5 years vesting required
- Early Retirement age 55-64 with 6% annual reduction, 5 years vesting required.

All three pensions have the same requirements for Permanent Disability. If you have any questions or wish to make an appointment:
609-345-8212 ext. 3198

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

Philadelphia Corporation for Aging 215-765-9040

Provides assistance to low-income applicants aged 60 and over who have a utility shut-off or whose utilities will be shut off in five working days or less.

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

In Pennsylvania, assistance is available for • Individuals who received: Supplemental Security Income, cash benefits from the Department of Human Services prior to

death, or who were found eligible for cash assistance prior to death. To apply contact your county assistance office. A list is available <https://www.dhs.pa.gov/Services/Assistance/Pages/CAO-Contact.aspx>.

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 programs for people who are on SNAP, TANF, MEDICAID, WIC or other public assistance.

Comcast's Internet Essentials program is free for the first two months and then \$9.95 after that. More information at: <https://www.internetessentials.com/>.

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	