

**UNITEHERE!**  
**Local 100**  
NEW YORK & NEW JERSEY



**New Jersey**  
**Edition**

**2020**

# HELP FOR TOUGH TIMES

**COVID-19**

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

Letter From Your Union  
Unemployment Benefits  
Budgeting  
Legal Assistance  
Temporary Financial Assistance  
Food Assistance  
Rent  
Utilities and Energy Help  
Mortgage Resources  
Health Care  
Free/Reduced Internet  
Older Workers  
Student Loans  
Personal & Emotional Support  
Children  
Immigrant Resources  
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 100 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 100 staff, we encourage you to call us at 917-746-4907, rather than come into the office.

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, state or local government. We will do everything we can to update this booklet.

If you cannot find the specific information you need in this booklet, you can call 211 or go to [nj211.org](http://nj211.org) for links to an updated list of available resources by zip code. You can also access this information by texting your zip code to 898-211.

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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 100 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.

## DIRECTORY

	Phone Number	Call Hours	Website
<b>Local 100</b>	917-746-4907	M-F: 9am-5pm	<a href="http://unitehere100.org">unitehere100.org</a>
<b>General Helpline</b>	211	Always Open	<a href="http://nj211.org">nj211.org</a>
<b>Unemployment</b>	201-601-4100	M-F: 8am-3:30pm	<a href="http://labor.ny.gov">labor.ny.gov</a>
<b>State Aid Programs</b> (food, cash, medicaid)	211	Always Open	<a href="http://state.nj.gov/humanservices">state.nj.gov/humanservices</a>
<b>Emergency Food</b>	908-355-3663	8am-4pm	<a href="http://cfbnj.org/findfood">cfbnj.org/findfood</a>
<b>Health Insurance</b>	Call Local 100 for info on your current plan	M-F: 9am-5pm	<a href="http://unitehere100.org/health-insurance">unitehere100.org/health-insurance</a>
<b>Low Cost Health Insurance</b> (if you're uninsured)	1-800-701-0710	M,TH 8am-8pm TU,W,F 8am-5pm	<a href="http://njfamilycare.org">njfamilycare.org</a>
<b>Mental Health Resources</b>	1-855-654-6735	Always Open	<a href="http://njhopeline.com">njhopeline.com</a>
<b>Tenant Resources</b>	1-888-576-5529	M-F:8am-5:30pm	<a href="http://lsnjlawhotline.org">lsnjlawhotline.org</a>
<b>Mortgage Assistance</b>	1-888-995-HOPE	Always Open	<a href="http://makinghomeaffordable.gov">makinghomeaffordable.gov</a>
<b>Utilities</b>	732-982-8710	M,W,F 8am-5pm Tu&Th 8am-7pm	<a href="http://njpoweron.org">njpoweron.org</a>
<b>Public School Info</b> (statewide)	1-800-962-1253	Always Open	<a href="http://nj.gov/education/covid19">nj.gov/education/covid19</a>
<b>Elder Services</b>	1-877-222-3737	M-F: 8:30a-4:30p	<a href="http://adrcnj.org">adrcnj.org</a>
<b>Immigrant Resources</b>	1-973-643-1924		<a href="http://afsc.org/program/immigrant-rights-program-newark-nj">afsc.org/program/immigrant-rights-program-newark-nj</a>
<b>Legal Aid</b>	1-888-576-5529	M-F: 8:30a-5:30p	<a href="http://lsnjlawhotline.org">lsnjlawhotline.org</a>
<b>Consumer Helpline</b>	1-973-504-6200	M-F:8:30a-5:00p	<a href="http://njconsumeraffairs.gov">njconsumeraffairs.gov</a>
<b>Suicide Lifeline</b>	1-800-273-8255	Always Open	<a href="http://suicidepreventionlifeline.org">suicidepreventionlifeline.org</a>
<b>Domestic Violence Hotline</b>	1-800-799-7233	Always Open	<a href="http://thehotline.org">thehotline.org</a>

## UNEMPLOYMENT BENEFITS

The NJ Department of Labor has set up a website with information about benefits for people impacted by coronavirus, see <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>.

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

### FILE BY PHONE:

Call the Reemployment Call Center:  
North NJ (201) 601-4100  
Central NJ (732) 761-2020  
South New Jersey (856) 507-2340

Call Center Hours: Weekdays 8:00 am to 3:30 pm

### FILE ON THE WEB:

Claims may be filed 24 hours a day, seven days a week:

<http://www.myunemployment.nj.gov>.

When filing online, you will be asked to create an account online.

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 Alien Registration Number
- Pension information (if you are receiving any pension or 401k).

- Amount and duration of any separation pay you may be receiving.
- Recall date (if you expect to be recalled to your job).
- Military DD-21 (if you were in the military in the past 18 months).
- 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 tell us:

- Complete name, address and phone number of employer.
- Your occupation with the employer.
- Beginning and end dates of employment,
- Reason for separation

While NJ doesn't tax unemployment benefits, the US does. You can choose to have 10% federal income tax withheld from your benefits. If you don't qualify for the maximum, you may be able to claim dependents and increase the amount you get. For more information, see: [https://myunemployment.nj.gov/labor/myunemployment/before/about/howtoapply/dependencybenefits\\_ph.shtml](https://myunemployment.nj.gov/labor/myunemployment/before/about/howtoapply/dependencybenefits_ph.shtml).

**The NJ DOL has prepared a chart of benefits you may be eligible for as a result of being impacted by coronavirus (see next page).**

COVID-19 SCENARIOS & BENEFITS AVAILABLE				
COVID-19 SCENARIOS	EARNED SICK LEAVE	UNEMPLOYMENT INSURANCE	TEMPORARY DISABILITY/FAMILY LEAVE INSURANCE	WORKERS' COMPENSATION
1 A person who has COVID-19, or symptoms of COVID-19	✓	✗	✓	?
2 Worker was unable to work because of school or daycare closed for a public health reason	✓	✗	✗	✗
3 Worker was exposed and quarantined. Business remains open.	✓	✗	✓	?
4 A person who is out of work because employer voluntarily closed	✗	✓	✗	✗
5 A person who is out of work because employer was ordered closed	✓	✓	✗	✗
6 Worker has less hours available due to business slow down or lack of demand	✗	✓	✗	✗
7 Employer stays open in defiance of public health urging to close, and worker refuses to work	✓	?	✗	✗
8 Worker is afraid of gathering in a group and refuses to go to work (self-distancing)	✓	✗	?	✗
9 Worker is immune-compromised and advised by healthcare provider to self-quarantine	✓	✗	✓	✗
10 Health care worker exposed at work and self-quarantined	✓	✗	✓	✓
11 Worker is caring for a sick family member	✓	✗	✓	✗

✓ YES | ✗ NO | ? MAYBE  
 (CASE BY CASE)



NJ.GOV/LABOR

The information on this flier is meant to give a general picture of benefits and rights available in certain COVID-19 work-related situations. Documentation may be required.

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## 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.*

## DEALING WITH CREDITORS

For help negotiating with creditors or to report other consumer problems, call:  
NJ Division of Consumer Affairs  
Consumer Helpline: (973) 504-6200  
Complaint forms & other information can be found at [www.njconsumeraffairs.gov](http://www.njconsumeraffairs.gov)

If you need legal representation to assist with a landlord, merchant, neighbor or family member, see the “**LEGAL ASSISTANCE**” section below.

### WHAT ABOUT TAXES?

The Deadline to file federal taxes has been extended by three months to July 15, 2020.

**If you are expecting a refund, you can still file now and receive the money you’re owed sooner.**

The same is true for New Jersey taxes.  
Find more info at: [irs.gov/coronavirus](http://irs.gov/coronavirus)

## 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:

- Legal Services of NJ: 1-888-576-5529 or online at [www.lsnjlawhotline.org](http://www.lsnjlawhotline.org)  
Monday-Friday 8am-5:30pm  
For more information go to: [www.lsnj.org](http://www.lsnj.org)

## TEMPORARY ASSISTANCE

Many assistance programs run through your state, county or municipal government may have resources that can offer support to you and your family in the coming months.

Programs include:

- Food Assistance (SNAP or “food stamps”; also WIC for pregnant women & young children)
- Health Assistance (Medicaid or other low-cost insurance options)
- Cash Assistance (for rent or other needs)

Eligibility for these programs may depend on where you live, your household income, and the ages and health status of the people you live with, among other factors.

These programs are administered by the NJ Department of Human Services Division of Family Development. For contact information by county go to: [www.state.nj.us/humanservices/dfd](http://www.state.nj.us/humanservices/dfd)



[njhelps.org](http://njhelps.org).

For help connecting to any of these programs, contact **Call 211** or check your eligibility at

#### **DO THESE PROGRAMS WORK FOR IMMIGRANTS?**

Immigrants and/or their children may be eligible for temporary assistance. If you have concerns related to your status and current immigration laws (like the public charge rule), contact one of the groups listed in the “**IMMIGRANT RESOURCES**” section on p.15 **before you call these agencies.**

### **EMERGENCY FOOD RESOURCES**

If you need immediate help getting food for you and your family, call **211 anywhere in NJ**. Help is available 24/7.

Food Banks can provide connections to community resources to meet immediate needs and also help with applications for longer-term food assistance programs like

SNAP. Some even offer help with tax preparation.

Community Food Bank of New Jersey:  
**908-355-3663** (8am-4pm)

Provides connections to Food Banks and other resources across Northern NJ. Now also providing free emergency meal kits that will last for several days. For more information and to find resources by county go to [www.cfbnj.org/findfood](http://www.cfbnj.org/findfood)

### **FOR KIDS**

School districts in Northern New Jersey are providing free meals to students. Contact your local school for details, or for 24/7 guidance **call 211** or visit **nj211.org**.

More detailed information about school services can be found in the “**YOUR CHILDREN**” section on p. 14.

### **MORTGAGES**

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**

The major federal home lending agencies have taken steps to protect homeowners from foreclosure and eviction during the current crisis. If your mortgage is owned by one of these agencies, you may be eligible for protections including:

- A temporary hold on foreclosures & evictions
- A suspension of mortgage payments up to 12 months
- No late fees

- No negative credit reports because of late payments
- Help catching up on missed payments when the relief period ends

Contact your mortgage lender to find out if your mortgage is backed by one of these agencies (Fannie Mae, Freddie Mac or FHA). You can also contact them directly to see if your loan is covered:

**Federal Housing Authority (FHA):**  
**1-800-Call-FHA or 1-877-622-8525**  
 website: [www.hud.gov/coronavirus](http://www.hud.gov/coronavirus).

**Fannie Mae: 1-800-232-6643**  
 website: [www.knowyouroptions.com](http://www.knowyouroptions.com)

**Freddie Mac: 1-800-373-3343**  
 website:  
[www.myhome.freddiemac.com/own/getting-help-disaster.html](http://www.myhome.freddiemac.com/own/getting-help-disaster.html).

### **Making Home Affordable**

MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments.

Hotline: **1-888-995-4673**

Website: [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

### **VA Mortgages**

To date, the Department of Veterans Affairs (VA) hasn't set special relief requirements for lenders, but it aims in general 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.

**Dept. of Veterans Affairs Home Loans:**  
 Phone: **1-877-827-3702**

website: [www.va.gov/housing-assistance/home-loans](http://www.va.gov/housing-assistance/home-loans)

### **STATE & LOCAL RESOURCES**

The State of New Jersey offers its own resources for homeowners at risk of foreclosure. Even though foreclosures have been suspended, they will resume

eventually. If you're worried about falling behind on your mortgage, get help now.

#### **NJ Judiciary Foreclosure Mediation Program**

Phone: **888-576-5429** (M-F 8am-6pm)

Mediation Services sponsored by NJ State Judiciary can help you avoid foreclosure  
 Website:

[www.njhousing.gov/hmfa/foreclosure](http://www.njhousing.gov/hmfa/foreclosure)

#### **State of NJ Housing and Mortgage Finance Agency: 1-800-NJ-HOUSE**

Programs include the Mortgage assistance pilot program, the NJ Home Keeper program and Foreclosure Assistance.

Website:

[www.state.nj.us/dca/hmfa/foreclosure](http://www.state.nj.us/dca/hmfa/foreclosure)



## ***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 100 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 NJ Department of Consumer Affairs at (800) 242-5846**

### **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](#) 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

**On March 19, 2020, Governor Murphy issued an executive order that banned evictions or foreclosures for up to two months past the end of the health emergency.**

**You should continue to pay your mortgage or rent to the best of your ability.**

If you are concerned about your ability to keep up with your rent, act now to get guidance and assistance regarding your rights and responsibilities.

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 Legal Services of New Jersey at 1-888-576-5529 or**

**[www.lsnjlawhotline.org](http://www.lsnjlawhotline.org) early in the process to receive guidance and assistance regarding landlord/tenant problems.**

Before the landlord can pursue the matter in court, they must notify the tenant of the infraction and give them time to correct it. If the matter involves the nonpayment of rent or a major lease violation, the tenant is given three days to comply. This is only the first step in the eviction process. If you get an eviction notice and you want to stay in your home, you must respond immediately to any documents you receive. Matters of Landlord Tenant disputes are handled through the Civil Court in the County where you rent.

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

## UTILITY BILLS AND ENERGY ASSISTANCE

**All shut-off orders for electricity, gas and water in NJ have been suspended during the coronavirus emergency. This doesn't mean you don't have to pay your bill.**

If you have questions or complaints about a utility company, contact the NJ Board of Public Utilities (BPU). The BPU regulates the gas, electric and phone, and cable companies.

**NJ Board of Public Utilities (BPU)**

Phone: **1-800-624-0241**

On the web: [www.state.nj.us/bpu](http://www.state.nj.us/bpu)

Utility companies are required to offer budget billing plans, winter no shutoff policies, payment plans for needy customers and special protection for the elderly and ill. If you are having trouble paying your utility bills, there are many options for help. Below are a few:

### **NJ Power On**

Phone: **732-982-8710** (M,W,F 8am-5pm; Tu & Th 8am-7pm)

On the web: [www.njpoweron.org](http://www.njpoweron.org)

A program of the Affordable Housing Alliance. Help applying for state and federal programs to help those struggling with utility bills. You can also call the Affordable Housing Alliance main line: **732-389-2204**

### **Universal Service Fund-Energy**

Phone: **1-866-240-1347**

Administered by the Department of Community Affairs (DCA), income must be at or below 175% of the Federal Poverty Level  
On the web:

<https://www.state.nj.us/dca/divisions/dhcr/of/fices/usf.html>

You can also call the NJ energy assistance hotline at: **1-800-510-3102**

## 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.

If you have union health insurance, contact Local 100 for information about your health plan and benefits.

Local 100 Member Helpline: 917-746-4907  
website: [www.unitehere100.org/health-insurance](http://www.unitehere100.org/health-insurance)

If you are uninsured, or have been told that your benefits are ending, there are options to get yourself and your family insured.

### COBRA

If your work-based health insurance is ending, your employer is required to offer you up to 36 months of extended benefits through the federal COBRA program. This option will allow you to keep your current coverage but can be very expensive.

Your employer is required to send you the paperwork to participate in this program. Contact Local 100 if you think your employer isn't providing you the material you need.

### 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 contact the Social Security Administration: 1-800-772-1213  
website: [www.ssa.gov](http://www.ssa.gov)



Affordable health coverage. Quality care.

is a comprehensive health insurance program that provides a wide range of services.

Phone: **1-800-701-0710**

(M,TH 8am-8pm; TU,W,F 8am-5pm)

On the web: [www.njfamilycare.org](http://www.njfamilycare.org)

NJ FamilyCare includes CHIP, Medicaid and Medicaid expansion populations. That means qualified NJ residents of any age may be eligible for free or low cost health insurance that covers: doctor visits, prescriptions, vision, dental care, mental health and substance use services and hospitalization.

### MEDICAID

Medicaid is a state implemented medical program to help you get health care and related services. **Children who are born in the U.S. are eligible even if their parents are not citizens or legal residents.**

You can apply for Medicaid benefits along with other state assistance through state and local aid agencies. See the “**TEMPORARY ASSISTANCE**” section on page 7.

**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

## **DO THESE PROGRAMS WORK FOR IMMIGRANTS?**

Non-citizens with questions about participating in low-cost health plans can find information at:

**[njfamilycare.org/imm\\_info.aspx](http://njfamilycare.org/imm_info.aspx)**

You may also want to contact one of the groups listed in the “**IMMIGRANT RESOURCES**” section on page 15.

## **HEALTH CARE (Continued)**

### **NJ Charity Care**

Charity Care is a state program for low income people in NJ who do not have health care coverage and are not qualified for programs like Medicaid and NJ Family Care.

If you are hospitalized and do not have insurance coverage you may be eligible for Charity Care. You will have to fill out an application in the hospital’s business office and income restrictions apply.

For more information:

[https://www.nj.gov/health/charitycare/documents/NJ%20Charity%20Care%20Fact%20Sheet\\_Feb2018%20\(English\).pdf](https://www.nj.gov/health/charitycare/documents/NJ%20Charity%20Care%20Fact%20Sheet_Feb2018%20(English).pdf).

### **PRESCRIPTION DRUGS**

- **Medicine Assistance Tool**

Designed to help low-income, uninsured New Jersey residents get access to patient assistance programs where they may qualify for free, or nearly free, prescription medicines. Web: <https://www.mat.org/>

- **Familywize** -A community partner of United Way that offers discounts on many common prescription drugs. website: [www.familywize.org](http://www.familywize.org)

## **FREE/LOW COST INTERNET**

**Comcast: 1-800-391-3000**

Call to ask about free WiFi being offered for households with students in some school districts.

### **Spectrum: 1-844-488-8395**

Offering free WiFi access and broadband to households with K-12 or college students who don’t already have it. Free do-it-yourself installation Through May 15, 2020. website: [www.spectrum.com](http://www.spectrum.com)

### **Optimum: 1-866-200-9522**

Ask for the sales department and let them know you wish to qualify for the free service Website: [www.optimum.com](http://www.optimum.com)

## **FOR OLDER WORKERS**

### **NJ Aging and Disability Resource**

#### **Connection: 1-877-222-3737**

Help connecting to a range of special services available to older workers. Information on programs to help with food, housing, financial, legal and other needs. website: [www.adrcnj.org](http://www.adrcnj.org)

### **PENSION**

Many UNITE HERE members are entitled to a pension upon retirement or permanent disability. If you have questions about your pension plan, you can contact Local 100 or call the pension manager directly: UNITEHERE National Retirement Fund: **1-800-452-4155**

### **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. For more information call the Social Security Administration: **1-800-772-1213** You can apply for benefits online at: [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices)

## **STUDENT LOANS**

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, provides automatic suspension of principal and interest payments on federally-held student loans through Sept. 30, 2020. Suspended payments will count towards any student loan forgiveness program.

For more information or if you aren't sure whether your loan is federally-held, contact the **US Department of Education**:

Phone: **1-800-4-FED-AID**

website: [www.studentaid.gov](http://www.studentaid.gov)

Help is also available from **NJ Higher Education Student Assistance Authority**:  
**800-792-8670**

website: [www.hesaa.org](http://www.hesaa.org)

## **SUPPORTIVE 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.

### **NATIONWIDE RESOURCES:**

#### **Disaster Distress Hotline: 1-800-985-5990**

A 24/7, 365-day-a-year, hotline providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. Toll-free, multilingual, and confidential. Can also text **TalkWithUs to 66746** to connect with a trained crisis counselor.

#### **Suicide Prevention Lifeline: 1-800-273-8255**

A 24-hour, toll-free, confidential hotline available to anyone in suicidal crisis or emotional distress. A national network of local crisis centers provide crisis counseling and mental health referrals day and night.

#### **Domestic Violence Hotline: 1-800-799-7233**

Hotline advocates are available 24/7/365 to take your calls. You can also contact them by texting **LOVEIS to 22522**.

#### **Safe Horizon Hotline: 1-800-621-4673**

Support and services for survivors of crime, domestic violence, sexual assault. More information at **[safehorizon.org](http://safehorizon.org)**.

#### **SAMSHA Helpline: 1-800-662-4357**

Support line of the US Substance Abuse and Mental Health Services Administration.

Provides 24/7 treatment referrals and information in English and Spanish.

## **STATE & LOCAL RESOURCES**

### **NJ Disaster Mental Health Hotline:**

**1-877-294-4357** (M-F 8am-8pm,  
SA & SU 10am-5pm)

Provides public access to targeted mental health services in case of natural or man-made disasters.

### **NJ HOPELINE: 1-855-654-6735**

24/7 confidential helpline for anyone struggling with mental health issues or who is otherwise in crisis.

website: [www.njhopeline.com](http://www.njhopeline.com)

### **Addictions Services Hotline of NJ:**

**1-844-276-2777**

24/7 confidential source for support and treatment referrals.

### **NJ Domestic Violence Hotline:**

**1-800-572-7233**

24/7 confidential hotline for domestic violence victims and others seeking crisis intervention, information and/or referral services.

## **BURIAL COSTS**

Assistance may be available for those who lose a loved one. The State of New Jersey helps the needy pay for funerals through the Department of Human Services (DHS). Apply for "public assistance" funeral funds

by calling the board of social/human services (or welfare agency) in the county in which the deceased resided at the time of their death. For a list of county boards of social/human services visit [www.state.nj.us/humanservices/dfd/programs/njsnap/cwa/](http://www.state.nj.us/humanservices/dfd/programs/njsnap/cwa/).

For more information, see <https://web.njsfda.org/public/solutions/financial-support/public-assistance>.

### **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.

## **YOUR CHILDREN**

All New Jersey public schools were closed by the Governor on March 18, 2020 and will remain closed until further notice.

Standardized testing has been cancelled.

Daily classes for 3<sup>rd</sup> through 6<sup>th</sup> graders are airing on NJTV stations. Find your local channel at:

[www.njtvonline.org/about/where-to-watch](http://www.njtvonline.org/about/where-to-watch).

### **SCHOOL RESOURCES**

Food assistance is being provided by individual school districts. You can **Call 211** to find out about the resources available to your child. Here's information for some of the bigger districts:

**Newark Public Schools: 973-733-7333**

<https://www.nps.k12.nj.us/covid-19-resources/breakfast-lunch-program-locations/>.

**Elizabeth Public Schools: 908-436-5051**

<https://www.epsnj.org/Page/4074>.

**Jersey City Public Schools: 201-915-6000**

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

**Irvington Public Schools: 973-399-6800**

<https://irvington.k12.nj.us/>

**East Orange School District: 862-233-7300**

<https://www.eastorange.k12.nj.us/>

**North Bergen School District: 201-868-1000**

<http://www.northbergen.k12.nj.us/>.

**Paterson Public Schools: 973-321-0911**

[http://paterson.k12.nj.us/11\\_pages/corona\\_virus.php](http://paterson.k12.nj.us/11_pages/corona_virus.php)

**Union City School District: 201-271-2289**

<https://www.ucboe.us/>.

**West New York Schools: 201-553-4000**

[http://www.wnyschools.net/district/images/News/2019-2020/SupUpdateParents\\_04\\_02\\_20.pdf](http://www.wnyschools.net/district/images/News/2019-2020/SupUpdateParents_04_02_20.pdf)



## IMMIGRANT RESOURCES

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19 is an option for them. Some government agencies have made statements to encourage immigrants seek the help and treatment they need:

US Customs & Immigration:

[www.uscis.gov/greencard/public-charge](http://www.uscis.gov/greencard/public-charge)

See also: [www.maketheroadny.org/corona-virus](http://www.maketheroadny.org/corona-virus)

for information on your rights and resources during this emergency.

Non-citizens, regardless of status, have good reason to want to be fully informed when accessing government services. There are lots of agencies that can help with legal, language and other concerns:

- Legal Services of NJ Hotline:  
phone: **1-888-576-5529**  
(M-F 8:30am-5:30pm)  
More info also at: [www.lsnj.org](http://www.lsnj.org)
- American Friends Service Committee-Immigrant Rights Program:  
phone: **1-973-643-1924**  
website:  
<https://www.afsc.org/program/immigrant-rights-program-newark-nj>
- Catholic Charities of the Archdiocese of Newark- Immigration Assistance Program  
phone: **973-733-3516** (M-F 9am-5pm)  
Provides low-cost and pro bono legal assistance in all phases of immigration and naturalization proceedings.
- Immigration Advocates Network:  
[www.immigrationadvocates.org](http://www.immigrationadvocates.org)  
National directory of legal services including many that may be specific to your language and country of origin.

## 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 \_\_\_\_\_  
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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>	