



SAINT PAUL FEDERATION
OF EDUCATORS LOCAL 28

Community Resources for Union Members

In times of financial hardships many options that seem impossible are possible. Unionized workers have many more resources than they realize. This packet contains resources SPFE members can access at any time, whether the challenges are due to a strike or a non-union related reason.

Some of these might be very helpful for you and your family; some might be completely unnecessary! Scan the documents, and check to see what might be appropriate for you!

General Tips for Union Members During a Strike or Layoff

- Open your mail! If you are someone who lets bills pill up, now is the time to break that habit. Any time when you are not drawing a paycheck, the temptation to ignore a bill is strong, but will only cause you more headaches. Open your mail, pay the minimum balances on accounts whenever you can!
- Be proactive: if you can't pay bills in the full amount contact the creditor and ask to set up a modified repayment plan. Creditors are more willing to work with clients who offer solutions and work to avoid missed payments.
- Ask for help: union members often are the do-it-yourself types. In times of financial hardship, it's important to call upon your community for support.

General Resources

These links will connect you to tools and resources on a broad range of topics.

[When the Paycheck Stops - AFL -CIO's handbook for surviving unemployment](#)

[Information on Unemployment Benefits in Minnesota](#) - *Note* SPFE members on strike do not qualify for unemployment. If employees get laid off they are eligible.

[United Way 2-1-1](#)

This phone line, available statewide, connects callers to agencies and other resources in their community. It has good records of who still has funding available and who is taking more clients. You can also access their website: <https://www.211unitedway.org/>

- In the metro, call 211
- In greater Minnesota, call 800-543-7709

Greater Twin Cities United Way

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

Bridge to Benefits

This service can determine if you or your children qualify for public services, ranging from tax credits, to medical or energy assistance, to school meals. You can take an anonymous survey online, which matches you with what's available where you live.

<http://bridgetobenefits.org/>

American Red Cross Twin Cities Chapter

<http://www.redcross.org/local/minnesota/chapters/twin-cities>

AFL-CIO Community Services liaisons

The AFL-CIO Community Services Program represents a 75-year partnership between organized labor and Greater Twin Cities United Way.

- Provide information and referral services for a variety of resources, including healthcare, food and financial assistance and foreclosure prevention.
- Coordinate strike and layoff training for unions.
- Advocate for working family issues, including affordable healthcare, improved transit and an economy that works for all.

East Metro	West Metro
<p>ST. PAUL REGIONAL LABOR FEDERATION Labor Studies and Resource Center 353 West 7th Street, Suite 201 Saint Paul, MN 55102</p> <p>Lynne Larkin-Wright AFL-CIO Community Services Liaison 612-222-3787 Ext 116</p> <p>llwright@stpaulunions.org</p>	<p>MINNEAPOLIS REGIONAL LABOR FEDERATION Working Partnerships 312 Central Avenue, Suite 524 Minneapolis, MN 55414-1097</p> <p>Douglas L. Fleteau 612-321-5675 doug@workingpartnerships.org</p>

Financial, Homeowner, and Legal Resources

The first recommendation for workers who are not receiving a paycheck is to be proactive about working out payment arrangements with banks, utilities and other creditors. If you call them ahead of time and explain the situation, many creditors are willing to work with you. That's especially true if you make an offer for reasonable and sustainable arrangements and take the initiative before you fall behind.

When contacting your bank regarding a mortgage, you should ask for the Loss Mitigation Department. It is in your bank's interest to keep you in your home, and to keep you paying your mortgage. There are options for homeowners who find themselves in a financial bind.

Wells Fargo Loss Mitigation

<https://www.wellsfargo.com/mortgage/manage-account/payment-help/>

US Bank

<https://www.usbank.com/home-loans/refinance/home-affordable-modification-program.aspx>

Tips: When speaking with any creditor begin the conversation with ...

“I am going to be without a paycheck for ...”

“I have reduced hours.”

“I am temporarily out of work.”

Union members may have a more positive reaction to the term “strike” than non-union employees. If you speak to someone on the phone who does not connect you to a helpful resource, call the bank at a different time of day.

Minnesota Home Ownership Center

This nonprofit offers information to help avoid foreclosure if you're struggling to keep up with mortgage payments. <http://www.hocmn.org/>

Union Plus

Union members who have a mortgage or credit card through Union Privilege can get a break on payments and other help when they lose their job or see their income cut.

Lutheran Social Services

Foreclosure prevention, financial counseling: 1-888-577-2227
<http://www.lssmn.org/>

Family Means

Low cost financial and credit counseling: (651) 439-4840
<https://www.familymeans.org/>

Minnesota State Bar Association Attorney Referral Service

A directory of lawyers in MN to fit your legal needs: 1-800-292-4125

<http://www.mnbar.org/member-directory/find-a-lawyer>

Additional Mortgage Support

If you are struggling to make payments, contact a mortgage counselor that can advocate on your behalf. If your county is not listed, call any number below and ask for their counterpart in your zip code.

RAMSEY COUNTY

St. Paul – City of St. Paul Foreclosure Prevention Program	651-266-6626
St. Paul – Neighborhood Works (formerly known as Community Neighborhood Housing Services)	651-292-8710
Suburban Ramsey County – Lutheran Social Services	1-800-777-7419
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131

WASHINGTON COUNTY

Washington County HRA Foreclosure Prevention Dept.	651-202-2822
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131

DAKOTA COUNTY

Dakota County Community Development Agency	651-675-4555
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131

ANOKA COUNTY

Anoka County Community Action Program	763-783-4880
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131

CARVER COUNTY

Carver County Community Development Agency	952-448-7715 x3
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131

HENNEPIN COUNTY

City of Minneapolis – Twin Cities Habitat for Humanity 651-207-1700

City of Minneapolis – PRG, Incorporated 612-721-7556
prginc.org/homeowners

City of Minneapolis – Neighborhood Housing Services of Mpls 612-521-3581

Suburban Hennepin County – Community Action Partnership 952-933-9639

Neighborhood Development Alliance (NeDA)
(Spanish Speaking Clients Only) 651-292-0131

ISANTI COUNTY

Lutheran Social Services 1-800-582-5260

Energy Assistance Resources

Most energy companies offer plans to customers that allow for budgeting energy bills. Contact your energy company to inquire about your options.

At the end of this handout, you will find another page of “County Resource Numbers for Nurses.” This includes both energy assistance information and legal assistance.

Xcel Energy Customers in Need

<https://www.xcelenergy.com/staticfiles/xcel/Corporate/CRR2014/customers/customers-in-need.html>

MN Department of Commerce Energy Assistance Program

<https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>

Heat Share Program

A way to allow other to help pay energy bills for those in need.

http://www.needhelpayingbills.com/html/minnesota_heatshare_assistance.html

Food Resources

Many union members might not qualify for food shelf services. You can check your local churches and community centers, as many of them do not require documentation prior to using their services. Here are a few other excellence resources:

Fare for All

This program, part of the Emergency Food Network, distributes fresh food at steep discounts in 28 Minnesota counties. Participants pay for food packages that work best for them, but pay 30-50 percent less than retail. For more details, there is a flyer at the

back of this packet.

<https://fareforall.org/>

Hunger Solutions

Hunger Solutions is a comprehensive hunger relief organization that works to end hunger in Minnesota. We take action to assure “food security” for all Minnesotans by supporting agencies that provide food to those in need, advancing sound public policy, and guiding grassroots advocacy.

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

Restaurant Depot

Wholesale groceries for restaurants, open to the public at their location in Brooklyn Center at 5925 Earle Brown Drive, Brooklyn Center, MN 55430, Phone (763) 561-0303
Store Hours: Mon., Tues., Wed. and Fri.- 7:00 AM - 6:00 PM, Thurs.- 7:00 AM - 7:00 PM, Sat. 7:00 AM - 4:00 PM, & Sun. 9:00 AM - 3:00 PM

<http://www.restaurantdepot.com/>

SNAP (Supplemental Nutrition Assistance Program)

Helps Minnesotans with low incomes get the food they need for nutrition and well-balanced meals. This program has income qualifications.

<https://mn.gov/dhs/people-we-serve/adults/economic-assistance/food-nutrition/programs-and-services/supplemental-nutrition-assistance-program.jsp>

Student Loans

Anyone with student loan debt can reduce payments when experiencing a loss of income. We recommend contacting the agency holding the loan and setting up an income-contingent repayment plan. You can switch it back later. You may reduce the payment significantly, but often you may have to pay on the interest.

The Consumer Financial Protection Bureau

Started by Senator Elizabeth Warren, MA, this is the U.S. Government Agency dedicated to ensuring that banks, lenders and other financial companies treat you fairly. Since its inception in 2011, this agency has returned 11.4 billion dollars to consumers through their enforcement actions.

(855) 411-2372 – 8 a.m.- 8 p.m. Eastern Standard time

<http://www.consumerfinance.gov/>

Income-based student loan repayment

<https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>

Healthcare: Low Cost Healthcare & Dental

The district practice is that an educator retains their coverage and contribution from the district toward their benefits for the month if they work at least one day in a month. If a strike extended into a second month, educators would be eligible to continue their benefits through COBRA. No-interest crisis loans from the union would be available to

assist in making payments. Educators would have 45 days from the start of the month their coverage lapses to elect COBRA coverage and make their premium payment. If a strike ended before the end of the second month, coverage would be reinstated for that month by the district. Pay attention to the dates, because you have typically 45 days (*sometimes more*) to submit the paperwork for retroactive Cobra coverage. This is the one bill you do not need to rush to pay!

If you or a family member (covered under your employer's healthcare plan) is undergoing costly medical treatment such as dialysis or chemotherapy infusions, you might choose to pay Cobra as soon as your regular insurance is no longer active. You have the same window of time to pay retroactively.

For less expensive medical needs, seeking low-cost treatment for issues such as ear infections, strep throat, UTIs, etc. paying directly will likely be less costly than Cobra.

Tips

- Make appointments while health insurance is active for school-aged children's check-ups, including required physicals for athletic programs.
- Refill all needed prescriptions for 3 months.
- Ask your nurse practitioner or primary care physicians for samples. Many offices receive free supplies from drug reps and are happy to give out a few months to patients who may be uninsured for a short duration of time.
- Make dental appointments while still covered.
- Use the app called Good RX for low-cost prescriptions!

Portico

Our Mission is to reduce the number of people without coverage for healthcare services. Information on sliding scales health clinics.

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

Saint Mary's Health Clinics

Providing healthcare services to low income and uninsured individuals and families in the Saint Paul and Minneapolis Metropolitan communities.

<http://stmaryshealthclinics.org/>

MN Dental Association, Low Cost Dental Options

Ignoring a toothache is ill advised. If you are out of work and don't want to pay the high cost of seeing a dentist, there are affordable options.

<https://www.mndental.org/public/dental-care/>

University of MN Dental School Clinic

Offers cost-effective dental care including general dentistry, specialty and advanced dental services for children and adults from all walks of life.

<https://www.dentalclinics.umn.edu/>

Sample Letter to Creditors

Dear _____

I am temporarily out of work and my income has been cut severely. I'm asking for your cooperation during this difficult period. Until I return to work, I need to cut back on all my regular payments.

I am proposing to pay \$_____ to you for a temporary period, instead of the regular payment of \$_____. This is the fairest thing I can do under the circumstances. When I return to work, I will work with you on a plan to catch up on my payments.

Thank you for your understanding.

Signature

Account Number

Address

Phone

Date

Name
Street
Address
City,
State, Zip

Dear Creditor,

Due to a (layoff, disability, financial crisis), my income has been reduced and, as a result, I am experiencing financial difficulty. I have analyzed my current financial situation to determine how to best allocate my drastically reduced resources and have made a strict budget for my expenses.

In order to meet my necessary living expenses and make creditor payments, I am asking each creditor to accept a reduced payment for the next (three, six) months. I would appreciate your cooperation in making the payment plan work. In place of the regular payment of \$_____, I request that you accept payments of \$__per month during this emergency. I will pay before the__of the month. I will add no further debt until my financial situation improves.

You can be sure that I will increase payments as soon as possible to bring my account current. If there are any changes in my situation, I will notify you immediately.

Sincerely,

Phone
Number
Email
Address