



Plan in Advance:
Member Resources Booklet



Strike Ready Checklist: Member Finances

AT&T Core Contract Expires April 6, 2024

- Home Mortgage:** Generally this is the largest and most important payment made each month. Contact your lender and try to arrange a new payment plan. There are some HUD-approved relief provisions for FHA mortgages. Contact your mortgage before payment is due.
- Property Taxes:** Call the tax collector to find out if the payment can be delayed and how much the penalties will be.
- Rent:** Contact your landlord before rent is due. Try to reduce or defer payments temporarily, until you return to work.
- Utilities:** Go to the utility office and explain your situation. Try to reduce payments or spread them out over a period of several months. Financial assistance is sometimes available. (Call: 211, they may also be able to provide assistance for 1 month)
- Auto Loans:** If your loan cannot be deferred, talk to your loan officer about refinancing to reduce the size of your payments.
- Auto Insurance:** Contact your agent to find out if premiums could be spread out. You may want to increase your deductible or discuss other ways to decrease your premium.
- Health Insurance:** Find out how long your current health insurance will continue and how much time you will have to re-apply for a personal policy with the same company, or to make other arrangements.
- Installment Loans:** Attempt to work out an alternative payment plan. Find out what kind of account you have, what the minimum payments are to keep your accounts current, and what rights you have with the creditor.
- Using Your Credit Cards:** Indiscriminate use of your credit cards is not recommended, but your card might buy you time while you are involved in a labor dispute. Remember, though, that you will have to pay high annual interest rates for using this credit.
- Contact your creditors:** If you have a good credit score, most creditors will work with you to make alternative arrangements. Try to stretch your money as far as it will go.



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Union Plus grants and benefits to support you during a strike



Be Prepared!

Strike Grant

Get cash with a strike grant. Unlike a loan, you'll never need to repay the money. If you have a Union Plus Credit Card or Teamster Privilege Credit Card or a Union Plus Personal Loan, you may be eligible for a grant.

Learn more: <https://www.unionplus.org/benefits/money/strike-benefits>

Waive Your Accidental Death & Dismemberment Insurance Payment

If you're a Union Plus policyholder, your premiums are waived for up to one full year during a union-approved strike or lockout lasting 30 days or more, providing the coverage remains in force. This waived premium never has to be repaid.

To check eligibility and use this strike benefit, **call 800-393-0864**.

Defer Your Auto Payment

If you're a Union Plus policy holder involved in a union-approved strike or lockout lasting 90 days or longer, you can defer your premium payments for two months.

To check eligibility and use this strike benefit, **call 855-666-5797**.

Waive Your Life Insurance Payment

If you're a Union Plus policyholder, your premiums are waived for up to three months during union-approved strikes lasting more than 30 consecutive days. This waived premium never has to be repaid.

To check eligibility and use this strike benefit, **call 800-393-0864**.

Additional Union Plus benefits and resources

Speak with a HUD-certified housing counselor

Arrange for a confidential, free consultation with expert housing counselors who can provide advice, help you find answers and develop an action plan to get your financial house in order.

For more information call **866-490-5361**.

Mortgage Assistance

Union Plus Mortgage Assistance provides interest-free loans and grants to help you make mortgage payments when you're disabled, unemployed, locked out or on strike. If you qualify for the Mortgage Assistance loan benefit, you'll also receive a one-time grant of \$1,000 paid directly to you.

Learn more: <https://www.unionplus.org/benefits/home-auto/mortgage-assistance>

Free credit advice for union members

Get a free consumer credit counseling session to help you get back on the road to financial recovery.

Complete a confidential request for consumer credit counseling online. There are no confusing gimmicks or overwhelming options. Just sound advice that'll help you stop collection agencies from controlling your financial life.

Learn more: <https://www.moneymanagement.org/online-counseling>

Debt Settlement

Union families, get the help you need when unexpected expenses, job loss and medical bills make it impossible to pay off your credit cards.

Learn more: <https://www.unionplus.org/benefits/money/debt-settlement>