

Brothers, Sisters, and Kin,

As we enter the second month of the industry shut-down, we realize finances are getting tight. Here are some financial suggestions and resources we've compiled for you. All of these may not apply to you, but scroll through to see what might be useful:

If you have a **mortgage**, call your mortgage company (even if you called them at the beginning of the shutdown) and see what your options are. The CARES Act provides foreclosure relief for "federally-backed loans," like FHA and VA loans, and those with Fannie and Freddie. More info on what that means here: <https://www.npr.org/sections/coronavirus-live-updates/2020/04/20/838435346/nearly-3-million-homeowners-get-mortgage-help-but-others-hit-roadblocks>

Your mortgage company might have developed more programs or forbearance options for customers since this all started. If you're unable to pay the full monthly amount, consider asking for a forbearance, and just paying the insurance and interest fees until the end of whatever forbearance period they offer.

Read this before calling your mortgage provider:

<https://www.forbes.com/sites/advisor/2020/04/16/covid-19-mortgage-forbearance-what-to-know-before-you-delay-payment/#8d8673434818>

If you have an **FHA loan**, read this: <https://www.hud.gov/sites/dfiles/SFH/documents/COVID-19HomeownerHelp.pdf>

Evictions have been suspended in Louisiana, Mississippi, and Alabama, but rent is still due. Again, a conversation with your landlord about your situation, perhaps paying what you can right now, might be a good idea. Utility disconnections are also suspended in all 3 states, though Alabama is relying on the utility company's word and not making an official proclamation. Here is some more information on **options for renters**: <https://www.cnbc.com/2020/04/03/what-to-do-if-you-cant-pay-rent-because-of-the-coronavirus-pandemic.html>

Make the same call, asking for COVID-19 relief options, with your **credit card company**. Each company is treating this differently. This article has a list of the big companies, what they're offering, and questions to ask when you speak with them: <https://www.creditkarma.com/advice/i/coronavirus-credit-card-relief-options/>

If you have a loan, mortgage, or credit card with **Union Plus**, you may qualify for **hardship assistance**. If you have a personal loan or credit card with them, you may qualify to get a **job loss grant of \$300**, after being **unemployed for 45 days** or more. Visit <https://www.unionplus.org/hardship-help/union-plus-hardship-help-benefits> for hardship assistance and <https://www.unionplus.org/hardship-help/job-loss-grant> for credit card holders or <https://www.unionplus.org/hardship-help/job-loss-grant-union-plus-personal-loan-program> for those with personal loans. **We can help you with proof of unemployment by writing a letter for you.** Email memberassist@iatse478.org to get that letter sent to you or your lender.

For those with **student loans**: all involuntary collections of student loan debt are suspended, including wage garnishments, Social Security garnishments and tax refund offsets. Many student loan providers are offering forbearances to customers, and charging no interest during this time. Contact your student loan provider to discuss a forbearance. Here's some more information:

<https://www.experian.com/blogs/ask-experian/what-the-covid-19-stimulus-does-for-your-student-loans/>

Having trouble with **car payments**? Some companies are offering relief options:

<https://www.creditkarma.com/advice/i/coronavirus-auto-loan-relief/>

If you have a **personal loan**, you also may be eligible for relief:

<https://www.creditkarma.com/advice/i/coronavirus-personal-loans-debt-relief/>

Many **cell phone companies** are offering relief options, waiving late fees, and even giving customers extra data during the shutdown: <https://www.reviews.org/mobile/how-cell-phone-companies-are-responding-to-covid-19/>

The Actor's Fund: If you have been a union member for at least 5 years, and have made at least \$6500/yr for at least 3 of the 5 years, you are eligible for a ONE TIME Actor's Fund relief grant. The I.A. donated \$2.5 million into this fund for our members. The Actor's Fund is looking at your checking and savings accounts, as well as your mortgage, rent, and bills for proof of hardship, and amounts awarded vary on a case by case basis, but can be up to \$5K for extreme hardship. Keep in mind that if you get ill or go through financial hardship later on in life, you will not be able to apply for this grant again. You can ask Shira for help with this application (email slandman@iatse478.org or call her at 504-486-2192 ext 206); the easiest way to show proof of your earnings is through the National Benefits Fund statements of your earnings for 5 years, which she can help get for you. For more information about eligibility, go here: <https://actorsfund.org/am-i-eligible-help>.

You can also ask **apply for hardship** through the Local (ask Shira for help with this as well), and apply with the National Benefits Fund to **withdraw from your annuity**. Keep in mind that this is a last resort, as there are penalties associated with early annuity withdrawal that can be steep. Read all the information provided before rushing into this. For more information, go here:

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

A member recently sent me this great **list of relief resources and grant opportunities**, probably the most comprehensive I've seen yet, compiled by the Arts Council of New Orleans. It tons of relief options (local, regional, and national), links to grants, info on local food and diaper banks, and more. Check it out here: https://www.artsnorleans.org/opportunity/creatives-relief-resources/?fbclid=IwAR22HbfyZ6WH3wj5WKtgLkKgZ9q9scCiwfajEclZaeycio-eNsb_1ORRW3Y

Want to pull your hair out after reading this? Check out this free 10 minute stress-relief guided **meditation** done by a guy with a fabulous Australian accent:

<https://www.headspace.com/work/mindful-approach-to-covid-19>

Hope this helps. Know that shows are eager to return, and we'll be back to work once it's safe to do so.

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