



*A Union of Professionals*

## Your AFT + Member Benefits

### **THE POWER OF YOUR UNION IN EVERY PART OF YOUR LIFE: ASSISTANCE FOR JOB INTERRUPTION**

In tough times, the following AFT + Member Benefits programs through Union Plus offer tools to help stretch your household budget. In addition (see below), members who participate in certain AFT + benefits may be eligible for direct financial assistance in the event of job interruptions/job loss. For more information and eligibility, see [www.unionplus.org/hardship](http://www.unionplus.org/hardship).

#### **Budget Tools**

##### **Credit and budget counseling:**

Nonprofit consumer credit counseling staff from Money Management International (MMI) can help members prioritize bills and look at their budgets with an eye to stretching existing resources.

[www.unionplus.org/creditcounseling](http://www.unionplus.org/creditcounseling)  
877-833-1745

##### **Legal program:**

The basic legal program offers members a free half-hour consultation with an attorney by phone. More complex matters, like traffic court or estate planning, are discounted by 25 percent.

[www.unionplus.org/legal](http://www.unionplus.org/legal)

##### **Save My Home hotline:**

These are consumer credit counselors who are HUD-certified to offer help and advice on how to negotiate with your mortgage lender to avoid foreclosure. The service is absolutely free and confidential.

[www.unionplus.org/savemyhome](http://www.unionplus.org/savemyhome)  
866-490-5361

##### **Free prescription discount card:**

[www.unionplus.org/rxcad](http://www.unionplus.org/rxcad)

##### **Free college:**

This benefit program is available for members and their families. It offers multiple online associate degree programs and several certificate programs from an accredited community college. Applicants must complete a financial aid request as part of their application; however, even if they receive no financial aid, there will be no cost for tuition, fees or e-texts.

[www.unionplusfreecollege.org](http://www.unionplusfreecollege.org)  
888-590-9009

#### **Direct Financial Assistance Programs**

##### **Job Interruption/Job Loss Benefits Tied to Program Participation**

Members who use the benefits listed below may be eligible for additional financial assistance. Please see the Union Plus Hardship web page for eligibility requirements and more information: [www.unionplus.org/hardship](http://www.unionplus.org/hardship).

##### **Credit card:**

Members who have an AFT/Union Plus credit card may be eligible for a \$300 job loss grant. In addition, there is a program hotline for members to check eligibility for other hardship payment benefits: **800-551-2873**.

##### **Mortgage:**

If you have a Union Plus Mortgage, you may be eligible to apply for zero interest loans that can make your mortgage payment for up to six months as well as a \$1,000 one-time grant.

##### **Personal loan:**

Members who have a Union Plus personal loan and experience job loss may be eligible for a one-time \$300 grant.

**For more information on all your AFT member benefits: [www.aft.org/benefits](http://www.aft.org/benefits)**