

~~Skip the latte. Make a budget. Just try harder.~~

# HARD PASS. THE DECK IS STACKED.

You're not struggling because you bought avocado toast. You're struggling because the system is built to work against you. **Hospitals overcharge. Credit bureaus sell your file. Loan servicers "lose" your paperwork. Buy-now-pay-later products turn groceries into debt.** The AFT's Fight for Affordability campaign hands you the playbook to fight back.

## 50%

of AFT members surveyed make more than \$100K, yet still can't get ahead financially.

## 40%

of AFT members surveyed can't cover all their monthly bills.

## 1 in 3

AFT members surveyed are skipping medical care to make ends meet.

## Our Campaign:

### GUIDES

Simple breakdowns of medical debt, credit reports, scams, debt collection, student loans, and more, written with you in mind.

### VIDEOS

Short and useful videos to walk you through everything from how to fight a bogus bill to appealing an insurance denial.

### CLINICS

Bring your real bills, collection notices, and denial letters. Sit down with people who know how to push back and leave with a plan.



**GET THE GUIDES**  
**Resources & clinic finder**  
[AFT.org/affordability](https://AFT.org/affordability)



**WATCH THE VIDEOS**  
**Free video library**  
[ShareMyLesson.com/affordability](https://ShareMyLesson.com/affordability)

## SHARE YOUR DEBT STORY

The first step to fighting back is to take away the shame. Your story helps us name names and fight for the people behind the numbers. **Share your story at [AFT.org/affordability](https://AFT.org/affordability)**