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COVID-19 RESOURCES

COPING WITH CORONAVIRUS

Tips for Managing Your Finances



Paying Your Mortgage or Rent:

Homeowners: If Fannie Mae or Freddie Mac owns your mortgage, the Federal Housing Finance Agency has given you the option to delay payments for up to 12 months. To find out if you're eligible, visit makinghomeaffordable.gov/get-answers/ Pages/get-answers-find-out-mortgage.aspx

Renters: Gov. Whitmer has enacted a moratorium on evictions in Michigan. There are several resources available for renters who need legal or financial assistance. Visit justshelter.org/community-resources/ for a rundown of available help.



Covering Your Monthly Utility Bills:

Many utility companies, including internet and cable providers like Comcast and AT&T, announced they wouldn't cut off services for those struggling to pay. Some are also offering free or reduced-cost services for low-income families. Bridge Michigan has developed a resource guide to help: www.bridgemi.com/michigan-healthwatch/michigan-families-can-get-food-cash-internet-during-coronavirus-crisis



Delaying Student Loan Payments:

Students can skip making payments on federal student loans until September 30th and will not incur interest during this time. If your loans are with a private lender, you may also be eligible for assistance. For more information, call 1-800-4-FED-AID or visit studentaid.gov/manage-loans/lower-payments/get-temporary-relief



E IN UNION E 2020





A NEWSLETTER OF, BY, AND FOR WORKING PEOPLE

GETTING THROUGH TOUGH TIMES, Together

Despite the lack of leadership from President Trump, workers across Michigan are contributing to their communities in a big way. In this edition, you'll find stories of workers here in Michigan making a difference, local headlines, and issues affecting workers like you. To learn more or send us feedback, please visit www.union2020.com or email us at info@union2020.com.



Supporting Our Essential Grocery Store Workers:

Union grocery workers are proud of the essential service they provide. They are grateful to the customers who thank them for their work and take precautions to keep them safe, like limiting the number of shopping trips, wearing masks, and practicing social distancina.

[UFCW 951 Tweet]



Detroit Free Press

"Whitmer appoints workplace safety director to guide coronavirus reopening"



"Michigan Democrats seek more worker protections as coronavirus restrictions are lifted"

milwaukee journal sentinel

"Democratic presidential nominee Joe Biden calls for improved health care, boosts in coronavirus testing, contact tracing"

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Above: Joe Biden takes a tour of the Heart of the City Health Center in Grand Rapids, MI on March 9, 2020 [Source: Flickr]

THE IN UNION UPDATE

From time to time, *In Union* will take an in-depth look at important issues and give you the facts about how they affect Michigan workers. In this edition, we're beginning to look at Joe Biden's record on worker issues.

1. During the last recession, Biden led the effort to lift up the economy.

As Vice President, Joe Biden helped rescue the country from the worst economic collapse since the Great Depression. Biden was charged with implementing the American Recovery and Reinvestment Act, which involved more than 100,000 projects, 275 programs, and 28 federal agencies. The program stabilized the economy through investments in infrastructure and public education.

[NPR, 4/12/20; The Atlantic, 4/13/20]

2. Biden eliminated fraud and waste when implementing the Recovery Act.

Vice President Biden was an excellent steward of taxpayer dollars. He smartly tapped the head of the Secret Service's fraud division to monitor Recovery Act spending. Audits have shown that there was less than 1 percent of fraud and waste, making the Recovery Act one of the most efficient government programs in our history. Contrast that with the Trump Administration's botched response to the coronavirus pandemic: the White House blocked independent oversight of the \$1 trillion in spending authorized by the CARES Act, allowing rampant fraud and waste of the taxpayer funds that were supposed to aid struggling Americans.

[NPR, 4/6/20; The Washington Post, 6/15/20]







THANKS FOR READING THE 2ND EDITION OF *IN UNION*,

the only newsletter dedicated to working people,

TELLING OUR STORIES AND COVERING OUR ISSUES.

We'd love to hear your feedback.

What stories would you like us to cover? Are there issues you need more information about? Please email us your feedback at info@union2020.com.

Issue Spotlight

A CLOSER LOOK AT JOE BIDEN'S RECORD ON WORKER ISSUES

With so much at stake in this election, we're doing our homework on Joe Biden and examining his record on the issues that matter most to workers. Many Americans already know about Joe Biden's working-class roots, growing up in Scranton, PA. But as voters start to make decisions about who they'll support, here's what they should know about Joe Biden.

3. Biden has a record of saving and creating jobs.

With the American auto industry in peril during the 2009 economic crisis, Vice President Biden led the negotiations that stabilized the industry and saved 1.5 million jobs. During the last three years of the Obama-Biden Administration, American employers added 8.1 million jobs — over 20% more than were created during the first three years of the Trump Administration.

[CNN. 2/7/20: Obama White House Archives, accessed 5/7/20]

4. Biden has a long history of winning on health care and protecting and expanding Medicare and Social Security.

The Obama-Biden Administration made history by passing the Affordable Care Act, and as President, Joe Biden will protect and build on this monumental law and make quality health care more affordable and less complex for all. He will expand eligibility for Medicaid and Medicare, provide a public health insurance option like Medicare for those who want it, protect people with pre-existing conditions, and strengthen Social Security.



WORKER SPOTLIGHT

"My children will change the world; I'm just here to love and guide them on their path. Building my students' voices and understanding that they matter in this world is what I've been put here to do."



