



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.

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
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

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
866-490-5361

Free prescription discount card:

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
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.

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