



**ILLINOIS
EDUCATION
ASSOCIATION**
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Several programs have been put into place since the start of the novel COVID-19 virus outbreak to help those whose jobs have been affected. Here is a list of some of them. It will be added to as new announcements are made:

- The Department of Housing and Urban Development will **suspend all foreclosures and evictions** for any American through the end of April. If you rent a home, it's also wise to reach out to your landlord to discuss the potential for extensions on monthly payments. If you own a home, contact your bank.
- If you have federal student loans, **student loan relief** was introduced last week that will bring the interest rate down to zero for the next 60 days and suspend payments for 60 days, with no penalty.
- Check with your credit card companies. Many are offering one- or two-month reprieves from payment with no penalties.
- If you have lost your job, you are not alone. Illinois has seen a huge increase in unemployment over the past week. If you have not yet applied for benefits. You can do so at the **Illinois Department of Employment Security**.
- And, NEA Member Benefits, while urging employees to work from home, understands that many members' may be facing financial uncertainty and reminds members to visit its **Member Assistance Program**. Or, if there are other questions you have about your benefits as a member, you can visit the **Member Benefits website** or contact the Member Advocacy Center at 800-637-4636 or **by email**, Monday to Friday, 9 a.m. to 5 p.m. and Saturday, 9 a.m. to 1 p.m., eastern time.
- The Kane County Teachers Credit Union is offering an **"Emergency Fund Loan"** to employees of public school districts, local, state and federal government agencies. Rates are as low as 2.99% for loans between \$1,000 and \$5,000 up to 36 months, with no payments for 45 days. You are eligible for this offer if you live in the following counties (DeKalb, DuPage, Grundy, Kane, Kendall, McHenry, Cook (West of Rt. 83)). If you are not a member, under the terms of the loan program, you must become a credit union member with a small deposit.
- The Illinois Educators Credit Union is offering a **"Salary Continuance Loan Program"** to all IEA members. Rates are as low as 2.99% with no payments for 60 days. Flexible Terms for amounts up to \$5,000. If you are not a member of the Illinois Educators Credit Union, under the terms of this program, you must become a member with a small deposit.