

Strike Ready Checklist: Member Finances

Frontier Contract Expires September 6, 2025 at 11:59 pm

- Home Mortgage:** Generally this is the largest and most important payment made each month. Contact your lender and try to arrange a new payment plan. There are some HUD-approved relief provisions for FHA mortgages. Contact your mortgage before payment is due.
- Property Taxes:** Call the tax collector to find out if the payment can be delayed and how much the penalties will be.
- Rent:** Contact your landlord before rent is due. Try to reduce or defer payments temporarily, until you return to work.
- Utilities:** Go to the utility office and explain your situation. Try to reduce payments or spread them out over a period of several months. Financial assistance is sometimes available. (Call: 211, they may also be able to provide assistance for 1 month)
- Auto Loans:** If your loan cannot be deferred, talk to your loan officer about refinancing to reduce the size of your payments.
- Auto Insurance:** Contact your agent to find out if premiums could be spread out. You may want to increase your deductible or discuss other ways to decrease your premium.
- Health Insurance:** Find out how long your current health insurance will continue and how much time you will have to re-apply for a personal policy with the same company, or to make other arrangements.
- Installment Loans:** Attempt to work out an alternative payment plan. Find out what kind of account you have, what the minimum payments are to keep your accounts current, and what rights you have with the creditor.
- Using Your Credit Cards:** Indiscriminate use of your credit cards is not recommended, but your card might buy you time while you are involved in a labor dispute. Remember, though, that you will have to pay high annual interest rates for using this credit.
- Contact your creditors:** If you have a good credit score, most creditors will work with you to make alternative arrangements. Try to stretch your money as far as it will go.

