

MN Statewide Resources for Union Members

9/19/2025

Working Partnerships- Minneapolis



Personal Finances: Action Plan

Every union member's financial and family situation is different and as such the strain caused by the loss of income during a strike will be different too. We encourage you to talk with your family, explain to them why you are going on strike and the importance of supporting one another during this time.

Getting control of your personal finances is important to a successful strike. A good place to start is by preparing a realistic budget that evaluates all possible income sources during the strike, including family savings, side income and other assets. Taking on any new debt at this time should be avoided. This information is being provided in collaboration with the St Paul Labor Studies and Resource Center and Minneapolis Working Partnerships utilizing content from the AFL-CIO.



Taking Charge of Personal Finances



1. Prepare a Complete Household Budget

Use a household budget worksheet available at <https://consumer.gov/content/make-budget-worksheet> to see where you spend your money and where you can save. If appropriate, include your family in developing your budget.

Your budget expenses should include:

- Fixed expenses (mortgage, rent, taxes, insurance, loan installment payments, child support and other fixed monthly payments)
- Variable monthly expenses (food, gas, repairs, utilities, healthcare expenses, recreation and child care)
- Future expenses (income or property tax and other outstanding debt)

Your budgeted income should include all income and savings of yourself and your spouse/significant other or any other financial contributor to the household.

2. List Assets

Other assets may include:

- Cash value of insurance policies
- Prepaid burial or funeral expenses
- Equity in your home (the difference between the value of your home and the amount you owe on your home)
- Resale value of vehicles, boats, RV, etc.

3. Set Priorities for Your Expenses

List payments in order of importance. This will help you pay first things first when money is short.

The most important thing will be your mortgage or rent payment, followed by utilities, health insurance and car payments. Child support or alimony payments (if any) are also a high priority.

4. Make a Complete List of Creditors

List the following information for each creditor:

- Company/organization, name, physical and email address, and phone number of contact person
- Account Number
- Total amount owed
- Payment schedule and interest rates

5. Notify Your Creditors Before You Get Behind

Determine how much you can pay regularly on each bill. If you need to negotiate a lower monthly payment that your creditors expect, determine the amount you can pay and contact them before you get behind to make arrangements for the new payment amount.

Creditors usually are easier to work with when you let them know about your situation before a severe problem arises.

Contact creditors in writing:

- Tell them you need to work out a plan for delaying, reducing or refinancing payments until you return to work
- Always include your account number, phone number and address in all correspondence
- Keep copies of your letters and follow up by phone When you make your follow-up phone calls, record the date, time and with whom you spoke

The following is a sample letter you may use to notify a creditor:

Customer Service Representative at (creditor name); I am a St Paul City Employee and I hold an account with your institution (list account number).

Our bargaining unit is planning to go on strike (list approximate date) OR we have been on strike since (list date). I may not be able to make full payments on my account, but would like to arrange a minimum payment schedule during the strike to maintain my account in good standing.

I would be happy to meet with a service representative. Please contact me if this is required.

Sincerely,

6. Pay What You Can

Even if you can't pay the amount the creditors want, pay something regularly. This keeps your overdue balance as low as possible and lets creditors know you are making a good faith effort. Partial payment may keep your account from being turned over to a collection agency.

7. Stay in Touch with Creditors

After your first letter, keep in regular contact with your creditors. This reassures them, shows a responsible attitude and may keep them from harassing you. Make sure you don't ignore mail from creditors that may contain important information about your account.

8. Call a Credit Counseling Agency

Nonprofit credit counseling organizations can help you create a revised household budget, identify potential areas to reduce expenses and sources of additional income, provide advice on how to work with creditors, and more. Visit unionplus.org for information on credit counseling.

9. Stop Credit Purchases

Stop using all of your credit cards; interest on most credit purchases is extremely high. If you have advance warning that you'll be out of work, try to make larger payments to reduce the balance that you owe.

10. Reduce Household Expenses

- Adjust your buying habits-only shop when you need to, make a list and compare prices and brands
- Use coupons
- Identify food pantries and other sources of free or lower-cost food
- Reduce cell phone plan costs, internet and cable bills
- Reduce utility costs by:
 - Turning off lights, TV and appliances when not in use
 - Eliminate unnecessary car trips
 - Lowering the thermostat on your hot water heater and furnace, or turning up your air conditioner
 - Washing and drying only full loads of clothes or dishes, utilize cold water setting
 - Calling utility companies to ask about hardship assistance

11. Sell What You Don't Need

Consider selling an extra vehicle or the boat or trailer you rarely use. Look at your possessions to see which nonessential items could be sold or traded without significantly changing the way you live.

12. Check Into Other Financial & Community Resources

- -Look into sources of financial assistance that may be available through federal and state government programs and non profit organizations.
- -Work directly with the county in which you reside to see what additional emergency assistance and supplemental benefits might be available.
- -UnionPlus: a partner of the AFL-CIO, a Union Plus consumer benefits program for union members and offers specific programs to assist members in times of financial hardship. Visit these websites for additional information:
- www.unionplus.org/ and click on link for "hardship help" on webpage
- www.unionplus.org/hardship-help/credit-counseling to access Money Management International, which works with UnionPlus to provide budgeting and credit counseling assistance to union members.
- -United Way: Visit www.211.org or call 2-1-1 from any phone to identify potential sources of help in your community. United Way, a national partner of the AFL-CIO, supports 2-1-1, a national help line that works with individuals to identify assistance and support they may be eligible for in their community. Resources include housing, health, ~~counseling~~, food referrals, and emergency assistance. Contact your local partner Labor Liaison for additional information and assistance: Kera in St Paul Metro Area at 651-222-3787. In the Minneapolis Metro Area Doug at 612-805-4236 & Mary at 612-756-4790.

HINTS & TIPS

CONTACT YOUR CREDITORS

- Ask for budget plans, forbearance, and payment arrangements.
- Always make note of who you talk to and what time & date.
- If you don't like the answer you get, try again at a totally different time on a different day.
- Be ready to offer to make some sort of payment.
- "I am planning ahead - I am out of work or I am temporarily out of work right now"

OPEN ALL OF YOUR MAIL/EMAILS

- Err on the side of more contact & communication.
- Remember: ignoring bills and vendors = trouble.

LOOK AT YOUR AUTOMATIC PAYMENTS

- You might want to turn these off temporarily.

MAKE MEDICAL APPOINTMENTS WHILE YOU ARE STILL COVERED

- Refill/stock up on prescriptions

KEEP UP ON ANY NEEDED TRAINING, LICENSURES, CREDENTIALS, INSURANCE FOR YOUR JOB

Key Resources

HUNGER RELIEF RESOURCES



Second Harvest Heartland

Emergency food boxes and resources to food assistance

Phone: 888-339-3663

Website: www.2harvest.org



Hunger Solutions

Access to food assistance programs and resources

Phone: 651-486-9860

Website: www.hungersolutions.org

HOUSING & RENT RESOURCES



MN Homeownership Center

Assistance with rental and mortgage problems

Phone: 651-659-9336

Website: www.hocmn.org



HOME Line

Assistance with rental problems

Phone: 612-728-5767

Website: www.homelinemn.org

Key Resources Continued

BUDGET & TAX RESOURCES



Family Means

Free Budget and Credit counseling

Phone: 651-789-4014

Website: www.familymeans.org

Prepare + Prosper

Free tax preparation and financial services

Phone: 651-287-0187

Website: www.prepareandprosper.org/

HEALTH CARE RESOURCES



Portico Healthnet

Assistance accessing quality health care coverage and services

Phone: 651-489-2273 Website: www.porticohealthnet.org



Bridge to Benefits

The MN Low-Cost Health Care Directory is a list of low-cost or health care clinics.

Phone: 651-855-1175 Website: http://bridgetobenefits.org/MN_Low_Cost_Health_Care_Directory

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Key Resources Continued

ENERGY ASSISTANCE BY COUNTY

Anoka County

Anoka County Community Action Program

Phone: 763-783-4747

Website: www.accap.org

Dakota County

Community Action Partnership

Phone: 651-322-3500

Website: www.capagency.org

Scott County

Community Action Partnership

Phone: 952-960-9700

Website: www.capagency.org

Chisago County

Lakes and Pines Community Action Program

Phone: 800-832-6082

Website: www.lakesandpines.org

Hennepin County

Community Action Partnership of Hennepin County

Phone: 952-930-3541

Website: www.capsh.org

Ramsey & Washington Counties

Community Action Partnership

Phone: 651-645-6445

Website: www.capr.org

Crow Wing County

Lutheran Social Services

Phone: 218-829-5000

Website: www.lssmn.org/services/housing-assistance/assistance-and-eviction-protection/energy-assistance

St. Louis County

Arrowhead Economic Opportunity Agency

Phone: 218-623-3011

Website: www.aeo.org

Benton, Stearns, Sherburne & Morrison Counties

Tri- CAP

Phone: 320-251-1612

Website: <https://tricap.org/what-we-do/basic-needs/energy/>

GENERAL ASSISTANCE



United Way 211

Free informational hotline to connect to resources

Phone: 2-1-1

Website: www.211unitedway.org



Disability Linkage Line

Free informational hotline for people with disabilities

Phone: 1-866-333-2466

Website: www.MinnesotaHelp.info



Senior LinkAge Line

Free informational hotline for seniors

Phone: 1-800-333-2433

Website: www.MinnesotaHelp.info

Food Support Resources

1

FIND YOUR LOCAL FOOD SHELF

For local food shelves, free meals, discount groceries and more: Go to www.hungersolutions.org/find-help/#map and enter your zip code or call 1-888-711-1151 or 211 from any phone

2

ACCESS FOOD SHELVES WITH OPEN BOUNDARIES

See attached document with list of food shelves that will serve you no matter where you live. This information can also be found at www.2harvest.org

3

UTILIZE FARE FOR ALL

Fare For All is The Food Group's cooperative purchasing program that offers affordable groceries and packages of produce and meat for up to 40% off retail prices. Union members and families use it all the time- there are no eligibility requirements or income proofs needed. <https://fareforall.thefoodgroupmn.org/>

4

USE SCHOOL MEAL PROGRAMS

If you have school-aged children, check with your local school district for school lunch distribution programs. You can download the app "Free Meals for Kids".

5

GET SUPPORT FROM YOUR UNION AND OTHERS

Your union and other unions in solidarity will provide information, resources, and sometimes direct help for food through the duration of the strike or lockout.



Ruby's Pantry has 82 rotating locations in Minnesota and Wisconsin.

- There is no income or residency requirement and Ruby's Pantry is for anyone looking to extend their monthly grocery budget.
- Each guest donates a \$25 donation and receives an abundance of grocery items.

Learn more and find locations at: <https://rubyspantry.org/>



Fare For All

- A traveling grocery store that stops monthly at almost 40 distribution sites across the Twin Cities and Greater Minnesota. Families can stretch their food dollar by buying quality produce and meats at up to 40 percent off retail prices. Food bundles typically range from \$10-\$30.
- Learn more and find locations at: <https://thefoodgroupmn.org/>

Additional Resources & Info

PUBLIC PROGRAM RESOURCE

Bridge to Benefits is a project by Children's Defense Fund-Minnesota to improve the well-being of families and individuals by linking them to public programs and tax credits. By answering a few simple questions, you will be able to see if you or someone else may be eligible. No identifying information is required.

http://bridgetobenefits.org/MN_Low_Cost_Health_Care_Directory

BEWARE: FINANCIAL SCAMS & FRAUD

Unemployment, strikes, or lockouts can make workers more vulnerable to scams and fraud, especially when you're worried about and looking for help with financial issues. If an offer looks too good to be true, it probably is- the Consumer Financial Protection Bureau has some great info and resources on the subject:

<https://www.consumerfinance.gov/consumer-tools/fraud/>

Mental Health Resources & Support Links

GENERAL SUPPORT

<https://mentalhealthmn.org/what-we-do/peer-support/>

<https://mnmentalhealthclinics.com/>

VIRTUAL HELP

<https://www.wilder.org/what-we-offer/mental-health-wellness-services/adult-mental-health-recovery>

FOR VETERANS

<https://www.mac-v.org/request-for-service/> - MAC-V (Veteran Support)