Given the announcement of the loss of Delta Flying, it is prudent for all flight attendants to position “one’s self for all options” and to understand the resources and support that maybe available to you. Here are some important tips to help you through this difficult period.

**Manage and Monitor Your Stress Levels.** Some of the below techniques may assist you with this.

- Talk to people – talking is naturally therapeutic.
- Be aware of the temptation to numb pain with drugs or alcohol – all things in moderation!
- Reach out – people do care.
- Maintain as normal a schedule as possible. Structure your time to keep busy.
- Help yourself and your flying partners by sharing feelings and checking out how they are doing.
- Get fresh air and do physical exercise.
- Give yourself permission to feel rotten and share that feeling with others.
- Do things that feel good to you.
- Get plenty of rest.
- Allow yourself to be “taken care of” by those in a position to do so.
- Eat well-balanced meals.
- Keep a journal – write your way through difficult time periods.

**Assess your financial status.**

- Prepare a household budget and cut any non-essential items.
- Prepare a list of all creditors and a contact person. Make minimum payments.
- Place your money in a bank in which you have no debt.
- Attempt to secure a loan early, so you will have a cash flow.
- Assess your tax situation. You may be owed a refund or need to file an extension.
- Be proactive. Assess your credit card debt. Look into a temporary reduction or abatement in payments.

**Contact your creditors.**

You must communicate with your creditors before any payments become delinquent, and the sooner the better. You can negotiate a lower repayment schedule before you run out of money. Be professional, but assertive. Creditors are easier to work with if they know ahead of time that there’s a problem. Also, it shows ‘good faith’ that you are concerned about your debts and intend to pay.
The goal is to make the amount of money you’ve saved last as long as possible. Pay what you can on a regular basis, even if it is less than expected. Partial payments may keep collection agents away. Follow-up all telephone conversations with a letter and keep documentation. Even in the worst-case scenario, it takes a long time for collections, repossessions and evictions to occur. Contact credit counselors who can help you sort out your financial affairs. Be sure to remember to contact the creditors that are automatically payroll deducted.

Even if you can’t pay creditors the amount they want, make your best effort to pay something regularly. This holds arrears as low as possible and lets the creditor know that you are doing all you can. Partial payment may keep your account from being turned over to a collection agency.

Put your payments in order of importance: this will help you pay first things first when money is short. Generally, your most important payment will be the mortgage or rent payment, followed by utilities, health insurance and car payments.

And after the initial contact, it’s important that you keep in contact with creditors – every two weeks or so. This reassures the creditor, shows a responsible attitude toward your obligation and may keep the creditor from ‘hounding’ you.

**Take advantage of Union Plus privileges.**
Union Privilege, founded in 1982 by the AFL-CIO, develops and manages the Union Plus programs to help union members and their families save money in their daily lives. Designed especially for union members, many of the Union Plus programs provide the extra help you might need.

- Union Plus Credit Card: If you carry this union-endorsed credit card, you may be eligible to defer payments when there are changes with your employer. For more information, call 1-800-522-4000.
- Union Plus Mortgage and Real Estate: If you have had your mortgage through this program for at least one year, you can apply for benefits through the program’s Mortgage Assistance Fund. For more information, call 1-800-848-6466.
- Union Plus Life Insurance: Provides a skip-payment provision. For more information, call 1-800-899-2782.
- Union Plus Loan Program: Offers a convenient skip-payment option. For more information, call 1-888-235-2759.

**Prepare a household budget.**
A budget helps you see where you spend your money and where you can save. Your budgeted expenses should include:
- Fixed expenses, including: mortgage, rent, taxes, insurance, loans, installment payments, credit card payments and any other monthly payments.
- Monthly expenses, including: food, gas, repairs, dues, recreation, prescriptions.
- Future expenses, including: income/property tax and any other outstanding debts.
Your budgeted income should include:

- Any remaining income
- Savings
- Severance pay
- Unemployment compensation
- State disability insurance benefits
- Workers’ compensation checks
- Accrued vacation pay
- Refund from pension funds

Your assets may include:

- Cash value of insurance policies
- Prepaid burial or funeral policy
- Equity in your home
- Resale value of vehicles (including boats and snowmobiles)

Now you are ready to adjust your expenses, negotiate with creditors and use assets in the most effective way possible.

Seek help from community resources
Check your local phone book or community guide to locate assistance services in your area, such as food banks, children’s services, support groups, utility/energy assistance, credit counselors, unemployment compensation, religious groups, etc. Any help you receive will lower your bills, stretch your dollars, and ease your tension. Your AFA EAP is compiling a more targeted list of resources for circulation by next week.

Consider medical coverage options
Schedule an appointment with your doctor now, if possible, in the event your coverage expires. Update and fill all prescriptions. Ask your doctor for samples. Contact clinics, social and mental health agencies for low/no cost service to families with financial stresses.

In extreme corporate hardship, employers are not required to continue group health insurance or provide a plan to allow for COBRA (continuing coverage for terminated workers under the Consolidated Omnibus Budget Reconciliation Act). However, under the federal Health Insurance Portability and Accountability Act (HIPAA), people who have group health coverage can’t be denied group health insurance at a later date, even if they have a pre-existing health condition. However, if you have a significant break in your insurance coverage – 63 or more consecutive days – you could lose this protection.

You may also be eligible for “special enrollment” privileges: If it has been less than 30 days since you lost your health coverage, you maybe eligible for special enrollment in your spouse's health plan – but only if your spouse is already covered by a separate health insurance policy.

To contact AFA’s Employee Assistance Program, call toll free: 1-800-424-2406

ASSOCIATION OF FLIGHT ATTENDANTS-CWA, AFL-CIO