Advocating for working people and their families in New Hampshire.
Happy Thanksgiving!

Thanksgiving is about so much more than the food. It's a day when families and friends get together to spend time exchanging stories, recollecting fond memories, and enjoying each other's company. It's also a day when we show our appreciation for our loved ones, our life, and talk about everything that we are thankful for, especially the things that usually go unsaid.

This Thanksgiving, I'd like to thank you for your hard work and dedication to making our union great. Thanks to all of our members, in particular, who are working today, from nurses to 911 operators and everyone in between, keeping our State, counties, and municipalities running smoothly on days like today... We are only as strong as our membership, and because of you, we grow stronger every day.

So, this Thanksgiving, I'd like to send good wishes to all of you! I wish you good food that fills your table, good health as you work hard, and good times with family and friends. May you have all the best delights in life.

Happy Thanksgiving!

Rich

With gratitude on Thanksgiving!
In Case You Missed It!

Last week, in a show of support, SEA Members from several varying agencies gathered together in solidarity to protest the Governor's decision to approve wage enhancements for some but not all outside the outside of the bargaining process, and in violation of RSA 273:A.

In a silent protest, the employees stood and turned their backs on the Governor as he walked in to show how they felt about his decision to turn his back on all state employees by not abiding by the rules. A statement to the media was released last week which you can find below and pictures of the event are included.

As State Employees who just went through bargaining – we were not presented with the new "Wage Enhancement" options that the state has now offered to selected agencies. As such, we are voicing our concerns not about the wage enhancements themselves but about the bargaining and negotiation process that was disregarded.

Our mission is to support a message of parity and process across all executive branch agencies and to support our members by providing them with options and ways to move forward in their fight for equity.

Our argument is not about the enhancement but about the process in which it was delivered. The employer did not follow “rules of engagement” where bargaining was concerned. Therefore, our members have decided to voice their concerns, and we support their efforts to do so.

Stay tuned here for more news and updates on what happens next.

Thank you to all who attended!

Time for Convention Jacket Pick-Up!

If you attended the 2021 Convention for councilors and chapter presidents on Saturday, October 16th, it’s time to pick up your jackets!

Please, call to schedule your pick-ups at 603.271.3411. You’ll need to visit the SEA Office and check in with the front desk to pick them up or in cases where that is not possible, please call to let us know or reach out to your organizer.

Thank you!
A Message from the Conservative Members Committee

There has never been a better time to get involved with Conservative New Hampshire politics than now. The Republicans have:

- The Governor’s Mansion
- A majority in the House
- A majority in the Senate
- A majority on the Governor’s Council

This Governor is not public employee-friendly.

The Governor’s refusal to place the fact-finding report on the Governor's Council agenda for a vote last year resulted in a lawsuit based on RSA 273-A. Recently, the SEA won that lawsuit. The results of that win are not clear yet, but what is clear is that Gov. Sununu knows that there are limits to his ability to bully state employees.

The Conservative Members Committee has been steadily making friends in the NH House, and these friendships are ready to pay real dividends.

But, we need your help to bend the curve with the legislature.

Please find out who your representatives are [here](https://us02web.zoom.us/j/84570817559?pwd=NDYzcWFDZ3ZVZmww0cTVhTEZzdFdxUT09).

Please call your representatives to introduce yourself.

- Make it personal by talking about your community, your family, and the realities of your job.
- Your community is their community.
- Staff at the SEA are lobbyists.
- Your opinion as their neighbor is larger than the generic wants of the SEA.
- You vote for these people, and they know it.
- We need to be more informed and engaged.

We are working to endorse several Republican candidates for office this year. So it's time for you to donate to SEA PAC. [Here is the form](https://us02web.zoom.us/j/84570817559?pwd=NDYzcWFDZ3ZVZmww0cTVhTEZzdFdxUT09). You will need to print the form, fill it out, and return it to us. If you are a conservative, please send it to Mason Petit to ensure it gets into the system and the Conservative Committee receives credit.

Mason Petit, Conservative Members Engagement Coordinator
207 N. Main St., Concord, NH 03301
mpetit@seiu1984.org
(603) 717-1983

Come to the next Conservative Members Meeting. We have work to do. Below is the link for the next meeting on Tuesday, 12/14/21, at 5:30 PM.
https://us02web.zoom.us/j/84570817559?pwd=NDYzcWFDZ3ZVZmww0cTVhTEZzdFdxUT09

Council Meeting with Cinde Warmington

A health care attorney, Cinde began her law practice at the law firm of Shaheen & Gordon P.A. more than twenty years ago and later became a partner and chair of the Health Care Practice Group. Cinde is a member of the Executive Council and is one of our biggest advocates.

She will be joining us for the next Council meeting on December 9 at 6:00 PM to answer some of your questions and talk about what's coming next.
Steward Training

Course Descriptions

**Tuesday, January 11, 2022, 2:00 PM – 4:00 PM** - Please check your emails regarding this training which is now full, but we are accepting names for the waitlist in case a steward cancels.

Reinforcement of Basic Steward Concepts (focusing on 101) - Instructors: Neil/Sean
This course is designed to review advanced stewards who may benefit from a refresher course for concepts learned years ago. Subjects covered will be the rights of employees to be represented, due process rights prior to discipline, rules for criminal allegations, and other practical tips when acting as a steward.

**Tuesday, February 8, 2022, 10:00 AM to 12:00 PM**
101 of PELRA Rights for all stewards - Instructors: Randy/Gary
This course provides an overview of public sector labor law in the State of New Hampshire. Attendees will learn about union, employer, and employee rights under this law, covering bargaining, unfair labor practices, and representational rights.

**Thursday, March 24, 2022, 2:00 PM to 4:00 PM**
Appeal Writing (just for the State stewards) - Instructors: Sean/Gary
This is a course specifically for writing and filing appeals under the State Personnel Rules. Attendees will learn about the regulatory requirements of State appeal documents, and tips for how to make such appeals as strong as possible.

**Tuesday, April 5, 2022,10:00 AM - 12:00 PM**
Grievance Writing - Instructors: Randy/TBD
The focus of this course will be the ins and outs of writing a grievance. In addition, attendees will learn proper formatting and how to form facts and contract language into persuasive, written legal arguments.

**Tuesday, May 17, 2022, 1:00 PM - 3:00 PM**
Case Study Scenarios - Instructors: Neil/Sean
This course provides real-life examples of past cases (with names changed to protect the innocent) to be discussed and dissected by the class. We will delve into the facts of each case, determine the issues, strengths, and weaknesses of the parties’ arguments, and discuss how the matters concluded.

*Pre-registration is required. After registration, please look for an email a few weeks before each training with more information.*
The SEA Legal Department recently filed for a declaratory ruling with the PELRB, to see if the Board is of the opinion that vaccine mandates are a mandatory subject of bargaining. We will keep you informed of the decision when we receive it.

**Increase Your SEA PAC CONTRIBUTION TODAY!**

Apart from being a union member, there are two other ways you can contribute to a stronger union. Start donating today or increase your current donation amount.

If you are an active member of SEA/SEIU Local 1984, please click the link below and fill out our SEA PAC Authorization.

SEA PAC funds are often used for the following:
- Donations to political candidates, both Democrats and Republicans, who support working families
- Advertisements on TV and radio
- Organizing initiatives on the ground - that's all of you!

It's *important to note that dues money is not and cannot be given to candidates running for office; only SEA PAC funds are used for the above.*

**Why is SEA PAC important?**
- Involvement in politics is how we change the structure of power and improve lives
- Money is important to winning political battles - we need to pool our resources to be powerful

Make a donation of $10 or more to SEA PAC or increase your current donation to SEA PAC and receive a SEA backpack!

Donate [here](#) today!
Interim Public Health Recommendations for Fully Vaccinated People

Updates as of October 15, 2021

Based on evolving evidence, CDC recommends that fully vaccinated people get tested 5-7 days after close contact with a person with suspected or confirmed COVID-19.


Fully vaccinated people can:
- Participate in many of the activities that they did before the pandemic.
- Resume domestic travel and refrain from testing before or after travel and from self-quarantine after travel.
- Refrain from testing before leaving the United States for international travel (unless required by the destination) and refrain from self-quarantine after arriving back in the United States.
- Refrain from routine screening testing if feasible.

COVID-19 vaccines are safe and effective at preventing infection, hospitalization, and death. Most people who get COVID-19 are unvaccinated. However, since vaccines are not 100% effective at preventing infection, some people who are fully vaccinated will still get COVID-19. An infection of a fully vaccinated person is referred to as a “breakthrough infection.” People who get vaccine breakthrough infections can be contagious but are less likely than unvaccinated people to be hospitalized or die.

To reduce the risk of becoming infected with SARS-CoV-2 (the virus that causes COVID-19) including the Delta variant, and potentially spreading it to others, CDC recommends that fully vaccinated people:

- Wear a mask indoors in public if they are in an area of substantial or high transmission.
  - Fully vaccinated people might choose to mask regardless of the level of community transmission, particularly if they or someone in their household is immunocompromised or at increased risk for severe disease, or if someone in their household is unvaccinated.
- Get tested if experiencing COVID-19 symptoms.
- Get tested 5-7 days after close contact with someone with suspected or confirmed COVID-19.
- Wear a mask indoors in public for 14 days after exposure or until a negative test result.
- Isolate if they have tested positive for COVID-19 in the prior 10 days or are experiencing COVID-19 symptoms.
- Follow any applicable federal, state, local, tribal, or territorial laws, rules, and regulations.
November Health Coach Highlights

Here we go! Bring on the cold frosty mornings, leaves falling from the trees, and the slow rise of us being able to see our breath in the air. Fall is in full force, which only can mean one thing....the holidays are near!

This time of year, many of us are being pulled in multiple directions. We are trying to complete our fall clean-up both at home and work, organizing plans for the holidays, and trying to make our lists and not forget anything. With all the competing priorities, stressors start to play a role in our daily life. Therefore, we need to make sure we are setting realistic expectations.

Recognizing when you are stressed is one of the key components of working through stress. In addition, being aware of when to seek help is key to remaining healthy. Unfortunately, many times others will notice our stress before we do, especially family or friends. Included below is a great flyer to have on hand, which helps identify some of the signs of stress and reminds us of some great ways to reduce our stress, especially for this time of year.
The Affordable Care Act makes affordable health insurance available to more people. The law provides consumers with subsidies ("premium tax credits") that lower costs for households with incomes between 100% and 400% of the federal poverty level (FPL).

Note: If your income is above 400% FPL, you may still qualify for the premium tax credit in 2021.

The national open enrollment period for major medical coverage – also referred to as the Affordable Care Act or Obamacare coverage – begins on November 1, 2021 and runs through January 15, 2022 in most states. However, for coverage that starts January 1, 2022, you will need to enroll by December 15, 2021.

November Wellness Webinar Series

Managing Stress Free Holidays

Not feeling particularly cheery this time of year? You're not alone. Many find that the holidays bring as much stress as they do joy. But there are ways to ease through the season.

To help make the most of your festivities, the Wellness Webinar series from the State of NH and Anthem have some holiday tips for you to stay in the spirit of the season!

ACA Open Enrollment

November 1, 2021 and runs through January 15, 2022

The Affordable Care Act makes affordable health insurance available to more people. The law provides consumers with subsidies ("premium tax credits") that lower costs for households with incomes between 100% and 400% of the federal poverty level (FPL).

Info Session for Gig Workers

ACA OPEN ENROLLMENT INFO SESSION

The Open enrollment period for the Affordable Care Act is Nov 1—January 15. If you have ACA coverage or if you need Health Care Insurance Come and Find out what is available! A certified NH ACA Navigator will be talking about both plans and subsidies. https://fb.me/e/1TQ79r72V
CFPG will now meet on the first Tuesday of every other month at 5:30 PM. The next meeting will be on January 4, 2022. Join us if you can!

Constitution and By-Laws Committee will not meet again until after the holidays.

Social Activities Committee will meet on the first Monday of the month from 5-6 PM. The next meeting is scheduled for December 6 @ 5:00 PM.

The Social Activities Book Club will meet on the first Monday of the month at 6:00 PM, immediately following the Social Activities Meeting. The next meeting will be on December 6 @ 6:00 PM.

NH Faith & Labor Coalition meets on the third Wednesday of the Month at 12; the next meeting is on November 17, 2021.

Clinicians United NH, Associate Members Chapter meets at noon on the first Monday of the month; the next meeting is on December 6.

Conservative Members Committee meets on the second Tuesday of each month at 5:30 PM; the next meeting is December 14, 2021.

The Organizing Committee meets on the first Wednesday of every month; the next meeting is today, December 1 @ 5:00 PM.

The Board of Directors will meet tomorrow, November 18th due to the Veterans Day holiday from 1:00 - 5:00 PM.
Social Activities, Holiday Decorating

Social Activities Committee will be decorating the office within the next week or so for the holidays! If you'd like to assist, please get in touch with Rebecca Ladd, texting is best, 603-581-5977.

Are you an imaginative and creative person who wants to share new skills with your peers in a fun and safe environment? One hour a month is all you need to engage with others and expand your horizons while having a good time. The goal is to improve relationships with different agencies to foster goodwill and positivity.

Don't hesitate to contact Rebecca Ladd at 581-5977 (texting is best) for more details if you're interested.

Some of the fun things we are already organizing include Casino Trips, Camping Trips, Bookclubs, Game nights, Movie nights, Committee meetings, Decorating the office, Planning new and fun adventures, Motorcycle club, Holiday parties.

This committee is a great escape! Join me to learn about your fellow state employees and build on your networking skills. Check out our latest events below and text Rebecca Ladd if you are interested in participating!

The next meeting will be on Monday, December 6th, from 5:00 PM - 6:00 PM.

Happy Holidays!
GOOD READS!

The next book club meeting will be on December 6th from 6:00 PM - 7:00 PM, the first Monday of the month. The meeting will be at 6:00 pm, and the next book of choice to read is A Winter Dream by Richard Paul Evans.

The #1 bestselling author of The Christmas Box and master of the holiday novel reimagines the biblical story of Joseph and the coat of many colors, presenting an inspiring modern story of family and forgiveness.

Joseph Jacobson is the twelfth of thirteen siblings, all of whom are employed by their father’s successful Colorado advertising company. But underneath the success runs a poisonous undercurrent of jealousy; Joseph is his father’s favorite and the focus of his brothers’ envy and hatred. When the father seems ready to anoint Joseph as his heir, the brothers make their move, forcing Joseph from the company and his Denver home, severing his ties to his parents and ending his relationship with his soon-to-be fiancée. Alone and lonely, Joseph must start a new life.

If you are interested in joining the book club and wish to be sent the link to join or added to our email list, please email Andrew Moore at amoore@seiu1984.org.

One Fair Wage

One Fair Wage, Ending Subminimum Pay in America by Saru Jayaraman
From the author of the acclaimed Behind the Kitchen Door, a powerful examination of how the subminimum wage and the tipping system exploit society’s most vulnerable.

This book uplifts the stories of subminimum wages workers across many sectors — including tipped restaurants, nail salons, parking attendants and airport wheelchair attendant workers, gig workers, workers with disabilities, incarcerated workers, and youth workers. These stories, paired with facts from years of research, advance the narrative of racial capitalism and the idea that all of the subminimum wages in different sectors are a reflection of America’s devaluation of people of color, workers with disabilities, youth, and immigrants as subhuman. The book also reveals the solution to addressing racial capitalism which is paying everyone a full minimum wage.

More information on this book can be found here.
CFPG's Knitting for the Public Good

It's the time of year when we all like to give back!

We have received new donation requests to help TLC Recovery Programs in Claremont, the Friendly Kitchen in Concord, and the Franklin Catholic Church.

If you're interested in assisting, please get in touch with Tam Feener at tamarafeener@metrocast.net. We are looking for more items to donate and volunteers to deliver them to the locations mentioned above. If anyone is headed out to those areas, please let us know if you'd be willing to drop off some donated items on behalf of the CFPG please let us know.

CFPG & Holiday Cards for our Military Challenge

The committee members of CFPG are looking for all those interested in participating in this years' Holiday Cards for our Military Challenge! The deadline to mail cards out should be no later than December 3, 2021.

The primary goal of Holiday Cards for our Military Challenge is the collection and delivery of personalized, signed expressions of respect, caring, and gratitude to deployed U.S. troops.

Your personalized signed holiday cards and letters reflect your genuine support and appreciation for our military heroes, letting them know that they are not alone during the winter holiday season.

This year, New Hampshire schools and agencies are all invited to participate in the Holiday Cards for Our Military Challenge.

Cards should be addressed to “Dear Warrior,” and include a holiday greeting and personal note signed with a first name only. Please do not seal envelopes. Cards should be mailed to Holiday Card Challenge, PO Box 103 Hollis, NH 03049. Click below for more details,

https://militaryholidaycardchallenge.com/
Operation Santa Needs YOU!

Operation Santa Claus is a non-profit organization started in 1960 by the State Employees' Association of New Hampshire / SEIU Local 1984. The program began in 1960 with 14 children, and the State Troopers delivered the gifts from county to county.

Our program now assists approximately 3000 NH children every year! Volunteers from Chapter 1 (Retirees from State Service) help run the program day to day beginning in October and going right through to December 13th, this year's delivery date.

Children are chosen by the Dept. of Health & Human Service Caseworkers all over the state. These are children who have had tough times, have lost parents, have been separated from their families or their family is receiving state assistance. Each Caseworker tells us a little about the child, and then we ask for what the child needs and what they would like for Christmas. We ask that a minimum of $80 be spent and a minimum of 2 gifts be delivered for each child.

At this time, we are in need of SPONSORS. If you or someone you know is looking to donate this season, please consider Operation Santa and reach out to the OSC team at seaosc@seiu1984.org and someone will return their call.

OSC Delivery Day!

Operation Santa Claus Delivery Day has been scheduled for Monday, December 13, 2021.

If you'd like to assist please contact Phil Burt at Phillip.R.Burt@dhhs.nh.gov or visit https://www.facebook.com/OperationSantaClausNH http://www.operationsantanh.org/
Just in time for the holidays!

**NEW SEIU Member Benefits & Ticket Program**

SEIU Member Benefits is excited to share that we just launched a new entertainment tickets program for SEIU members: the SEIU Discount Tickets Program. This new program is being offered in partnership with Entertainment Benefits Group (EBG), one of the nation’s fastest-growing e-commerce companies specializing in theme parks and live entertainment.

The SEIU Discount Tickets Program provides members with access to the world’s greatest entertainment brands including Walt Disney World® Resort, Disneyland Resort, Universal Orlando Resort™, Cirque du Soleil®, Cedar Fair, SeaWorld® Parks and Entertainment, and many more. Members may save up to 40%* on tickets in five event categories: Theme Parks and Attractions; Movies; Broadway Shows; Ski Resorts; and Preferred Access Events, including Concerts and Sports like the NFL, NBA, NHL, and more.

The SEIU Discount Tickets platform has been designed for ease of use and a superior member experience: transparent pricing that displays all taxes and fees; clear billing and credit cardholder information; and comprehensive ticket and box office/pick-up details. In addition, the program provides a dedicated, toll-free SEIU customer service phone number 1-844-398-SEIU (7384), which will operate from 8:00 a.m. to 10:00 p.m., Eastern Time, 7 days a week, 365 days a year.

SEIU members and their spouses/domestic partners, eligible dependents, and family members may participate in the program. Access requires registration or sign-in on the SEIU Member Benefits website at [www.seiumb.com](http://www.seiumb.com).

**Beginning Monday, November 15, 2021**, members may access the SEIU Discount Tickets Program platform at [www.seiumb.com/tickets](http://www.seiumb.com/tickets). If you have any questions about the SEIU Discount Tickets Program, please contact Moumita Bhattacharya, Manager, Branding and Product Marketing, at [mbhattacharya@neamb.com](mailto:mbhattacharya@neamb.com).

*Actual savings will vary based on travel dates, location, season, availability, number of tickets purchased, and product purchased. Rates can change at any time without prior notice. Terms and conditions apply.*
Treasury Department's Emergency Rental Assistance (ERA)

The Treasury Department's Emergency Rental Assistance (ERA) program was created to help renters cover their housing-related costs and remain housed during the pandemic. These programs have distributed more than 1.4 million payments to households, totaling more than $7.7 billion to support the housing stability of vulnerable renters. The eligibility requirements and how money is distributed vary across states and localities. Federal Program information can be found here.

Information specific to NH residents can be found below or here.

The New Hampshire Emergency Rental Assistance Program (NHERAP) provides rent and utility assistance to eligible households who have been impacted by the COVID-19 Pandemic.

Have you experienced at least ONE of these in the past year?
- Reduced income
- Significant costs
- Other financial hardship
- Qualified for unemployment benefits after March 12, 2020

Are you:
At risk of homelessness, paying more than 30% of your income for rent and utilities, or living in unsafe or unhealthy housing, or under a certain income level?

The NH Emergency Rental Assistance Program will cover up to 15 months of:
- Past-due and future rent payments, including late fees and legal fees (back to April 1, 2020)
- Past-due and future utilities and home heating costs (back to March 13, 2020)
- Other housing-related costs such as internet and relocation expenses, including rental application fees, utility hook-up fees, and security deposits

What is the application process for the NH Emergency Rental Assistance Program?
- Apply using the online application which can be found here on our website: https://www.snhs.org/new-hampshire-emergency-rental-assistance-program-nherap
- Call us if you need assistance in completing the application or need a paper application (603) 668-8010 Local, (800) 322-1073 Toll-Free, (800) 877-8339 Hearing Impaired.

When you apply, we will assist you in identifying the information and documents you need. This may include documentation of unemployment, job loss, or hours being reduced, increased expenses, or other COVID-related income hardships.

We will review applications, and once approved, will process payments for expenses to landlords and utilities. We will make every effort to process each application as quickly as possible. You may also visit https://www.goferr.nh.gov/covid-expenditures/new-hampshire-emergency-rental-assistance-program for more resources.
Apply for a scholarship created just for union families!

New and returning applicants: Click here to create a new application or to log in.
Logged in users: Click on the "Continue with Application" link.
Application deadline: 12:00 pm (Noon, Eastern Standard Time), Monday, January 31, 2022.

Since 1991, the Union Plus Scholarship Program has awarded more than $5 million to students of union families. Over 3,500 union families have benefited from our commitment to higher education. This program is offered through the Union Plus Education Foundation, which Union Privilege sponsors.

The Union Plus Education Foundation is funded in part by donations from Capital One N.A., the Union Plus Credit Card (You do not need to be a Union Plus Credit Cardholder to apply for this scholarship.)

Award amounts: $500 to $4,000. These one-time cash awards are for study beginning in the Fall of 2022. Students may re-apply each year.

Award date: May 31, 2022. During the first week of June 2022, award recipients will be notified by postal mail, and all applicants will be sent an email notification.

Eligibility Criteria:

- Current and retired members of unions participating in any Union Plus program, their spouses, and their dependent children (as defined by IRS regulations) are eligible. Grandchildren are not eligible unless a legal dependent (as defined by IRS regulations).
- At least one year of continuous union membership by the applicant, applicant's spouse, or parent (if the applicant is a dependent). The one-year membership minimum must be satisfied by May 31, 2022.
- Members of participating unions from the U.S., Puerto Rico, Guam, the U.S. Virgin Islands, and Canada are eligible.
- The applicant must be accepted into a U.S. accredited college, university, community college, technical, or trade school when the award is issued. Awards must be used for the 2022 - 2023 school year.
- Undergraduate and graduate students are eligible to apply.
Federal loans, grants, and financial aid packages don't always cover all of the costs of higher education. Let us help you bridge that gap.

**SEIU℠ Undergraduate Loan Program**
The SEIU Undergraduate Loan Program can help undergraduate students pay for college so you and they can focus on learning—with less financial stress.
- A special 0.25% interest rate discount.
- An additional 0.25% interest rate discount with auto-pay enrollment.
- Coverage of up to 100% of the school-certified cost of attendance.
- No origination or application fees, or pre-payment penalties.
- Choice of loan terms of 5, 8, 10, or 15 years.

**TO LEARN MORE VISIT:** [https://www.seiumb.com/education/seiu-undergraduate-loan-program](https://www.seiumb.com/education/seiu-undergraduate-loan-program)

**SEIU℠ Graduate Loan Program**
Flexible, competitive private student loans to help pay for expenses financial aid may not fully cover. (For students seeking a graduate or professional degrees)
- A special 0.25% interest rate discount.
- An additional 0.25% interest rate discount with auto-pay enrollment.
- Coverage of up to 100% of the school-certified cost of attendance.
- No origination or application fees, or pre-payment penalties.
- Choice of loan terms of 5, 8, 10, or 15 years.
- **Four repayment options - full principal and interest. Interest-only, flat payment, and deferred payment.**

**TO LEARN MORE VISIT:** [https://www.seiumb.com/education/seiu-graduate-loan-program](https://www.seiumb.com/education/seiu-graduate-loan-program)

**SEIU℠ Parent Loan**
The SEIU Parent Loan Program can help a student you care about pay for their degree so they can focus on learning—with less financial stress.
- A special 0.25% interest rate discount.
- An additional 0.25% interest rate discount with auto-pay enrollment.
- Coverage of up to 100% of the school-certified cost of attendance.
- No origination or application fees, or pre-payment penalties.
- Choice of loan terms of 5, 8, 10, or 15 years. You can even have up to $2,500 sent directly to you for education costs outside of tuition and fees.

**TO LEARN MORE VISIT:** [https://www.seiumb.com/education/seiu-parent-loan-program](https://www.seiumb.com/education/seiu-parent-loan-program)
FREE COLLEGE DEGREE PROGRAMS

SEIU℠ FREE COLLEGE BENEFIT

EARN AN ASSOCIATE’S DEGREE, OR CERTIFICATE, OR COMPLETE YOUR BACHELOR’S DEGREE ONLINE FOR FREE—PAY NOTHING FOR TUITION, FEES, OR E-BOOKS!

- Earn an Associate’s degree or certificate—for free!
- Complete your Bachelor’s Degree—for free!
- Pay nothing for tuition, fees, or e-books – a savings of at least $20,000!
- Open to eligible SEIU members and their families
- Choose from several online programs offered by Eastern Gateway Community College (EGCC) and Central State University (CSU)

Your college degree is within reach!

Federal, state, and employer grants don’t always cover the full cost of earning a degree online. SEIU is proud to partner with Eastern Gateway Community College and Central State University to help eligible students fill the financial gap. Visit https://www.seiumb.com/education/seiu-free-college-benefit

Call 855.469.SEIU (7348) or visit www.SEIUMB.COM/FreeCollege