Welcome to the SEA News

**SEA Communications**

Thank you for subscribing to the SEA News, and welcome!

We’re glad you want to get to know us better. So now that you’re on our list, you’ll receive this newsletter every other week and be the first to know about all of our union happenings (HOW FANTASTIC)!

From meetings and events to bargaining updates, committee initiatives, and all of your member benefits, be prepared to be CLUED IN!
This Bargaining season has been very eventful, we have ratified the Executive Branch contract, fought for the Bedford Police Union to secure a fair and equitable contract, ratified contracts at both the Department of Corrections Supervisors and the Department of Transportation and many of our municipalities and sub-units! Congratulations to all! Take a look at the list of all those successful contract ratifications below.

We would like to sincerely thank each and every member who exercised their right to participate in these ratification processes, regardless of how you voted. We are proud to say that SEA/SEIU Local 1984 members turned out in record numbers, and your voices have been heard. If we haven't said this enough - you should all be very proud of these huge accomplishments. Our power at the bargaining table begins with each of you, when we come together as a union, we can win improvements we can't achieve on our own.

You have fought for:
- Wage Increases
- OT Shift Differentials
- Holiday Pay Increases
- Annual Leave
- Sick Leave Allowances
- and so much more!!

Congratulations to:
Ashland, Bedford PD, Rochester, Strafford County Sheriff Supervisors, Strafford Corrections, Strafford Riverside Rest Home, Laconia Municipal Employees, Exeter Public Employees, Littleton PD, North Conway Water Precinct, Coos Corrections, NHRS, Plymouth State Adjuncts, CCSNH Adjuncts, DOC Supervisors, DOT, Executive Branch Master, and many more are still currently in negotiations! We wish them success as well!

These agreements are steps toward ensuring that every job is a good job that allows workers to take care of themselves and their families.

With best wishes and sincere gratitude for your continued support.
The History of the Labor Movement in the United States, Part 2

American Federation of Labor

During the 1880s, that division fatally eroded. Despite its labor reform rhetoric, the Knights of Labor attracted large numbers of workers hoping to improve their immediate conditions. As the Knights carried on strikes and organized along industrial lines, the threatened national trade unions demanded that the group confine itself to its professed labor reform purposes. When it refused, they joined in December 1886 to form the American Federation of Labor (AFL). The new federation marked a break with the past, for it denied to labor reform any further role in the struggles of American workers. In part, the assertion of trade union supremacy stemmed from an undeniable reality. As industrialism matured, labor reform lost its meaning—hence the confusion and ultimate failure of the Knights of Labor. Marxism taught Samuel Gompers and his fellow socialists that trade unionism was the indispensable instrument for preparing the working class for revolution. The founders of the AFL translated this notion into the principle of “pure and simple” unionism: only by self-organization along occupational lines and by a concentration on job-conscious goals would the worker be “furnished with the weapons which shall secure his industrial emancipation.”

That class formulation necessarily defined trade unionism as the movement of the entire working class. The AFL asserted as a formal policy that it represented all workers, irrespective of skill, race, religion, nationality or gender. But the national unions that had created the AFL in fact comprised only the skilled trades. Almost at once, therefore, the trade union movement encountered a dilemma: How to square ideological aspirations against contrary institutional realities?

Discrimination in The Labor Movement

As sweeping technological change began to undermine the craft system of production, some national unions did move toward an industrial structure, most notably in coal mining and the garment trades. But most craft unions either refused or, as in iron and steel and in meat-packing, failed to organize the less skilled. And since skill lines tended to conform to racial, ethnic and gender divisions, the trade union movement took on a racist and sexist coloration as well. For a short period, the AFL resisted that tendency. But in 1895, unable to launch an interracial machinists’ union of its own, the Federation reversed an earlier principled decision and chartered the whites-only International Association of Machinists. Formally or informally, the color bar thereafter spread throughout the trade union movement. In 1902, blacks made up scarcely three (3) percent of total membership, most of them segregated in Jim Crow locals. In the case of women and eastern European immigrants, a similar devolution occurred—welcomed as equals in theory, excluded or segregated in practice. (Only the fate of Asian workers was unproblematic; their rights had never been asserted by the AFL in the first place.)
The History of the Labor Movement in the United States, Part 2 continued

SAMUEL GOMPERS

Gompers justified the subordination of principle to organizational reality on the constitutional grounds of “trade autonomy,” by which each national union was assured the right to regulate its own internal affairs. But the organizational dynamism of the labor movement was in fact located in the national unions. Only as they experienced inner change might the labor movement expand beyond the narrow limits—roughly 10 percent of the labor force—at which it stabilized before World War I.

In the political realm, the founding doctrine of pure-and-simple unionism meant an arm’s-length relationship to the state and the least possible entanglement in partisan politics. A total separation had, of course, never been seriously contemplated; some objectives, such as immigration restriction, could be achieved only through state action, and the predecessor to the AFL, the Federation of Organized Trades and Labor Unions (1881), had in fact been created to serve as labor’s lobbying arm in Washington. Partly because of the lure of progressive labor legislation, even more in response to increasingly damaging court attacks on the trade unions, political activity quickened after 1900. With the enunciation of Labor’s Bill of Grievances (1906), the AFL laid down a challenge to the major parties. Henceforth it would campaign for its friends and seek the defeat of its enemies.

This nonpartisan entry into electoral politics, paradoxically, undercut the left-wing advocates of an independent working-class politics. That question had been repeatedly debated within the AFL, first in 1890 over Socialist Labor party representation, then in 1893–1894 over an alliance with the Populist Party and after 1901 over affiliation with the Socialist party of America. Although Gompers prevailed each time, he never found it easy. Now, as labor’s leverage with the major parties began to pay off, Gompers had an effective answer to his critics on the left: the labor movement could not afford to waste its political capital on socialist parties or independent politics. When that nonpartisan strategy failed, as it did in the reaction following World War I, an independent political strategy took hold, first through the robust campaigning of the Conference for Progressive Political Action in 1922, and in 1924 through labor’s endorsement of Robert La Follette on the Progressive ticket. By then, however, the Republican administration was moderating its hard line, evident especially in Herbert Hoover’s efforts to resolve the simmering crises in mining and on the railroads. In response, the trade unions abandoned the Progressive party, retreated to nonpartisanship, and, as their power waned, lapsed into inactivity.

Stay tuned for part three in our series from the History Channel, The Labor Movement and The Great Depression in our next edition.
Hello, my name is Lynn Ducasse. On Wednesday night, January 25th, a fire broke out in my sister's apartment; the sprinklers went off, and she lost everything due to water damage. They couldn't salvage anything. The Red Cross put them up in a hotel until yesterday, January 30th. My sister and nephew need help to start over in a new apartment. I'm starting this page to get the funds for the security deposit, the first month's rent, and the essentials for them to start over! I'm asking for help from people who know them and or me.

We would appreciate any help to get them into a new apartment. I thank God that although they may have lost everything, they were not hurt physically!

Thank you.

To donate please click here.
THINKING OF RETIRING?

CONSIDER JOINING CHAPTER 1

Are you thinking of retiring from state service? If retirement is in your future, please consider joining SEA’s Chapter 1, the Retired Members’ chapter.

As members of Chapter 1, you are still counted as a member of this Association. The more members we have, the more strength this Association will have in our fights to protect and improve retiree and active member benefits.

To be a member of Chapter 1, you must be in good standing when you retire or have been a member in good standing when your bargaining unit is decertified, or you accepted an unclassified or appointed state position.

- The State does not notify the SEA of State Employee members who have retired, so we ask that you let us know.
- Those who want to get a head start on Chapter 1 membership should contact the Membership Coordinator at the union office (603-271-3411, ext. 102).
- The dues are low – currently $6 per year. Spouses can join as associate members for $3 per year and remain associate members even if the member passes away.

The chapter meets monthly except in the summer and offers informational programs and opportunities to gather for other fun activities. Joining is a good way to keep involved with each other and the active employees. Together we participate on committees, volunteer, and attend legislative hearings to represent retirees. As an extra bonus, we receive benefits! SEA members, including Chapter 1 retirees, receive various local and regional benefits. For a list of discounts and special offers, visit the SEA website below: www.seiu1984.org/membership-discounts/
Chapters will elect the following:

**President:** Ensure Chapter is functioning properly.

**Vice President:** Assist the President in strengthening the Chapter using your skills and talents.

**Secretary:** Serve as the link between Chapter and SEA office. Keeps the records of all the official proceedings.

**Treasurer:** Oversee the management and reporting of a Chapter’s finances.

**Councilors:** Increase communication between Members and SEA Leadership

**Alternate Councilors:** Alternate Councilor: gather input and share information from Council Meetings

**PLEASE VISIT OUR WEBSITE @ [https://seiu1984.org/chapter-election-2023](https://seiu1984.org/chapter-election-2023) to find your chapter self-nomination form.**

**Self-Nomination Forms must be received at the SEA by 5:00 PM on February 8, 2023**

Know the facts about popular health fads

To help you feel confident when making decisions about your personal health goals, it’s good to know the facts about the latest diet and fitness trends. They typically promise fast weight loss by restricting certain types of food or focusing on one type of exercise. However, in the long run, they’re often costly, not flexible, and hard to maintain over time.

The truth about current diet trends

Here are the facts about some popular diet and fitness trends:

**Very low carbohydrates (carb) (ketogenic) diet**

Being careful with the type and amount of carbs you eat can be a healthy habit. Vegetables, fruits, and many whole grains are types of carbs with a lower glycemic index (GI) that can help balance blood sugar levels. Simpler carbs like sweets, bread, and white rice can spike blood sugar levels fast. People on this diet tend to avoid simple carbs and even some healthier options, like vegetables and fruits.

- **Why it’s popular:** High-carb foods tend to be high-calorie. This is why cutting carbs leads to weight loss.
- **Why be careful:** Carbs are your body’s main source of fuel, so this plan may cut out nutrients your body needs. This diet is hard to maintain long term, so many people gain back the weight. Anyone with a health condition, such as diabetes, should also work with their doctor on a balanced eating plan.

**Quick fat-loss gimmicks**

Some popular fat-loss gimmicks include juice cleanses, body wraps, fat-melting creams, waist-trimming belts, and weight-loss pills and powders. These products promise big changes to your body in a short period of time.

- **Why it’s popular:** It takes very little effort to use these products. They’re also easy to purchase.
- **Why you should be careful:** Most of these fat-loss methods aren’t medically sound and can be unsafe to use. In fact, most diet supplements aren’t regulated by the Food and Drug Administration. Anything you put on your skin or swallow could potentially cause reactions that range from discomfort to life-threatening.
Current diet trends

Meal replacements

This involves replacing meals with packaged drinks, food bars, or ready meals that are designed for weight loss.

- **Why it’s popular:** With packaged meals, you know exactly how many calories and nutrients are in your food. Meals require little to no preparation.
- **Why be careful:** It’s important to read nutrition labels. Some of these products can contain as much sugar as eating a candy bar. Others can be packed full of sodium (salt). These foods can also be costly, which can make sticking to this diet challenging.

Diet fad warning signs

Health fads come and go, but the telltale signs are usually the same. If you’re wondering whether your diet or fitness plan might be a fad, ask yourself:

- Does it completely restrict certain foods or activities?
- Does it promise extreme weight loss in a very short time?
- Does it label certain foods or activities as “good” or “bad”?
- Do you have to buy products from a specific brand in order to follow it?

If you answered “yes” to any of these questions, it might be a health fad.

Healthy lifestyle plans that work

When it comes to diet and exercise, one size does not fit all. However, if you follow these four safe, tried-and-true basics, you’ll be on the path to looking and feeling your best.

**Plan your plate.** Every person’s nutrition needs are a little different. A good starting point is to aim for balanced meals that include whole grains, fruits, lean protein, a variety of colorful vegetables, and plenty of water.

**Move more.** Whether it’s walking, running, or dancing, experts recommend 150 minutes per week of activity. Exercise helps your body burn calories and improves your heart health. Including strength training at least twice a week in your routine helps to maintain muscle mass and can help prevent injuries.

**Set realistic goals.** Aim to make a plan that you can stick to long term. If you want to lose weight, aim for one pound a week as a safe, healthy, achievable goal. To help you stay motivated, focus on how your clothes fit rather than the number on the scale.

**Talk to your doctor.** Always talk to your healthcare team before starting any new diet or exercise plan. Many factors can impact your health, such as your medical history and any medicines you take. Your doctor can help you figure out the best plan for your health goals.

References:


Anthem is a registered trademark of Anthem Insurance Companies, Inc.
This fast, flat, family-friendly 5K loops through the state office park and around 29 Hazen Drive, Concord, NH 03301.

REGISTRATION:
$25 per Adult
$15 S.E.A. Members
$15 Students
$5 ages 10 and younger

To Support Operation Santa Claus 2023

30TH S.E.A. 5K RUN & FITNESS WALK

ONLINE REGISTRATION DEADLINE: Friday, Mar 31, 2023 at 12:00 NOON ET.

Please visit: https://www.runreg.com/sea-5k

For more information please call: (603) 513-2889

http://www.seiu1984.org/sea_5k/
CALL FOR VOLUNTEERS

SANTA NEEDS HELPERS!

An undertaking of this size requires time, money and YOU!

Every year since 1960, SEA/SEIU Local 1984's volunteer-led Operation Santa Claus program has ensured gifts are provided to New Hampshire children in need, regardless of circumstances.

We provided gifts for 3128 children this year alone, but simply put, we can't do it without you!

We need more help, and all are welcome. You can get involved by filling out the form here. We are looking for volunteers, sponsors, and donations. Whatever you choose will be greatly appreciated!

Who are our sponsors?
- State, municipal, and county workers
- Individuals
- NH businesses and schools
- Recreational clubs
- Community groups

Ways you can help
- Sponsor a child or children
- Fundraise at work to sponsor multiple children
- Make a monetary donation
- Donate goods and services to OSC for fundraising
- Invite OSC to your workplace or community group
- Be part of the planning

Come join me!!
The Campaign for Public Good is looking to ramp up its winter fundraising and donation campaigns with a new initiative and with the help of the assistance of the NEW SEA Veteran’s Committee!

There are currently hundreds of homeless veterans who live either unsheltered or in shelters throughout the state. Unfortunately, veterans often do not have essential personal hygiene items when they leave a shelter or transitional home.

Through January, the Campaign for Public Good and the Veteran’s committee will be joining together to collect essential personal hygiene items and toiletries to help the hundreds of local veterans who are homeless.

All donations will be delivered to our partners at Harbor Care and then distributed to qualifying veterans at the "Point in Time Count" at the end of January.

HELP HOMELESS VETERANS BY DONATING THE BASICS

- Personal Hygiene Items such as bath soap, shampoo, conditioner, razors, feminine products, shaving cream, baby wipes, deodorant, combs, hair brushes, nail clippers, toothpaste, toothbrushes, and more are all needed.

Please contact Cullen Tiernan at ctiernan@seiu1984.org for collection and drop-off information.

Thank You!
Knitting For The Public Good Is Back!

Knitted or purchased warm wearable items are currently being gathered for this year’s SEA donation to organizations in need. CFPG will be donating to Franklin/Tilton areas’ St. Gabriel’s Parish, the Concord Friendly Kitchen, and the Claremont TLC Recovery Center. Donations will be accepted through March of 2023.

We received a lot of requests last year and are looking for help from anyone who would like to knit items and donate to help the citizens of NH stay warm through the cold months. If you’d like to help, please contact Tam Feener at tamarafeener@metrocast.net.

If you’d like to help but need yarn to knit with, please reach out to Christine in the Communications department at Comms@seiu1984.org.

Donate!

Do you know that the SEA has over 7500 members? If each member donated one non-perishable food item – we could do so much good!

The Campaign for Public Good is in the middle of a food drive to help the NH Food Bank. We ask our chapters and members to help by donating one (1) item or by making a monetary donation to the NH Food Bank, where an $11.00 gift provides 22 meals for those in need.

There is a donation box in the lobby of the SEA. In addition, you may drop off items during regular business hours. To make a monetary donation or for more information, please get in touch with Tam Feener at tamarafeener@metrocast.net.

Thank you!
Let's Pretend This Never Happened
A Mostly True Memoir

The #1 New York Times bestselling (mostly true) memoir from the hilarious author of Furiously Happy.

“Gaspingly funny and wonderfully inappropriate.”—O, The Oprah Magazine

When Jenny Lawson was little, all she ever wanted was to fit in. That dream was cut short by her fantastically unbalanced father and a morbidly eccentric childhood. It did, however, open up an opportunity for Lawson to find the humor in the strange shame-spiral that is her life, and we are all the better for it.

In the irreverent Let’s Pretend This Never Happened, Lawson’s long-suffering husband and sweet daughter help her uncover the surprising discovery that the most terribly human moments—the ones we want to pretend never happened—are the very same moments that make us the people we ...

ABOUT:

Every teenager wants to fit in and be just like everybody else. So imagine how hard that is when your father runs a taxidermy business out of the family home, your mother runs the student cafeteria, and your sister has just been elected high school mascot, which means she walks the halls in a giant bird costume. But as Jenny Lawson grows up, falls in love, gets engaged—in a way that is as disastrous as it is romantic—and starts a family of her own, she learns that life’s most absurd and humiliating moments, the ones we wish we could pretend had never happened, are the very same moments that make us who we are. This is an often poignant, sometimes disturbing, but always hilarious book from a writer that dares to say your deepest and strangest thoughts out loud. Like laughter at a funeral, it is both highly irreverent and impossible to stop once you’ve started . . .

About the Author:

Jenny Lawson was born in Wall, Texas in 1973. She is an author, blogger and journalist. Her alma mater is Angelo State University. Her work includes, The Bloggess website, co-author of Good Mom/Bad Mom for the Houston Chronicle, and two bestsellers, Let’s Pretend This Never Happened (2012) and Furiously Happy (2015). She is an award winning humor writer who openly shared her struggle with depression and mental illness. Jenny lives with her family in Texas Hill Country.

If you’d like to join the SEA’s Book Club, please reach out to Andrew Moore at amoore@seiu1984.org. The next book club meeting will be Monday, March 13 at 6:00PM.
### COMMITTEE SCHEDULES

<table>
<thead>
<tr>
<th>Committee</th>
<th>Meeting Schedule</th>
<th>Next Meeting Date</th>
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<tbody>
<tr>
<td>CFPG</td>
<td>Meets on the first Tuesday of every quarter at 5:00 PM.</td>
<td>April 4, 2023</td>
</tr>
<tr>
<td>Constitution and By-Laws Committee</td>
<td>Meets on the fourth Tuesday of the month at 5:30 PM; the next meeting is scheduled for February 28, 2022.</td>
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<tr>
<td>Social Activities Committee</td>
<td>Meets on the first Monday of the month from 5–6 PM. The next meeting is scheduled for March 13, 2023, at 5:00 PM.</td>
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<tr>
<td>The Book Club</td>
<td>Meets on the first Monday of each month at 6:00 PM, immediately following the Social Activities Meeting. The next meeting will be on March 13, 2023, at 6:00 PM.</td>
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<tr>
<td>NH Faith &amp; Labor Coalition</td>
<td>Meets on the third Thursday of the Month at 12 noon; the next meeting is on February 16, 2022.</td>
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<tr>
<td>Social Activities Committee</td>
<td>Meets on the first Monday of the month from 5–6 PM. The next meeting is scheduled for March 13, 2023, at 5:00 PM.</td>
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<tr>
<td>Conservative Members Committee</td>
<td>Meets on the second Tuesday of each month at 5:30 PM; the next meeting is February 14, 2023, at 5:30 PM.</td>
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<tr>
<td>The Organizing Committee</td>
<td>Meets on the first Wednesday of every month; the next meeting is on March 1 at 5:00 PM.</td>
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<tr>
<td>The next Operation Santa Claus Meeting for 2023 will on March 20th at 4:30 PM.</td>
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<tr>
<td>The Poli-Ed Committee</td>
<td>Meets on the second Monday of every month from 5:00 – 6:00 PM, the next meeting is scheduled for February 13, 2023.</td>
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<tr>
<td>The Retirement Committee</td>
<td>Meets on February 21 from 5:00 - 6:30 PM; the link to join is <a href="https://us02web.zoom.us/j/81067911659">https://us02web.zoom.us/j/81067911659</a>.</td>
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<tr>
<td>The Stewards Committee</td>
<td>Meetings usually occur on the third Thursday of every month at 5:30 PM. This month’s meeting has been CANCELLED.</td>
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<tr>
<td>The NEW Veterans exploratory committee</td>
<td>Meets on the last Thursday of the month. The next meeting is scheduled for Thursday, February 23, 2023 at 5:30 PM.</td>
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<tr>
<td>The next Board meeting will be tomorrow, Thursday, February 9, 2023, from 1:00 PM - 5:00 PM. You may join at: <a href="https://us02web.zoom.us/j/83486021328?pwd=czMxbS9VS3JMSXVPCWorzZitUcFM3QT09">https://us02web.zoom.us/j/83486021328?pwd=czMxbS9VS3JMSXVPCWorzZitUcFM3QT09</a>.</td>
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All Board, Chapter Presidents, and Council Meetings have been scheduled for 2023, and the links are on the website calendar. Chapter Presidents and Council Meetings will each have a recurring link; however, registration is required for these events.
It comes with great pleasure that we announce that the State Employees’ Association, in coordination with the New Hampshire Charitable Foundation (NHCF), is now offering THREE SEA scholarship awards.

This past year we all lost a dear friend and true labor champion, John Amrol. John, the Father of Collective Bargaining, was an SEA staple. No one worked harder for us than John. He knew everything about labor and being a state employee. He worked for NH DOT and retired in 1997 after 45 years of service. He was also an SEA president from 1991-2000, and in his honor, the third SEA award was recently created.

The John Amrol scholarship is open to all members and their dependents, but preference will be given first to applicants connected to the DOT and then to any applicants pursuing a civil engineering degree.

The Joan Dolloff scholarship is open to members and dependents pursuing studies in the healthcare field.

The third and original scholarship is open to members and dependents with no additional restrictions.

All three scholarships will be awarded through NHCF’s existing scholarship application process, information for which can all be found on their website. Essentially, anyone interested can visit [https://www.nhcf.org/how-can-we-help-you/apply-for-a-scholarship/](https://www.nhcf.org/how-can-we-help-you/apply-for-a-scholarship/) and select the appropriate level of education they will be pursuing (certificate, license, or other credential; 2-year or Associates degree; 4-year or Bachelor’s degree) and then complete the application.

After receipt of all applications, the deadline to submit for high school seniors or undergraduates enrolling in a four-year program Bachelor’s degree is **April 14, 2023, by 5:00 PM ET**. For all applicants submitting for a 2-year program, Associates degree, certificate, or professional license, there is a rolling deadline until **December 15, 2023**.
SEIU Member Benefits and Southern New Hampshire University have teamed up to offer SEIU members an online education program for undergraduate or graduate students. Over 200 programs of study are offered, including:

- Associate's degrees in Accounting, Business Administration, Criminal Justice, Information Technology, and Marketing
- Bachelor's degrees in Business Administration, Criminal Justice, Healthcare Administration, Nursing, and Public Health
- Master's degrees in Business Administration (MBA), Clinical Mental Health Counseling (MA), Criminal Justice (MS), Curriculum and Instruction (MEd), Healthcare Administration (MS), Nursing (MSN), and Psychology (MS)
- Certificate Programs in Accounting (undergraduate & graduate), Human Resources Management (undergraduate & graduate), Project Management (graduate), and Public Administration (graduate)

*Eligible SEIU members are full dues paying members in good standing, and their spouse, domestic partner and parents thereof; children, and spouses thereof; parents, and spouses thereof; siblings, and spouses thereof; grandparents and grandchildren, and spouses thereof
The student loan payment pause can make it easy to forget about your loans. However, it is crucial to know the latest news and important deadlines to protect and prepare yourself when payments begin:

**Biden Loan Forgiveness & The Student Loan Payment Pause**

In August of 2022, the federal government announced the Debt Relief Program, which aims to forgive up to $20,000 in federal student loans to eligible borrowers. While ongoing legal challenges continue to prevent its disbursement, student loan payments have been paused. Payments are expected to resume 60 days after a legal decision has been made regarding the program. If no legal decision has been announced by June 30, payments will resume September 1, 2023.

**Repayment Plan Changes**

On January 10, the Department of Education proposed regulations that would adjust the Revised Pay as You Earn (REPAYE) repayment plan. These changes will result in the following for those on the plan:

- $0 monthly payments for any individual borrower making less than $30,600 annually
- $0 monthly payments for any borrower in a family of four making less than $62,400 annually
- Monthly payments on undergraduate loans cut in half for those ineligible for $0 payments
- Loan balances will not grow due to the accumulation of unpaid interest left over after making the monthly REPAYE payment

The Department expects these regulations to be finalized and begin implementation later this year.

**One-Time Payment Count Revision for Eligible IDR Borrowers**

The Department of Education will perform a one-time account adjustment to borrower accounts in July 2023 that will count time toward Income-Driven Repayment Forgiveness (IDRF). This adjustment is estimated to result in automatic debt cancellation for at least 40,000 borrowers pursuing Public Service Loan Forgiveness (PSLF) and several thousand more working towards IDRF.

**Time counted includes:**

- Any months in repayment status, regardless of the payments made, loan type, or repayment plan, and any time in repayment prior to consolidation on consolidated loans.
- Time spent in 12 or more months of consecutive forbearance or 36 or more months of cumulative forbearance, as well as certain deferments prior to 2013.

Borrowers with non-Direct loans must apply for a Direct Consolidation Loan by May 1, 2023 to receive the full benefits of the one-time adjustment.

For borrowers working towards PSLF, these changes may have an impact by increasing their qualifying payment count if working with a public service employer. At the same time, those with FFEL loans can also benefit from this change by applying for consolidation by May 1, 2023.

Knowing what to expect could mean the difference between forgiveness or paying thousands in unnecessary payments.

Use the button below to schedule a complimentary consultation with a state-licensed counselor and discover what these changes mean for you and how to prepare best.
MEMBER BENEFITS

SEIU Discount Marketplace
With Cash Back powered by Rakuten. Earn cash back while you shop!

SEIU Discount Tickets Program
Get up to 40% off theme parks, Broadway shows, movies, sporting events, concerts and more!

- Member-only access
- Lower-cost tickets for family-friendly attractions and events
- No additional ticket fees

To learn more visit:
https://www.seiumb.com/

SEIU Discount Marketplace
Earn cash back while you shop thousands of online retailers.

- The best deals
- Cash back on your purchases
- EXTRA Cash Back with exclusive monthly offers
The costs of essentials like gas, food, and rent have recently skyrocketed as inflation has risen to unprecedented highs. If you or someone you know needs help in light of the changing and challenging economy, please use and share the references below.

**QUICK INFO LIST**

- **2013-2014 Seniors Count Resource Guide**: Community resource guide serving the Greater Concord, Manchester, and Nashua areas.
- **A Place For Mom**: FREE Elder Care Referral Service, Connect with An Advisor in Your Area call (888) 704-7786.
- **American Red Cross - NH Chapter**: The American Red Cross is a non-profit, community service organization dedicated to providing disaster relief and emergency aid to people living in central and northern New Hampshire. Disaster preparedness for Seniors.
- **Breathe New Hampshire**: This is the state’s oldest nonprofit health organization committed to eliminating lung disease and improving the quality of life for those living with lung disease. Breath NH is a local organization that provides educational programs and supports public health advocacy and scientific research to improve lung health state-wide.
- **Better Choices, Better Health**: The Chronic Disease Self-Management Program, also known as Better Choices, Better Health (BCBH). The site brings you to the Southern Area Health Education Center, which maintains information for all BCBH consumer workshops statewide. Information and contact information are included for both northern and southern NH.
- **DrugFreeNH.org**: A website designed to help individuals, families, and communities get informed, get involved, and get help! You will find information on prevention efforts, the effects of alcohol and other drugs, guidance on recovery and treatment and links to programs in the Granite State, and more.
- **EngAging NH**: EngAGING NH promotes citizen leadership and opportunities for purposeful engagement. It also advances the active involvement of NH’s older adults in the development of public policies and community infrastructure to support all of us as we age. Newsletters, ways to get involved, and more.
- **Granite State Independent Living**: A New Hampshire-based advocacy group providing information to individuals and families.
- **New Hampshire Falls Task Force**: Dedicated to reducing the risk of falling with injury among older adults. This website provides information and tools for older adults, caregivers, and providers with the goal of reducing the risk of falls and preventing falls before they happen.
- **New Hampshire Association for the Blind**: A private, statewide non-profit direct services agency whose mission is to advance the independence of persons who are blind and visually impaired.
- **New Hampshire Association of Senior Centers**: The New Hampshire Association of Senior Centers is a statewide, professional, non-profit organization dedicated to fostering the multipurpose nature of senior centers and the professional development of senior center management.
- **New Hampshire Health & Human Services Department**: Our mission is to join communities and families in providing for citizens to achieve health and independence.
- **New Hampshire Hospital Association**: The Association’s mission is to enhance the clinical and economic performance of hospitals, improve public confidence in hospitals, and expand access to coverage and care for the citizens of New Hampshire.
- **New Hampshire Housing**: Provides a list of apartments for rent through landlords who are willing to participate in the Housing Choice Voucher Program. This list is updated periodically, but there is no guarantee that the unit will still be available even though they are on this listing. Please note: New Hampshire Housing does not endorse any particular landlords or owners. Contacting and contracting with landlords, owners, or apartment managers on this list is solely the responsibility of the prospective tenant.