

A Note from Representative Morgan McGarvey:

Dear friend,

My number one job in Congress is to make sure I'm taking care of folks like you and your family back home. If you or anyone else needs help due to layoffs, or for any other reason, my office created this Job Seekers Guide to help you get back on your feet more quickly.

You may be able to use this guide to get connected with emergency unemployment insurance to get through this tough time. It may also help you find a new job, start a new small business, or get help with your bills and finances. I hope it may help you, and please know you're always welcome to call my office to ask questions at 202-225-5401 in DC and (502) 582-5129 in Louisville. You can find other resources at mccarvey.house.gov.

I understand it's hard for many folks right now. Higher prices on things like gas and groceries is making it tough for a lot of people. This greatly impacts people on fixed incomes, retirees, and our valued public servants like teachers and military service members. No one should have their budget squeezed even more.

Thankfully, there is good news we can build on. Our economy is continuing to create record numbers of good-paying jobs overall. We're seeing that progress locally with Louisville-Jefferson County securing 10 economic development projects totaling nearly \$140 million of new capital investment, including four companies who received preliminary approval for state and local incentives through the Kentucky Economic Development Finance Authority (KEDFA) in February ([found on louisvilleky.gov](http://foundonlouisvilleky.gov)). I hope anyone who may need assistance can take advantage of these great opportunities.

I know things may be hard right now, but please know that my team and I are in your corner. Whether we agree on every issue or not, my job is to serve you – regardless of party. Everyone deserves a government that works for them – not just for big corporations, special interests, or the extremes of either party.

My warmest regards,

A handwritten signature in black ink that reads "Morgan McGarvey". The signature is written in a cursive, flowing style.

Morgan McGarvey
Member of Congress
Kentucky's Third District

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Emergency Unemployment Insurance

After losing a job, many folks need a safety net for breathing room until they can get back on their feet. Here's how you can access emergency unemployment insurance and other resources.

www.usa.gov/unemployment-benefits

Please visit <https://www.usa.gov/unemployment-benefits> to find out how to apply for unemployment insurance you may need during this time. You can select our state on this [map](#) to learn more about what the eligibility requirements are for unemployment insurance and to find contact information for the state's unemployment office. You can also reach out to the employment and training hotline at 1-877-872-5627.

Get Help with Unemployment Insurance

If you're experiencing issues with your unemployment insurance – such as delays with receiving payments or other bureaucratic issues – please contact the Governor's constituent services team for more help. They're here to help resolve issues with state agencies. You can find their information [using this tool](#) by selecting our state, and then navigating to their "contact" page.

Find a New Job

I understand it's tough for many people right now. Though we've seen some economic uncertainty, we're also seeing some key progress that can help people find new work. Our economy created a record-breaking 13 million jobs over the last two years and there are many opportunities available.

If you're looking for a new job or a higher-paying job, here are some resources that may be able to help:

Find an American Job Center

Please visit the [Career One Stop](#) to find a job center near you. These centers are sponsored by the U.S. Department of Labor and several state agencies. It's free to use and you may be able to use it to find a job, create and post a resume, find training, file for unemployment benefits, and more.

State Job Bank

Created by the Kentucky Career Center. There are more than 21,569 opportunities available in our state.

USAjobs.gov

Apply for employment with the federal government. Over 12,000 good-paying jobs are available to the public in fields as wide ranging as computer engineering, biologists, acquisitions and contracting, and much more.

Bipartisan Infrastructure Law Jobs

The bipartisan infrastructure law is also creating thousands of jobs across the country, including many that don't require a college degree. Learn more about it and see how you can apply.

Fedshirevets.gov

This website helps connect veterans with job opportunities throughout the federal government.

Veterans' Employment and Training Service

A U.S. Department of Labor initiative that's focused on connecting veterans, service members, and military spouses with meaningful careers.

Start a New Business

For some, this may be an opportunity to branch out on their own and finally start the new business that they've been dreaming about. The past few years were the strongest on record for new small business applications. I'm working to build on this progress and ensure small businesses have the tools they need to thrive.

Here are some resources that can help local entrepreneurs in our region.

The U.S. Small Business Administration (SBA)

This agency is here to help small businesses succeed. Find resources, affordable capital, and more.

The U.S. Department of Commerce's Minority Business Development Agency

The U.S. Department of Commerce also has resources to help minority owned businesses secure access to capital and compete for government contracts.

Export-Import Bank

This independent agency can help facilitate international transactions for small businesses when private sector lenders are unable to do so.

Export Assistance

The Department of Commerce also offers a number of tools to help businesses export their products around the globe.

Get Help from My Office

My office may also be able to help local businesses navigate challenges they may be having with the federal government.

Help with Housing, Bills, and Finances

I understand paying your bills can be especially difficult when you're in between jobs. Thankfully, a variety of resources are available to help you. Please review all of these to see if they may be useful.

Consumer Financial Protection Bureau: Mortgage Resources

Help for people who are having issues with their mortgages or are looking to buy a home.

Department of Housing and Urban Development (HUD) Approved Housing Counselors

HUD approved housing counselors can help folks understand their options and answer questions. Counselors are often available at little or no cost.

Lower Utility Bills

There may be ways to make your home more energy efficient and lower your bills. Visit [here](#) to learn more, including savings available due to a new law. Many Americans qualify for upfront discounts or tax breaks that could save an average of \$500 per year on home energy bills.

General Credit Card Help

This is a good place to start for people who may have general questions or need assistance.

Stop Mystery Fees on Your Credit Card (PDF)

Sometimes credit cards can come with unexpected fees. The Consumer Financial Protection Bureau has more on how to stop mystery fees.

Fix Mistakes on Your Credit Card Bill (PDF)

Mistakes on your bill can occur. Five steps are shared here that can help you address them.

What To Do If You Can't Pay Your Credit Cards on Time (PDF)

If you're in a tough spot, the Consumer Financial Protection Bureau also has more on what you can do if you can't pay your bill on time.

Free Credit Reports

Credit reports can help you identify and fix possible issues to protect your credit rating. The safest way to request a free credit report is at <http://www.annualcreditreport.com>, an official website authorized by federal law.

The Affordable Connectivity Program

The bipartisan infrastructure law established the Affordable Connectivity Program. This new initiative helps more families afford high-speed internet – up to \$30 a month off their internet bills. Some families may also be eligible for a discount to purchase a desktop, laptop, or a tablet to access the internet.

[Claim Lost Funds](#)

Find old payroll checks that haven't been cashed, bank savings that may have gotten lost, unclaimed insurance proceeds, and more for free. Over time people can lose track of some funds – and people often have more unclaimed property than you think!

[Consumer.gov](#)

Find tools that can help you protect your identity, manage money wisely, and more.

[When You Can't Pay Your Bills](#)

Resources for the Consumer Financial Protection Bureau on how to dispute billing errors, manage debt, and look out for unfair practices.

[Explore More Help](#)

Search for more assistance including for telephone bills, utilities, and more.

Help with Health Insurance

I know health insurance can be a concern after losing a job. Here are some resources that may be able to help you during this difficult time.

COBRA Continuation Coverage

If you've lost your job, COBRA may be an option to temporarily continue your coverage. You can visit the Department of Labor's website to learn more about COBRA and get answers to your questions. You may also call them at 1 (866) 444-3272.

Shop for Affordable Health Insurance Plans

It may be possible to enroll in a plan now for certain qualifying life events, such as if you lost your coverage due to a layoff. In addition, healthcare.gov also has more information to help you decide [whether shopping for a new plan or COBRA](#) may be right for you.

Find Local Help

You may also be able to get in-person assistance to find affordable health insurance. You can also access help over the phone or via email.

Children's Health Insurance Program

Affordable and quality health coverage for children or teens.

Community Health Centers

People can access several different local health centers for the care they need, including those who are uninsured or underinsured.

Get Help with Surprise Medical Bills

Congress recently passed a new bipartisan law to ban surprise medical billing, which is now in effect. I'm pleased to share the law has already blocked more than 9 million surprise bills. You can also get help with your medical billing situation or file a complaint by calling the No Surprises Help Desk at 1-800-985-3059.

Additional Help

We're here to help you however we can. You can always call my district office at 502-582-5129

to ask questions. If you're having federal issues with anything from the IRS to Social Security, please know that my office is here to serve you.