

Sarah Elfreth

CONGRESSWOMAN FOR MARYLAND'S THIRD DISTRICT

Representative Elfreth's Job Seekers Guide

A Note from Representative Sarah Elfreth:

Dear friend,

As your elected representative in Congress, my job isn't just to represent your voice on legislation, but to be your resource and your conduit to the federal government. My team and I are in constant communication with not only constituents, elected leaders across the State of Maryland, local governments, community organizations and nonprofits, and my colleagues in the House of Representatives and Senate.

I've heard from constituents across our District and the State of Maryland about the uncertainty the Trump Administration's actions have caused. Many of these executive decisions are unlawful and unprecedented.

I've heard from federal workers who worry about their job security and defunding the critical work they do. I've heard from immigrants and their families, who are scared and want to know their rights. I've heard from the LGBTQIA+ community who feel threatened by their very existence being questioned.

This guide provides resources to help you access emergency unemployment benefits, find new employment opportunities, manage financial needs, and more. I hope you will find it helpful and remember that you can always reach out to my office at 202-225-4016 if you need assistance or have any questions. You can also find a page of additional resources at: elfreth.house.gov

I know these times are especially hard for those vulnerable populations in our communities. Rising costs are affecting families, retirees, teachers, and our military service members alike. These financial pressures shouldn't prevent people from caring for their loved ones.

Team Elfreth is here for you. While we may not agree on every political issue, my commitment is to work for my constituents, regardless of which side of the aisle you're on. Everyone deserves a government that puts them first.

A handwritten signature in black ink that reads "Sarah Elfreth". The signature is fluid and cursive, with the first name "Sarah" being more prominent than the last name "Elfreth".

Sarah Elfreth
Member of Congress

Maryland's Third Congressional 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 has 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 a [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.

Apply for a [Maryland State Job](#)

Apply for a Maryland [internship](#)

Search for [Maryland Judiciary Careers](#)

Attend [an upcoming recruitment and job fair](#)

Learn more about [Disability Employment](#)

[State Job Bank](#)

Created by the Maryland Department of Labor: Maryland Workforce Exchange.

[USAjobs.gov](https://www.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.

Federal hiring may be impacted by ongoing hiring freezes and layoffs.

[Fedshirevets.gov](https://www.fedshirevets.gov)

This website helps connect veterans with job opportunities throughout the federal government. **Federal hiring may be impacted by ongoing hiring freezes and layoffs.**

[Veterans' Employment and Training Service](https://www.dhs.gov/vet)

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 have been 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.

[Maryland Employer and Employee Rights](#)

[Maryland Professional Licensing](#)

[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 several 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 the 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.

State of Maryland Financial Assistance

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

Get a Copy of your Credit Report

This federal government website has the information you need to find out what information is on your credit report and how to get a copy of your credit report.

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.

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.

Maryland Health Connection

See if you qualify to enroll in health coverage now. The application is available daily from 6 a.m. to 11 p.m.

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 that 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 (410) 832-8890 to ask questions. If you're having issues with anything from the IRS to Social Security, please know that my office is here to serve you.