



Union Stories

Union Plus and IATSE Members Set the Stage for Financial Freedom

Rich in creativity, but short on funds, two members of the International Alliance of Theatrical Stage Employees (IATSE), discovered "special effects" weren't needed to alleviate their financial concerns — only a phone call to the [Union Plus Credit Counseling program](#).

At first glance, IATSE members Marianne O'Brien of Local 705 and Leo Wixman of Local 500 have little in common. Wixman works wonders as a stagehand at some of the best regional theatres in south Florida; O'Brien costumes some of the biggest movie stars in Los Angeles. Wixman puts in a couple of shifts a week, while O'Brien's days span 14 hours or more. And, while Wixman was collecting his first Social Security check some 23 years ago, O'Brien was concentrating on putting her career on the upswing, not on winding it down.

The tie that bonded Wixman, who will be 88 years old in May, and O'Brien was an unfortunate one: financial anxiety stemming from mounting debt.

But unlike many of their non-union counterparts, union members like Wixman and O'Brien are fortunate to be able to tap into comprehensive, free credit counseling services from the Union Plus Credit Counseling program.

Benefits of Union Plus Credit Counseling include: free financial assessment, budget analysis and counseling; advice on how to work with creditors; a written action plan that summarizes the financial situation and provides a budget and timeline for reaching goals; and a 33% union discount on a debt management plan, if necessary. Certified counselors can serve as a liaison between the member and creditors and negotiate lower payments and reduced interest rates.

The Union Plus program allowed both O'Brien and Wixman to rid themselves of the constant worry and frustration that results from debt that never seems to budge downward. Working with counselors, O'Brien and Wixman charted a course of action that included consolidating various bills into one monthly payment, which they arranged to be automatically deducted from their respective accounts.

"It's such a huge relief," says O'Brien. "The counselors were able to negotiate lower interest rates on my cards and consolidate everything into one payment. I work long days, so it's great not having to keep track of so many accounts. The best benefit of all is that I no longer worry about bills. It's just so much easier."

Wixman, who began his career some 70 years ago while still in high school, agrees: "I'm very grateful for this program. The counselors were polite and helpful. They gave me good advice and helped me consolidate my bills into just one payment. I really think this program saved me from bankruptcy." Now, with his debt fully under control, Wixman can focus on doing his part as a stagehand to make stage performances in the Miami, Palm Beach and Fort Lauderdale areas go off without a hitch.

Certified consumer credit counselors are available 24-hours-a-day, seven-days-a week by phone at 1-877-833-1745 or online at UnionPlus.org/CreditCounseling.






[Download a PDF of this article](#)

[Debt Home](#) | [Assess Your Debt](#) | [Tips](#) | [Calculators](#) | [Union Plus Programs](#) | [Union Stories](#) | [Union Plus Home](#)

Union Plus benefits are for participating union members, retirees and their families.

Copyright © 2007 Union Privilege. All rights reserved.

Union Privilege, 1125 15th St., N.W., Suite 300, Washington, DC 20005

A solid blue horizontal bar at the bottom of the page.