

# HEADLINES 4.2025



**UNITED WAY**  
Long Island



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# Featured Stories



## Armand's Journey to a Skilled Career

At 24, Armand joined United Way of Long Island's YouthBuild Long Island with a strong commitment to personal and professional growth. A natural leader with a candid and determined spirit, he quickly stood out in the Power Up program, earning certifications in Building Science Principles (BPI), Renewable Energy & Green Construction, OSHA, and CPR. Despite his achievements, he found himself at a crossroads after a brief stint as a scribe at an urgent care facility.

Through YouthBuild's support, Armand took the time to reflect on his career goals and recognized his passion for construction. With guidance from the YouthBuild team, he completed an additional OSHA certification and secured a part-time position with Plumbers Local Union #200. His commitment and work ethic quickly set him apart.

Armand's perseverance paid off when he was offered a full-time role as a First-Year Helper with the union. His journey from uncertainty to a structured, rewarding career in construction demonstrates the power of self-awareness, skill-building, and community support.

# CompanySpotlight



SUFFOLK TRANSPORTATION SERVICE, INC.



Suffolk Transportation Service, Inc. plays an essential role in supporting United Way of Long Island's mission, showing consistent dedication through employee giving, hands-on volunteerism, and active involvement in community programs like Stuff-A-Bus.

Their ongoing partnership has helped drive meaningful change, uplifting families, building stronger communities, and creating opportunities for Long Islanders.





# Newsletters



**Meet Peter!**

An 86-year-old Navy Veteran and retired tradesman of 50 years  
who received some home safety upgrades thanks to  
United Way of Long Island.

### Mission Updates



As we reflect on the impact of United Way's Mission United program and the invaluable support from our community partners, we are proud to share some recent achievements:

- **United Way's Project Warmth:** In Winter 2024, Project Warmth extended a helping hand to 74 veteran families, ensuring they stayed warm during the colder months.
- **Mental Health Association of Nassau County:** Through our partnership, 4,500 veterans received crucial mental health support, fostering well-being and resilience.
- **United Veterans Beacon House:** Serving 1,250 veterans, Beacon House continues to provide essential services and opportunities, empowering veterans to thrive in our community.

These numbers highlight the profound impact of collaboration and support. Together, we are making a meaningful difference in the lives of veterans, ensuring they receive the care and support they deserve.

Thank you for your continued support and commitment to our mission.

### Partner Spotlight



Pal-O-Mine is honored to be one of the United Way Mission United partners.

This partnership has allowed us to expand our programs serving veterans. Just last year alone, we were able to serve 30 female veterans with overnight retreats on the Pal-O-Mine property, providing introductions to different modalities that support lasting well-being, such as Nutrition, Pranac Healing, and Horticulture, along with Equine Assisted Learning activities with the horses and our licensed and certified specialized staff.

Pal-O-Mine was able to serve 850 veterans last year; we are so grateful and thankful for the support.

-Rachel Gearwar LMSW, CCTP  
Pal-O-Mine Equestrian  
Assistant Clinical Director

[Support Our Veterans](#)

[Learn More About Mission United](#)

### Mission United Partners



# Constant Contact



UNITED WAY  
Long Island

IMPACTUPDATE

MARCH 2025



Thank you for being a part of United Way of Long Island's family of supporters. Your generosity creates pathways for young people to reach their goals and realize their full potential.

In honor of Women's History Month, we wanted to share with you the story of a young woman we know is going to make history. Kristyne is currently finishing her master's degree in social work and well on her way to a promising career serving survivors of trauma like herself. There was a time when she didn't think she could make it through her first year in college. She was working two jobs to pay her tuition and neglecting her physical and mental health needs along the way.

That's when the United Way of Long Island stepped in. Kristyne was the recipient of the Anthony J. Stupore Memorial Scholarship. This financial assistance freed Kristyne to focus on her studies and take care of herself. Today she is working in the field she loves, and the career of her dreams finally feels within reach. In her own words,

*Throughout this experience, I have learned that it's okay to allow ourselves to be vulnerable and ask for help. Advocating for myself is an invaluable resource that allows me to empower others to extend this kindness to themselves to do the same. Even when it feels like no one cares and no one wants to help - there are people and organizations like United Way that do care and are there to help!*

Kristyne's passion and empathy are going to bring her to great places. We can't wait to watch her make history and change lives for the better. In June at our **United Together Celebration** we will be celebrating Kristyne's success, and the astounding impact United Way has across Long Island. We hope you can join us.

Thank you again for helping to create brighter and stronger futures for all Long Islanders. We are excited to continue to grow our partnership.

Thank You,

President & CEO





# Events

Presenting Sponsor:

**FOUR & LEAF**  
Federal Credit Union

**JUNE 18, 2025 • 11:30AM-2:00PM**  
Crest Hollow Country Club, Woodbury, NY

HONOREES



**ANTHONY J. STUPORE MEMORIAL  
VOLUNTEER CHAMPION**

**LYNDA J. HULLSTRUNG**  
PARTNER, DELOITTE & TOUCHE LLP

**CORPORATE CHAMPION**  
**MAGNACARE**<sup>SM</sup>

**LABOR CHAMPION**

**1199SEIU**  
United Healthcare Workers East



**EDUCATION • HEALTH • FINANCIAL STABILITY  
WORKFORCE DEVELOPMENT**

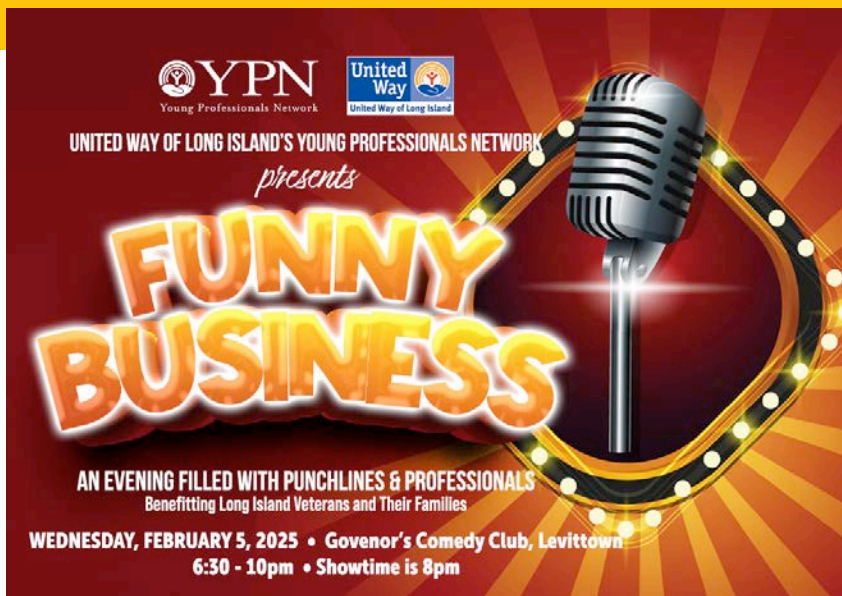
**UNITED WAY OF LONG ISLAND'S**



**UNITED TOGETHER CELEBRATION**

**UNITED FOR GOOD • UNITED FOR IMPACT • UNITED FOR COMMUNITY**





## 225 Supporters helped us raise \$7,500 for Long Island Veterans

*"I couldn't be prouder, and I know many people were thrilled that evening to support the veteran community."*

Chelsea De Leon



The United Way of Long Island brings people together to create a stronger Long Island. The Young Professionals Network (YPN) is working hard to raise funds and awareness to support veterans across Long Island through Mission United. Its "Funny Business" Comedy Show event on February 5th was the latest success, bringing over 225 enthusiastic supporters representing over 90 organizations across Long Island for a great cause.

United Way's Mission United provides support to veterans and their families in an effort to create financial stability, training for careers in construction, and mental health support for service members. Theresa A. Regnante, President & CEO of United Way of Long Island, emphasized the

importance of community support for veterans, stating, "It is inspiring to see young professionals step up and make a real difference. Their efforts in organizing this event demonstrate the power of collective action in helping those who have served our country. The success of Funny Business will directly benefit veterans and their families."

The Young Professional Network is a dynamic group of rising leaders that are deeply passionate about supporting such a critical issue. "I have both active and retired service members in my life, and I've seen firsthand their courage, dedication, and the challenges they face," said Chelsea De Leon, Bethpage Federal Credit Union and YPN Committee Member.



**Support Long Island Veterans**



**UNITED WAY**  
Long Island



# Team Mission United

As the biggest and boldest marathon in the world, the TCS New York City Marathon brings athletes from all 50 states and 153 different countries to the same 26.2-mile course.

For the ninth consecutive year, United Way of Long Island was selected as a TCS New York City Marathon Charity Partner. Since 2016, Team Mission United has raised more than \$245,000 in support of U.S. military veterans and their families on Long Island.



By supporting Team Mission United, you're helping to provide services and resources in career training, employment assistance and emergency financial aid to veterans and their families. The need for these services is particularly significant on Long Island as there are more than 80,000 veterans living in our communities.



# Team Mission United

## 2025 TCS New York City Marathon Sponsorships



### **\$10,000 Finish Line Champion**

- Exclusive Presenting Sponsor – TMU Presented by [Your Company]”
- Premier logo placement on marathon team shirts (largest and most prominent)
- Recognition in press releases, social media, website, and event materials as the top-tier sponsor
- Company feature in a United Way Headlines
- Dedicated social media highlighting sponsor’s commitment to veterans
- Company logo on the United Way Mission United webpage
- Logo on Race Day signs
- Recognition in post-event thank-you video

### **\$5,000 Marathon Medalist**

- Premier logo placement on marathon team shirts
- Recognition as Presenting Sponsor in all marketing materials (flyers, press releases, social media, and website)
- Featured company spotlight in a United Way newsletter
- Dedicated social media post thanking the sponsor
- Company logo on the United Way Mission United webpage
- Recognition in post-event thank-you video

### **\$2,500 Mile Marker**

- Logo on team shirts (second-tier placement)
- Company name in press releases, flyers, and social media posts
- Shout-out on social media and in a United Way newsletter
- Company name on the Mission United webpage
- Recognition in post-event thank-you video

### **\$1,500 Hydration Station**

- Company logo on team shirts (third-tier placement)
- Name listed on event materials and social media posts
- Recognition on the United Way website

### **\$1,000 Pace Setting**

- Name on team shirts
- Name included in event promotions and social media
- Recognition on the United Way website

### **\$500 Starting Line**

- Acknowledgment in event promotions
- Name included in a group social media post thanking sponsors
- Recognition on the United Way website



# MEDICAL NUTRITION THERAPY

The Medical Nutrition Therapy (MNT) program under Ryan White aims to improve the nutritional status of those living with HIV. The program focuses on managing one's health through eating and lifestyle.



On Friday, March 28, 2025, the Nassau-Suffolk HIV Health Services Planning Council collaborated with United Way of Long Island, Cornell Cooperative Extension and AIDS Healthcare Foundation to host a Medical Nutrition Therapy Conference for people living with HIV. The conference's goal was to increase individuals' knowledge about medical nutrition therapy and how it can help manage chronic conditions and improve health. The day included an introduction to Ryan White Part A funded Medical Nutrition Therapy programs, a panel of speakers who spoke about how Medical Nutrition Therapy helped them, a recipe demonstration and food sampling, a presentation on strengthening the immune system through plant-based eating, chair yoga, Diabetes MyPlate Bingo and a discussion on weight loss drugs. A healthy lunch was served and every participant left with a food scale, recipe books, resources, measuring cups and spoons, and both a Diabetic and a non-diabetic My Plate. At the conclusion of the conference, the feedback was overwhelmingly positive with 100% of participants saying that their knowledge about how nutrition can help manage medical conditions increased.



# 29th Annual Gala

Thursday, September 18, 2025

5:30pm



*New Venue*

Oheka Castle

135 West Gate Drive, Huntington, NY 11743



Honoring

**Eric Nordquist,**

*Executive Vice President and President of  
Small Commercial and Business Insurance  
Business Centers*

**TRAVELERS** 

**Peter Wallick**

*Vice President Select Accounts and  
BI Field Sales, Distribution & Marketing*



**EARLY BIRD  
SPECIAL BRONZE  
SPONSORSHIP  
\$3,000 TILL  
AUGUST 1ST  
\$3,500 AFTER**



## Our Mission:

We continue to support our mission to make a difference here on Long Island, bringing the insurance community together to change the lives of many Long Islanders in need, as well as making a difference in the communities where we live and work.



# Programs

2024/2025

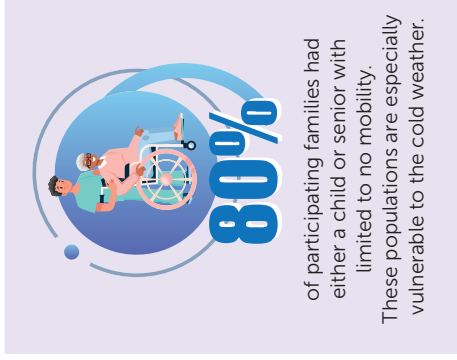
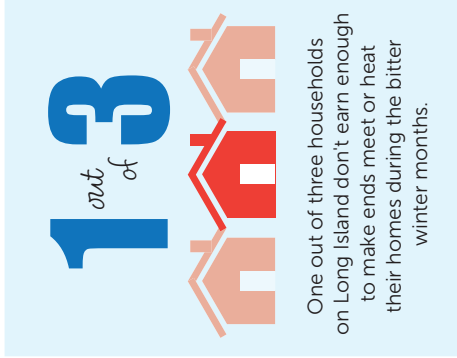
# PROJECT WARMTH REPORT



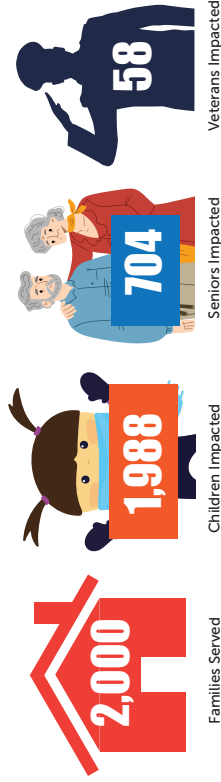
UNITED WAY  
Long Island



**Project Warmth** is a safety net for financially struggling individuals and families who are unable to pay their heating bill. Many working families are not earning enough money to maintain self-sufficiency and seniors on fixed incomes are having a hard time making ends meet. If a crisis strikes any of these households, they may be forced into making financial compromises and trade-offs that could be detrimental or even life-threatening.



## HELPING OUR NEIGHBORS



## Thank You to All Our Project Warmth Supporters

Signature Supporters



Sustaining Supporters\*

The Baer Family • Carbo Industries • Esquire Bank • Eversource • The Friedmann Family • The Gilmartin Family  
The Horace & Amy Hagedorn Fund at NY Community Trust • The Kraft Family • Island Outreach Foundation • J-Power USA  
LIPA • M & T Bank • The Randi and Clifford Lane Foundation • NYS Energy Coalition • Petro • The Rice Family  
The Rienti Family • The Scatstone Family • Swezey Fuel • UPS • Vane Brothers

Media Supporters: Newsday • Long Island Business News • Long Island Press • \* Supporters of \$2,500 and up.



**UNITED WAY**  
Long Island

## READY TO START A CAREER THAT OFFERS GROWTH, STABILITY, AND SUSTAINABLE IMPACT?

United Way of Long Island's Workforce Development Training Academy provides **FREE** specialized education in clean tech and renewable energy, preparing participants for the in-demand roles that are shaping the future of our planet.

Our training academy is designed to meet the evolving needs of eco-friendly employers, while also setting trainees on the path to a financially secure and sustainable career.

## POWERUP!

GREEN BUILDING & RENEWABLE ENERGY TECHNOLOGY

Take the first step toward a greener future with United Way's Workforce Development Training Academy. Classes are available in English and Spanish.

To register use the QR code or visit  
[www.unitedwayli.org/WDTA](http://www.unitedwayli.org/WDTA)



**Register  
Now for  
our next  
class**



United Way of Long Island's  
**WORKFORCE  
DEVELOPMENT**  
Training Academy

**THIS PROGRAM IS FREE.  
SPACE IS LIMITED.**





**NY Power  
Authority**



# POWERUP!

## GREEN BUILDING & RENEWABLE ENERGY TECHNOLOGY

PowerUp! is in full swing as both classes started their spring sessions with graduations scheduled at for early May. The next sessions will begin sometime in May. There are 6-8 planned sessions for PowerUp! in 2025.



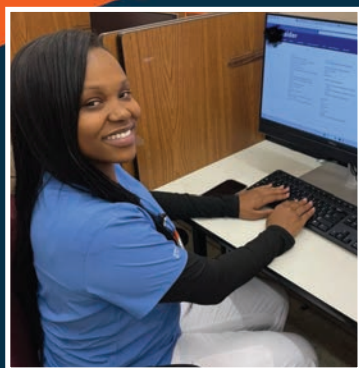


## JOIN YOUTHBUILD LONG ISLAND

NEXT COHORT  
BEGINS IN JULY



**YB** YOUTHBUILD  
LONG ISLAND



# Your Future Starts Here!

### Are You...

- 18 to 24
- A Resident of the Village of Hempstead or Wyandanch
- In need of a GED/High School Equivalency Diploma
- Interested in training programs that pay you to learn the job
- In need of a career



### If so, Your Career Path is Waiting in:

- Healthcare
- Renewable Energy
- Construction



**Call: 516.485.5000 ext. 1352 or 631.940.6580**  
**Visit [www.unitedwayli.org/youthbuildli](http://www.unitedwayli.org/youthbuildli)**

United Way of Long Island is an equal opportunity employer and YouthBuild is an equal opportunity program. The YouthBuild Long Island program offers auxiliary aid, services and activities upon request, to individuals with disabilities. YouthBuild Long Island is supported by the U.S. Department of Labor– Employment and Training Administration. A total of \$1,410,083 (80%) of the program is financed with federal funds and \$352,521 (20%), is funded by other sources.



# OLDER ADULT HOME MODIFICATION PROGRAM



## Does Your Home Need Basic Modifications?

FREE HOME MODIFICATIONS ARE AVAILABLE



**United Way may be able to  
help seniors remain safe, healthy  
and independent in their homes and  
communities for as long as possible.**



### Offering qualified seniors:

- Home safety adjustments
- Small home repairs
- Healthy Homes Evaluations
- Accessibility modifications
- Falling hazard modifications

### Eligibility requirements\*

**include:** (Apply Online):

- 62 years or older
- Own/Rent your home or apartment
- Proof of annual income

**For more  
information or to  
find out if you qualify  
contact Isabelle  
at 631.940.3738  
or online at:  
[unitedwayli.org/  
OAHM](http://unitedwayli.org/OAHM)**

**You qualify  
if your:**

Family of 1 makes less than \$78,500  
Family of 2 makes less than \$89,750  
Family of 3 makes less than \$100,950

### Occupational Therapy Consult included

\*For a full list of all eligibility requirements  
visit: [www.unitedwayli.org/OAHM](http://www.unitedwayli.org/OAHM)

If you or someone you know needs help Call 2-1-1 or outside Nassau and Suffolk Counties 1-888-774-7633  
or visit [211longisland.org](http://211longisland.org). The Call Center is open 24/7.



# *We* WELCOME VOLUNTEERS *to Spend a Day at The Beach*



**Helping to Support Long Island Veterans.**

When you volunteer through United Way's Mission United initiative,  
you're giving back so veterans can get ahead.

Join our community of game changers!

**Volunteer Shifts**

**Saturday or Sunday, 8am – 3pm • May 24 or May 25**

**Contact Donna 631.940.3734 or [donna@unitedwayli.org](mailto:donna@unitedwayli.org)  
[unitedwayli.org/missionunited](http://unitedwayli.org/missionunited)**



# Media



211 is a non-emergency call center 24/7/365 days of the year for households at or below ALICE (Asset Limited, Income Constrained, Employed) thresholds. It is the most efficient and convenient way for ALICE to find help with any needs among the day-to-day balancing of job, family, and financial obligations.

**2-1-1**

Get Connected. Get Help.™

To contact 211 Long Island dial 2-1-1, or outside Nassau and Suffolk Counties 1-888-774-7633, or visit [211longisland.org](http://211longisland.org). You can also text your zip code to 898-211.

## Staying Safe in My Home

Peter, a Navy veteran, worked for Local 25 for 50 years. As the years went by and as Peter aged, he realized his home had its fair share of potential safety concerns. After being introduced to United Way of Long Island's Older Adult Home Modification Program, Peter received a new front porch railing, smoke alarms, bathroom and tub grab bars, as well as a ventilation fan.

*"As a retired tradesman, I appreciated how all the work was performed in a professional manner with a very satisfying result," said Peter. "Bravo and thank you."*

The Older Adult Home Modification Program is open to seniors 62 or older. For more information and eligibility requirements please visit [www.unitedwayli.org/OAHM](http://www.unitedwayli.org/OAHM)

The Older Adult Home Modification Program is supported in part by The Harry and Jeanette Weinberg Foundation.



## Creating a New Path

Armand joined YouthBuild in March of 2023 demonstrating a strong commitment to personal growth and professional development.

Through YouthBuild, Armand honed essential life skills such as resilience, effective communication, and critical thinking. He also excelled in the PowerUp! program quickly earning his Building Science Principles certification from BPI, along with his Renewable Energy & Green Construction, and OSHA certifications. He now works for Plumbers Local Union 200 as a first-year helper.

At YouthBuild, women and men ages 16-24 work toward their GED while learning essential job skills. The program currently serves the Village of Hempstead, and Wyandanch communities.

For more information:

[www.unitedwayli.org/youthbuildli](http://www.unitedwayli.org/youthbuildli)



**2-1-1**

Get Connected. Get Help.™

United Way of Long Island's "211 Long Island" service connects Long Islanders in need of assistance with educational, health and human programs and services they need. Just dial 2-1-1 or visit [211longisland.org](http://211longisland.org). Outside of Nassau and Suffolk Counties, dial 888-774-7633.

YouthBuild Long Island is supported in part by U.S. Dept. of Labor, Bank of America and Bethpage Federal Credit Union

# Future of LI

Trump orders on energy bring new urgency, scrutiny

ONLY IN NEWSDAY

BY MARK HARRINGTON  
mark.harrington@newsday.com

The coming months could be make-or-break for green energy on Long Island.

With work on two large offshore wind farms linked to the federal intensifying this spring, the Trump administration's scrutiny of wind power continued with the unexpected revoking of a crucial permit for a fully green-lit project in southern New Jersey last week.

Meanwhile, as the Proprietary New York project prepares to start work on the 90-mile cable project chiefly on Long Island next year, a spokesman for the Army Corps of Engineers told Newsday his agency is scrutinizing the \$3 billion-plus plan in light of two Trump administration executive orders, including one critical of wind energy.

An Army Corps permit is one of several critical ones needed to advance the project, which is intended to bolster high-voltage transmission lines through Nassau County, New York City and Westchester County for an influx of wind energy.

At the same time, federal tax credits that have long provided the main impetus for Long Island's leading position in solar power, with nearly 1 in 10 homes here bearing rooftop solar panels, are facing new scrutiny as Congress considers a bill that could eliminate the 30% credits.

"Environmentalists who have fought for years for offshore wind have a real reason to be very concerned about what this administration will do," said Neal Lewis, executive director of the Sustainability Institute at Molloy University and a longtime wind-energy advocate.

Trump is "going to use his powers in ways that can really devastate the industry for years to come . . . There's an element of holding your breath and continuing to keep fighting," he said. Trump has long denigrated green energy initiatives, and



A vessel working on the underwater cable for Orsted's Sunrise Wind is seen off Smith Point County Park last month.

## WHAT NEWSDAY FOUND

■ **The Trump administration's scrutiny** of wind energy projects, including the revocation of a crucial permit for a New Jersey wind farm, poses challenges for Long Island's green energy initiatives.

■ **The Army Corps of Engineers** told Newsday the agency is scrutinizing the \$3 billion-plus Proprietary New York plan in light of two Trump executive orders, including one critical of wind energy.

■ **Federal tax credits**, crucial for Long Island's solar power development, face potential elimination as Congress considers a bill that could impact financing for renewable energy projects.

wind energy in particular, as costly, unsightly and inefficient while throwing deeper government support for fossil fuel and nuclear energy.

All the projects slated for Long Island remain in place for now and are continuing apace, with work on some appearing to take on a level of urgency.

**Urgency for Sunrise Wind** Activity at Smith Point County Park, for instance, reached a fever pitch last week as hundreds of workers converged to finish the 17-mile land-based cable for Sunrise Wind.

# wind, solar projects



A lifted barge performs work at Orsted's South Fork Wind Farm in December 2023, months before completion of the project, 20 miles southeast of Block Island and 30 miles east of Montauk.

The Trump administration's memorandum on wind energy in explaining the move, but declined to say whether a similar fate could await other offshore projects that also have all their permits.

He noted Trump's order "directs an immediate review of federal wind leasing and permitting practices and provides that the heads of various executive department agencies, including the administrator of the Environmental Protection Agency, shall not issue new or renewed approvals, rights of way, permits, leases, or loans for onshore or offshore wind projects pending the completion of a comprehensive assessment and review of federal wind leasing and permitting practices."

Another wind project that will be built off the coast of Long Beach, and which has already begun extensive land-based operations, is Norway-based Equinor's Empire Wind, for which spokesman David Schoetz said "marine activities are scheduled to begin in spring 2025." In an emailed statement, Equinor noted it has "received

all necessary federal permits for offshore construction and will continue to comply with the requirements of these permits."

**Headwinds for Empire Wind** The project has already begun work at South Brooklyn Marine Terminal, including for a new operations and maintenance facility and components for a transformer. The project will rely on an undersea cable from a planned wind-array 15 miles from Long Beach, where some residents remain staunchly opposed to it. One of them, Christina Kramer of Proprietary, said on Wednesday the group has filed numerous objections to the project with federal agencies. "We want a new federal review," she said.

Rodriguez of EPA noted that Empire Wind's EPA permit was issued in February 2024 and that "no other air permit is required from EPA."

As for Sunrise Wind, spokeswoman Meaghan Wims, in an email, said the company was "closely monitoring federal policy and its implementation." The

project is on target to begin producing energy in 2027, she said. Wims declined to say how much Sunrise Wind is costing to build or to discuss the EPA and its yanked permit for Atlantic Shores.

An EPA spokeswoman said there are no pending Sunrise Wind appeals before the board. As questions swirl about what Washington will do next on wind, another big project preparing to provide a huge boost to the offshore wind industry, Proprietary NY Energy, also could be facing headwinds.

In an email response to Newsday about the 90-mile high-voltage project from Nassau to Westchester, a U.S. Army Corps of Engineers spokesman said: "The Army Corps of Engineers is evaluating the next steps for the proposal pursuant to the direction provided by the administration's executive orders and memorandum." Asked which orders specifically, the spokesman, James D'Ambrosio, pointed to Trump's orders declaring a National Energy Emergency and the second relating to offshore wind leasing and permitting.

Senate Minority Leader Chuck Schumer (D-N.Y.) says he'll fight.

"It makes zero sense that congressional GOP leaders want to roll back the 30% investment tax credit for solar, wind, heat pumps," Schumer spokesman Angelo Rofear said in an email, adding that losing the credits would "hammer consumers with higher energy prices and derail vital projects that boost Long Island's economy and the environment."

## Eyes on tax credits

It's not just wind-farm related projects that green-en-

ergy advocates are concerned about. Earlier this month, a contingent of Republican congressmen led by Rep. Andrew Garbarino, of Bayport, wrote a letter to the chairman of the House Ways and Means Committee, requesting that a pending House spending bill keep "on our current path to energy dominance amid efforts to repeal or reform current energy tax credits." The federal government currently offers generous tax credits for solar energy installations that can cut one-third or more from the cost of the \$20,000-plus projects. Tax credits also apply to heat pumps, wind farms, batteries and other renewable energy.

The letter doesn't mention solar energy or even green-energy projects generally, but asserted that any "premature" phasing out of the credits could impact developer financing of projects already planned.

David Schieren, chief executive of Empower Solar in Island Park and chair of the New York Solar Energy Industry Association, a trade group, said loss of the tax credits would "reduce demand, there's no escaping that fact." And its force would be multiplied by anticipated tariffs on solar panels and high interest rates that have already sharply cut back sales.

Jack Pratt, senior political director of the activist group Environmental Defense Fund, noted the tax credits have been in place since before the prior Trump administration renewed them in his first term and said the credits are "on the table" in a bill expected to be drawn up before the month's end. The committee chair "wants to repeal everything, but I feel like there's a better chance" of saving them than there was three months ago.

Senate Minority Leader Chuck Schumer (D-N.Y.) says he'll fight.

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# Spring into the new season by volunteering

Posted April 11, 2025

“Studies show that devoting time to helping others can reduce stress, combat loneliness and engender a sense of purpose.”

## GREAT PLACES TO LEND A HAND

American Red Cross,  
Long Island Chapter  
195 Willis Ave. Mineola  
(516) 747-3500  
[RedCross.org/local/new-york](http://RedCross.org/local/new-york)  
Holocaust Memorial  
& Tolerance Center  
100 Crescent Beach Road, Glen Cove  
(516) 571-8040  
[hmtcli.org](http://hmtcli.org)  
Island Harvest  
126 Spagnoli Road, Melville  
(516) 294-8528  
(631) 873-4775  
[IslandHarvest.org](http://IslandHarvest.org)  
Last Hope Animal Rescue  
and Rehabilitation  
3300 Beltagh Ave., Wantagh  
(631) 425-1884  
[LastHopeAnimalRescue.org](http://LastHopeAnimalRescue.org)  
Long Island Cares  
10 Davids Drive, Hauppauge  
(631) 582-3663  
[LiCares.org](http://LiCares.org)  
United Way of Long Island  
819 Grand Blvd., Deer Park  
(631) 940-3700  
[UnitedWayLi.org](http://UnitedWayLi.org)

As the winter chill fades and the warmth of spring sets in, April presents us with the perfect opportunity to step out of our homes and into our communities. It is **National Volunteer Month**, a time to recognize the vital contribution of volunteers and encourage others to take part in acts of service. With the season's longer days, there's no better moment to embrace the spirit of giving, and making a difference.

Volunteering is more than just a noble act — it's a powerful way to foster change, make personal connections and enhance our well-being. Whether you're helping clean up a local park, mentoring a young student or lending a hand at a food bank, your contributions have a lasting impact. This month, let's not only celebrate those who dedicate their time to service, but also join them in strengthening our communities.

National Volunteer Month highlights the invaluable role that volunteers play in **shaping society**. The best, most selfless volunteering isn't confined to a single day or week; it's an ongoing effort that promotes social responsibility, empathy and collective progress.

It also **benefits the volunteer**. Studies show that devoting time to helping others can reduce stress, combat loneliness and engender a sense of purpose. It helps people acquire new skills and build professional as well as social networks, and often opens doors to new career opportunities.

One of the best aspects of volunteering is its flexibility — there's something for everyone. Whether you have a few hours to spare each month or can commit to a regular schedule, there are countless ways to contribute. Here are just a few examples:

- Community cleanups: Help beautify your local parks, streets and other community spaces by picking up litter, power-washing sidewalks or planting flowers.
- Animal welfare:

Volunteer at an animal shelter or foster a rescue pet. The need for volunteers at these facilities has never been greater.

- Educational support: Tutor a student, chaperone a school field trip or help out in your local library.

Volunteer at an animal shelter or foster a rescue pet. The need for volunteers at these facilities has never been greater.

- Educational support: Tutor a student, chaperone a school field trip or help out in your local library.
- Food assistance: Work at a food pantry or take part in a meal delivery program. Lots of community members lend a hand during the holiday season, but here, too, volunteers can find plenty to do all year round.
- Health care and support services: Visit a nursing home, assist hospital staff, or support a mental health initiative.
- Environmental advocacy: Take part in a tree-planting effort, a recycling program or a sustainability project.
- April is also Global Volunteer Month, celebrating the many ways people and organizations support their neighbors and strengthen their communities around the world. Volunteer Recognition Day, April 20, will kick off National Volunteer Week, April 20-26, a weeklong celebration of the efforts of volunteers.

There are numerous opportunities this month to take part in events, campaigns and initiatives that need and will welcome your help. It's a time to take action, and inspire others to do the same. And by getting children and young adults involved, we can help instill a lifelong commitment to service and civic responsibility. Whether through school programs or community projects, we can encourage the next generation to embrace the values of kindness, empathy, and community involvement.

If you've been looking for a way to give back, let the month that symbolizes renewal and growth be the time you take that first step. Whether you join a one-day event or dedicate a few hours a week, your contribution matters. Step outside, lend a hand and experience the joy of making a difference.

**LI HERALD**.COM



## LI BUSINESS

A21

# Student loans weigh heavily

End of paused payments is felt on LI, nationally

BY BRIANNE LEDDA  
brianne.ledda@newsday.com

Julie Charczuk never thought that paying for her graduate degree would mean giving up the chance to have a second child.

At 41, the speech pathologist lives with her husband in Southold, where they continue to pay down their \$3,400 a month mortgage, even as she's spent years making payments on her student loans — at one point, more than \$900 a month.

Even now, with payments down to \$500 a month, she said at least \$80,000 in student loan debt keeps her living paycheck to paycheck, unable to expand her family, build savings or plan for the future.

"I can't have more than one kid. I can't afford it," said Charczuk, who has a 12-year-old son and makes a little more than \$92,000 a year. "There's no way we would be able to afford two."

Charczuk is one of millions across the country facing steep monthly student loan payments as the nation grapples with the end of pandemic-era pauses and confusion over how federal policy changes might impact borrowers amid the Trump administration's efforts to dismantle the Department of Education.

A new analysis published by the Federal Reserve Bank of New York estimates that more than 9 million borrowers could face significant drops in credit scores in the first half of 2025 as delinquent federal student loans begin reappearing on credit reports.

Starting in March 2020, the federal government suspended payments and interest accumulation for federal student loans, causing the delinquency rate to fall below 1% by November 2022, according to the bank.

Payments resumed in October 2023, with an on-ramp protecting student borrowers from negative credit reporting until September 2024. It takes at least 90 days of missed payments to be considered delinquent, which means adverse credit reporting is only now ap-



U.S. officials need to find solutions for borrowers, says Long Island Association president Matt Cohen.

pearing for some, the New York Fed said.

"A lot of what I'm telling clients is, 'Let's not panic; we don't know what the solutions are yet, because we haven't been given any guidance on what those solutions will be yet,'" said Ryan Derousseau, a financial planner at Hauppauge-based United Financial Planning Group.

Some borrowers are experiencing sticker shock after returning to making monthly student loan payments, he said, adding that he has a number of clients — and their children — in income-based repayment plans who fear they'll suddenly owe payments they can't afford.

"Right now the unknown is what, I think, is creating more panic than anything else," he said.

### Borrowers face uncertainty

Student loan payments affect a significant number of Long Islanders given how many residents have college educations. On Long Island, approximately 1.3 million people have a bachelor's degree or higher, according to census data.

**Everyone's like, "You should be saving money." What money? . . . I make good money but I still live paycheck to paycheck.'**

— Ayobami Adebawale, 28

Across the state, more than 2.4 million borrowers held a cumulative \$90.1 billion in federal student loan debt as of Sept. 30, according to federal data.

In 2018, nearly 18% of Long Islanders had student loan debt with an average balance of \$35,100, according to the most recent data available from the New York Fed.

At least for now, New York State is below the national aver-

age when it comes to borrower delinquency. New York's delinquent rate was 0.9% at the end of last year compared with the 1% national average, according to an analysis of New York Fed data by Alex Young, assistant professor of accounting at Hofstra University.

Yamina Hashmi, student assistance program manager and counselor at United Way of Long Island, said her agency is unsure of how student loan policy will continue to shift in the future.

Her clients have been asking how changes to federal student loan policies will impact them, she said. She advises them to "ride the wave and see how everything plays out," and seek counseling before making major decisions about loans, she said. Borrowers should also make sure they understand the details of the loans they're taking, Young added.

Billy Riedel, 29, of East Northport, teaches at John Glenn High School. He said he tells his students to be mindful about how student loans could impact their financial future before they borrow.

"I like to talk to them about,

yeah, it's great, you could wear the U Miami sweatshirt, but when you leave there, you might have a little more debt" than attending a state school, he said.

Ayobami Adebawale, 28, a biomedical engineer, grew up on Long Island before moving to Washington, D.C., for a job with the Food and Drug Administration. She's now moving to New Jersey as she starts a new position with Johnson & Johnson.

The federal approach to student loans right now is "confusing," she said. Her recent application for an income-driven repayment plan was processed but has not taken effect. She's currently paying nearly \$600 per month toward her loans.

"It's frustrating. I just want to know what to pay," she said, and she'd like to pay the lowest amount, especially as the cost of living rises.

### A 'crisis of affordability'

Besides student loan debt, Long Islanders are facing a "crisis of affordability right now," said Matt Cohen, president of the Long Island Association, a leading regional business nonprofit.

"In our region, we have some of the highest costs in the country," he added, citing rising price tags on housing, energy, transportation and child care.

Robert Riley, an economics professor at St. Joseph's University, said that the return of student loan payments is coinciding with a general decline in savings and rising credit card balances for many people.

Combined with the uncertainty from Washington, "all that could combine to [reduce] consumer spending," he said, which could be "problematic" for the economy.

The federal government needs to facilitate solutions to make it easier to pay off student loans while managing the growing cost of living across the nation, and especially on Long Island, Cohen said.

But, in the meantime, many borrowers paying down student debt continue to struggle.

"Everything is so expensive, truly too expensive, and everyone's like, 'You should be saving money,'" Adebawale said. "What money? . . . I make good money but I still live paycheck to paycheck."

LI BUSINESS

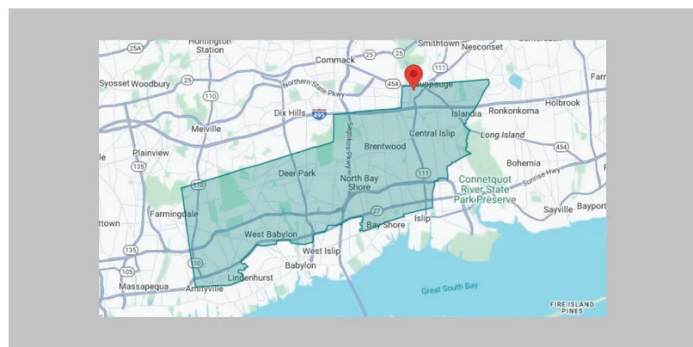
newsday.com  
NEWSDAY, TUESDAY, APRIL 1, 2025

# Noticia

## Senadora Martínez anuncia subvenciones estatales para impulsar la economía de Long Island

 Noticia Long Island

21 febrero 2025



Estado de Nueva York otorga más de \$1.7 millones en fondos de desarrollo económico para la realización de proyectos en el 4to. Distrito Senatorial. Foto: NYS

Mónica R. Martínez, senadora del estado de Nueva York anunció que se han otorgado más de \$1.7 millones de dólares en fondos de desarrollo económico para la realización de proyectos en el Cuarto Distrito Senatorial.

Estas subvenciones han sido proporcionadas a través de la Ronda XIV de la Iniciativa del Consejo Regional de Desarrollo Económico (REDC, por sus siglas en inglés), para apoyar a las empresas, organizaciones y gobiernos locales a ampliar sus oportunidades económicas y a fortalecer su infraestructura comunitaria.

Ocho son los proyectos que recibirán financiación. Tres de estos han sido designados prioritarios por su alineación con las estrategias económicas regionales y su enfoque con las necesidades locales. Se prevé que estas inversiones generen nuevos empleos, mejoren la infraestructura y estimulen el crecimiento económico de Long Island.

«Las empresas locales son la base de una economía próspera», expresó la senadora Martínez, quien además agregó que: «estas subvenciones provenientes de fondos estatales brindan a las empresas las herramientas necesarias para expandirse, mejorar su eficiencia y mantenerse competitivas en el mercado. Invertir en nuestros negocios fortalece el crecimiento de nuestras comunidades, favorece la creación de empleos y ayuda a que la economía de Long Island siga avanzando y teniendo éxito».

Los proyectos con financiamiento asignado son:

– **BLI International Inc. (Deer Park)**, podrá adquirir nueva maquinaria y equipo para aumentar su producción y expandirse a mercados más grandes y competitivos, esto incluye los nutraceuticos (productos con ingredientes procedentes de animales, plantas o minerales y se caracterizan por ser ricos en determinados nutrientes, como el tomate, avena, kiwi, pescado, entre otros), y las vitaminas. Se espera que esta expansión ayude a crear 20 nuevos empleos. Además, ha sido identificada como un proyecto prioritario del REDC en Long Island.

Financiamiento Otorgado: \$300 mil dólares.

– **United Way of Long Island (Deer Park)**, modernizará su edificio Net-Zero con nuevas computadoras e impresoras, mejorando así su capacidad para brindar soporte a la línea de ayuda LI 2-1-1 durante situaciones de emergencias. Estas actualizaciones también ayudarán a los programas de desarrollo de la fuerza laboral local y a los servicios comunitarios.

Financiamiento Otorgado: \$25 mil dólares.

Cabe indicar que la iniciativa del Consejo de Desarrollo Económico Regional es parte del enfoque innovador del estado de Nueva York para el desarrollo económico, ya que empodera a las partes interesadas regionales como: líderes comunitarios, empresariales y académicos, a que puedan identificar e implementar estrategias que impulsen la creación de empleos locales y favorezcan el crecimiento empresarial.

Para más información sobre la Iniciativa del Consejo Regional de Desarrollo Económico, haga click [aquí](#).

# United Way of Long Island Board Members In The News

## Newsday

THE LONG ISLAND NEWSPAPER



### ISLANDWIDE

## 3 nonprofits receive up to \$300G in grants to boost outreach

BY OLIVIA WINSLOW  
olivia.winslow@newsday.com

Three Long Island nonprofits whose various programs seek to provide workforce training, educational and civic engagement to a variety of constituencies, will each receive up to \$300,000 over four years in grants from the Long Island Economic Opportunity Collaborative, the philanthropic group announced Friday.

The three grant recipients are Minority Millennials, an Amityville-based group aimed at supporting entrepreneurship and encouraging political engagement among young people of color; Woman's Opportunity Rehabilitation Center in Hempstead, which helps formerly incarcerated women; and MusicBreeds, also based in Hempstead, which is described on its website as an innovative initiative that aims to create a dynamic learning and workforce development hub centered around music, en-



Isaiah Grigg founder and CEO of MusicBreeds, a grant recipient.

trepreneurship, and high-tech skills."

Each nonprofit's representative in separate interviews Friday said the grants would help them expand their reach and create new programs.

Dan Lloyd, founder and president of Minority Millennials, said the grant would further its Civic Works program "that is a direct extension of our mission: to develop the next generation of civic leaders while equipping

them with the keys to access economic freedom." He said that means engaging teens from 16 to 18 to older millennials up to age 38, to help them learn what they are naturally good at, what career areas they'd like to explore, and providing them with resources and mentors.

In addition, Lloyd said the program seeks to develop in clients a "civic mindset," adding, "They need to understand their civic duty . . . and

how they play a crucial part" in all facets of government and in "understanding the importance of voting." Lloyd said the grant will help finance the development of a curriculum.

Diane Gaines, executive director of the Woman's Opportunity Rehabilitation Center, said, "We're going to be helping our clientele to receive additional employment services. We can pay for skills training [and] for proper attire — different things to get our clientele prepared for employment."

Gaines added: "In the past, we didn't have the funds to actually pay for skills training." But the grant will enable them to do so, she said.

Isaiah Grigg, founder and CEO of MusicBreeds, said, "We're going to be using it to develop financial literacy programs, credit building and educational workshops. We serve in our workforce development capacity, [students] age 17 plus, all the way up to seniors, if nec-

essary. In total we serve about 120 students. We're looking to increase that. The grant will help there."

The funding collaborative is a coalition of donors that includes several banks as well as the New York Community Trust Long Island. Rafia Zahir-Uddin, vice president of Global Philanthropy at J.P. Morgan Chase and LIEOC Committee co-chair, said in a statement to Newsday: "At JP-MorganChase, we understand the communities we serve are more than a place to do business — they're where our customers, clients, and colleagues live, and everywhere that we have a presence, we want to help build a stronger economy for all."

Sam Marks, the CEO of FJC: A Foundation of Philanthropic Funds, the fiscal sponsor of the collaborative, said "We're thrilled to be able to execute on the strategy of the funder collaborative and create a structure [where] these folks can come together and do their work."

## LONG ISLAND BUSINESS NEWS

Upcoming Event  
HEALTH CARE HEROES >

Home > Economy > Hofstra's Zarb School highlighted in 'Leader Generation' series



### Hofstra's Zarb School highlighted in 'Leader Generation' series

Adina Genn // February 10, 2025 // 1 Minute Read

Listen to this article

Hofstra University's Frank G. Zarb School of Business is highlighted in a series presented by Association to Advance Collegiate Schools of Business (AACSB). The series is produced by BBC StoryWorks Commercial Production.

AACSB is an organization with 1,900 members and more than 1,000 accredited business schools. Its "Leader Generation" series that highlights Zarb focuses on business schools and the role they play in "developing responsible and innovative leaders," according to a news release about the series.

While the series looks at 18 schools around the world, the Zarb School was one of six in the "Innovation in Education" episode. This episode covers the school's focus on "preparing future business leaders with the skills, knowledge and technological expertise needed to tackle today's most pressing global challenges," according to the news release.

"Hofstra's inclusion in the 'Leader Generation' series showcases Zarb's commitment to preparing the business leaders of tomorrow," Janet Lenaghan, dean of the Zarb School said in the news release.

"We are equipping our students with the advanced technologies, critical thinking skills, and global perspective necessary to thrive in an evolving business landscape," Lenaghan added. "We are not only educating future professionals but shaping responsible leaders who will make a meaningful impact."

The episode that features Zarb looks at the business school's Core Skills Lab, an immersive lab that is designed to help students gain the skills to lead in an "ever-changing business world," so that in their careers, they "don't just participate in the future — they shape it," according to the news release.

### Cona Elder Law "Senior Dreams Come True" Program Donates Boiler to Riverhead Couple

LOCAL NEWS  
BY CHRIS BORDE PUBLISHED APRIL 16, 2025

Carol and Robert Reinhardt, aged 81 and 86 respectively, faced the harsh winter months without heat or hot water in their Riverhead mobile home when their boiler stopped working.



Robert and Carol Reinhardt, with Jennifer B. Cona, Esq. of Cona Elder Law in the boiler room of the Reinhardt's home.

In a heartwarming act of community support and collaboration, Cona Elder Law and its charitable foundation Senior Dreams Come True™, in partnership with United Way of Long Island and Family Service League (FSL), recently partnered to finance the replacement of a broken boiler for two Long Island seniors in dire need.

Carol and Robert Reinhardt, aged 81 and 86 respectively, faced the harsh winter months without heat or hot water in their Riverhead mobile home when their boiler stopped working. Despite their outreach to the Suffolk County Department of Social Services, their request for assistance was denied. Mr. Reinhardt, a proud veteran of the armed forces, and his wife were left with no working boiler and no financial means to resolve the situation through the winter.

After seeking help through Family Service League, an estimate close to \$7,000 was provided by a local Plumbing and Heating company, J & V Plumbing & Heating. With United Way and Family Service League pledging to cover some of the cost, a \$2,400 gap remained—one the Reinhardts could not cover.

That's where Senior Dreams Come True™ stepped in, paying the remaining cost to get the heat restored to the Reinhardt's home.

"Helping our community's older adults age with dignity is at the heart of everything we do," said Jennifer B. Cona, Esq., Founder and Managing Partner at Cona Elder Law. "When we learned of the Reinhardts' circumstances, we wanted to collaborate with our fellow community-based organizations to get this project over the finish line. Our non-profit exists for moments like these."

Founded in 2007 by Cona Elder Law, Senior Dreams Come True™ is a 501(c)(3) non-profit dedicated to fulfilling life-enhancing wishes for low-income seniors on Long Island. From essential home repairs to family reunions, the charitable organization has granted dozens of wishes across Nassau and Suffolk counties, including airfare to reunite long-separated families, home repairs and accessibility modifications, hearing aids and medical care, prescription drug coverage and more. Eligibility for the program requires a recipient be age 65 or older with a monthly household income of \$1,800 or less (individual) or \$2,500 or less (couple).

Last year, Cona Elder Law and FSL also launched the "Adopt a Senior" initiative, delivering a new refrigerator to a senior on the East End.

"There are thousands of seniors on Long Island who've spent their lives giving to others. Now it's our turn to give back," said Jennifer B. Cona, Esq.

If you know an older adult who might qualify or benefit from the program, please visit <https://conaelderlaw.com/about/senior-dreams/> to submit a wish or donate.

# United Way hosts comedy night to help veterans

By Long Island Press

Posted on February 18, 2025



## LONG ISLAND PRESS

United Way Young Professionals Network hosted a comedy night at Governor's Comedy Club.

Ed Shin

The United Way of Long Island aims to bring people together to create a stronger Long Island. The [Young Professionals Network](#) is working hard to raise funds and awareness to support veterans across Long Island through [Mission United](#). Its "Funny Business" Comedy Show event on Feb. 5 was its latest success, bringing over 225 enthusiastic supporters representing over 90 organizations across Long Island for a great cause.

United Way's Mission United provides support to veterans and their families in an effort to create financial stability, training for careers in construction, and mental health support for service members.



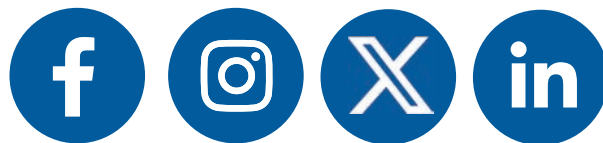
Theresa A. Regnante, president and CEO of United Way of Long Island.



Comedians Tony Dabas, Jack Adams and Mary Capone kept the crowd in stitches.



# Social Media





United Way of Long Island

★ Favorites · April 4 at 2:07 PM · 🌐

Exciting visits at United Way of Long Island! 🌟 We welcomed students from William Floyd High School's Home Design & Carpentry Academy for a hands-on tour of our building, lab, and Clean Energy Programs. ⚡🌱 They explored career opportunities, our solar panel array, and even conducted an energy assessment!

What an incredible learning experience. 🙌 #FutureBuilders #CleanEnergy #UnitedWayLI



United Way of Long Island

★ Favorites · March 27 at 1:52 PM · 🌐

As Women's History Month begins to come to a close, we take a moment to appreciate the female community leaders on our Board whose passion for United Way of Long Island... [See more](#)



United Way of Long Island

★ Favorites · March 28 at 10:59 AM · 🌐

Every day, riders depend on a NICE Bus to get to and from work, keep an important medical appointment, attend school or vocational training, or shop for their family's ... [See more](#)



United Way of Long Island

★ Favorites · March 10 · 🌐

🌟 Congratulations to **Suffolk Transportation Service, Inc.** for being recognized as one of the "Top Workplaces 2025" by USA Today! 🌟

Suffolk Transportation has been a part of the United Way family for over 20 years, and their support runs deep. They've been instrumental in initiatives like Stuff-A-Bus supporting early childhood education, serving Long Island's veterans through Mission United, and so much more.

President and CEO John Corrado paved the way for a legacy of community leadership at Suffolk Transportation that continues to have an impact across Long Island. We are thrilled to have his sons John and Joseph serving as committee members for our Young Professionals Network, and we are proud to have Monica Miranda, Human Resources as a leader on our Board.

Thank you, STS, for setting the standard for workplace excellence and community engagement! 🙌🇺🇸

Learn more about this great team. [www.suffolkbus.com/apply-now/](http://www.suffolkbus.com/apply-now/)

#TopWorkplaces2025 #CommunityImpact #SuffolkTransportation #StuffABus #YPN #MissionUnited #LongIslandPride



Our Young Professionals Network's "Funny Business" Comedy Show last week was a great success, bringing over 225 enthusiastic supporters representing over 90 organizations across Long Island for a great cause: our Long Island veterans. Thank you to everyone who came out to support. We hope you all enjoyed the night filled with laughter!



Winter isn't over yet! If you or someone you know needs warmth during these chilly weeks, please call 211 and learn about Project Warmth. Together, we can ensure all... [See more](#)



WE'VE HELPED OUR 1500TH FAMILY  
STAY WARM, SO FAR THIS YEAR

PROJECT WARMTH  
Emergency Fuel Fund  
Helping Long Islanders Afford Home Energy

Check out this EDCAP Recap from our recent webinar. [www.unitedwayli.org/SDAP](http://www.unitedwayli.org/SDAP)

## The Forgiveness Programs Everyone Should Know About

Income Driven Repayment / Forgiveness (IDR)	Forgives your remaining loan balance after making payments under an Income Driven Repayment (IDR) plan for 10-25 years (forgiveness options of less than 20 years are subject to the outcome of litigation). There is no employment requirement. You must be enrolled in an IDR plan.
Public Service Loan Forgiveness	Forgives your remaining loan balance after 10 years of having your loans in repayment under an Income Driven Repayment plan and working full-time or an average of 30 hours per week for a non-profit or government employer. You must have Direct loans. Check out updated FSA PSI F <a href="#">webpage</a> !
Borrower Defense To Repayment	Discharges remaining loan balance for borrowers who were defrauded by their higher education institution. You must have attended a school that engaged in misconduct and taken out federal student loans to attend that school. Visit <a href="http://studentaid.gov">studentaid.gov</a> for more info!
Total and Permanent Disability Discharge	Allows borrowers to discharge their remaining loan balance if they are disabled. It may be a disability that prevents you from engaging in substantial gainful activity or a permanent and total disability that prevents you from earning enough to support yourself.

Learn more at [StudentLoanForgivenessOptions-2006NPR.org](http://StudentLoanForgivenessOptions-2006NPR.org)

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## Other Forgiveness, Cancellation & Discharge Programs

NYS Get on Your Feet Loan Forgiveness Program	For individuals who earned an undergraduate degree from a college/university in NY and are living in NYS. It provides up to 24 months of loan payments for eligible participants. Learn more <a href="#">here</a>
Teacher Loan Forgiveness (TLF)	Forgives up to \$5,000 in federal loans for teachers who meet certain criteria, including teaching in a designated subject area or shortage area for five consecutive years. <b>CAUTION:</b> This used to qualify for Teacher Loan Forgiveness cannot be used for Public Service Loan Forgiveness. If you have a high loan balance, making Public Service Loan Forgiveness may be best. Get advice before applying.
School Closure Discharge	Related to borrower's school closure, closed while they were enrolled or shortly after they withdrew and must complete a teach out or complete the program discharges.
Bankruptcy	Bankruptcy should be a "last resort" as it is not impossible, but it is difficult to discharge federal student loans in bankruptcy. You must meet the "undue hardship" test. Seek the advice of an experienced bankruptcy attorney who specializes in student loan discharge cases.
Discharge Upon Death	While this policy may seem a bit macabre, it's just not feasible for some borrowers to make their payments. If you or a loved one passes away, the loan will be discharged.

Learn more at [StudentLoanForgivenessOptions-2006NPR.org](http://StudentLoanForgivenessOptions-2006NPR.org)

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Our 2025 United Together Celebration Host Committee is hard at work! Join us on June 18th at the Crest Hollow Country Club with our presenting sponsor, [Bethpage Federal Credit Union](#) to honor [MagnaCare](#), Lynda Hullstrung of [Deloitte & Touche LLP](#), and [1199SEIU United Healthcare Workers East](#) and be at the forefront of impact for over 300,000 vulnerable Long Islanders. [www.unitedwayli.org/UTC2025](http://www.unitedwayli.org/UTC2025)





## United Way of Long Island

1,323 followers  
1mo · Edited



We are always excited to see the impact of our Mission United Partners. Thank you, **United Veterans Beacon House, Inc.**, for ensuring our nation's heroes get a fresh start.



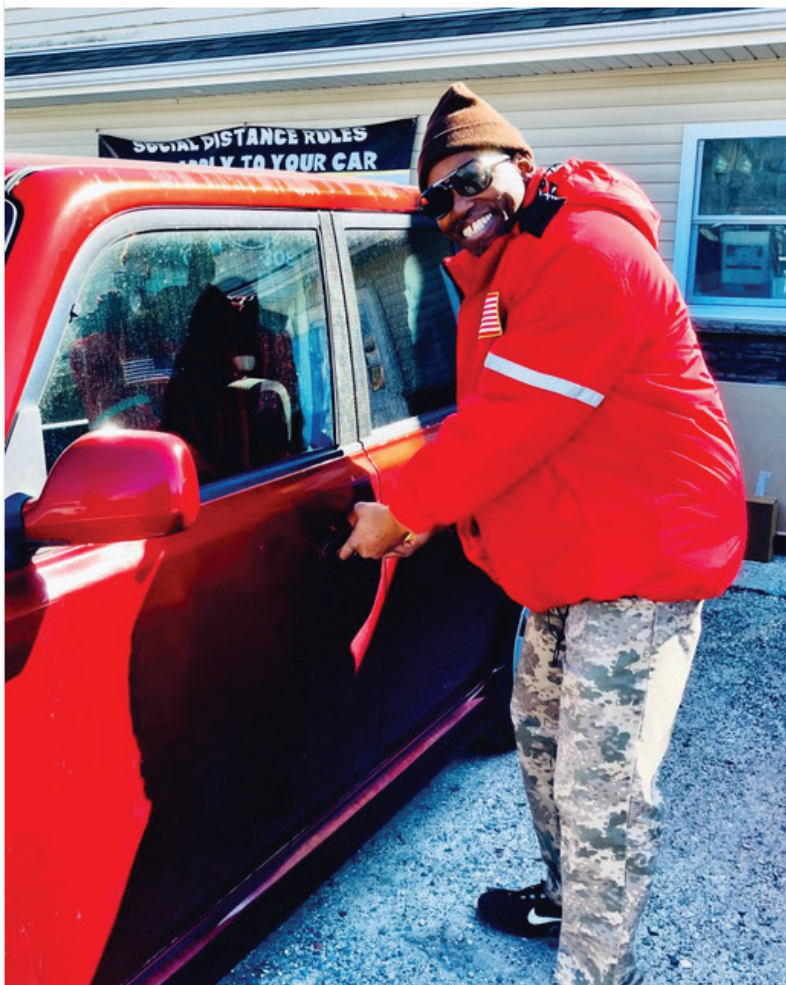
## United Veterans Beacon House, Inc.

360 followers  
1mo

Today, we had the honor of handing over the keys to a new beginning for Marine veteran and single father of two Rich. This car isn't just transportation—it's independence, opportunity, and a fresh start.

At Beacon House, we're committed to helping veterans regain stability and rebuild their lives. Thanks to the generosity of our supporters, Rich now has the resources he needs to move forward with confidence.

This is the power of community. Together, we're making a difference—one veteran at a time.



## United Way of Long Island

1,323 followers  
1d



United Way of Long Island has been a staple in our community for the last 60 years. Our Founders Wall features influential individuals and companies from across the island who are invested in a brighter future for everyone.

Commemorate a company milestone or anniversary on this historic wall seen by the many guests and leaders that visit our headquarters.

As part of this exclusive community, you can enjoy two tickets to our upcoming United Together Celebration presented by **FourLeaf Federal Credit Union** on June 18 at Crest Hollow Country Club from 11:30 am to 2:00 pm.

<https://lnkd.in/erxnNb29>



CiviContribute | United Way of Long Island  
[unitedwayli.org](http://unitedwayli.org)



## United Way of Long Island

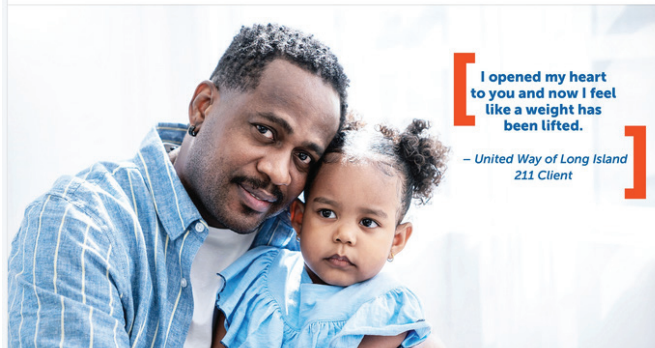
★ Favorites · February 11 · 🌐



February 11th is 2-1-1 day, a reminder that help is just a phone call away. 2-1-1 is the 24/7 go-to resource for information, assistance, and referrals to local services.

Every day, we connect people to resources in the communities where they live. Call, text, click, connect!

#UnitedWayLI #211





819 Grand Blvd., Deer Park, NY 11729  
[www.unitedwayli.org](http://www.unitedwayli.org) • 631.940.3700