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## How economic stresses can make life harder for personal injury victims

The COVID-19 crisis has been a disaster for the American economy. One in five American workers is receiving unemployment insurance. The federal government has authorized Paycheck Protection Program (PPP) loans to individuals and businesses for over \$510 billion. The Federal Reserve Bank has promised to keep interest rates near zero through next year to keep the economy from stalling.



These financial woes can fall especially hard on personal injury victims. Consider health insurance. After all, as a personal injury victim, you could easily lose your job and thus your health insurance since most Americans get their insurance through their employer. And if you were on someone else's health insurance, you have to worry that they keep their job.

As a personal injury victim, your health insurance options can be few if you lose an employer-based plan. You can take your chances on the health-care exchanges to get covered under the Affordable Care Act also known as Obamacare. You could shed assets and income, spend down to poverty, to qualify for Medicaid, the federal-and-state health care program for the poor. All of those options can be nerve-wracking.

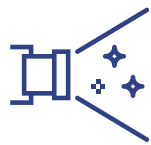
Now think about loans you may have. The Federal Reserve Bank is anticipating a big hike in mortgage defaults. That's bound to fall more heavily on personal injury victims who will have a tough time making up the income to keep up with monthly housing payments. Look at other loans, such as car loans. For 60 percent of Americans, transportation is their second-highest expenditure. There are 116 million car loans outstanding. That's a higher number of loans than mortgages and the dollar total of car loans is \$1.3 trillion --a lot more than student debt. The predicted increase in car loan defaults is going to make it tough on all borrowers to get bank approval but it will add extra stress for personal injury victims who are likely to see their credit score drop, bills mount, and income dwindle.

Then there's health care costs, a constant problem for personal injury victims. Normally prices stabilize or slow down during a recession, But medical costs are not going down. Let's start with treating COVID-19 itself should you fall ill. Some 15 percent of cases end up requiring hospitalization where the median cost of a 96-hour stay with ventilator treatment runs close to \$90,000. COVID aside, overall health care costs continue to soar. Employers are reporting premium rate increases of 3% to 4.5% for 2021 from major insurers. Insurers worry that delayed routine care because of the virus--colonoscopies, mammograms, and the like--will result in still higher prices next year.

So, what's the right thing to do during these difficult times? Assessing your finances is more important than ever and understanding all the ways the COVID-19 crisis can hurt you financially as well as medically.

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*If you have been injured in an accident  
and are unsure what could be compensated,  
contact **McCraw Law Group**. We can help  
by explaining your options.*



McCraw Spotlight:

*Jason Klotz*

PRELITIGATION LAWYER



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# The NOLA Endeavor

My fiancée Melinda and I started The NOLA Endeavor charity just to lend a hand to those in need on a grass roots level. I have been extremely blessed in life. I had two wonderful parents who gave me and my sisters every opportunity to succeed in life. They were also generous in helping others as they both came from meager backgrounds and had to work every day for their success. Honestly, they never forgot where they came from. My parents are no longer with us, but the last thing my father ever told me before he passed was to “be the man I brought you up to be”. Those words will be forever inscribed in my mind and on my body. Starting this charity and helping others is what I was brought up to do.

As for Melinda, she is such a special soul. She is a special education teacher who loves what she does. She raised three beautiful daughters with very little support. Melinda is really involved with her school and she would tell me stories about her students being embarrassed in regards to not being able to get a hot lunch or being in lunch debt. These stories just broke my heart. Children have a hard enough time in life, there should be no reason they have an empty stomach when trying to better their mind. After I heard these stories, I saw my path. This is my specific goal. That goal is to assist these schools and lend a helping hand. They do a fantastic job of trying to prevent the stigma, but I know they could definitely use some extra support.

While I have a main goal, the rest of the structure for “The NOLA Endeavor” was created by Melinda. As a single mother of three, she has experienced being stretched too thin to give her children every opportunity they could possibly imagine. She wants to help others in her shoes, including teachers who need that little extra hand.

The NOLA Endeavor is a tribute to all those that we have lost who taught us the value of giving and unmitigated love. I named it after my pup, because she was the embodiment of unmitigated love.

## Goals for the future

Our goal is to help one person a day and grow that number every day. We also want to get others involved in their own way. Our main goal is to be flexible and change with the times to support those in need. For example, with this pandemic, there might not be a lunch debt issue for the students. People and schools are really stepping up during this time. Thus, the need for flexibility is important. Right now we are going to focus on raising funds to help teachers with PPE supplies for this upcoming year so that the teachers are not forced to dig into their own pockets to buy this protective equipment that they will desperately need when they return to the classroom.

## How you can help the The NOLA Endeavor

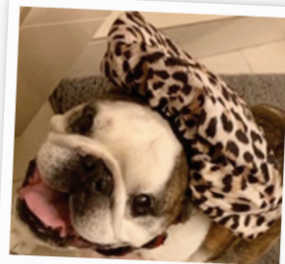
There is a donation page on our website:

<https://www.thenolaendeavor.com/>

Once we are past this pandemic, we are going to be having different fundraising events to bring us all together and get in the spirit of helping others. We are a federally exempt charitable organization.

One thing I would like to mention is that there are certain promises we outline on our website that are important to us. The most important to me is that all donated funds will be donated out. We will be fully transparent. No member of the charity will ever be paid and no costs will ever be covered by your donations (they will be borne by us personally). We are small right now, but I figure we have to start somewhere. I hope this grows. I hope we get big. Even if that happens, these promises will remain the same.

~ Jason Klotz



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*Every now and then, someone you think you know will surprise you. Last month, our prelitigation lawyer extraordinaire, **Jason Klotz** did just that. I always knew that Jason was a compassionate person by the way he cares for our clients and staff. I knew that he was highly organized and very competent, with a quite confidence about him. But, it was in June of this year, when we were making those goofy videos to promote Direction61:3's golf tournament to help young people aging out of foster care, I learned that several years ago Jason started, and now runs, his own non-profit quietly (so quietly that I was unaware of it) providing school lunches for kids who cannot afford them in Frisco. Knowing his character, I should not have been surprised.*

*Our firm strives to do impeccably good work while being a force for positive change in the communities where we exist. Our firm values support these missions, so it just stands to reason that people with similar interest are*

*attracted to work here and the firm wants to work with people with similar values. I have seen this to be true not only with Jason but with others on our staff. I feel their compassion to help those who are hurting. I see them putting their values in action by getting to work to help others both within and outside of the firm. I am proud of what our associates and employees are doing to help others build a better world and improve the lives of clients.*

*Many people think that personal injury and tort law is only about money. While making a good financial recovery is often critical to helping a client or their family survive a serious injury or death; an important secondary reason to bring righteous cases is to improve safety for all of us by making wrongdoer's fully accountable for the harm they have caused. When there is financial accountability, individuals and corporations will change to prevent the financial harm going forward. That is how safety processes and procedures have been developed and continue to develop. That is why it is so devastating when people or corporations ignore existing safety rules and systems designed to keep us all safe. Someone somewhere did not learn the lesson of previous injuries or death. A system or multiple systems failed and must be fixed if we are to become as safe as we should be.*

*I hope that each of you reading this take a second and commit to taking some action to make our world a better place. Maybe in your work you can create or enforce safety measures to protect others, maybe you are being led to volunteer in an existing program, maybe you are being led to create your own non-profit or maybe you are just being led to check in on an elderly neighbor or family member. Be the change that is needed where you work and live.*

*~ Lin McCraw*







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THANKS  
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*I got ran over by a drunk driver head on while I was on my motorcycle. I went to TMC hospital and was treated. Luckily there were no life threatening injuries. I immediately started looking for lawyers that would handle my case and I found the McCraw Law Group. They were eager yet professional to get going on my case and help me and, that's exactly what they did. They literally did everything for me. After post treatments I was very concerned about my bills but McCraw saw to it that I received the maximum claim from the drivers insurance so I paid nothing out of pocket. Oh, and the McCraw law group works on contingency which is amazing. After all was said and done, I still received a few thousand dollars that I was able to keep to myself. These people are hero's and I'm so grateful for them. That had my back 100% and kept me updated all the time. Of course there was paperwork that needed to be signed and I worked a lot but guess what? They would send their people to my job site so I could sign the paperwork so I wouldn't miss out on my hours. It really doesn't get better than that. They actually care about you and that is so important to me. I didn't feel like a client. I feel like family. They even sent me a birthday card which they didn't have to do and everybody that works in the office had signed it. That lifted my spirits up like nobody can imagine. McCraw Law Group, if you're reading this, THANK YOU! I'll send anybody I can straight to you!*

~ Travis R.