

What is in this COVID-19 FAQ Guide?

1. Healthcare Needs
2. Unemployment Insurance
3. Filing My Taxes
4. The Stimulus Check (The Economic Impact Payment)
5. Student Loans
6. State Social Services: SNAP, WIC, TANF
7. Housing Assistance
8. Utilities

To search for your specific questions, hold down “Control + F” and type in the keyword associated with your question, if on a computer. Or, use the outline to the left to jump directly to the issues you need answered. If you have any further questions about any of these topics, reach out to your Alumni Director.

Healthcare Needs

I have been experiencing COVID-19 symptoms. What should I do?

If you are experiencing any of these symptoms, **do not go directly to the emergency room**. Instead, call your primary care physician or look up your city’s COVID-19 hotline. Your symptoms will be assessed and you will be given next steps from professionals.

I heard the COVID-19 test is expensive. How will I be able to pay for it?

The Cares Act passed by Congress on March 27th, 2020 requires that commercial health providers must cover COVID-19 for all patients. For those people that are uninsured, this law also provides them free testing through Medicaid.

I’m currently uninsured. How can I afford any potential medical costs?

States are currently opening up their local Medicaid enrollment during this pandemic. This allows those that are uninsured to sign up for Medicaid. **Search for your state’s emergency open enrollment to get covered.**

Unemployment Insurance

I just lost my job because of the virus. What can I do?

You can apply for unemployment insurance (UI)! Use this [map](#) to find your state's unemployment benefits.

How do I know if I'm eligible for unemployment insurance?

The CARES Act recently expanded the eligibility for unemployment insurance. Now, you are eligible to receive unemployment insurance if:

- You lost your full-time job due to the virus.
- Your hours were cut down because of the virus.
- You are self-employed or a gig worker.

How much is unemployment insurance?

UI amounts depend on your state. Visit your state's website to figure out how much individuals receive per week. The CARE Act increased UI by \$600/week for up to 6 months nationwide. **This means that you would receive your state's amount PLUS this \$600 per week.** This additional amount goes into effect starting January 27th or when you lost your job; it will be handed out retroactively by the federal government based on your UI claims.

How can I get unemployment insurance? How long does it last?

You have to file for UI on your state's website. **Remember, you MUST file every week.** The CARES Act has expanded UI for 13 weeks past whatever your state currently offers, up to 39 weeks.

I applied for unemployment insurance weeks ago and have still not received a check.

The country's state agencies responsible for distributing UI are extremely backed up because of this unprecedented volume of claims. With that said, be patient and continue filing your weekly UI claims. You will be paid your state UI amount and the federal amount in time.

What if I don't have a social security number?

Unfortunately, in order to receive UI benefits, you must have both a social security and work authorization at the time you apply for UI.

How will being on unemployment insurance affect my taxes next year?

UI is fully taxable and are reported through a 1099-G form that the government will give you. You must include this when you file your taxes next year.

Filing My Taxes

How can I file my taxes?

Filing your taxes is easy. You can either file through the [IRS's website](#) or use other online services like [TurboTax](#).

I heard that the tax filing deadline has been extended.

That's right! The deadline to file your taxes has been extended to **July 15th, 2020**. This is also the **deadline for when you need to pay any taxes you owe** to the federal government. If you are set to receive a refund, there should be no delay in receiving it after you file (usually within 2-3 weeks of filing electronically).

What about filing my state taxes? What is the deadline for that?

Remember, when filing taxes, you need to file for both the *federal government and the state in which you live*. Most states have **extended their deadlines to July 15th, 2020** but [here](#) is a comprehensive list of all states and their due dates.

The Stimulus Check (The Economic Impact Payment)

I heard that the government is giving out payments to help during this crisis.

On March 27th, 2020, Congress passed the CARES Act that, among many other things, will directly give money to individuals and families across the country. This is an **automatic payment of \$1,200 (individual) or \$2,400 (married couple) that is based off of either your 2018 or 2019 tax return.**

How do I know if I am eligible to receive this money?

The IRS is using your past year's tax return to determine if you are eligible. Here are the requirements:

- **Income:** you must have made either under \$75,000 as an individual or under \$150,000 if you filed as a married couple.
- **Dependents:** if you were claimed as a dependent by someone else, you are not eligible to receive a payment.
- **If you take care of someone else (have dependents):** you will receive \$500 for each dependent under the age of 17.
- **If you receive social security benefits:** these individuals will not have to file tax returns to receive a payment. However, if they have dependents, they need to [register these dependents](#) through the IRS to receive the additional \$500.
- **If you do not have a social security number:** unfortunately, you are not eligible to receive payment.

So, how will I get paid?

The IRS will **directly deposit this money to the banking account or address reflected on your tax return**. If you did not provide direct deposit information, the IRS will be setting up a tool for you to tell them your direct deposit information.

I am nervous about inputting my banking information online.

That's definitely fair because there are a lot of scams circulating right now. To avoid scams, make sure you are going directly through the IRS' website. **Do not respond to text messages, calls, or emails from the "IRS" requesting money or information from you.** Here are other [signs of scams](#) to be aware of.

Student Loans

I have federal student loans. Do I have to pay them right now?

The CARES Law provided the option to stop making payments on your student loans from **March 13th to September 30th, 2020**. Additionally, your loans will accrue 0% interest during this time, meaning they will not increase due to lack of payment.

I'm not sure if my loans qualify for this 0% interest period.

To figure out if your loans fall under this interest rate, contact your [loan servicer](#) online or by phone. If you are unsure of who your servicer is, visit [Student Aid's website](#) or call them at 1-800-4-FED-AID.

What do I need to do to enroll in this loan forbearance (temporary suspension of payments) and 0% interest?

You don't need to do anything; your account will be automatically adjusted. The account adjustment will be effective starting March 13th, 2020.

What if I make a payment during this suspension time? Will it still be applied?

These payments will go directly to the principal (the amount of money still owed on the loan, not including interest) after all interest prior to March 13th, 2020 is paid.

I have auto-debit payments. How are these impacted?

Your auto-debit payments should be suspended during this suspension. If you have been charged between March 13th and September 30th, 2020, **contact your loan servicer and you will be refunded**. If, however, you would like to continue your auto-payments, let your loan servicer know and they can continue them.

I'm on an income-driven repayment plan (IDR).

These suspended payments will count towards your IDR forgiveness.

Will suspended payments count towards Public Service Loan Forgiveness (PSLF)?

If you have a Direct Loan, are on a qualifying repayment plan, and work full-time for a qualifying employer during this suspension, **you will receive credit towards PSLF during this time**.

I have a private loan. How is this affected by the CARES Act?

Unfortunately, the CARES Act does not affect private loans. With that said, contact your loan servicer and to see if they are willing to make adjustments.

State Social Services: SNAP, WIC, TANF

I am currently on SNAP. How is this impacted?

The USDA has implemented greater flexibility in receiving SNAP, WIC, and other child nutrition programs [through the CARES Act](#). Search online to see how much your state is increasing SNAP benefits and extending certification periods. Many states are also exempting households from certain requirements during March, April, and likely beyond.

I am currently on WIC. How is this impacted?

Some states are postponing non-COVID-19 lab tests for up to 90 days. They are also extending certification periods for up to 30 days and providing up to three months of benefits in advance. Visit your state's Department of Human Services to figure out your state's WIC adjustments.

I was on school meals or a similar child nutrition program. How is this impacted?

Because of the closure of schools, states are providing meals at centralized locations throughout cities. They are also working on approving summer feeding sites to operate during this time to provide meals, as well.

What about general food distribution programs?

States have the flexibility to adjust food distribution through the Emergency Food Assistance Program and provide home deliveries/convenient pick-up points for food. Participants may also be able to have a trusted representative pick up their food packages from the Food Distribution Program on Indian Reservations (FDPIR) or the Commodity Supplemental Food Program (CSFP). [Click here](#) to apply for SNAP in your specific state.

I am currently receiving Temporary Assistance for Needy Families (TANF). How is this affected?

The CARES Act has extended TANF through November 30th, 2020 and also provides guidance to states to ease requirements for TANF applicants and recipients. Visit your state's Department of Human Services online to figure out how your TANF benefits may be expanded or increased. To apply for TANF, either call or visit online your state's TANF office.

Housing Assistance

I am not going to be able to pay rent. Will I be evicted?

The CARES Act provides **120 days of eviction relief for tenants in federally-backed housing**. This means that you cannot be served an eviction notice until July 25th, 2020 and the notice must give you 30 days to leave the property. During this time, your landlord may not charge you late fees, penalties, or other charges for paying your rent late.

So, does this mean I do not have to pay rent?

Unfortunately, this eviction suspension does not relieve you of your obligation to pay your rent. **You will still need to pay the rent you miss following the July 25th, 2020 suspension date.**

I don't live in government-funded housing. Can I be evicted during this time?

Many states have taken action to pause or suspend renter evictions and rent hikes, at least temporarily. Check out your local city website for information about COVID-19-related eviction policies. In addition to national, state, and local programs, **many individual private owners have plans underway or already in place to help deal with the financial impact of the coronavirus outbreak.**

How do I find financial assistance to pay my rent?

For help with paying your rent, the CARES Act provides the Department of Housing and Urban Development ([HUD](#)) with an additional \$17.4 billion in funding including monies for rent assistance, housing vouchers, public housing, and housing for the elderly. Contact HUD Rental Assistance.

Is there additional support for helping me find housing options?

Fannie Mae's Disaster Response Network has published a guide for renters affected by COVID-19. Through the network, HUD-approved housing advisors provide:

- Personalized recovery assessment and action plan
- Help working with your housing situation
- Financial coaching and budgeting
- Access to Clearpoint's Project Porchlight Online tools and resources
- Ongoing check-ins to help ensure a successful recovery

Call 877-542-9723 or [visit the website](#) to access the Disaster Response Network.

My family has a mortgage. How can we get assistance paying for it?

Homeowners unable to make their mortgage payments resulting from the impact of COVID-19 (regardless of whether they have contracted the virus) **may be eligible for a mortgage forbearance plan to reduce or suspend their mortgage payments for up to 12 months**. This assistance is available to homeowners with loans owned by Fannie Mae or Freddie Mac. You can learn more [here](#).

Utilities

I need help paying my utility bills. What can I do?

The [Low Income Home Energy Assistance Program \(LIHEAP\)](#) assists eligible low-income households with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, weatherization and energy-related home repairs. Call the Community and Economic Development Association (CEDA) at 800-571-2332 or use the CEDA Energy Service Site Locator. You can also find a list of companies providing free or reduced cost internet services [here](#).

What if I can't pay my utility bills on time?

Many companies are waiving late fees due to COVID-19. Contact your provider directly and explain your situation to them. They will likely be able to work with you during this challenging time.