



Coronavirus Resource Guide

For many, dealing with the new realities created by the coronavirus pandemic is unlike anything we've experienced before. We understand that current events have caused uncertainty for many households. That's why we've assembled this list of resources that may help those struggling financially due to the coronavirus pandemic.*

Government Stimulus Funds

- Stimulus funds are being distributed to taxpayers. Cash is expected to be disbursed around mid-April, either by direct deposit (if you e-filed your 2018 or 2019 taxes) or a mailed check.
- To answer your questions about stimulus payments, the IRS created [this page](#).

Unemployment & Paid Leave Resources

- Find information about filing for unemployment benefits as it relates to COVID-19 on the [U.S. Department of Labor \(DOL\) CareerOne site](#).
- Learn about employer paid leave requirements under the CARES Act [here](#).
- Contact your local department of labor/economic security if you are unemployed. The [U.S. Department of Labor's online map](#) will direct you to services by location. Some states have increased unemployment benefits or may be waiving waiting periods.
- Individuals who were previously ineligible for unemployment benefits may now be eligible receive benefits, including those who are:
 - Self-employed
 - Freelance workers
 - Independent contractors
 - People with limited work histories
 - Part-time workers who have been laid off
 - Individuals caring for a child or parent as a result of COVID

Small Business Assistance

- Access information for small business [resources](#) and [relief options](#).

Housing & Food

- Contact your state's Department of Housing to find out if they are able to help with your rent or mortgage.
- Contact your landlord or mortgage company to ask for a forbearance.
- **Dial 211** if you need assistance finding food, paying housing bills, accessing free childcare, or other essential services. (NOTE: Financial assistance is not available through every 211.)
 - [211.org](#) also has a comprehensive list of available resources for the following needs:
 - Health insurance & medical expenses
 - Home Internet access
 - Unemployment benefits

- Federal Family and Medical Leave Act (FMLA)
- Mortgage, rent, and utilities payment assistance
- Supplemental Nutrition Assistance Program (SNAP)/Food Stamps
- Food Assistance
- Relief for "gig economy" workers and contractors
- Mental health and crisis

Utilities

- If you are falling behind on utility payments, consider the following:
 - Utility providers in most states are working with impacted households to ensure continued water/power/gas service. Proactively contact your utility providers if you are experiencing financial hardship. They may be willing to waive fees or suspend shutoff.
 - Contact your internet service provider to see if they have a program for households in need, especially if you have a child who requires internet access for distance learning.
 - Community action agencies/programs may be able to assist with utility payments. Try doing a web search for key terms like "Community action program [your city name]"

Credit Cards and Auto Loans

- Many banks, credit card issuers and auto loan companies are offering flexible options and forbearance to their clients. Contact your lender(s).

Student Loans

- Payments for federally backed student loans are automatically suspended until September 30th. Interest will not accrue on these accounts during this period.

Retirement Funds

- If you meet the qualifications, you may be able to withdraw retirement funds without penalty. Learn more about qualifications and restrictions on the [CARES website](#).

Taxes

- The deadline to file federal tax returns has been extended to July 15th
 - If you have been saving to pay income taxes April 15th, be aware of this extension.
- If you are anticipating a refund and have not already submitted your taxes this year, consider filing as soon as possible.

Emergency Grants and Resources

Bar/Restaurant Employees and Owners

- Bartender Emergency Assistance Program: usbfoundation.org/beap

- One Fair Wage - Emergency Coronavirus Tipped & Service Worker Support Fund - Cash assistance to restaurant workers, care service drivers, deliver workers, personal service workers ofwemergencyfund.org/help
- Restaurant Workers' Community Foundation COVID-19 Relief Fund is available to employees and owners of restaurants/bars who are facing unforeseen expenses not covered by insurance: restaurantworkerscf.org/covid19faq
- National Restaurant Association Restaurant Employee Relief Fund grants \$500 to restaurant employees negatively impacted financially by COVID-19. rerf.us/apply-for-aid/
- DoorDash has set up a COVID-19 Financial Assistance Program page for Merchants: help.doordash.com/merchants/s/article/COVID-19-Merchant-Financial-Assistance

Freelance Workers

- Freelancers Relief Fund offers up to \$1,000 per household for independent workers who primarily earned income at least one year prior through freelance work and have experienced hardship due to the pandemic. freelancersunion.org/resources/freelancers-relief-fund/
- Moonlighting.com is offering free access to its tools for independent workers to better find and manage jobs/gigs.
- DoorDash has set up a COVID-19 Financial Assistance Program page for Dashers: help.doordash.com/dashers/s/article/COVID-19-Financial-Assistance-Program

Library Workers

- HALO (Help A Library Worker Out) Fund - The EveryLibrary Institute is providing grants of up to \$250 for library workers who are out of work or affected by the crisis. everylibraryinstitute.org/haloapply

Retail Workers

- COVID-19 resources for retailers: rila.org/coronavirus-resources-for-retailers

Students

- Reach out to your school's financial aid office and ask about coronavirus relief programs.

Teachers

- School Personnel Resources for COVID-19: ed.gov/coronavirus
- Keep Kids Learning is helping teachers get critical supplies to students at home: donorschoose.org/coronavirus

COVID-19 Patients

- HealthWell Foundation COVID-19 Ancillary Costs is accepting applications from households that have a positive diagnosis for COVID-19 and have costs associated with delivered food, medication, diagnostics, transportation. healthwellfoundation.org/fund/covid-19-fund/

Health and Wellness

Center for Disease Control

- Visit the CDC's Coronavirus page for updates and information on how to protect yourself from COVID-19: [cdc.gov/coronavirus/2019-ncov/index.html](https://www.cdc.gov/coronavirus/2019-ncov/index.html)

Public Health Departments

- For coronavirus information from public health departments in your state, visit: policymed.com/2020/03/u-s-state-health-department-covid-19-resources-for-patients-and-healthcare-providers.html

Mental Health

- Visit the CDC site for information on coping with stress during a pandemic: [cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html](https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html)
- Yale University is offering a free course online that teaches you how to be happier. To sign up for The Science of Wellbeing, visit: [coursera.org/learn/the-science-of-well-being](https://www.coursera.org/learn/the-science-of-well-being)

Legal Help

- A Better Balance has a free helpline fielding legal questions for people facing issues at work related to sick, family, or medical leave. If you need assistance from ABB's Free Work-Family Legal Helpline, call 1-833-NEED-ABB (1-833-633-3222) or visit abetterbalance.org/get-help/

*The information presented within this website/document is general in nature and is suggested to be used as a starting place for your own research and due diligence. Any information contained herein is not intended, and should not be construed, as investment or financial advice and you use such information at your own risk. Moreover, we did not create or maintain the information at the external website links in this document and can make no promises or guarantees with respect to the accuracy of any information contained on any external website. Your review or use of this information does not create any fiduciary relationship between you and Freedom Financial Asset Management, LLC and you have sole responsibility for evaluating the information contained in this communication and any decisions you make based on such information.