

## Resources for those struggling financially

With the end of extra federal unemployment insurance benefits and the end of the eviction moratorium, you may be seeing an increase in community members who are struggling to make ends meet. I wanted to share a few resources that may help.

- You may recall the handout we created on **Tools to Cope with the Financial Impact of COVID-19**. The tips and resources listed in it are still relevant, so I'm attaching it for your reference and to consider distributing it. It is also available in Spanish.
- The FTC handout lists the benefits that are still available to people (e.g. student loan forbearance and zero interest until Jan. 31, 2022, free weekly credit reports through next April, funeral assistance, etc.). I am attaching that too and you can share it with your families and others.

### Benefits still available for those struggling with the financial impacts of COVID

While some aspects of American life have returned, the COVID-19 pandemic continues to impact this country, and it may be hard to figure out what help you can get now. There's still some aid available through the federal government. Some are automatic benefits and others require an application.

Benefits to apply for:

- **Housing.** If you're having a hard time paying rent, or you're a landlord who's lost rental income, [help](#) may be available through your [local legal aid provider](#). [Mortgage relief](#) is also available for homeowners who need help with mortgage payments.
- **Jobs.** If you're looking for a job, you might be able to get [unemployment insurance](#) benefits through your [state unemployment benefits agency](#).
- **Food.** If you need food assistance, [help](#) may be available through your state's [SNAP office](#) or [WIC office](#). If you need help finding additional resources, call 1-866-3-HUNGRY or 1-877-8-HAMBRE (in Spanish).
- **Funerals.** If a loved one passed away due to COVID-19 and you paid for funeral expenses, you may be eligible for [funeral assistance](#) by calling 844-684-6333.
- **Internet.** If you need help paying for internet access during the pandemic, some households are eligible for a [discount on broadband service](#).
- **Small Business or Non-Profit.** If your small businesses or non-profit has been affected by the pandemic, you can apply for [loans](#) to help you through: for example, the [Economic Injury Disaster Loan](#) and the [Small Business Administration Debt Relief Program](#).

Automatic benefits:

- **Child Tax Credit.** If you **have kids**, you may have already gotten money from the IRS because of the [Child Tax Credit](#). The [IRS has more information](#) about whether you qualify and what to do if you want to unenroll from advanced payments.
- **Student Loans.** Eligible **federal student loan payments** are [on pause](#) until January 31, 2022. You can still make payments on your principal balance or any interest you accrued before March 13, 2020, but until the pause is over, [eligible loans are set to a 0% interest rate](#).

**Free Credit Reports.** Weekly credit reports are [free](#) for everyone until April 2022.

Visit [annualcreditreport.com](#) to get yours.