



For College, Community, and Justice

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## BEYOND THE FOOD PANTRY: Surviving COVID-19: A #RealCollege Guide for Students

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Dear college student,

We know this is a time of tremendous stress and uncertainty. Please know that you are not alone. Your needs are legitimate, and you deserve support. This guide addresses common needs and offers resources. We also urge you to seek support from your college or university. We want you to be healthy and continue your education. We believe in you.

The Hope Center Team

### HOW TO GET MONEY

#### If you lost your job

- You may be eligible for [unemployment insurance](#). You can research the requirements and file a claim if you think you are eligible with your state's Department of Labor. If approved, you may receive a temporary wage replacement that is less than what you would normally be paid.
- The recently passed CARES Act will allow for the distribution of stimulus dollars to individuals and families. You may find out how much you could potentially be eligible for using [this calculator](#). Individuals who were claimed as a dependent on their parent's tax return are not eligible for the stimulus dollars.
- If you had a state work-study position on campus, first check with your supervisor to see if your college will pay you for the remainder of the semester even though you cannot work on campus. If your work study position is federally funded, not state, the Federal Government has authorized schools to continue paying you these funds during the COVID-19 crisis.

- Apply for emergency aid at your college or university. Look at the website for COVID-19 information and if you do not find the program, then google “emergency aid” or “emergency fund” and your institution’s name to locate it. See if you have a “FAST Fund” available at your college (ask a trusted faculty member) or the [“Edquity”](#) app. Many colleges offer grant funds, while some offer emergency loans.
- If your income or financial situation has changed you can request a change in your financial aid package. [SwiftStudent can help you](#). SwiftStudent is a free, digital resource that helps you request changes to your college financial aid package. Through SwiftStudent you can customize free template appeal letters to submit to your college financial aid office.
- File your taxes. While the deadline has been extended until July 15, applying now may get you cash in the form of a refund check. For example, you may qualify for a number of refundable tax credits, including the Earned Income Tax Credit (if you work and have a low income), or the [American Opportunity Tax Credit \(AOTC\) and Lifetime Learning Credit \(LLC\)](#), both of which are for students. Visit the [IRS \(Internal Revenue Service\) webpage](#) to get started.
- You may consider free interest loans that organizations like the [Jewish Free Loan Association](#) and the [Hebrew Free Loan Society](#) are offering during the pandemic.
- If you are able, you may want to seek new job opportunities: Grocery stores and other essential services are in need of new employees and are hiring. Check your city or town’s website for information and look for “Mutual Aid” groups in your area.

## HOW TO REDUCE YOUR BILLS

### If you are having trouble paying your credit card bill, utility bill, or other bills

- Call your creditors (anyone to whom you owe money) and the companies that send you bills to get your payments stopped or reduced. Be sure to clearly state upfront that your income has been reduced because of COVID-19. That is the information they need to adjust your payments.
- [Comcast Internet Essentials](#) and [Spectrum Internet Assist](#) offer free broadband internet to low-income households. To qualify, you must be eligible for public assistance programs such as the National School Lunch Program, Medicaid, or SNAP.

### If you owe money on federal student loans

- Stay informed. The recently passed federal stimulus package expanded protection to federal student loan borrowers and those who have defaulted on loans. The CARES Act **suspends** interest accrual and payments on federal student loans from April 1 through September 30, 2020. Nonpayment during this time will not affect public service loan forgiveness and other forgiveness or loan rehabilitation programs. Credit reporting, wage garnishment and tax refund seizures will be halted during this forbearance period as well.

- If you have educational loans from a private lender or institution you should review their website to identify what relief they may be offering during this time.

### **If you need to reduce spending on food**

- If you had a meal plan, check to see if it can help. If you are still near campus, check the college's website to see if they are offering takeout or delivery options.
- If you have access to a food pantry they may be able to supplement your food needs. Your college may have a food pantry (call first to make sure they're open!) or you may find a local food provider in your area by calling 1(800) 5-HUNGRY or visit [whyhunger.org/FindFood](http://whyhunger.org/FindFood) or via text using your zip code to 1-800-548-6479.
- You may be eligible for assistance through the [Supplemental Nutrition Assistance Program \(SNAP\)](#). SNAP offers a modest monthly benefit on an electronic card you may use to purchase groceries. Due to the recent stimulus bill, if you currently receive SNAP;
  - You may be eligible for an emergency benefit to address temporary food needs. If you also have children that attend a school that is closed but who would otherwise receive a free or reduced-price meal, you may receive additional replacement benefit for their meals as well.
  - Students who do not presently receive SNAP but who meet this criterion may also receive these supplemental benefits, but they must first apply for SNAP and be deemed eligible.
- Your state has an [online SNAP application](#) as well as a hotline. If you find you need additional guidance with the application process there may be a contact at your college, a local nonprofit, or even a legal aid organization that can help. If you were already receiving SNAP assistance, be sure to connect with your caseworker to discuss how to manage unexpected changes in school or work schedules due to COVID-19 so that you continue receiving your benefits.
- Find other free and low-cost emergency food aid programs [here](#).

## **HOW TO RE-LOCATE OR FIND A PLACE TO LIVE**

### **If you need to store your belongings or rent a moving truck**

- Penske rents trucks to people between 18 and 23 without a surcharge and provides a 10% discount to college students.
- U-Haul is currently offering [30 days of free self-storage to college students](#).
- Avis is waiving their usual [surcharge for drivers under the age of 25](#) for renters aged 21-24 through May 31, 2020.

### **If you need off-campus options**

- [Together We Rise](#) offers emergency financial assistance to college students who have been displaced, are experiencing homelessness, and need help with unexpected housing expenses.
- Some colleges have partnered with neighboring hotels and motels, and even local residents, to create housing for students.
- Some states are issuing orders to halt evictions and freeze rent increases. You may want to do research to see if this applies to you.
- If you have experience with the foster care system, contact your Chafee Coordinator. Child welfare agencies are obligated to provide these services to people who are Chafee-eligible and living in their state or county. Chafee/IL coordinators for all states can be found [here](#).
- Depending on your circumstances you may be eligible for public housing assistance. You may check the [Department of Housing and Urban Development's](#) (HUD) website for information on your local housing authority and eligibility for assistance.
- The recently passed CARES Act allocates money to communities for rental assistance. You should check with your local community development agencies to see if you may be eligible for support.

## **HOW TO PROTECT YOUR HEALTH**

### **If you need to get tested for COVID-19 or see a doctor for something unrelated**

- The CARES Act provides for free COVID-19 testing for everyone. Your city or region likely has a website with testing information on it.
- Find low-cost in-person care. Some communities have health care providers that offer services on a sliding fee basis based upon your income. Assistance can range from primary care to mental health care, dental, and OB/GYN and is available even to everyone including the uninsured and/or undocumented. To find the nearest health center, click [here](#).
- Many health care providers offer virtual and phone appointments during the crisis. This allows people to call or chat about symptoms as a way to triage when in-person care is really needed.

### **If you need support for your mental health or addiction**

- Many in-person support groups have moved online. For example, search for an [Alcoholics Anonymous](#) or [Narcotics Anonymous](#) virtual group.
- Check out this [support text line](#) for students of color. Text STEVE to 741741.

- Additional [recommendations](#), [activities](#), and [freebies](#) to help you manage stress and anxiety.
- Care for your [Coronavirus Anxiety](#) and use virtual relaxation and [stress relief tools](#) and guides. For example, check out the [Calm app](#) and this [relaxation room](#).

### **If you need health insurance**

- If you lost your job and cannot keep your employer's insurance coverage you qualify for a special enrollment circumstance for 30 days and could be eligible for a plan through the [Healthcare Marketplace](#).
- Some states who administer their health care exchange are temporarily opening enrollment for anyone, even if you did not have a qualify event, to see what health care options you may be eligible for. You may start with [www.healthcare.gov](http://www.healthcare.gov) to see if you are eligible and to find your state's site.
- If you are uninsured, are a citizen or lawful permanent resident (LPR), and meet the income eligibility criteria, you (and your children if applicable) may be eligible for free health insurance under [Medicaid](#). To apply, visit your state's Medicaid [webpage](#).
- The vast majority of children are eligible for health care coverage under their states Children's Health Insurance Plan (CHIP), even if the parent is not eligible. If you are not eligible but think your children may be you should find your state's children's health insurance site and apply so they may receive coverage.
- If you are still unsure how to proceed you can see if someone at your college or universities may offer assistance with this process. Some hospitals and health centers can also provide application assistance but this normally occurs in person.
- If you are an international student and need health insurance, contact the International Student Office at your college or look into companies like [GeoBlue](#) and [isoa.org](http://isoa.org) for coverage.

### **If you are in an unsafe situation**

- Call for help. Connect with the National Domestic Violence Hotline 24/7/365 to obtain help by chat at @ndvh or by calling 1-800-799-7233.
- Stay informed: use the channels that best suit you to learn about opportunities to meet your basic needs and stay focused on completing your classwork as best as possible.

### **Other useful COVID-19 resource guides**

- For the [LGBTQ](#) community
- For [undocumented](#) immigrants and families

### If you are a parenting student

- If you lost your job or have no income, apply for [Temporary Assistance for Needy Families](#). Through bi-weekly cash allowances and other key supportive services, this public benefit supports parents who meet specific criteria. Some colleges/universities as well as non-profits, offer support with the application. If you were already receiving assistance, be sure to connect with your caseworker to discuss how to manage unexpected changes in school or work schedules due to COVID-19 so that you continue receiving your benefits.
- Food is available for your children. States are working to provide meals to students who participate in the free or reduced-price meals program. To find the closest locations near you use the [meal site finder](#).
- The U.S Department of Agriculture continually updates COVID relief food programs on their [Food and Nutrition Service webpage](#).
- Get parenting support. It is not easy to balance time between school and family obligations while [coping](#) with the COVID-19 crisis. Look into free [parenting support guides](#) and know that you are not alone.
- If you are pregnant or breastfeeding. Hospitals and clinics are using telehealth as the primary channel to keep you safe. You can also access online streaming [birth classes](#), [breastfeeding support](#), and learn about how to [protect yourself and your baby\(s\)](#) during the pandemic.
- If you have a baby(ies), connect with your local [diaper bank](#) and maternity care nonprofit to access free or low-cost baby gear and clothing.
- Consider streaming live bedtime stories on [Facebook](#) or YouTube to bring variety into the routine.

### NOTES

If you would like to share additional/new resources to support college students nationwide during the pandemic please submit information to [realhope@temple.edu](mailto:realhope@temple.edu).

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