

NATIONAL RESOURCES



SpringFour is here to help. The following guide provides information about statewide and national benefits, nonprofit relief funds, and other available financial assistance as well as tips for saving money during the COVID-19 pandemic. This guide is intended as a free resource for individuals, families, and small businesses.

As governments and organizations mobilize to confront the financial fallout of the Coronavirus, SpringFour is committed to providing the most recent information available. Please note that some of the resources listed may have changed after publication.

[Para ver la información de este documento en Español Haz Clic Aquí](#)

EMPLOYEE FINANCIAL RELIEF

WHERE IS MY ECONOMIC IMPACT PAYMENT? [See FAQs from the IRS](#)

The IRS is issuing payments of \$1,200 for each eligible adult and \$500 for each eligible child under 17. Most people will receive the money as a bank deposit from the Internal Revenue Service. You must have a Social Security number to get a payment and can not be listed as a dependent on someone else's tax return. If you have little or no income and didn't file a tax return or don't receive any federal benefits such as Social Security or SSI you are also eligible for an Economic Impact Payment. You need to register with the [Non-Filer tool on IRS.gov](#) as soon as possible to receive a payment. The IRS is encouraging registration before October 15 to receive the payment before the end of the year. [Check the IRS FAQ](#) for more information. If you expect a payment and still have not received it, you can check the [Get My Payment](#) tool online.

UNEMPLOYMENT BENEFITS

The federal government is allowing new options for states to amend their laws to provide unemployment insurance benefits related to COVID-19. You may be eligible if you can not work temporarily even if you have not lost your job. You may also be eligible if you are a freelancer or working in the gig economy. Each state sets its own eligibility criteria and amount of unemployment benefits. In most states, you are paid weekly and can receive unemployment benefits up to half your wages, subject to a maximum benefit. You can still receive up to 39 weeks of unemployment.

Please be aware that [unemployment compensation is taxable](#).

The federal stimulus plan that provided an extra \$600 per week on top of the state benefit is no longer available.

[Find out if you qualify for Unemployment Support](#)

PAID LEAVE

Family and Medical Leave Act (FMLA) Requires paid leave for some workers if they have been diagnosed with the coronavirus, if they are caring for a family member who has it or if they are caring for a child or another dependent because of a school or care facility closing. The federal stimulus package provides two-thirds of pay (up to \$1,000/week) to individuals who are temporarily unable to work because they are staying home to care for someone suspected of having COVID-19 or staying home with a child whose school or daycare is closed due to COVID-19. Employees who are unable to work because they are under medical quarantine or treatment for COVID-19, suspect they have the illness or are ordered to quarantine at home are eligible for 80 hours of paid sick leave at full pay.

[Find out more about your rights and responsibilities](#)

SMALL BUSINESS RESOURCES

RELIEF FROM THE U.S. SMALL BUSINESS ADMINISTRATION

The SBA is offering loan options to small businesses suffering economic injury as a result of the Coronavirus (COVID-19).

Contact your current bank or lending institution to apply

Overview of programs

EIDL LOAN ADVANCE

This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties. The Economic Injury Disaster Loan advance funds will be made available within days of a successful application, and this loan advance will not have to be repaid.

SBA EXPRESS BRIDGE LOANS

Enables small businesses that currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly - can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster Loan.

SBA DEBT RELIEF

For businesses with a current SBA loan. The SBA will automatically pay the principal, interest and fees of current 7(a) loans for a period of six months. The SBA will also automatically pay the principal, interest and fees of new 7(a) loans issued prior to Sept. 27, 2020.

OTHER RESOURCES FOR SMALL BUSINESSES

Small Business Development Centers - [Counseling](#)

SCORE - [Mentorship program](#)

Opportunity Fund - [Loan program for small business owners](#)

GoFund Me Small Business Relief Initiative

IRS - [Covid-19 related tax credits](#)

[Verizon Small Business Relief Fund](#)

The Red Backpack Fund - [Grant to female entrepreneurs](#)

[Kiva Loans](#)

[Grant and resources from Hello Alice](#)

HELP WITH HOUSEHOLD EXPENSES

MORTGAGE RELIEF

[Fannie Mae, Freddie Mac, and HUD](#) will suspend all foreclosures and evictions until at least December 31, 2020.

There are forbearance options that may help - [Information about Mortgage Relief](#)

EVICCTIONS SUSPENDED

Eviction moratoriums in many states are beginning to expire. Speak to your landlord if you are not able to pay your rent.

[Tenant Resource](#)

[Find out about eviction moratoriums in your state](#)

FOOD ASSISTANCE

Expansion of Child Nutrition Assistance Programs and SNAP in many states means that more people will be able to qualify with less restrictions.

[USDA "Meal for Kids" locator](#) [Find a food pantry](#)

HEALTH INSURANCE

If you've recently lost your job you may be able to retain your employer health insurance for 18 months under the COBRA program. If you can no longer afford your health insurance you may be eligible for Medicaid or special enrollment in the healthcare marketplace. Some states are offering open enrollment right now.

[See if you are eligible](#) or [find your state marketplace](#)

INTERNET ACCESS

Stay connected for work or school. Low-cost Internet access for qualifying individuals is now available for free for two months. Xfinity is also offering free access through hot-spots nationwide.

[See details from Comcast](#)

SUSPENDED UTILITY SHUT-OFFS

Many utility companies are suspending shut-off for households impacted by the COVID-19 pandemic. [Contact your provider](#) or [find out about new regulations in your state](#)

OTHER WAYS TO SAVE MONEY

HELP FROM YOUR BANK

Contact your financial institution if you are unable to pay your credit card bill, loan, or mortgage. Many lenders are waiving fees and allowing customers to postpone payments if they are impacted by COVID-19.

[See this list of Banks that are providing modifications and relief options to their customers](#)

CREDIT RELIEF

The stimulus bill states that during the national emergency declaration, lenders and others should mark your credit file as “current” even if you utilize modifications during that time. Be sure to check your credit report to make sure it is accurate if you accept help from your financial institution. Find out about accessing a [FREE CREDIT REPORT](#).

DISCOUNTS FROM YOUR INSURANCE COMPANY

Many car insurance companies are passing on savings to their customers that are driving less (or not driving at all) during this time. Call your insurance company to inquire about rebates, discounts or payment help.

STUDENT LOANS

Interest on student loans held by the federal government will be waived until further notice. [Contact your student loan servicer or find out about the policy](#)

RETIREMENT ACCOUNTS

You do not have to sell investments that may have fallen in value. For the calendar year 2020, no one will have to take a required minimum distribution from any individual retirement account or workplace retirement savings plans, like a 401K.

FREE EDUCATIONAL RESOURCES

Many Online educational platforms are waiving fees to provide activities for students who must stay home from school during the pandemic.

[Consult this list of possible resources](#)

HELP FROM YOUR NEIGHBORS

Volunteers and Mutual aid groups are organizing nationwide to help each other deliver supplies, stay connected, share ideas, and help those most affected by the Coronavirus.

[Get help with food and medicine delivery from local volunteers through Coronavirus Community](#)

[Find a Mutual Aid Group near you](#)

DIRECT FINANCIAL RELIEF FUNDS FOR INDIVIDUALS

Funding or application may be currently unavailable, but could open again soon - check the website frequently for updates

RESTAURANT & SERVICE WORKERS

One Fair Wage - [Emergency Fund](#)

USBG National Charity Foundation - [Bartender Emergency Assistance Grant](#)

CORE - [Support for food and beverage industry employees with children who have been diagnosed with COVID-19](#)

Restaurant workers community foundation - [Relief Fund](#)

[Restaurant employee relief fund](#)

[Restaurant Strong Grant](#)

ARTISTS

[Help for artists in any discipline- Artist Relief Project](#)

[List of different emergency funds for artists](#)

[Freelance artist emergency funding](#)

[Pioneer Assistance Fund to Support the Film Industry](#)

[Entertainment Industry Workers Fund](#)

[Creative writers and artists - Relief Grant](#)

[Musicians - Musicare Relief Fund](#)

[Crafts discipline - Cerf+](#)

FARMERS

[USDA Coronavirus Food Assistance Program](#)

STUDENTS

[The Scholarship Academy](#)

[Student Navigator Network](#)

[College and University Assistance programs](#)

IMMIGRANTS/UNDOCUMENTED

The Betancourt Macias Family Scholarship Foundation - [Financial assistance](#)

[Mission Asset Fund Grants for Workers Left Out](#)

SOMETHING MISSING OR INCORRECT?

Let us know about other programs we should list resources@springfour.com