

## Financial Help During COVID-19

Check out <https://www.debt.org/blog/coronavirus-covid-19-loans/>. (Debt.org) Here are some topics. Government programs to help during COVID-19.

- Search Terms -Personal Loans During COVID-19 or COVID-19 Loans: What Are Options?
  - Home Equity Line of Credit – for homeowners
  - Online Loan Marketplaces – Credible.com, Experian's Credit Match, Lendingclub
  - Loans and Credit Card Relief for COVID-19
  - 401 (k) Hardship Loan
  - Loan Alternatives for Personal Debt
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  - Debt Management
  - Debt Consolidation
  - Debt Settlement
- COVID-19 Relief Offerings from Private Businesses
- The CARES Act: Stimulus Package for COVID-19 Relief
  - \$1200 Relief Checks
  - Unemployment Benefits
  - 401(k) Penalties Waived
  - Paycheck Protection Program for Small Businesses
  - Big Business Gets some Breaks
  - Hospitals and Health Care Centers Get Help
  - Other Beneficiaries – SNAP program, local schools, FEMA, local transit systems

### Help from Government Agencies

- Paid Sick Leave
- Benefits of Paid Sick Leave
- Tax Break ...Sort of
- Student Loan Interest Suspended
- Federal Reserve Cuts Interest Rate to 0%
- Small Business Administration Provides Access to Loans

### What's Next?

Heroes Act - Financial help for families – Funds each child in household.  
Hazard Pay – Essential workers who put their lives in danger get benefits.

### Scammers ABOUND! BE CAREFUL!

Don't click on links from sources you don't recognize.

Ignore emails claiming to come from Center for Disease Control

Avoid online offers for vaccinations or treatments

If someone is asking for donations in cash, gift cards or wiring money, DO NOT DO IT!

Beware of "investment opportunities in any company claiming that says it can detect, prevent or cure coronavirus.

### More.....

Credit card companies have waived late fees, and some may offer to skip payments for a month. (Check with your  
Credit card company.

Check out [www.carecredit.com](http://www.carecredit.com) – This is a credit card especially for medical bills, and it may have a high interest rate.