

# Coronavirus Financial Help Resources for All Topics

*This resource was put together by a group of people who care and want to help you in a time of need. This resource is not intended to offer specific legal, tax or investment advice. Seek professional advice for your specific need. Coronavirus information, regulations, and resources change frequently.*

Note: some information and links are Dallas, TX related

## TOPICS INCLUDED IN THIS RESOURCE:

- Coronavirus Stimulus Checks for Adult (\$1,200) and Child (\$500)
- Mortgage: What If I Can't Pay My Mortgage?
- Auto Loans: What if I Can't Pay My Car Loan?
- Companies That are Hiring
- Food for Your Family
- 401(k) 403(b) IRA Withdrawal Rules During Coronavirus
- New 401(k) 403(b) Loan Rules During Coronavirus
- Small Business Help
- Unemployment
- Renter Information
- Utilities
- School Loans: What If I Can't Pay My School Loans?
- Credit Cards: What If I Can't Pay My Credit Cards?
- Car Title and Payday High Interest Loans – Why You Need to Avoid
- Scams – What to Watch Out For
- Companies Making Special Offers (one example: to First Responders)
- Medical Care (in Dallas, TX Area)
- No Health Insurance – What Can I Do?
- Air Travel Information – Credits and Changing Tickets
- Apps and Helpful Websites (Dallas and Nationwide)
- General Financial Information on When You Cannot Pay
- Overview of March 2020 Government Stimulus Package
- Generosity in the Middle of a Storm
- Biblical Perspective
- How Watermark Members Can Care for Each Other Financially

**Over 30 quick answers to coronavirus questions:** [Article from USA Today](#)

**CARES Act:** [Summary for Individuals](#)

## CORONAVIRUS STIMULUS CHECKS FOR ADULT (\$1,200) AND CHILD (\$500):

How do I receive a stimulus check?

- If you filed a tax return for 2018 or 2019, no further action is required.
- If you have not filed for either year, the IRS recommends that you file back taxes for 2018.
- If you receive(d) Social Security benefits, the IRS will look at your Social Security statement and no action is required.
- The check will be sent in the same method you received your IRS refund or Social Security benefit.
- Valid Social Security number for yourself, spouse, and qualifying children will be required to receive a



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check.

How much will I receive?

- Eligibility will be based on the taxpayer's adjusted gross income (AGI). Phase outs begin if your AGI exceeds \$75,000 (single) or \$150,000 (married).
- Check amounts before phase-outs will be \$1,200 if single, \$2,400 if married filing jointly, and an additional \$500 for each qualifying child under age 17.

How will this affect my 2020 tax return?

- What we know at this point in time is that the amount received will be treated as an advance credit that will be applied on your 2020 tax return.
- It is not yet clear how this will impact your taxable income.

## Helpful Links:

<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

<https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>

## MORTGAGES: WHAT IF I CAN'T PAY MY MORTGAGE?

1. Lenders or servicers of federal backed mortgages may not foreclose homeowners who fail to make required payments on a mortgage during the coronavirus pandemic.
2. If you are experiencing economic hardship due to the coronavirus pandemic, you have a right to either defer or reduce your payments for up to 180 days and to request an extension up to an additional 180 days. You **MUST** contact your mortgage servicer to request this forbearance.
3. Forbearance is not free. You will have to pay back what is owed after the forbearance period including regular interest. Not all forbearance repayment plans are the same (interest due and repayment schedule.) See Lendingtree link below for more details.
4. No additional documentation is required to qualify for this forbearance.
5. Be very careful to understand your options and only agree to realistic and reasonable terms for repayment after the forbearance period. No one knows how long the pandemic will last, nor how quickly the economy or the job market will recover after the pandemic. You are not required to make an immediate lump sum payment after the forbearance period ends in most cases(5). Mortgage servicers are required by federal agencies to work with homeowners in good faith(6).
6. FHA, VA, USDA, Fannie Mae, and Freddie Mac Loans are federally backed loans. Still unsure if your mortgage qualifies? Ask your mortgage servicer.
7. Non-government backed or private loans may have forbearance options. Contact your mortgage servicer for options.
8. If you are able to keep paying your mortgage, please do.
9. Watch out for scams contacting you to help reduce your mortgage payments. Only work directly with your mortgage servicer.

## Additional Resources:

[Lending Tree Pros and Cons for Forbearance](#)

CARES Act Mortgage Forbearance: What You Need to Know—

[consumerfinance.gov: https://youtu.be/br5EPugsnLs](https://youtu.be/br5EPugsnLs)

<https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>



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<https://www.usa.gov/mortgages>

<https://www.bankrate.com/mortgages/mortgage-lenders-offer-help-to-borrowers-affected-by-coronavirus/>

[Many Struggling Homeowners Not Getting The Mortgage Relief U.S. Promised \(04/07/2020\):](#)

[Agencies issue revised interagency statement on loan modifications by financial institutions working with customers affected by the coronavirus \(04/07/2020\):](#)

[Federal agencies encourage mortgage servicers to work with struggling homeowners affected by Coronavirus \(04/02/2020\):](#)

## AUTO LOANS: WHAT IF I CAN'T PAY MY CAR LOAN?

Some lenders are allowing people to temporarily pause payments.

[Credit Karma - Coronavirus](#)

[US News - What To Do If You Can't Make Your Car Payment](#)

[Edmunds - Coronavirus Car Payment Relief Programs](#)

## COMPANIES THAT ARE HIRING:

If you are unemployed or need a part-time job, companies are hiring. Beyond the regular hiring websites, there are several companies that have announced an increase in jobs due to coronavirus:

1. Wal-Mart 150,000 new hires
2. Amazon 100,000 new hires
3. CVS 50,000 new hires

Jobs may be temporary or short-term in nature to fill an interim need. Look at the sectors that are hiring due to coronavirus:

1. Shipping and Delivery
2. Online Learning
3. Grocery Stores
4. Remote Meeting and Communications
5. Local businesses may need help but are too busy to post jobs. Ask if help is needed.

### Employers now hiring:

- 7-ELEVEN— Nationally the store chain is planning on adding an additional 20,000 workers to keep up with demand. Jobs include delivery people for the new 7NOW delivery app.
- ACE HARDWARE— The hardware chain and its independent retailers plan to hire more than 30,000 people across the U.S. Full-time, part-time, and seasonal positions are available.
- AHI FACILITY SERVICES— AHI is looking for people to fill janitorial roles. The company cleans several businesses in North Texas and beyond.
- ALDI— Looking to fill 5,000 temporary positions and taking on 4,000 new permanent workers for stores and distribution centers.
- AMAZON— Nationally hiring 100,000 new roles in fulfillment centers and in its delivery network. The company is also increasing hourly pay for United States workers by \$2/hour.
- BRIGHTSPRING HEALTH— Looking for individuals who want to work in the healthcare industry.
- COLLIN COUNTY SHERIFF'S OFFICES— Hiring multiple positions.
- COSTCO— Has opened up a seasonal hiring period to help with the increase in demand.
- CVS— Plans to immediately fill 50,000 jobs across the U.S., company needs more store associates, home delivery drivers, distribution center employees, and customer service professionals.



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- DENTON COUNTY SHERIFF'S OFFICES— Hiring essential personnel. Numerous Detention Officer vacancies to fill.
- DOLLAR GENERAL— The low-cost retailer plans to double its typical hiring rate and hire 50,000 workers by the end of April.
- DOLLAR TREE— Hiring cashiers, stockers, warehouse associates, part-time and full-time management nationwide
- FAMILY DOLLAR— With the company suspending online orders due to coronavirus, the chain is in need of employees to work in retail locations.
- HOME CARE ASSISTANCE OF DALLAS— Provides work for at-home caregivers.
- KROGER— More than 6,800 jobs are listed on the job site nationally. Right now, there are around 240 listed in the greater DFW area.
- NORTH TEXAS FOOD BANK— Hiring for the warehouse and drivers.
- OUTSCHOOL— Offers live online classes for 3 to 18-year-olds. They are currently looking for teachers. Outschool does not require formal teaching credentials but will require you to pass a criminal background check.
- PAPA JOHN'S— The pizza chain is planning to add an additional 20,000 new workers. With “most” applicants starting on the same day.
- PEPSICO— The company said it will hire 6,000 full-time, full benefit workers across the U.S. in the coming months.
- PIZZA HUT— Hiring for more than 30,000 jobs nationwide. Available jobs include drivers, cooks, shift leaders, restaurant managers and call center workers.
- SWISS AMERICAN CDMO— Numerous openings including Administrative Assistant, Machine Operators, Project Managers, and Team Leads.
- TARGET— 9,000 jobs are currently listed nationally. The job site lists around 230 jobs for the greater DFW area.
- TOM THUMB/ALBERTSONS— Stores are looking for approximately 30 additional workers for all 98 locations across the metroplex. Positions available include stocking, front end, delivery, e-commerce pickers, and delivery drivers for e-commerce. You can apply online or in-store by speaking with a store director.
- WALGREEN'S— The company has announced it will be adding 9,500 full- and part-time and temporary roles in stores across the U.S.
- WALMART— plans to hire 150,000 temporary workers to keep up with demand
- ZOOM— looking for a Regional Channel Manager and an Enterprise Sales Manager in the DFW Area.

## Gig/ Remote Jobs:

- INSTACART— This gig-economy company is hiring 300,000 workers who shop at grocery stores for its customers and then deliver the goods to customers' houses.
- [UBER EATS](#) — hiring delivery drivers
- [DOOR DASH](#) — hiring delivery drivers, offering up to \$17 per hour

## Remote Jobs:

- SUPPORT.COM— Offering numerous remote work and work-from-home positions.
- POSTMATES— With the increase in delivery service, they are in need of “fleet members” to deliver groceries and takeout
- 2020 CENSUS — According to a United States Census Bureau spokesperson, the government is still looking for people to fill temporary census positions.
- Additional listings: <https://www.ryrob.com/remote-jobs-websites/>



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## Additional Links:

<https://www.wfsdallas.com>

[USA Today - List of Hiring Companies](#)

Search the hashtag #HiringNow on LinkedIn for the latest updates:

[LinkedIn - Who's Hiring Right Now](#)

[CBS Local - Places of Hiring](#)

[NRF - Job Opportunities Coronavirus](#)

## FOOD FOR YOUR FAMILY:

Federal and state agencies have increased funding for traditional food assistance programs including:

- [Supplemental Nutrition Assistance Program \("SNAP"\)](#)  
<https://www.benefits.gov/benefit/1348>

Formerly known as food stamps, SNAP is the primary federal and state government food assistance program. SNAP provides up to \$150 per family member for food at almost any store that sells groceries. Texas expanded SNAP by \$168 million in response to coronavirus. All value is applied through the LoneStar Card which works like a credit card. Must meet income requirements to be eligible. Apply online at [SNAP](#) or call 877-541-7905.

- [WIC Texas](#) - Additional financial assistance program for pregnant women, breastfeeding women, infants or families with children under 5. Eligibility requirements are similar to SNAP and based on income and family size as well as children's ages.
- School Meal Services:  
Most North Texas school districts are offering free meals to families with school age children. Meals are distributed at the local schools. Visit the school district website for more information. DISD website link: [Food & Child Nutrition Services / Coronavirus Meal Service](#).
- Food Banks and Pantries:  
There are many food pantries available throughout the DFW metroplex.
  - [North Texas Food Bank](#) Largest food bank in Texas whose warehouses provide food to hundreds of partner food pantries throughout North Texas.
  - [Metropolitan Foods Pantries](#) List of food pantry locations throughout DFW that distribute a broad range of food to people in need.

Making the Most of Your Food Dollars:

- Learn to cook at home. It can zero out your dining out expenses while feeding your body and your family healthy and delicious meals.
- Have to cook from home for the first time? [Here's what you need to know \(plus your first recipe!\)](#) — CNN
- [Need Help Cooking Through the Coronavirus Pandemic?](#) — NPR
- Cook bulk meals and freeze. Easy, inexpensive and a great time saver. [16 Bulk Meals in Under Two Hours!](#)

Cut your food expenses with these healthy \$2 recipes [here](#)



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## Additional Resources:

[Article on coronavirus expansion](#)

[USDA website for emergency assistance](#)

[DISD Meal Assistance](#)

211:<https://www.211texas.org/>

126 MEALS FOR \$30! | [Emergency Extreme Budget Grocery Haul 2020](#)

[5 Tips from Chefs on Cooking From Your Pantry If You're at Home](#) – Time

[How To Make Nutritious Meals for \\$1 – \\$2/Day Per Person](#)

[20 Dinners Under \\$2 — Rachael Ray](#)

[10 Ways to Deal with Leftover Ingredients](#)

[75 Budget Friendly Dinners](#)

## 401(K) 403(B) IRA WITHDRAWAL RULES DURING CORONAVIRUS

Using retirement funds for coronavirus related costs (if under 59 1/2):

- Income tax must be paid on distribution (if not repaid)
- No 10% penalty if distributed during 2020, amount is less than \$100,000 and is used by:
  - Individual diagnosed with SRS-COV-2 or coronavirus by a test approved by CDC.
    - Your spouse or dependent is diagnosed with one of the two diseases.
    - An individual who experiences adverse financial consequences as a result of being quarantined, furloughed or laid off or having work hours reduced, or being unable to work due to lack of childcare.
  - Additional benefits:
    - Taxpayer can spread the income recognition over a 3-year period beginning in 2020.
    - Taxpayer can avoid any income recognition by repaying the distribution to the retirement plan within three years of receiving it.
- Required minimum distributions (RMD) are temporarily waived for 2020.
  - RMDs from defined contribution and IRAs (but not defined benefit plans) for 2020 since the RMDs were calculated based on account values at December 31, 2019.
  - RMDs for these participants will be made in 2021 based on account values at December 31, 2020.
  - For individuals who reached age 70 1/2 during 2019 and did not receive their first RMD by January 1, 2020, they will not need to take their first RMD until April 1, 2021, rather than April 1, 2020.
- Secure Act made other changes to RMDs:
  - With respect to any participant who had not reached age 70 1/2 by December 31, 2019, delayed their required beginning RMD date from April 1 following the year in which they turn 70 1/2 until April 1 following the year in which they turn age 72; and,
  - Required faster distribution of RMDs to non-spouse, non-child beneficiaries of participants who die after December 31, 2019.

## Helpful Link:

[Thomas Reuters – Coronavirus Legislation Information](#)

## NEW 401(K) 403(B) LOAN RULES DURING CORONAVIRUS



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Limit increased from max of \$50,000 to \$100,000

- New Rules for Qualified Retirement Plans including 401(k), 403(a), 403(b) and Government Plans
- The CARES Act allows plans to liberalize loan terms
- Check with your plan sponsor to see if your plan is adopting the new measures
- For new loans made between March 27, 2020 through September 21, 2020 (180 days after enactment), the maximum loan amount is the lesser of: (1) \$100,000 or (2) 100% of the account balance in the plan
- For outstanding loans as of March 27, 2020, as well as any new loans, the due date for all payments under that loan that would otherwise fall due between March 27, 2020 and December 31, 2020 will be extended for one year, even if that means the final payments would be made after the otherwise applicable maximum period for plan loans. Interest will continue to accrue.

Who Qualifies for Higher Loan Limits and Payment Deferrals

- An individual who is diagnosed with coronavirus by a test approved by the CDC
- An individual whose spouse or dependent is diagnosed with coronavirus by a test approved by the CDC
- An individual who experiences adverse financial consequences due to coronavirus as a result of:
  - Being quarantined
  - Being furloughed or laid off or having work hours reduced
  - Being unable to work due to lack of childcare, or
  - Closing or reducing hours of a business owned or operated by the individual

## **Additional Resources:**

[USA Today - Should I Withdraw Money from My 401K?](#)

[401K Loan Limits Have Doubled](#)

[Fortune – What to Do With 401K Withdrawal](#)

[Loans from 401\(k\) - overview document \(pre-coronavirus\)](#)

## **SMALL BUSINESS HELP**

SBA – offers relief programs

### **What Business Changes Should I Consider Making in This Environment?**

- Keep a biblical perspective  
Remember Psalms 24:1 and apply it to “your” business. “The earth is the Lord’s and everything in it; the world, and all who live in it.” As a steward, prayerfully consider how the Lord can use you to impact His kingdom through your interactions with your employees, business associates, vendors, customers and lenders.



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- **Cash flow projections**  
Create rolling 13-week cash flow projections to use in managing your business and prioritizing expenditures. Keep it high level and update it weekly.
- **Review insurance coverage for potential claims under business interruption coverage**  
Track all revenue losses and incremental expenses associated with the coronavirus crisis. Make claims for damages due to coronavirus even if you are unsure if coverage is available. There will be extensive litigation in this area. Timely filed claims will be necessary in order to recover damages.
- **Communicate with lenders, landlords, and key vendors**  
Make your current situation known, and work together to develop viable repayment/payment plans. In many situations, payment deferrals and payment reductions are available.
- **Tax refunds**  
The CARES Act contains several tax breaks (many of which were retroactive) that could result in tax refunds from prior years. These include allowing NOL carrybacks, increased depreciation deductions for qualified building improvement property, reduction in the business loss deduction LIMITATION and increases to the amount of allowable business interest expense deductions.

## **What are my options for my employees/workforce?**

- **Reducing hours under the TWC Shared Work Program.**  
The goal of the program is to encourage employers to reduce hours for employees rather than lay them off, and employees get unemployment benefits to make up part of the lost wages. Here are the general requirements:
  1. The percentage of reduced hours for the selected unit must range from 10 percent to 40 percent each week. The figure may differ for various plan participants. Some employees may still be laid off, if you like.
  2. The reduction in hours must apply to at least 10 percent of the employees in an affected unit.
  3. A shared work plan must be an alternative to layoffs, and you must provide an estimate of the number of employees who would be laid off if you do not participate in a shared work plan.
  4. If you currently provide fringe benefits, you must continue to provide these benefits for the employees in the shared work plan. Fringe benefits include health insurance, retirement benefits, paid vacation, holiday or sick leave, or other employee benefit.

### **Downsides to Shared Work Program:**

- Must file a plan with the TWC (Texas Workforce Commission), do weekly reporting.
- The benefits paid to employees affect the employer's tax rate the same way unemployment benefits do.
- You cannot do this with exempt employees without affecting their exempt status.





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- Furlough employees. This is a temporary layoff but is legally not much different. However, you might choose to pay employee health care and/or other benefits during the layoff if your plan allows it (some health plans make employees ineligible if their hours are reduced below a certain level). The reason to do a furlough instead of a layoff is mostly morale—you want to encourage the employee to come back to work for you when the crisis is over. However, they will be eligible for unemployment benefits because their wages have stopped, even though it is temporary. Generally, you do not need to give advance notice under the WARN Act if this furlough lasts less than 6 months.
- Reduce wage rates across the board, cutting everyone’s pay (unless they have a contract for a specific term), or cutting wages selectively (which will have to be reviewed to make sure you are not disproportionately reducing wages for a race, age, sex, etc.) Of course, you may not reduce wages below minimum wage, and exempt employees must be paid the minimum allowed for the exemption. This might also trigger the eligibility of employees for unemployment benefits, depending on the reduction.
- Reduction in Force (RIF). Could assist you with a larger layoff, with or without severance.
- Do nothing, of course, and try to ride this out longer and/or await another federal or state program.

## What are the Federal Assistance Programs I should be aware of?

- Economic Injury Disaster Loans and Loan Advance – [Click here to apply](#)

Provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to help overcome the temporary loss of revenue. Small business owners are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid.

[Click here for a Guide to SBA's Economic Injury Disaster Loans](#)

- Paycheck Protection Program – [Click here to apply.](#)
  - The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated \$350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program, the initiative provides 100% federally guaranteed loans to small businesses.
  - How to apply? Contact your bank first. You can apply through any existing SBA 7(a) lender, or through any federally insured depository institution, federally insured credit union, or Farm Credit System institution that is participating.
  - Coronavirus Emergency Loans - [Small Business Guide and Checklist PDF](#)
- Employee Retention Tax Credit
  - The Employee Retention Tax credit is for employers who are closed, partially closed, or experiencing significant revenue losses as a result of coronavirus.



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[Guide To The Employee Retention Tax Credit - For Coronavirus Impacted Employers PDF](#)

- Loan and Grant Opportunities  
Be on the lookout for various loans or grants being provided by Federal, State or Local organizations. Visit [LetsgrowNTXbusiness.com](https://www.lets-grow.com) for resources dedicated for small businesses and entrepreneurs to survive the coronavirus. [Visit here.](#)

## Helpful Link:

[Business Tax Relief Summary PDF from Ronald Blue Trust](#)

## UNEMPLOYMENT

- [What Christians Should Know About Unemployment article](#)
- If you are unemployed, partially unemployed, received an income reduction, or cannot work for reasons related to the coronavirus pandemic, you will likely qualify to receive benefits.
- Gig workers, freelancers, and independent contractors are eligible for unemployment benefits under the CARES Act. That means Uber drivers, AirBnB hosts, and other self-employed workers will be eligible. If the form does not seem to be tailored to your self-employment situation, fill it out regardless. Many states are still behind on updating these forms.
- Eligible workers will get an extra \$600 per week in addition to their state benefit until 7/31/2020.
- The CARES Act also provides an extra 13 weeks of benefits on top of the 26 weeks of benefits most states already offer. The total amount cannot exceed 39 weeks. Check with your state.
- Existing workers receiving unemployment benefits, will be eligible for the extra \$600 per week and the additional 13 weeks of benefits.
- States are experiencing historic volumes of unemployment benefits applications, so you will likely experience long wait times or find more success applying online between 10 pm and 6 am when there is reduced traffic. Some states have guidelines on application days based on names or zip code.
- We don't currently know how long a worker will need to wait for the benefits. It is unclear how long it will take to process the record number of claims. It may take anywhere from 2-6 weeks.
- Apply as soon as you are eligible as your claim typically starts the week you complete the application and you don't know when the benefits will be sent.
- Unemployment benefits are taxable income. Plan to pay taxes on the benefits or ask if your state will withhold federal income taxes from your benefits.

## Additional Resources:

[U.S. Department of Labor - Unemployment Insurance Relief During Coronavirus Outbreak](#)

[NY Times Article – Coronavirus Stimulus Package Questions and Answers](#)

## UNEMPLOYMENT FOR TEXAS

- Texans can expect up to 39 week of unemployment benefits (26 weeks of state benefits and 13 weeks of federal benefits).
- Texans can expect benefits to range from \$669 - \$1121 per week. Texas state unemployment benefits normally range from \$69-\$521 per week, with an average of \$246 (1)(2). The CARES Act will add \$600 per week across the board.



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- Helpful links:
  - [Houston Chronicle article – Getting Unemployment Benefits to Texas](#)
  - [Texas Workforce Commission – Eligibility and Benefit Amounts](#)
- [Apply for Unemployment here](#)

## Additional Resources:

[TWC Tutorial - how to apply for benefits online](#)

[TWC - What You Need to Know and Do About The CARES Act Flow Chart](#)

## RENTER INFORMATION:

- If you rent your primary residence and are unable to make your full rent payment, here are some tips to navigate this situation:
- Your first priority should be to contact your landlord and discuss payment options:
- The earlier you have this discussion, the better
- It's best to offer at least a partial payment if possible
- Develop a plan to repay all rent owed and get the plan in writing
  - Example: Skip one month and spread that missed payment over the subsequent six months
- Remember that your landlord also needs income; approach with empathy and humility
- Financial assistance may be available through:
- [United Way of Metropolitan Dallas](#)
  - 214-978-0000—[info@unitedwaydallas.org](mailto:info@unitedwaydallas.org)
- [American Red Cross](#)
- North Texas — 512-928-4271
- [Catholic Charities](#) 866-223-7500
- [Metro Dallas Homeless Alliance](#) —972/638-5600
- [Dallas County Health and Human Services](#)
- [Interfaith Dallas](#) — 214/827-7220
- [Dallas Housing Crisis Center](#) —214/828-4244
- Lastly, be aware that the Texas Supreme Court has halted most evictions until April 30, 2020
- Certain counties have extended this beyond April 30
  - Dallas County has extended this through May 18
  - Tarrant County has extended this indefinitely (no end date defined)
  - Collin County has extended this through May 8
- You can still be issued a notice to vacate by your Property Manager for non-payment of rent, which is an indication that they will pursue eviction once that option becomes available. Speaking with your landlord is always the best course of action.

## Helpful Link:

CNBC – [What To Do If You Can't Make Your Rent or Mortgage Payments](#)

## UTILITIES:

### Coronavirus Electricity Relief:

- 1 The Texas Public Utilities Commission enacted a plan to suspend water, sewer and electricity disconnections for those in financial distress as a result of coronavirus.



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- People who have lost employment or significant income can receive reduced bills or deferred payment plans.
- To ensure your power is not disconnected or request reduced or deferred payment, call 866-454-8387 or go to [Electricity Relief](#). For more details, [click here](#).
- In addition, most utility providers are offering assistance to customers impacted by coronavirus.
- You can reach out directly to your utility provider and they will discuss options for payment deferral, rate reductions, plan changes, etc.

## General Assistance Programs:

There are several programs that help people pay their electricity bills, including:

- [Texas Comprehensive Energy Assistance Program \(“CEAP”\)](#) is a utility assistance program designed to assist low income households. In order to qualify, you must meet the annual household income requirements.
- To apply, call 877-399-8939 or [click here](#)
- [Weatherization Assistance Program \(“WAP”\)](#) assists with the weatherization of the homes of low-income elderly and disabled adults and families.
- To qualify, you must meet income requirements similar to CEAP above. To apply, call 888-606-8889 or go to [Weatherization Assistance Program \(WVP\)](#)
- [Low Income Home Energy Assistance Program \(“LIHEAP”\)](#) assists eligible low-income households with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, weatherization and energy-related home repairs. To apply, call 866-674-6327 or go to [LIHEAP](#)
- [Map State and Territory Contact Listing | Office of Community Services](#)

## Helpful Links:

[PDF TX Public Utility Response to Coronavirus](#)

Reduce your utility rate by changing plans or providers. To compare provider rates

Visit [Choose Texas Power](#) to compare provider rates.

[The Top 10 Ways to Save Energy in 2020](#)

[211](#)

[Dallas County bill paying assistance programs](#)

## SCHOOL LOANS: WHAT IF I CAN'T PAY MY SCHOOL LOANS?

Good news! The U.S. Department of Education has automatically placed an administrative forbearance on federal student loans, which allows you to temporarily stop making your monthly loan payment. This will last until September 30, 2020. You can still make payments if you choose.

Additionally, the interest rate has automatically been set to 0% (through September 30, 2020) on the following types of federal student loans:

- Defaulted and nondefaulted Direct Loans
- Defaulted and nondefaulted FFEL Program loans
- Federal Perkins Loans

For more information [click here](#).

Private Student Loans:



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Unfortunately, private student loans are not covered by the CARES act. Each student loan provider has its own policies regarding payment assistance.

But many private student loan providers are offering forbearance and other payment relief during this pandemic. The following article lists 24 private loan providers and the relief they are offering. If your provider is not on the list, it does not mean they are not offering relief. Call your provider and ask what your options are. For more information, [click here](#).

## CREDIT CARDS: WHAT IF I CAN'T PAY MY CREDIT CARDS?

Each credit card issuer is offering different types of financial assistance and relief.

In general, most credit card issuers are offering one or more of the following types of assistance:

- Waiving late fees
- Waiving interest charges for a period of time
- Reduced monthly payments
- Temporary interest rate reduction
- Allowing skipped payments
- Allowing temporary increase on credit limit
- Collection forbearance

You need to call your credit card issuer to find out the options available to you.

Explain your financial hardship situation and ask what options you have.

You shouldn't simply ignore the bill.

If you cannot pay, you need to talk to the credit card company in order to avoid defaulting on your credit card and negatively impacting your credit score.

The number to reach your credit card issuer is usually located on the back of your credit card.

Things to keep in mind:

- Use forbearance as a last resort because you still accrue interest (unless the bank is waiving interest for a specific period of time due to the pandemic).
- Be honest with your credit card issuer. They can get creative with options available to you depending on your specific situation. There is not a "cookie cutter" approach to assisting customers who cannot pay their bill.
- We recommend using your emergency savings before you put additional charges on a credit card that you cannot pay off in full by the end of the month.
- If your credit card issuer offers you a credit limit increase be cautious. This will cause you to increase your debt and the interest you are accruing. Ask if there is another option.
- Remember, your credit card issuer is not obligated to assist you. However, if you are honest and nice, they will usually work with you. They would rather work out a way for you to pay your bill than for you to ignore the situation and not pay your bill.

[Click here](#) for information about what specific credit card issuers are offering customers who cannot pay their bill.

## CAR TITLE AND PAYDAY HIGH INTEREST LOANS -- WHY YOU NEED TO AVOID

In these times of financial insecurity, it's easy to see any sort of loan as a desirable solution – but we



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advise you to always seek wisdom with any sort of debt, with extra warning to the following sorts of loans which are almost never a wise decision:

- Title loans- these loans require you to put forward a title, usually for a vehicle, as collateral on the loan. They have incredibly high fees and interest associated with them, and the added stress of potentially losing your vehicle if you do not repay.
- Payday loans – these are very short term in nature with incredibly high interest rates. It’s easy to get trapped into a cycle of debt, so much so that legislation in parts of the country has been enacted to limit unfair practices made via these loans.
- Tax refund anticipation loans – these also have high interest rates, so much so that if your tax return is delayed, you could be responsible to repay the difference when your return is distributed.
- Credit card cash advances – these are associated with high interest rates as well as fees in many cases.

Remember that while these and other debt offerings can seem like short term solutions, they can come with serious long-term consequences. Try to seek additional income or find expenses you can eliminate before considering taking on any sort of debt. Seek biblical wisdom and counsel and remember that the borrower is slave to the lender (Proverbs 22:7).

## Helpful Links:

[Nerd Wallet – Car Title Loans](#)

[NBC News – Car Title Loans](#)

## SCAMS – WHAT TO WATCH OUT FOR:

Financial scams are rampant during a crisis like coronavirus. Beware of the calls, emails, texts:

- Offering mortgage, car payment, school loan solutions, if you cannot make payments
- Selling N95 masks, antibacterial wipes or soap
- Offering coronavirus vaccine (there is no vaccine as of April 2020)
- Deal only with companies with whom you have an existing relationship (i.e., your current mortgage company); avoid engaging in discussions with companies from whom you receive a random phone call or email.
- Never provide anyone with your Social Security, bank account information, date of birth, or mailing address
- Never click on a link within an email from a person or company you do not recognize
- Even if you recognize the name – look carefully at the email address. If it is from your bank: ABC Bank, but the email address is ABCBankiox.iu.com – and does not look normal - it’s a fraud
- Most companies have an address that would look something like ABCBank.com
- It’s best for you to find a company or have a trusted friend refer you to a company instead of receiving a random phone call or email
- If any provider offering a service (eliminate your debt, stop collection phone calls) is asking for you to mail, wire, Venmo money (\$100, \$500, \$2,000 or more) before they provide any service – do not do it!
- Ask a friend for advice or contact the Better Business Bureau. Search the company on BBB.com
- Google the company name and phone number for helpful information. Many times (but not always) scam information will appear.



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- If you find yourself in a desperate financial situation – don't make it worse by falling for a scam. Scammers know people are desperate and will take advantage of you at a weak moment.

## Helpful Links:

[FBI Alert – Protect Yourself from Coronavirus Scams](#)

[FCC.gov – Coronavirus Scams](#)

[FTC.gov](#)

[Treasury.gov](#)

[ConsumerFinance.gov](#)

[USA Today](#)

## COMPANIES MAKING SPECIAL OFFERS:

Many companies are stepping up during this time by offering free or reduced products/services. There are multiple places online that have worked to consolidate these offerings – here are a few of the best we've found:

### [Deals on Food for Everyone Nationwide](#)

Starbucks: Now until May 3, all front-line responders get a free Tall hot or iced coffee

- Chipotle: All orders over \$10 are eligible for free delivery
- Jersey Mike's: Get free delivery on all orders placed through the app until further notice

### [Deals for Healthcare Workers \(extensive\)](#)

- [Airbnb](#) is providing housing near their workplace to allow for social distancing
- [Tide](#) is offering free laundry services at three locations in the DFW area
- [Costco](#) is allowing healthcare workers to move to the front of any lines if they show ID
- Crocs is giving away 10,000 pairs every day. [Check here at 1PM CT daily](#) to get on the wait list

### [Deals on Online Education/Job Training](#)

- [Skillshare](#) is offering one month free trials for everyone and longer trials for certain groups
- [Pluralsight](#) is offering its entire course library for free during the month of April
- [Coursera](#) has many offerings available at no cost
- [Khan Academy](#) has free offerings for both children and adults

If you have BP gas in your state, First Responders will receive a discount of 50 cents per gallon. Must [register here to receive discount code](#) for 1 tank of gas.

## MEDICAL CARE – LOCATIONS THAT OFFER FREE MEDICAL CARE:

Locations that offer free medical care in Dallas, TX:

[Watermark Urgent Care](#)

[Free Clinics](#)

- The state works in partnership with the federal government and non-profit organizations to fund and offer free or low-cost medical care to the uninsured and low income
- Medicaid and the Children's Health Insurance Program (CHIP) provide free or low-cost health



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coverage to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities.

- Some clinics will charge a fee based on income levels. The lower the income, the lower the fee.
- Seek out a location that is relatively near your home/apt so that it will be convenient in times of need.
- There is value to using the same place/organization consistently given the rules and complexities differ in each organization

## Helpful Links:

[https://www.needhelp-paying-bills.com/html/texas\\_health\\_care\\_for\\_uninsured.html](https://www.needhelp-paying-bills.com/html/texas_health_care_for_uninsured.html)

<http://texashealthcareguide.org/getting-health-care-without-insurance>

<https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/>

[https://www.needymeds.org/medical\\_clinics.taf?function=state&state=TX](https://www.needymeds.org/medical_clinics.taf?function=state&state=TX)

<https://www.freeclinics.com/co/tx-dallas>

## NO HEALTH INSURANCE – WHAT CAN I DO?

[Forbes – On the Frontlines with No Health Insurance](#)

## AIR TRAVEL INFORMATION – CREDITS AND CHANGING TICKETS:

My flight was cancelled by the airline, am I entitled to a refund?

- According to the Department of Transportation (DOT), YES you are!
- Any time a flight is cancelled by the airline a passenger is entitled to a refund, regardless of the reason, and the passenger chooses not to be rebooked on a new flight on that airline.
- The flight has to be cancelled by the airline; this doesn't apply if you are cancelling the flight
- [More info here](#)

What if I purchased or reserved my ticket through a travel agent or online travel agency?

- The refund requirement for airlines does not apply to tickets booked through online travel agencies, travel agents, or other third-party agents.
- However, these agents should call the airlines themselves to apply for the refund.
- If you purchased your ticket through an online travel agency (or other agent), contact the travel agent directly to obtain a refund before contacting the airline.

Notes/Advice to requesting a refund:

- You will need to call the individual airline / travel agent to request a refund, they will not proactively do this for you.
- The airline will more than likely try to convince you not to take a refund by:
  - offering to rebook you to a future date with no fees
  - offer you a travel voucher to be used for future travel; some are even offering a bonus to do so (example: if you paid \$400 for a ticket, they might offer you \$450 travel voucher)
  - offer you airline points in their frequent flyer program that can be used for future travel
- You need to be prepared to state that the Department of Transportation rules require a refund be given back to your original form of payment if your flight was cancelled, regardless of the reason it was cancelled.





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If you receive push back from airline when requesting a refund:

- U.S. Department of Transportation Issues Enforcement Notice Clarifying Air Carrier Refund Requirements, Given the Impact of Coronavirus
- The U.S. Department of Transportation today (4/3/20) issued an Enforcement Notice clarifying, in the context of the 2019 Novel Coronavirus public health emergency, that U.S. and foreign airlines remain obligated to provide a prompt refund to passengers for flights to, within, or from the United States when the carrier cancels the passenger's scheduled flight or makes a significant schedule change and the passenger chooses not to accept the alternative offered by the carrier. [More info here.](#)

If your flight was not cancelled but your flight was changed:

- You have the right to argue that the airline made a "significant schedule change" which could entitle you to a refund, but the policy of each airline will vary. Generally anything over 6 hours is considered a significant change but it's best to consult each airline's change policy before speaking with the airline
- If you choose to be rescheduled you should be able to pick any available flight that is currently showing in the airline's schedule with no additional fees, but will have to pay the difference in fare between the original ticket and the new price if the new price is higher.
- Otherwise, you can get a travel voucher that should be valid for at least 12 months, but many airlines are extending those for use through 2021.
- Check specific airline policies at the link below to see if there are specific policies depending on what date you booked your airfare.

Here's a [consolidated resource providing more information](#) about individual airline change and cancellation policies.

## APPS AND HELPFUL WEBSITES (DALLAS AND NATIONWIDE):

Ourcalling.org - Dallas, TX area

OurCalling phone app (Homeless Support) is green and white

Provides locations for food, shelter, medical, domestic violence, housing

Everyone should have this app on their phone

## [211 \(United Way Resources\)](#)

Links for housing assistance, food, medical care for low-income families, domestic violence, suicide prevention

## GENERAL FINANCIAL INFORMATION ON WHEN YOU CANNOT PAY:

[Click here for information](#) on mortgages, rent, student loans, credit cards, auto loans.

## OVERVIEW OF MARCH 2020 GOVERNMENT STIMULUS PLANS – CARES ACT:

Emphasis on Provisions for Small Business and Families

As of 4/9/2020, three pieces of legislation have been enacted:

- Coronavirus Preparedness & Response Supplemental Appropriations Act 2020
- Families First Coronavirus Response Act and



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- Coronavirus Aid, Relief, and Economic Security (“CARES”) Act, (includes Paycheck Protection Program)

The two most pertinent programs for most in the Watermark community are being executed through the US Small Business Administration (“SBA”). They are the Paycheck Protection Program (“PPP”) included in the CARES Act and Economic Injury Disaster Loan (“EIDL”).

The PPP is a loan to qualifying small businesses which can be forgiven in its entirety for qualifying expenses including payroll, rent/mortgage payments, and utilities. Funds must be spent on these items to be forgiven.

- \$349 billion has been earmarked for this program
- Application volumes have been quite high, clarification of the regulations is ongoing = processing times are extended, and timing of funding is still unknown as lenders process
- Generally, the amount of the loan is calculated as 2.5 x these monthly expenses ([more details here](#)) as averaged over 2019 or the Trailing Twelve Months (April '19 - March '20). It applies to small businesses, independent contractors, and sole proprietors and most groups will apply through their existing bank, which will process the application through to the SBA.

EIDL = Low interest loans to an expansive number of small business. This is debt. The first \$10k is supposed to be funded within 3 days of loan processing (which is taking some time) and this amount is a forgivable loan / grant which will not have to be repaid.

[Click here for a PDF overview](#)

[Click here to apply directly through the SBA](#)



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Other Major Stimulus Provisions Include:

Providing for direct cash rebates for qualifying individuals.	5-year carryback of 2018 -2020 NOLs
Enhancing charitable contribution deductions and allowing \$300 deduction for non-itemizers	Removing the limitation on the deduction of excess business losses for non-corporate taxpayers
100% bonus depreciation for qualified building improvement property	Delaying the 4/15 income tax filing and payment deadlines to 7/15
Relaxing some of the business interest limitations of 163(j)	Delaying 2019 HSA /Archer MSA contribution due dates to 7/15/2020
Establishing refundable payroll tax credits for eligible employers	Inclusion of certain over-the-counter medical products as qualified medical expenses
Requiring health plans to cover qualifying coronavirus preventative services	Paid sick leave requirements and expanded FMLA payment requirements
Establishing PPP and EIDL SBA Loan Programs	Delay of payment of employer payroll taxes
Providing for tax favored withdrawals from retirement plans	Increased limits and delayed repayment dates for loans from retirement plans
Temporary waiver of required minimum distribution rules	

## Helpful Links:

[NY Times – Coronavirus Stimulus Package Questions and Answers](#)

[NPR – What’s Inside the Senate Stimulus Package](#)

## GENEROSITY IN THE MIDDLE OF A STORM:

- Make giving a regular practice. Don’t focus on the amount but the heart behind the number (2 Corinthians 9:7)
- Generosity begins in your home as you meet the needs of your family (1 Timothy 5:8)
- As believers, our treasure is not to be in earthly things but invested in an eternal mindset (Matthew 6:19-21)
- Can look for ways to cut down consumption in order to be able to give more there’s joy in giving
- Some individuals are unable to have basic needs met in this time of uncertainty as well as hardship.
- As we look for ways to honor those with needs, we can rest in knowing we are serving God (Matthew 25:31-45)
- The generosity we get to show toward others is a reflection of God’s mercy
- [Got Questions article on Biblical generosity](#)

## BIBLICAL PERSPECTIVE:

[Should Christians Be Anxious About the Coronavirus? – Todd Wagner](#)

[The Only Help for our Greatest Need](#)

[Coronavirus and Christ – John Piper : Free download for book](#)

[Find Joy in the Middle of a Storm – Randy Alcorn](#)

[Remember the Past as You Face an Uncertain Future – Bob Lepine](#)



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## **WATERMARK COMMUNITY CHURCH, DALLAS, TX – HOW MEMBERS CAN CARE FOR EACH OTHER FINANCIALLY:**

[Blog article 3/20/20](#)

[Fact Gathering Template](#) (once you open page, scan down to resource section)

[Meeting Financial Needs Resource](#)

