

**MICHIGAN
COVID-19 PANDEMIC
RESOURCE GUIDE**

INTRODUCTION

This guide provides information on how to access programs aimed at supporting Michiganders during the coronavirus outbreak. The programs in this guide are supported by the state and federal government, private companies, and nonprofits that serve the majority of Michigan residents. This guide is not able to provide information on the numerous local assistance programs available in various communities.

The coronavirus outbreak and responses are evolving quickly, and this guide will continue to be updated. Questions can be emailed to mgary@glpo.org.

Health information related to COVID-19

The [World Health Organization](#) and the [Centers for Disease Control and Prevention](#) have issued important recommendations on how to prevent the spread of the coronavirus and what to do if you have COVID-19 symptoms.

The Disaster Distress Helpline can provide immediate counseling to anyone who needs help in coping with mental or emotional effects caused by the coronavirus pandemic. The helpline is available 24/7, 365 days a year by calling 1-800-985-5990, texting TalkWithUs to 66746 or visiting disasterdistress.samhsa.gov.

UNEMPLOYMENT AND WORKER ASSISTANCE

The Program: Expanded unemployment benefits are available to Michiganders affected by the coronavirus outbreak thanks to executive orders from Gov. Gretchen Whitmer and provisions of the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act signed into law March 27.

The temporary changes to unemployment insurance expand eligibility for unemployment benefits, extend the benefit period up to 39 weeks, provide an extra \$600 per week for four months on top of Michigan's unemployment payments, increase the application eligibility period from 14 to 28 days, and suspend the requirement to register in person and continue searching for work.

Eligibility Requirements: Part-time workers, people who are self-employed (including freelancers, gig workers, and independent contractors), low-wage workers, and people with limited work history [are now eligible for unemployment](#) under the CARES Act.

Workers are considered unemployed and newly eligible for Michigan's unemployment benefits and the federal \$600 per week aid payment if they are unable to work due to:

- Self-isolation or self-quarantine because they have greater risk of contracting COVID-19 due to being immunocompromised,
- Displaying symptoms of COVID-19,
- Contact in the last 14 days with someone with a confirmed COVID-19 diagnosis,
- A need to care for someone with a confirmed case of COVID-19, or
- A family care responsibility as a result of a government directive (such as the K-12 school closures).

People on paid sick leave, paid family leave, and those who can work remotely are not eligible for the expanded unemployment benefits. Unemployment benefits count as income when determining eligibility for means-tested programs, except for Medicaid and the Children's Health Insurance Program (CHIP).

How to Access: People who are already in Michigan's unemployment system will automatically receive the additional \$600 per week for up to four months, under the CARES Act. People who are newly eligible for unemployment benefits can file an unemployment claim as usual with Michigan's Unemployment Insurance Agency. Complete the following steps:

- [Gather necessary information](#)
- [File a Claim](#)
- Recertify every two weeks online or by phone. (1-866-638-3993)
- Choose a method to receive benefits — debit card or direct deposit — and have your card or bank information ready.

Information needed to file a claim

- Your social security card
- Your state issued driver's license or ID card number or your MARVIN PIN (if you

have one)

- The names and addresses of employers you worked for during the past 18 months along with your quarterly gross earnings
- The last date of employment with each employer
- Your most recent employer's Federal Employer ID Number (FEIN) (especially if you have not filed a claim within the last three years or have been employed for less than six months) and Employer Account Number (EAN). Depending on your situation, knowing the account number may speed up the processing of your claim.
- If you are not a U.S. citizen or national, you will need your Alien Registration card and the expiration date of your work authorization.

To file a claim, [apply online](#) and create an account on Michigan Web Account Manager or sign in if you already have an account.

OR call 1-866-500-0017. TTY service is available at 1-866-366-0004 for the hearing impaired.

Simply completing the **application for benefits will be used to satisfy the work registration requirements**. Also, the requirement to register for work in-person at a Michigan Works! service center has been temporarily suspended due to the COVID-19 crisis. Due to the high volume of unemployment applications as a result of COVID-19, the Unemployment Insurance Agency has [developed a schedule for workers to apply for benefits](#) based on the first letter of their last name, effective March 29:

- Online Filing Schedule - Michigan.gov/UIA. (Workers are encouraged to go online during off-peak times between 8 p.m. and 8 a.m.)
 - Last names beginning with letters A-L are asked to file claims on Mondays, Wednesdays, or Fridays.
 - Last names beginning with letters M-Z are asked to file claims on Sundays, Tuesdays, or Thursdays.
 - Saturdays will be available for anyone to accommodate those who could not file during their allotted window.
- Call Center Filing Schedule - call 866-500-0017 between 8 a.m. and 5 p.m.
 - Last names beginning with letters A-L are asked to call on Mondays or Wednesdays.
 - Last names beginning with letters M-Z are asked to call on Tuesdays or Thursdays.
 - Fridays will be available for anyone to accommodate those who could not file during their allotted window.

Program End Date: The federal expansion of unemployment benefits is available for workers who lost their jobs starting Jan. 27, 2020, through Dec. 31. In Michigan, workers must file their unemployment claim within 28 days of their last day worked. The extra \$600 per week payment is available for up to four months, covering weeks of unemployment through July 31.

Michigan's expanded eligibility period is set to end at 11:59 p.m. April 22.

More Information: Contact Michigan's Unemployment Insurance Agency by calling 1-866-500-0017 or visiting the [UIA website](#). Read the UIA's [unemployment COVID-19 guide factsheet](#). As of March 18, local UIA offices will be closed for visits from the public, except for customers with appointments.

Changes to Requirements for Cash Assistance

The Program: The Family Independence Program (FIP), sometimes referred to as cash assistance and Temporary Assistance to Needy Families (TANF), is managed by the Michigan Department of Health and Human Services (MDHHS). FIP provides temporary cash assistance to pregnant women and families with children to help them pay for living expenses such as rent, heat, utilities, clothing, food, and personal care items.

Eligibility Requirements

- State of Michigan resident, either a citizen or legal immigrant
- Pregnant or primary caretaker of a dependent child living in the household (can be over 18 if a full-time high school student).
- Have a low income or very low income (details below)
- Unemployed, underemployed (working for very low wages), or soon-to-be unemployed

Beginning March 18, during the COVID-19 public health emergency, PATH: Partnership. Accountability. Training. Hope requirements do not apply. New applicants will not be required during this time to attend Michigan Works! orientation or meet work requirements.

How to Access

[Check for eligibility here](#)

[Apply using MI Bridges](#)

What you may need to apply:

- Identification (Social Security number, driver's license, or passport)
- Recent (less than 30 days old) documentation of income and expenses (pay stub, bank statements, lease or rent receipt)

If you have any changes in your household size, income, or assets, report those changes within 10 days to MDHHS using [MI Bridges](#) or by calling 888-642-7434

Program End Date: There is currently no identified end date for the waiver of work requirements, Michigan Works! orientation and PATH requirements related to the coronavirus outbreak.

More Information: [Log in to MI Bridges](#) to learn more or call the Beneficiary Helpline at 1-800-642-3195.

COVID-19 Paid Sick Leave and Paid Child Care Leave

The Program: The federal Families First Coronavirus Response Act was signed into law on March 18 and goes into effect April 2, requiring some employers to provide paid sick leave and paid child care leave to employees who meet certain requirements. Employers will be reimbursed for this paid leave by the federal government through a quarterly payroll tax credit.

Eligibility Requirements: Employees are eligible for this paid leave if they have worked for at least 30 days (full- or part-time) at:

- A company with more than 50 and fewer than 500 employees, OR
- At a company with fewer than 50 employees AND your company does not apply for an exemption, OR
- If you are a gig-economy worker (Uber driver, instacart shopper, etc.) and you pay taxes for this work,
- AND you are not a healthcare or emergency provider.

Employees are eligible for up to 80 hours of paid sick leave at 100% of their pay, if they are unable to work because:

- They are ill, quarantined, or seeking diagnosis or preventive care for coronavirus.

Employees are eligible for up to 80 hours of paid leave at $\frac{2}{3}$ of their pay, if they are unable to work because:

- They are caring for a sick individual subject to quarantine, OR
- They are caring for a child whose school or child care provider is unavailable for reasons related to COVID-19.

In some instances, employees may be eligible for an additional 10 weeks of paid leave at $\frac{2}{3}$ of their pay, if they are unable to work because:

- They need to care for a child whose school is closed or child care provider is unavailable for reasons related to COVID-19.

How to Access: Employers have 30 days from April 2 to comply with the new paid leave requirements. Contact your employer to request the paid leave.

Gig-economy workers should calculate their average daily self-employment income for the year, then claim the amount you take as a tax credit (you can reduce estimated quarterly tax payments in the meantime).

Program End Date: There is no set expiration date on the COVID-19-related paid leave. Claims need to be filed by Dec. 31.

More Information: [U.S. Department of Labor guidance on COVID-19 paid leave](#)

FOOD ASSISTANCE

Unanticipated School Closure Summer Food Service Program

The Program: The Michigan Department of Education is providing meals for children during the coronavirus-related school closures under the Unanticipated School Closure Summer Food Service Program. Free meals are now available at certain locations for pick up, which allows people to maintain social distancing in order to limit the spread of the coronavirus.

Eligibility Requirements: All children 18 and younger are eligible for free meals, plus students with disabilities who are 18-26 years old and have an active Individual Education Program (IEP).

How to Access: [Look up food service program sites online](#). Click on an icon on the interactive map to see the distribution site's address and times and dates of service.

Program End Date: All K-12 school buildings in Michigan will be closed until at least April 14, and the free meals will be available during the closures.

More Information: Contact the Michigan Department of Education at 517-241-5374 or mde-sfsp@michigan.gov.

Additional Assistance for SNAP Recipients

The Program: The Supplemental Nutrition Assistance Program provides food assistance to individuals and families with low incomes. In response to the coronavirus pandemic, as of March 27, Michigan increased all SNAP recipients to the maximum benefit amount for March and April and waived the federal work requirement for able-bodied adults without dependents who receive SNAP.

Eligibility Requirements: Income eligibility limits for Michigan's food assistance program are [listed here](#). SNAP recipients will automatically receive the following maximum monthly benefit amount in March and April, based on their household size:

- One person: \$194.
- Two people: \$355.
- Three people: \$509.
- Four people: \$646.
- Five people: \$768.
- Six people: \$921.
- Seven people: \$1,018.
- Eight people: \$1,164.

The federal work requirement, which was set to take effect April 1, applies to able-bodied adults ages 18-49 without dependents. A change in federal regulations would have prohibited those adults from receiving food assistance for more than three months within a three-year period, unless they meet certain work requirements. During the coronavirus outbreak, this work requirement is suspended.

How to Access: People already receiving SNAP benefits do not need to take any action in order to receive the maximum benefit amount or have the work requirement waived. People can apply for SNAP benefits through [MI Bridges](#).

Program End Date: Maximum SNAP benefits amounts will be offered in March and April. The work requirement waiver is in effect through the end of the month after the month when the COVID-19 public health emergency declaration is lifted by the secretary of U.S. Health and Human Services.

More Information: SNAP recipients can check the benefits balance on their Michigan Bridge Card at www.michigan.gov/mibridges or by contacting a consumer service representative toll-free at 888-678-8914.

Find Your Local Food Bank

The Program: Food banks are considered essential services that are allowed to continue operating under Michigan's "Stay Home, Stay Safe" order that is in effect from March 24 to April 13.

Eligibility Requirements: Anyone in need of food can contact their local food bank. Call 2-1-1

How to Access: Feeding America has an [interactive online database](#) of local food banks, which you can search by ZIP code or state.

Program End Date: None.

More Information: Contact your local food bank to learn more about meal distribution sites in your community.

Double Up Food Bucks Spending Limit Increase

The Program: Double Up Food Bucks allows families enrolled in the Food Assistance Program to double their food dollars to spend on fruits and vegetables. During the COVID-19 crisis, many stores that participate in Double Up Food Bucks have suspended the \$20 per day spending limit.

Eligibility Requirements: Families with Bridge Cards can shop at participating stores.

How to Access: Spartan stores, which include Family Fare, VG's and ValuLand, have increased their Double Up Food Bucks spending limit to \$50 per day, and other stores also may have changed the sending limit. The [Double Up Food Bucks online database](#) allows you to search for a participating store near you. Some stores may have changed their hours of operation during the coronavirus pandemic, so it's best to call ahead for more details.

Program End Date: There is no set end date for the new spending limits.

More Information: Visit the [Double Up Food Bucks website](#) for updates during the COVID-19 pandemic, and contact your local grocery store to see if their spending limit has changed.

UTILITY AND HOUSING ASSISTANCE

Utility Shutoffs Suspended

The Program: DTE Energy and Consumers Energy announced on March 16 they will suspend electricity and natural gas shutoffs during the coronavirus pandemic.

Eligibility Requirements: Shutoffs due to non-payment are suspended for people with low incomes and senior citizens.

How to Access: DTE customers impacted by COVID-19 — those with a sudden loss of income or medical condition — as well as vulnerable seniors can call 800-477-4747 to determine eligibility for payment assistance. Consumers customers affected by COVID-19 can call 800-477-5050.

Program End Date: Both companies said their shutoff suspension will last through April 30, and that timeframe could be adjusted. Customers in either company's Winter Protection Program already had their end dates extended through May 3, without any additional action required.

More Information: Learn more about the companies' response plans online: [DTE Energy](#), [Consumers Energy](#)

Statewide Water Service Restoration

The Program: Gov. Whitmer issued an executive order on March 28 that requires public water suppliers in Michigan to immediately identify residences in their service area that do not currently have water service and to restore service to homes where the service has been disconnected due to non-payment or damaged infrastructure by April 12. A \$2 million Water Restart Grant Program has been established through the Michigan Department of Environment, Great Lakes, and Energy (EGLE) to provide funding to local communities to help reconnect homes to their water supplies.

Eligibility Requirements: Everyone in the state is eligible for water restoration, regardless of past-due water bills. This program does not eliminate the obligation of a resident to pay for water, prevent a public water supply from charging any customer for water service, or reduce the amount a resident may owe to a public water supply.

How to Access: Contact your water supplier if you need your water service restored.

Program End Date: Public water suppliers must restore water to residences by April 12. The executive order remains in effect as long as Michigan is under a state of emergency related to coronavirus.

More Information: Read the [governor's press release](#) on the water restoration order.

Keep Americans Connected Initiative (internet and phone service)

The Program: The Federal Communications Commission (FCC) has asked broadband and telephone companies to take the Keep Americans Connected Pledge, which says they will:

1. Not terminate service to any residential or small business customers because of their inability to pay their bills due to the disruptions caused by the coronavirus pandemic;
2. Waive any late fees that any residential or small business customers incur because of their economic circumstances related to the coronavirus pandemic; and
3. Open their Wi-Fi hotspots to any American who needs them.

Eligibility Requirements: See if your broadband and telephone service provider is among the more than 390 companies and associations who have committed to the [Keep Americans Connected Pledge](#).

How to Access: Contact your service provider if you anticipate trouble paying your bill.

Program End Date: There is no set end date; the pledge is expected to last for the duration of the coronavirus pandemic.

More Information: A crowd-sourced list of [fee and low-cost internet options](#) provides more information.

Statewide Moratorium on Evictions

The Program: Michigan is prohibiting evictions from residential properties, including mobile homes, during the coronavirus pandemic.

Eligibility Requirements: The eviction moratorium applies to residential properties, but not businesses.

How to Access: Residents do not need to take any action in order to avoid eviction. Tenants are still responsible for rent owed.

Program End Date: The eviction moratorium took effect March 20, and it will last until 11:59 p.m. April 17.

More Information: Read [Gov. Whitmer's executive order](#) prohibiting evictions

State's Tax Foreclosure Deadline Extended

The Program: Michigan has temporarily postponed the tax foreclosure deadline for all residents. The deadline to pay back taxes and avoid foreclosure is extended from March 31 to May 29 or 30 days after the expiration of the coronavirus-related state of emergency, whichever comes first.

Eligibility Requirements: All Michigan residents are eligible for the extended tax foreclosure deadline.

How to Access: Property owners do not need to take any additional steps to utilize the extended deadline.

Program End Date: The new deadline to pay delinquent taxes and avoid foreclosure is May 29 or 30 days after the expiration of the coronavirus-related state of emergency, whichever comes first.

More Information: Contact your local county treasurer for more information on property tax payment options.

Mortgage forbearance and moratorium on foreclosures and evictions

The Program: The federal CARES Act allows borrowers with federally-backed residential mortgages to defer payments for 180 days, with the option to request another 180 days of forbearance. Federally-backed mortgages include mortgages insured by the Federal Housing Administration, purchased by Fannie Mae and Freddie Mac, and insured or guaranteed by other federal departments.

The forbearance period is in addition to a previously announced 60-day moratorium on mortgage foreclosures for borrowers with federally-backed, single-family home mortgages. The CARES Act also places a 120-day moratorium on evictions for properties with federally-backed mortgages, multi-family mortgages and certain housing programs.

Eligibility Requirements: The suspension of foreclosures and evictions automatically applies to all eligible properties. The forbearance period is available to anyone with a federally-backed, residential mortgage.

How to Access: Homeowners who anticipate trouble paying their mortgage should not simply stop making payments. Contact your servicer/lender to request a forbearance due to financial hardship related to the COVID-19 emergency. If given mortgage forbearance, take steps to ensure you will be able to repay the amount that was reduced or suspended after the mortgage forbearance period.

Program End Date: Mortgage foreclosures are suspended through May 17, and evictions are suspended for 120 days. The mortgage payment forbearance period is up to 180 days, with the option to request a 180-day extension. During a forbearance, no fees, penalties, or interest beyond the amounts scheduled or calculated as if the borrower made timely contractual payments will accrue on the borrower's account.

More Information: [HUD's website](#) has more details on its coronavirus response as well as phone numbers and email addresses to contact various offices.

CHILD CARE ASSISTANCE

Expanded Child Care Services for Essential Workforce

The Program: Michigan's Department of Licensing and Regulatory Affairs (LARA) is giving more provisional licenses and expanding capacity for child care services. Now, hospitals, public and non-public schools, and licensed in-home child care provider facilities can be used to provide disaster relief child care for members of the essential workforce.

Eligibility requirements: The expanded child care services are available for children ages 0-12 whose parents are part of the essential workforce. A list of the industries considered essential workforce is [available here](#).

Email inquiries about eligibility and other questions to BrownT56@michigan.gov

How to Access: Fill out the form on [this website](#), and a local child care provider will contact you with the next steps. Child care fees apply.

Program End Date: The establishment of disaster relief child care centers will continue through 11:59 p.m. April 15.

More Information: [Gov. Whitmer's executive order](#) provides more details on the guidelines for opening child care centers during the public health emergency.

GENERAL ASSISTANCE

Federal Stimulus Payments

The Program: The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act signed into law March 27 includes one-time direct payments of \$1,200 for most adults, plus an additional \$500 for every child age 16 and younger.

Eligibility Requirements: The payment amount varies by income level listed on your 2019 or 2018 tax returns. People with Social Security numbers who are U.S. residents at the following income levels are entitled to the full \$1,200 payment per adult:

- Single adults with an adjusted gross income of \$75,000 or less;
- Married couples with an adjusted gross income of \$150,000 or less; and
- Heads of household (typically single parents with children) with an adjusted gross income of \$112,500 or less.

Above those income levels, payments decrease until they stop altogether for single adults earning \$99,000 or more and married couples earning \$198,000 or more. Families will receive an additional \$500 per child age 16 and younger.

The stimulus checks should be funded as a tax credit, which means the money will not impact people's eligibility for income-based assistance programs.

Use the Washington Post's [stimulus payment calculator](#) to see how much you will receive.

How to Access: The payments will be made automatically to people who have filed their 2018 or 2019 tax returns, with no application process required. The IRS will send the money via direct deposit for people whose bank information is on file, and others will receive physical checks in the mail.

People should begin receiving the payments via direct deposit in April, and mailed checks may take longer to arrive. **Beware of scams**; the IRS will **not** contact you to gather personal information in order to process the direct payments.

Program End Date: This is a one-time stimulus payment.

More Information: The IRS is sharing [online updates](#) on how to get your stimulus check.

MI Bridges

The Program: MI Bridges is a streamlined online application for various public assistance programs, including health care coverage through the Healthy Michigan Plan, food assistance, child development and care, cash assistance, and state emergency relief. Registering for an account allows you to apply for benefits, check the status of your case, and explore other resources specific to your location, needs, and circumstances.

Eligibility Requirements: Registering for a MI Bridges account will allow you to see eligibility requirements for specific assistance programs.

How to Access: Visit the [MI Bridges website](#) to register for an account or log in. The state's login system is currently running more slowly than usual, and staff are working to restore the system to full capacity.

Program End Date: MI Bridges is a regular offering with no end date.

More Information: Watch [this video](#) to learn more about the features included in MI Bridges.

Michigan 2-1-1

The Program: Michigan 2-1-1 is an easy way to connect with local resources, including basic human needs, physical and mental health resources, work support, access to services for non-English speakers, support for older people and people with disabilities, child and family support, suicide prevention, and more.

2-1-1 is directing people with coronavirus health-related questions to the Michigan Department of Health and Human Services hotline, which is open seven days a week from 8 a.m. to 5 p.m. Call the hotline at 1-888-535-6136.

Eligibility Requirements: Michigan 2-1-1 is available to all residents and GLPO is collaborating with 2-1-1 for Food resources and delivery.

How to Access: 2-1-1 is available 24/7, 365 days a year. If you are having trouble navigating resources listed here or elsewhere, or if you are uncertain about where to reach out for assistance, call 2-1-1. You also can text your ZIP code to 898211, search an [online directory](#), and [live chat](#) with 2-1-1 online.

Program End Date: None

More Information: Visit the [Michigan 2-1-1 website](#) and [Michigan's coronavirus website](#).

United Way's COVID-19 Community Response Fund

The Program: United Way Worldwide has created a fund for supporting communities around the world struggling with the new virus. They have local funds situated in different counties in Michigan, which support numerous community partners and take donations and volunteers to help them with their tasks.

Eligibility Requirements: United Way does not provide direct financial assistance to individuals, however individuals can call 2-1-1 or their [local United Way](#) to ask about their eligibility for different services. Anyone can contribute to these funds or volunteer.

How to Access:

1. People looking to receive individual assistance are advised to call 2-1-1 or their [local United Way](#)
2. Agencies looking for funding from United Way should contact their [local United Way](#)
3. People looking to volunteer should visit United Way's [Volunteer page](#)
4. People looking to donate should visit their [Donation page](#)

Program End Date: There is no set end date for the Community Response Fund right now.

More Information: [List of local United Way agencies](#) in Michigan counties (people in counties without a United Way office can still access their closest location)

Court Emergency Procedures

The Program: Michigan Supreme Court ordered trial courts to limit court activity to essential functions and expand use of videoconferencing and other technology-based methods of holding hearings in order to practice social distancing.

Eligibility Requirements: A list of essential court functions is included in the [Supreme Court order](#).

How to Access: To check the status of your criminal or civil case:

1. Go to [Michigan Courts County Map website](#)
2. Click on the county of your criminal or civil case
3. From here you can:
 - a. Click on “*Administrators*” tab and call the number of the Court Administrator in your county for inquiries about your case
 - b. Click on “*Location and Judges*” tab and visit local courts’ websites to receive further information.

Program End Date: Court emergency procedures will be in effect through April 3.

More Information: Michigan Supreme Court Chief Justice Bridget McCormack explains the court emergency procedures, via [March 16 Detroit Free Press article](#).

Consumer Protections from Price Gouging

The Program: Due to increasing complaints of price gouging, the practice of raising prices for essential items during times of high demand, Gov. Whitmer has signed Executive Order 2020-8 to increase restrictions on retailers and resellers. It states that:

1. A person must not resell a product in Michigan at a price that is “grossly in excess of the purchase price.”
2. A person must not sell any product at a price that is more than 20% higher than what the person offered for that product as of March 9, 2020, unless the person demonstrates the price increase is attributable to an increase in the cost of bringing the product to the market.

In addition, Michigan’s Attorney General Dana Nessel is pushing for legislation to strengthen anti-price-gouging laws.

Eligibility Requirements: All Michigan residents can file a complaint against price gouging, and all businesses within Michigan are affected by the Executive Order, making a violation of the order a misdemeanor.

How to report price gouging:

- Fill out the [Consumer Complaint/Inquiry Form](#) on the State of Michigan website for new complaints
- Call the Michigan Attorney General Office hotline at 877-765-8388

Program End Date: Executive Order 2020-8 is set to expire April 13.

More Information: Read the full document of [Executive Order 2020-8](#)

Federal, State Tax Filing Deadlines Extended

The Program: The federal government has moved the 2019 tax filing deadline from April 15 to July 15. Similarly, state income tax returns, city income tax returns and related payments typically due on April 15 or April 30 will instead be due July 15 or July 31, respectively.

Eligibility Requirements: None

How to Access: You don’t have to take any additional steps to take advantage of the tax filing deadline extensions. There will be no interest or penalties for people who wait until July to pay. If you’ve already filed a federal tax return and scheduled a payment for April 15, you can call the IRS at 888-353-4537 and cancel it. If you are owed a refund, it will be processed as usual when you file your taxes.

Program End Date: New deadlines to file your federal, state and city taxes are in July.

More Information: Visit the [IRS website](#).

Federal Student Loan Relief

The Program: All borrowers with federally-held student loans will automatically have their interest rates set to 0% and payments suspended for six months under the federal CARES Act signed into law on March 27. This forbearance period will allow borrowers to temporarily stop their payments without worrying about accruing interest, plus people's wages, Social Security benefits, and tax refunds will not be garnished for student loan debt collection.

Eligibility Requirements: The relief measures are available to borrowers with federally-held student loans. For borrowers seeking Public Service Loan Forgiveness, skipped payments during this six-month forbearance period will still count as payments in the loan forgiveness program. For borrowers who continue making payments, the full payment will be applied to their principal balance during the six-month, 0% interest period.

The CARES Act excludes borrowers with Perkins loans and commercially-held Federal Family Education Loans, and the forbearance period does not apply to private student loans.

How to Access: Payments should automatically be suspended; beware of scams asking you to file paperwork or pay a fee in order to pause your student loan payments. Borrowers can contact their loan servicer for more information. If you would like to continue making payments on your student loans during this time, you will need to do so manually or restart auto-payments.

Program End Date: Sept. 30

More Information: More details are available from [U.S. News and World Report](#). Contact your loan servicer to discuss your payment plan.