

Managing Your Finances During the COVID-19 Pandemic

1. What can you do if you can't pay your rent?

- ASAP: Get in touch with your landlord. If your income has changed, tenants receiving rental assistance can request recertification to adjust their rent. If you are falling behind on your rent, contact your landlord and ask about repayment plan options.
- Check out your state's rental assistance resources. You can find them at <https://www.hud.gov/states>
- Call a HUD-approved housing counselor for help through the Disaster Response Network at (877) 542-9723 or HUD's interactive voice system at (800) 569-4287. Counselors can help you with figuring out your finances and communicating with your landlord. They also may be able to help you find housing assistance. You may also find a housing counselor by going to the Consumer Financial Protection Bureau website <https://www.consumerfinance.gov/find-a-housing-counselor/> or the HUD website <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- The Centers for Disease Control (CDC) has extended the prohibition on tenant evictions through March 31, 2021. For more information click [here](#) to go to the CDC Website.
- You can dial "211" from your phone or go to [211.org](https://www.211.org) for information on housing resources in your area.

2. What can you do if you cannot pay your utility bills?

- You may be eligible for energy (heat and electricity) assistance through the LIHEAP program. You can apply for assistance through your local office, which may be found at <https://liheapch.acf.hhs.gov/help>
- There are many state and charity organizations that offer assistance with paying utilities. You can find the organizations in your state at <https://liheapch.acf.hhs.gov/profiles/energyhelp.htm>

3. What can you do if you cannot pay your other debts, such as car loans or student loans?

- If you are having trouble paying your student loans, contact your student loan servicer. The U.S. Department of Education (ED) is not requiring payment and has suspended interest on loans it holds until September 30, 2021. You may find out more information on ED-held loans at <https://www.consumerfinance.gov/coronavirus/student-loans/>. If you do not have an ED-held loan, you may be eligible for other repayment assistance programs. Note: Not all student loans are ED-held, be sure to check directly with your loan servicer if you have questions on whether your loan is an ED-held loan. If someone tells you that you must pay a fee to suspend payment or interest, take the time to further investigate the offer as it may not be legitimate. it.
- If you are struggling to pay other loans, such as car loans, be sure to contact your lender as soon as possible. The earlier you get in touch with them, the better, and you will likely have more options available to you. There are several resources on the Consumer Financial Protection Bureau (CFPB) website including tips and tools for managing your finances and preparing for conversations with lenders. You can find these resources at <https://www.consumerfinance.gov/coronavirus/>

4. What federal assistance is available to help you through the COVID-19 pandemic?

Assistance/Program	Description	Expiration Date	Contact
General Financial Assistance:	The Consumer Financial Protection Bureau has several tips and tools on its website to help people manage their finances during the COVID-19 pandemic. The site contains information on a wide range of topics and links to specific assistance programs. You can find help on paying credit card debt, get tips on talking with lenders, and learn more about financial scams.	Ongoing	Consumer Financial Protection Bureau (CFPB) at https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/
Food Assistance Programs	There are several food assistance programs serving individuals, families, children and seniors. Many programs have eased requirements to make it easier for people to get help.	Ongoing	USDA National Hunger Hotline at 1-866-348-6479; USA.gov Food Assistance at https://www.usa.gov/food-help#item-213705 and USDA, Food and Nutrition Service at https://www.fns.usda.gov/disaster/pandemic/covid-19/resources-individuals-families
Housing Assistance: Tenant Eviction Moratorium	Landlords may not evict tenants who have lost jobs due to coronavirus for nonpayment of rent. Tenants are required to submit a declaration form in order to be eligible.	March 31, 2021	Centers for Disease Control at https://www.cdc.gov/coronavirus/2019-ncov/covid- eviction-declaration.html Consumer Financial Protection Bureau (CFPB) at https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/
Utility Assistance	Most utility assistance is offered through state offices and local charitable organizations.	Ongoing	LIHEAP program at https://liheapch.acf.hhs.gov/content/liheap-covid-19-updates