



For College, Community, and Justice

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BEYOND THE FOOD PANTRY: Surviving COVID-19: A #RealCollege Guide for Students

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Updated June 5, 2020

Dear college student,

We know this is a time of tremendous stress and uncertainty. Please know that you are not alone. Your needs are legitimate, and you deserve support. This guide addresses common needs and offers resources. We also urge you to seek support from your college or university. We want you to be healthy and continue your education. We believe in you.

The Hope Center Team

HOW TO GET MONEY

If you lost your job

- You may be eligible for [unemployment insurance](#). You can [research the requirements](#) and file a claim if you think you are eligible with your state's Department of Labor. If approved, you may receive a temporary wage replacement that is less than what you would normally be paid. The CARES Act allowed for people who were not traditionally available for unemployment to meet some of the requirements. The Century Foundation provides a great explanation of the Pandemic Unemployment Assistance program [here](#).
- The recently passed CARES Act has allowed for the distribution of stimulus dollars to individuals and families. If you have not received a [stimulus payment](#) yet and are unsure if you qualify you may see if you are eligible for it using [this calculator](#). Individuals who were claimed as a dependent on their parent's tax return are not eligible for the stimulus dollars.
- If you had a state work-study position on campus, talk to your supervisor about your ability to continue to work and get paid, even though you cannot work on campus (some colleges are paying students to work remotely). If your work study position is federally funded, not state, the Federal Government authorized schools to continue paying these funds during the COVID-19 crisis.

- Apply for emergency aid at [your college or university](#). The information may be on their COVID-19 information webpage but if you do not find the application, a quick Google search for “emergency aid” or “emergency fund” and your institution’s name can help to locate it. See if you have a “FAST Fund” available at your college (ask a trusted faculty member) or the “[Edquity](#)” app.
- Consider other [emergency aid programs](#), including relief for individuals who worked in the [service industry](#) (restaurant, coffee shop, and delivery, for example) affected by the pandemic.
- File your [taxes](#). While the deadline is extended until July 15, applying may get you cash in the form of a refund check. For example, you may qualify for a number of tax credits, including the Earned Income Tax Credit (if you work and have a low income), or the [American Opportunity Tax Credit \(AOTC\)](#) and [Lifetime Learning Credit \(LLC\)](#), both of which are for students. Visit the [IRS \(Internal Revenue Service\) webpage](#) to get started.
- You may consider free interest loans that organizations like the [Jewish Free Loan Association](#) or the [Hebrew Free Loan Society](#) are offering during the pandemic.
- If you are able, you may want to [seek new job opportunities](#): Grocery stores and other essential services are in need of new employees and continue to hire. Check your city or town’s website for information and look for “Mutual Aid” groups in your area.

HOW TO REDUCE YOUR BILLS

If you are having trouble paying your credit card bill, utility bill, or other bills

- Call your creditors (anyone to whom you owe money) and the companies that send you bills to get your payments stopped or reduced. Be sure to clearly state upfront that your income has been reduced because of COVID-19. That is the information they need to adjust your payments.
- [Comcast Internet Essentials](#), [Spectrum Internet Assist](#), and [other companies](#) offer free broadband internet to low-income households. To qualify, you may need to be eligible for public assistance programs such as the National School Lunch Program, Medicaid, or SNAP.

If you owe money on federal student loans

- Stay informed. The recently passed federal stimulus package expanded protection to federal student loan borrowers and those who have defaulted on loans. [The CARES Act suspends](#) interest accrual and payments on federal student loans from April 1 through September 30, 2020. Nonpayment during this time will not affect public service loan forgiveness and other forgiveness or loan rehabilitation programs. Credit reporting, wage garnishment and tax refund seizures will be halted during this forbearance period as well.
- If you have educational loans from a private lender or institution you should review their website to identify what relief they may be offering during this time.

- If you need assistance appealing for financial aid, [SwiftStudents](#) offers free template letters to help you appeal your financial aid package.

If you need to reduce spending on food

- As the semester wraps up check the college's COVID-19 webpage and your student portal to see their up-to-date plans to distribute and connect students with food resources. Some institutions may still offer takeout or delivery options for students who remain and live close to campus.
- If you have access to a food pantry, they may be able to supplement your food demands. Your college may also have a food pantry (call first to make sure they are open!) or you may find a local food provider in your area by calling 1(800) 5-HUNGRY or 1(877) 8-HAMBRE (for Spanish), visit whyhunger.org/FindFood, or contact via text using your zip code to 1-800-548-6479.
- You may be eligible for assistance through the [Supplemental Nutrition Assistance Program \(SNAP\)](#). SNAP offers a modest monthly benefit on an electronic card you may use to purchase groceries. Due to the recent stimulus bill, if you currently receive SNAP;
 - You may be eligible for an emergency benefit to address temporary food needs. If you also have children that attend a school that is closed but who would otherwise receive a free or reduced-price meal, you may receive additional replacement benefit for their meals as well.
 - Students who do not presently receive SNAP but who meet this criterion may also receive these supplemental benefits, but they must first apply for SNAP and be deemed eligible.
- Your state has an [online SNAP application](#) as well as a hotline. If you find you need additional guidance with the application process there may be a contact at your college, a local nonprofit, or even a [legal aid organization](#) that can help.
- If you were already receiving SNAP assistance and have a permanent address, be sure to review the letters that the county assistance office sends with the requirements that you need to meet (submitting information, phone interview, etc.) during the pandemic to continue to receive your benefits. If you do not have a permanent residence, contact the district to discuss a plan to make sure that you know what information you need to submit (and the timeline) to keep your benefits. Some [states](#) have phone apps to facilitate this process.
- Find other free and low-cost emergency food aid programs [here](#).

HOW TO RE-LOCATE OR FIND A PLACE TO LIVE

If you need to store your belongings or rent a moving truck

- Penske rents trucks to people between 18 and 23 without a surcharge and provides a 10% discount to college students.
- U-Haul offers an extension of their [30 days of free self-storage to college students](#) due to the crisis.
- Avis is waiving their [usual surcharge for drivers under the age of 25](#) through June 30, 2020.

If you need off-campus options

- [Together We Rise](#) offers emergency financial assistance to college students who have been displaced, are experiencing homelessness, and need help with unexpected housing expenses.
- Some colleges have partnered with neighboring hotels and motels, and even local residents, to create housing opportunities for students.
- Some states are issuing orders to halt evictions and freeze rent increases. You may want to do research to see if this applies to you.
- If you have been in the foster care system, contact your Chafee Coordinator. Child welfare agencies are obligated to provide these services to people who are Chafee-eligible and living in their state or county. Chafee/IL coordinators for all states can be found [here](#).
- Depending on [your circumstances](#) you may be eligible for public housing assistance. You may check the [Department of Housing and Urban Development's \(HUD\)](#) website for information on your local housing authority and eligibility for assistance.
- Some people may be protected from eviction per the CARES Act if they [live in a rental property that is financed by a federally backed mortgage](#). If you are unsure if this applies to you, you may ask your landlord for more information.

HOW TO PROTECT YOUR HEALTH

If you need to get tested for COVID-19 or see a doctor for something unrelated

- The CARES Act provides for free COVID-19 testing for everyone. Your city or region likely has a website with testing information on it.
- Many health care providers offer virtual and phone appointments during the crisis. This allows people to call or chat about symptoms as a way to triage when in-person care is really needed.

- Find low-cost in-person care. Some communities have health care providers that offer services on a sliding fee basis based upon your income. Assistance can range from primary care to mental health care, dental, and OB/GYN and is available even to everyone including the uninsured and/or undocumented. To find the nearest free clinic, click [here](#).
- If you cannot get your medicine prescription in person, check with your pharmacy to see if they have free of charge [delivery](#) or [shipment](#) service during COVID-19.

If you need support for your mental health or addiction

- Many in-person support groups have moved online. For example, search for an [Alcoholics Anonymous](#) or [Narcotics Anonymous](#) virtual group.
- Check out this [support text line](#) for students of color. Text STEVE to 741741.
- Additional [recommendations, activities, and freebies](#) to help you manage stress and anxiety.
- Care for your [Coronavirus Anxiety](#) and use virtual relaxation and [stress relief tools](#) and guides. For example, check out the [Calm app](#), this [relaxation room](#).

If you need health insurance

- If you lost your job and cannot keep your employer's insurance coverage you qualify for a special enrollment circumstance for 30 days and could be eligible for a plan through the [Healthcare Marketplace](#).
- Some states who administer their health care exchange are temporarily opening enrollment for anyone, even if you did not have a qualifying event, to see what health care options you may be eligible for. You may start with www.healthcare.gov to see if you are eligible and to find your state's site.
- If your income or household changed and you have coverage through the Marketplace, [update the information online](#) or call 1(800)318-2596 to get instructions on how to adjust your plan. By doing this, you may save some money or even become eligible for free health insurance through Medicaid.
- If you are uninsured, are a citizen or lawful permanent resident (LPR), and meet the income eligibility criteria, you (and your children if applicable) may be eligible for free health insurance under [Medicaid](#). To apply, visit your state's Medicaid [webpage](#). Some hospitals and health centers can also provide application assistance, but this normally occurs in person.
- The vast majority of children are eligible for health care coverage under their states Children's Health Insurance Plan (CHIP), even if the parent is not eligible. If you are not eligible but think your children may be, you should find your state's children's health insurance site and apply so they may receive coverage.
- If you are an international student and need health insurance, contact the International Student Office at your college or look into companies like [GeoBlue](#) and isoa.org to obtain coverage.

If you are in an unsafe or crisis situation

- Call for help. Connect with the National Domestic Violence Hotline 24/7/365 to obtain help by chat at @ndvh or by calling **1-800-799-7233**.
- It is normal to feel overwhelmed during these times. Connect with support groups or reach out to organizations like the [National Suicide Prevention Line](#) via chat or phone at 1(800)273- 8255 or 1(888)628-9454 (for Spanish speakers) or the [National Sexual Assault Hotline](#) at 1(800)656-4673 to get assistance for yourself or a friend are in [crisis](#).

If you are a parenting student

- If you lost your job or have no income, apply for [Temporary Assistance for Needy Families](#). Through bi-weekly cash allowances and other key supportive services, this public benefit supports parents who meet specific criteria. Some colleges/universities as well as non-profits, offer support with the application. If you were already receiving assistance, be sure to connect with your caseworker to discuss how to manage unexpected changes in school or work schedules due to COVID-19 so that you continue receiving your benefits.
- Food is available for your children. States are working to provide meals to students who participate in the free or reduced-price meals program. To find the closest locations near you use the [meal site finder](#).
- The U.S Department of Agriculture continually updates COVID relief food programs on their [Food and Nutrition Service webpage](#).
- Get parenting support. It is not easy to balance time between school and family obligations while [coping](#) with the COVID-19 crisis. Look into free [parenting support guides](#) and know that you are not alone.
- If you need support to manage [child custody and visitation arrangements](#) you may be able to get free assistance through [local legal aid](#) organizations.
- If you are pregnant or breastfeeding. Hospitals and clinics are using telehealth as the primary channel to keep you safe. You can also access online streaming [birth classes](#), [breastfeeding support](#), and learn about how to [protect yourself and your baby\(ies\)](#) during the pandemic.
- If you have a baby(ies), connect with your local [diaper bank](#) and maternity care nonprofit to access free or low-cost baby gear and clothing.
- Consider streaming [live story-time](#) and bedtime stories on [Facebook](#), YouTube, and other outlets to bring variety into your children's routine.
- If you need [childcare](#) resources or assistance paying for this cost, your state may offer [subsidies](#) based on your income and other eligibility criteria.

Other useful COVID-19 resource guides

- Assistance for the [LGBTQ](#) community is available including the [LGBT National Hotline](#) 1-888-843-4564 and the [LGBT National Youth Talkline](#) (serving youth through age 25) 1-800- 246-7743.
- For students with [disabilities](#).
- For [immigrants](#) and [undocumented](#) students, and their families.
- [COVID College Support](#) Guide.

NOTES

We welcome your input! Please share additional resources to support college students nationwide during the pandemic to realhope@temple.edu.

Financial disclosure: In addition to serving as Founding Director of the Hope Center, Dr. Goldrick-Rab also created the FAST Fund, a faculty-run emergency aid program operated by the nonprofit Believe in Students, and she is Chief Strategy Officer at Edquity, a private company also distributing emergency aid. Edquity's approach to emergency aid uses an algorithm that Dr. Goldrick-Rab developed based on her research. She is a paid consultant and holds stock in the company.

Thank you to the Conagra Brands Foundation and Aramark for supporting our work on this guide.

