



Benefits still available for those struggling with the financial impacts of COVID

The COVID-19 pandemic continues to impact this country, and it may be hard to figure out what resources are out there or what help you can get now. There is still some aid available through the federal government. Some are automatic benefits and others require an application.

Automatic benefits:

- **Child Tax Credit.** If you **have kids**, you may have already gotten money from the IRS because of the [Child Tax Credit](#). The [IRS has more information](#) about whether you qualify and what to do if you want to unenroll from advanced payments.
- **Student Loans.** Eligible **federal student loan payments** are [on pause](#) until January 31, 2022. You can still make payments on your principal balance or any interest you accrued before March 13, 2020, but until the pause is over, [eligible loans are set to a 0% interest rate](#).
- **Free Credit Reports.** Weekly credit reports are [free](#) for everyone until April 2022. Visit annualcreditreport.com to get yours.

Benefits to apply for:

- **Housing.** If you're having a hard time paying rent, or you're a landlord who's lost rental income, [help](#) may be available through your [local legal aid provider](#). [Mortgage relief](#) is also available for homeowners who need help with mortgage payments.
- **Jobs.** If you're looking for a job, you might be able to get [unemployment insurance](#) benefits through your [state unemployment benefits agency](#).
- **Food.** If you need food assistance, [help](#) may be available through your state's [SNAP office](#) or [WIC office](#). If you need help finding additional resources, call 1-866-3-HUNGRY or 1-877-8-HAMBRE (in Spanish).
- **Funerals.** If a loved one passed away due to COVID-19 and you paid for funeral expenses, you may be eligible for [funeral assistance](#) by calling 844-684-6333.
- **Internet.** If you need help paying for internet access during the pandemic, some households are eligible for a [discount on broadband service](#).
- **Small Business or Non-Profit.** If your small businesses or non-profit has been affected by the pandemic, you can apply for [loans](#) to help you through: for example, the [Economic Injury Disaster Loan](#) and the [Small Business Administration Debt Relief Program](#).