



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

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Dear college students,

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 a job or have reduced income

- File for [unemployment insurance](#) with your state's Department of Labor. This will provide you with temporary income and the process of applying has been simplified.
- If you had a work-study position on campus, first check with your supervisor to see if your college will pay you for the remainder of the semester even though you cannot work on campus. The Federal Government has authorized schools to do this.
- If you became infected with COVID-19 or ill during the pandemic, and therefore could not work, apply for [workers' compensation](#).

Whether or not you lost a job

- Apply for emergency aid at your college or university. Look at the website for COVID-19 information and if you do not find the program, then google "emergency aid" or "emergency fund" to locate it. See if you have a "FAST Fund" or support from "Edquity." Many colleges offer grant funds, while some offer emergency loans.

- File your taxes. While the deadline has been extended until July 15, applying now may get you cash in the form of a refund check. For example, you may qualify for a number of refundable 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.
- If you have children, 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.
- Seek a new job: Grocery stores and other essential services are in need of new employees and are hiring. 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](#) and [Spectrum Internet Assist](#) offer free broadband internet to low-income households. To qualify, you must be eligible for public assistance programs such as the National School Lunch Program, Medicaid, or SNAP.

If you owe money on student loans

- Contact your financial aid office. The federal government is making it possible to ensure that your loans do not accumulate interest during this crisis, and to keep you from having to make payments. See if you qualify.

If you need to reduce spending on food

- See if your meal plan can help. If you are still near campus, check the college's website to see if they are offering takeout or delivery options.
- Use a food pantry. Check to see if the one on campus is still or, find a local emergency food provider in your area by calling 1(800) 5-HUNGRY or visit whyhunger.org/FindFood or via text using your zip code to 1-800-548-6479.
- Apply for food stamps. If you do not have much income, you may qualify for the [Supplemental Nutrition Assistance Program](#). The process may be a bit challenging, but it is doable and you will get monthly support for groceries if you qualify. Your state has an [online application](#) as well as a hotline. For support with the application process, contact your college or a local nonprofit. If you were already receiving SNAP 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.
- 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 things or rent a moving truck

- Penske rents trucks to people between 18 and 23 years old without a surcharge and provides a 10% discount to college students.
- U-Haul is currently offering [30 days of free self-storage to college students](#).

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 for students.
- If you have experience with the foster care system, contact your Independent Living 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](#).

HOW TO PROTECT YOUR HEALTH

If you need to get tested for COVID-19

- Start by seeing a doctor—it is difficult to get a test without a doctor’s orders.
- Your city or region likely has a website with testing information on it.

If you need to see a doctor

- Use Telehealth. In order to meet the high demand for medical consultations, some colleges and universities offer telemedicine services. Telemedicine allows students to call or chat about symptoms as a way to triage when in-person care is really needed. Check your college’s website for more information.
- Find low-cost in-person care. Many base their fees on a sliding scale. Assistance can range from primary care to mental health care, dental, and OB/GYN and is available to everyone including the uninsured and undocumented. Note that most health centers do not offer COVID-19 testing and require that you call in advance! To find the nearest health center, click [here](#).

If you need support for your mental health or dealing with an addiction

- Care for your [Coronavirus Anxiety](#) and use virtual relaxation and stress relief tools and guides. For example, check out the [Calm app](#) or this [relaxation room](#).
- 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.
- Review these [recommendations](#) to manage stress and anxiety.

If you need health insurance

- If you lost your job and cannot keep your employer's insurance coverage you have up to 30 days to get a plan through the [Healthcare Marketplace](#) under their special enrollment period.
- If you are uninsured, are a citizen or lawful permanent resident (LPR), and meet the eligibility criteria requirements, you (and your children if applicable) may be eligible for free health insurance under [Medicaid](#). To apply, visit your state's Medicaid [webpage](#).
- Ask for help if you need: Some colleges/universities may offer assistance with this process as well as many hospitals and health centers if you must see them in-person. Remember that you must call first to avoid be turned away!

If you are in an unsafe 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.
- Stay informed: use the channels that best suit you to learn about opportunities to meet your basic needs and stay focus on completing your classwork as best as possible.