



Legal & Financial Toolkit

This toolkit was developed by Legal Aid Center of Southern Nevada in response to the COVID-19 pandemic. We recognize the community will continue to face challenging circumstances. The following information & resources are provided to assist you with issues you are facing now or may face in the near future.

Updated: April 6, 2022

How to reach us:
Monday through Friday, 8:30am to 5:00pm
702-386-1070
info@lacsnc.org
www.lacsnc.org

Table of Contents

COVID-19 Resource Checklist	3
What can I do if I am laid off or my hours are reduced at work?.....	4
What should I do if I am unable to pay my bills?	6
Can I get help if I cannot pay my utilities?.....	6
Renters Resource Page	7
Guide to Mortgage Relief	10
CARES Housing Assistance Program (CHAP).....	11
Economic Impact Payments.....	12
Help, I have student loans	13
Smart Financial Guidance	14

Legal Aid Center of Southern Nevada will continue to support and assist the community with civil legal needs. Our business hours are Monday through Friday, from 8:30am to 5:00pm (excluding major holidays). If you need assistance, please call 702-386-1070 or contact us through email at info@lacsno.org. You can also visit our website for more information (www.lacsno.org).

COVID-19 Resource Checklist

Please use this checklist to ensure you have all the resources you need

	Item:	Toolkit page
<input type="checkbox"/>	Work: File for unemployment: http://ui.nv.gov/css.html	4
<input type="checkbox"/>	Work: Find a job, NV job connect https://www.employnv.gov/	
<input type="checkbox"/>	Economic Impact Payment/ Rebate Check information	12
<input type="checkbox"/>	Food: Request food stamps https://dwss.nv.gov/Apply/APPLY/	5
<input type="checkbox"/>	Food: Find a food pantry https://www.threesquare.org/find-a-pantry	
<input type="checkbox"/>	Evictions: Renters need to file an Answer to an eviction notice! There are no longer eviction moratoriums in place. See our Renters Resource Guide for details.	7
<input type="checkbox"/>	Housing: Reach out to your mortgage servicer for additional information about a possible pause on payments	10
<input type="checkbox"/>	Utilities: Contact your utility companies and request repayment plans	7
<input type="checkbox"/>	Credit Cards: Reach out to your credit card company to request assistance (deferment, waiver of late fees, penalties)	6
<input type="checkbox"/>	Payday/Title Loans. Contact the lender and request a payment plan in writing. TIP: Avoid taking out payday/title loans during this crisis.	
<input type="checkbox"/>	Create a Budget: For guidance, go to https://www.moneymanagement.org/budget-guides	14
<input type="checkbox"/>	Prioritize Bills: Prioritize food and housing, avoid taking out payday or title loans, avoid withdrawing money from your 401(k), don't panic	14
<input type="checkbox"/>	Student Loans: Information about reduced payments or modified payments, go to: https://studentaid.gov/announcements-events/coronavirus	13
<input type="checkbox"/>	Health Insurance: Medicaid, to apply call 800-992-0900 or visit https://dwss.nv.gov/Medical/2_General_Information/	5
<input type="checkbox"/>	Health Insurance: Nevada Health Link – tools to connect you to a health insurance provider https://www.nevadahealthlink.com/start-here/#	
<input type="checkbox"/>	Domestic Violence Resources: Because domestic violence does not pause during pandemics. For a list of DV resources go to: https://www.lacsn.org/images/Flyers/DV_Resource_List.pdf	
<input type="checkbox"/>	Nevada's COVID-19 Guidance: https://nvhealthresponse.nv.gov/	
<input type="checkbox"/>	Centers for Disease Control and Prevention (CDC) COVID updates: https://www.cdc.gov/coronavirus/2019-nCoV/index.html	
<input type="checkbox"/>	Community Resources: www.nevada211.org	

What can I do if I am laid off or my hours are reduced at work?

Job loss or disruption entitles you to resources that will help your situation from worsening. Apply for programs like unemployment benefits, food stamps (SNAP), and Medicaid.

- How to file for **unemployment** in Nevada:
 - Visit the Nevada Department of Employment, Training, and Rehabilitation (DETR) website to file a claim or file a claim via telephone.
 - Handbook for claimants: http://ui.nv.gov/Handbooks/uinv_handbook.htm
 - Online guide: http://ui.nv.gov/PDFS/UINV_Claimant_Guide.pdf
 - For technical issues only email INTERNETHELP@detr.nv.gov
 - To file online (fastest method): <http://ui.nv.gov/css.html>
 - YouTube channel with How-to DETR videos:
https://www.youtube.com/channel/UC2Bt9uR7_S376xtWwteKsdA
 - The call center is open Monday through Friday from 8am – 8pm and is available in English & Spanish.
 - In Southern Nevada: 702-486-0350
 - In Northern Nevada: 775-684-0350
 - In rural Nevada & for out of state claimants: 888-890-8211
 - General question toll-free hotline: (800) 603-9671. Operation hours will be Monday through Friday, 8 a.m. to 5 p.m. Specific claim scenarios cannot be submitted through the call center.
 - You will need the following information to file a claim:
 - Social Security Number and identification, such as a driver's license or passport;
 - Names, addresses, phone number(s), and dates you worked for your last 2 employers; and
 - A list of names (corporate name) of all employers you have worked for in the last 18 months.
 - If you are not a citizen of the United States, you must have your Alien Registration number and expiration date.
 - If you have been discharged from the military in the last 18 months, you must have a copy of your DD-214.
 - If you have worked for the Federal Government in the last 18 months, you must have a copy of your SF-8 or SF-50.
 - If you are not working but you are still receiving your regular pay, you are not eligible for benefits.

- ***Problem filing and receiving a system message?***
 - Deductible Income Pending Resolution: if you see this it means there was some sort of problem with the way your income was reported – wait one week to see if

DETR reaches out to you via phone or on the online claims portal. If it is not resolved within one-week contact:

- In Southern Nevada: 702-486-0350
 - In Northern Nevada: 775-684-0350
 - Issue with Medical Response: if you answered no to the question of whether you are able and available to work your claim may take longer to process. Wait one week and if there are still no changes contact:
 - In Southern Nevada: 702-486-0350
 - In Northern Nevada: 775-684-0350
 - If you receive a message that you need to reactivate your claim: go to ui.nv.gov, clicking on the “For UI Claimants” tab and then the “Sign in as Existing Claimant,” logging on and then clicking “Reactivate My UI Claim” and following the rest of the prompts. You can reactivate your claim if the benefit year has not yet expired and if they have not exhausted benefits.
- If your issue is not resolved you can file an appeal. **An appeal must be filed within 11 days of the date the decision was mailed.** Your appeal must be sent via fax or mail. It must include a wet signature (electronic signatures are not accepted).
 - Even if you are appealing a determination of ineligibility be sure to continue filing your weekly claim.
 - ***Don’t be scammed!!!*** Be advised that DETR does not send emails requesting credit card information. Stay up to date on DETR news including news about popular scams by visiting DETR’s website: https://detr.nv.gov/Page/Press_Releases
 - How to request **food stamps** (Supplemental Nutrition Assistance Program or SNAP):
 - SNAP is available for individuals who are unemployed, work part-time or receive low wages, the elderly and disabled on a low income and the homeless.
 - For SNAP FAQs, visit https://dwss.nv.gov/SNAP/SNAP_FAQ/
 - You can file for SNAP benefits online or you can go to a local welfare office to pick up and file the application. The application can be mailed, dropped off or faxed to the local office. Applications can also be printed from the website. You can request to have an application mailed to you.
 - To file online you must register or have an Access Nevada account. To get started, go to: <https://accessnevada.dwss.nv.gov/public/landing-page>
 - There are 10 welfare offices in Southern Nevada. To find the one closest to you, visit: https://dwss.nv.gov/Contact/Welfare_District_Offices-South/
 - To access an application to print and complete from home, go to: https://dwss.nv.gov/SNAP/SNAP_FAQs-1/
 - How to apply for **Medicaid**:
 - There are several programs that provide medical coverage for low income families, individuals and children. Nevada’s welfare office determines eligibility for these programs.
 - To apply, call Customer Service at 800-992-0900.

- More information can be found here:
https://dwss.nv.gov/Medical/2_General_Information/
- **Culinary Union** – For more information from the Culinary Union visit <https://www.culinaryunion226.org/>.
- **Bartender Emergency Assistance Program** – visit <https://www.usbgfoundation.org/beap> for eligibility requirements.
- **Children of Restaurant Employees** - providing support to food and beverage service employees, with children, who have been medically diagnosed with COVID-19.
Website: <https://coregives.org/>

What should I do if I am unable to pay my bills?

If there is not enough money to pay all your bills, we recommend prioritizing housing and food. Contact your mortgage servicer, auto and credit card lenders to ask if payments can be deferred. Many lenders have policies and procedures in place to help borrowers who are facing temporary hardships such as waiving certain fees and allowing you to delay or adjust making payments. Be prepared to explain your situation and why you are facing a financial hardship and have an idea of your current income and expenses before you contact your lender or loan servicer.

These financial institutions offer solutions and support for customers facing hardships during the COVID-19 outbreak:

- Bank of America - <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>
- Capital One - <https://www.capitalone.com/updates/coronavirus/customer-assistance/>
- Chase - <https://www.chase.com/digital/resources/coronavirus>
- Citibank - <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- Wells Fargo - <https://www.wellsfargo.com/jump/enterprise/coronavirus-response/>
- Fannie Mae or Freddie Mac - <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>
- For more information about mortgage assistance from lenders visit <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>.

See also Cares Housing Assistance Program (CHAP) on page 11.

Can I get help if I cannot pay my utilities?

Some utility providers are temporarily suspending service shut-offs and waiving late fees and deposits for customers with financial hardships and for those who cannot pay their bill due to COVID-19 or self-quarantine. Call your utility provider or visit this link for more information about these programs:

http://puc.nv.gov/About/Media_Outreach/Announcements/Announcements/EmergencyShutOffInfo/

- Call **NV Energy** to speak with a customer service representative about payment options & support or visit <https://www.nvenergy.com/account-services/assistance-programs>
 - In Southern Nevada: 702-402-5555
 - In Northern Nevada: 775-834-4444
- **Southwest Gas** offers payment options and programs for those affected by COVID-19 or other reasons.
 - Call Customer Assistance at 877-860-6020
 - For information about all programs, visit: <https://www.swgas.com/en/nv-special-programs>
- **Las Vegas Valley Water District** will work with customers facing financial hardships. Call 702-870-4194 for information. Call center is open Monday – Friday, 8am – 5pm.
- **City of Henderson** - Customers should contact the Dept. of Utility Services’ Customer Care Center to make a payment arrangement at (702) 267-5900. Hours are Monday – Thursday, 7:30am – 5:30pm.
- **City of North Las Vegas** will work with customers facing financial hardships to establish payment arrangements. Call (702) 633-1484. Hours are Monday – Thursday, 8am – 5:45am. <http://www.cityofnorthlasvegas.com/departments/utilities/assistance.php>
- **The following organizations also offering assistance:**
 - **Help of Southern Nevada:** <https://www.helpsonv.org/get-help> or call 702-369-4357
 - **Jewish Family Services Agency** <https://www.jfsalv.org/emergency-assistance> or call 702-732-0304
 - **United Labor Agency of Nevada** <http://ulan.org/>

See also CARES Housing Assistance Program (CHAP) on page 11 for other utility assistance.

Renters Resource Guide

There are no state or federal moratoriums in place for evictions. Nevada tenants should become familiar with Nevada laws governing evictions and understand their rights.

Q: What protections are available for tenants in Nevada?

- A. In 2021, AB 486 was passed by the Nevada Legislature. AB 486 protects residential tenants by providing tenants with an “affirmative defense” if they have a pending rental assistance application. This means if you have a pending rental assistance application – and you notify the court by filing a tenant answer in response to an eviction notice from your landlord – the court shall stay (pause) the case until a decision is made on your rental assistance application.

Q: Does AB 486 give residential tenants the right to seek mediation?

A. If a tenant receives a summary eviction notice (other than a notice for nuisance) and is delinquent on rent, when the tenant files an answer with the court to respond to the eviction notice, the tenant can request the case go to mediation with the landlord before it goes to a court hearing. After the landlord files their complaint, the court will send a notice of a scheduled court hearing to the tenant, along with information about mediation. When the tenant receives that notice, they **MUST** follow the directions for signing up for mediation within 5 days of receiving the notice, or risk missing out on the mediation process.

Q: What if the landlord refuses to accept rental assistance or to participate in mediation?

A. Under AB 486, if the landlord refuses rental assistance, the court will stay (pause) the eviction case and eventually deny the eviction. If the landlord refuses to participate in the mediation process, the court will dismiss the eviction case.

Q: Does the landlord have any other options under AB 486?

A. The court may grant the landlord an exemption from the requirement to stay the eviction if there is a pending CHAP application or for mediation if the landlord shows that (1) they face a realistic threat of foreclosure if the tenant is not evicted from the property, or (2) the court finds the tenant did not file for rental assistance in “good faith.”

Q: I received an eviction notice. What steps do I need to take to protect myself?

A. There are three steps you need to take now. Each of these three steps is discussed in more detail in the questions and answers below.

Step 1: Apply for rental assistance through Clark County’s CHAP program. Visit:

<https://chap.clarkcountynv.gov/>

Step 2:

If you’re served an eviction notice, **file an answer with the court!** You can file your answer online or in person.

If you choose to file at the courthouse, you will need to file your completed tenant’s answer form. You can get the answer form and instruction on filing in person at the Civil Law Self-Help Center in the Regional Justice Center, 200 Lewis Ave., Las Vegas, or online on the Self-Help Center’s website at www.civillawselfhelpcenter.org.

Go here to watch a video about how to file online

<https://www.youtube.com/watch?v=FWfwqZ7Ut7s&t=8s>

Access the online Summary Eviction Tenant Answer here:

<https://nevada.tylerhost.net/SRL/srl/>

If you are behind on rent and have applied for CHAP, notify the court in your answer and, if possible, attach some proof of your application.

Step 3: Request **mediation** in your answer. Keep a lookout for the notice from the court and promptly follow the instructions for mediation when you receive the notice for hearing.

Q: Now that the eviction ban is over, will I owe all the back rent I wasn’t able to pay?

A: Yes. You will owe rent for all the months did not pay during the eviction ban. But free rental assistance is available to most tenants impacted by the pandemic through the CHAP program, so be sure to apply and respond to all requests for information and documentation.

Q: Are there any rental assistance programs available to help me pay the back rent I owe?

A: Yes. You can apply for rental assistance through Clark County’s CHAP program.
<https://chap.clarkcountynv.gov/>

Q: Should I enter into a repayment plan for the back rent payments I’ve missed?

A. For some people, signing a repayment plan might make perfect sense. For others, it might make none. Every situation is different. Don’t be forced into anything and don’t sign anything unless you understand it and believe you can comply with it. And be sure to first explore all available rental assistance through CHAP.

Q: I need help negotiating a payment plan. Is help available?

A: The Clark County Neighborhood Justice Center (NJC) offers free mediation services for parties to help them resolve disputes. Call 702-455-3898 or visit their website, http://www.lasvegasjusticecourt.us/services/neighborhood_justice_center/community_mediation.php. Also, if you receive a seven-day eviction notice for rent, you can file an answer with the court and elect to participate in the mediation program to try to negotiate a payment plan.

Q: I received a Notice to Pay Rent or Quit. How can I participate in the new eviction mediation program?

A. Respond to the eviction notice and select the mediation option on the tenant’s answer form that you file with the court. If you get any other type of eviction notice (other than for nuisance), and you are behind on rent and are pending CHAP rental assistance, notify the court in your answer and request the court send you to mediation. For more information on how to answer an eviction notice, see the next Q&A.

Q: I think the building where I live is covered by the CARES Act or my landlord is getting a break on their mortgage. Can I still be evicted?

A: If your building is a “covered property” under the federal CARES Act (for example, if it has a federally backed mortgage), your landlord must give you a 30-Day Notice to Pay Rent or Quit before evicting you.

If your building is a multifamily “covered property” under the CARES Act, and the mortgage is in forbearance, the landlord cannot evict you for nonpayment of rent until after the forbearance ends. More information and an online property look-up tool is here:

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/federally-subsidized/#housing-covered>

Q: What should I do if I have more questions about evictions?

A: Visit the Civil Law Self-Help Center located in the Regional Justice Center, 200 Lewis Ave., Las Vegas, NV. Hours are Monday through Friday from 8am to 4pm or visit the website, www.civillawselfhelpcenter.org. The Self-Help Center website contains useful information about Nevada landlord/tenant law and eviction procedures. You can also contact Legal Aid Center of Southern Nevada at 702-386-1070 or by email at info@lacsnsn.org. Visit www.lacsnsn.org for more information.

Guide to Mortgage Relief

Here are some general tips for homeowners:

- If you can pay your mortgage, pay your mortgage.
- New housing assistance programs are being developed at both the state and local levels to help homeowners who have missed mortgage payments due to COVID, so watch for announcements in the news and keep checking this COVID-19 Toolkit for updates.
- In addition to federal and state programs, many banks and lenders have developed their own internal relief programs to help borrowers, so contact your lender right away.
- Ask what options are available to help you temporarily reduce or suspend your payments. Ask about forbearance, loan modifications or other options. Ask if they will waive late fees. Get any agreement in writing!
- To check if your mortgage servicer or lender is offering payment assistance, visit The Homeowner Connect Portal: <http://www.homemnv.org/homeowner-connect/>
- Talk to a HUD certified housing counselor. Find one in your area: <https://www.consumerfinance.gov/find-a-housing-counselor/>

Nevada Homeowner Assistance Fund - Unemployment Mortgage Assistance Program (UMAP). For borrowers who have suffered a loss of income due to unemployment or underemployment. Offers much needed “breathing room” for homeowners by providing mortgage payment assistance of up to \$3,000 per month to cover principal, interest, taxes, insurance, and as applicable. The assistance may also be used to bring the property mortgage current. Helps homeowners who have lost their job through no fault of their own and are receiving Nevada State Unemployment Insurance Benefits (UIB). For households with more than one borrower/property owner, at least one must be receiving UIB to qualify.

Nevada Homeowner Assistance Fund also offers a Mortgage Reinstatement Assistance Program to help income qualified homeowners get caught up with mortgage payments to avoid foreclosure. Applies to first mortgage loan only. For more information about these programs visit: <https://nahac.org/>

Avoid scams by dealing with your loan servicer directly!

CARES Housing Assistance Program (CHAP)

CHAP IS ACCEPTING APPLICATIONS FROM CLARK COUNTY RESIDENTS.

Visit the CHAP website here: <https://chap.clarkcountynv.gov/>.

CHAP serves residents of Clark County who have suffered substantial financial hardship and now lack sufficient income or resources to pay their rental housing costs or utilities because of the COVID-19 emergency or the response to that emergency. Rental and utility assistance funds will be offered as a grant to eligible Nevada tenants and are not required to be paid back. Funds will be awarded on a first-come-first serve basis and will be paid directly to landlords on behalf of tenants in most instances.

Q: Am I eligible for CHAP funds?

A: In order to qualify for assistance, applicants must:

2. be current residents of Clark County, NV,
3. have a gross annual household income that is at or below 80% of Area Median Income (see below); and
4. demonstrate how they have been impacted by COVID-19.

*If you are already receiving a subsidy from another rental assistance program or if you live in public housing you are not eligible.

Income must be under the following levels (For Clark County):

Family size	1	2	3	4	5	6	7	8
Income limit	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,000	\$111,600	\$118,800

Q: How do I apply for CHAP funds?

A: Apply online at CHAP.ClarkCountyNV.gov

Q: What do I need to apply for CHAP funds?

A: Have the following documents ready:

- Photo Identification, regardless of state origin.
- Copies of Bank Statements
- Verification of household members through lease agreement or identification
- For Rental/Mortgage Assistance: Copy of current lease or mortgage statement in the name of the person (or other household member) requesting assistance.
- For Utility Assistance: Copy of current utility bill in the name of the person (or another household member) requesting assistance.
- Proof of financial hardship from COVID-19 which could include documents that show a loss of employment; reduction in work hours, furlough from employment and/or a reduction in income/salary.

Documentation may include but is not limited to:

- Past paystubs prior to COVID-19 and current paystubs to demonstrate loss in income
- Proof of Unemployment Insurance Benefits (UIB)
- Bank Statements indicating a loss in income
- 2019 filed income tax return
- For self-employed or business owners: Copies of bank statements beginning February 2020 **and** 2019 filed income tax return

Economic Impact Payments

- The federal government has issued all three rounds of economic impact (stimulus) payments. Most eligible people have already received their payments.
 - For information about the third round of economic impact payments, visit the IRS's website at <https://www.irs.gov/coronavirus/third-economic-impact-payment>
- Missed a payment?
 - If you missed the first or second round of payments, you may be eligible to claim a Recovery Rebate Credit on your 2020 or 2021 federal tax return. For more information, visit the IRS's website at <https://www.irs.gov/newsroom/recovery-rebate-credit>
 - If you missed the third round of payments, you may be eligible to claim a Recovery Rebate Credit on your 2021 federal tax return. For more information visit the IRS's website at <https://www.irs.gov/coronavirus/economic-impact-payments>
- Want to view your payments?
 - Access your online IRS account to view all of your economic impact payments here: <https://www.irs.gov/payments/your-online-account>
- You may be eligible for free tax preparation! Visit Nevada Free Taxes Coalition to learn more at www.nvfreetaxes.org.

Q: I am not required to file taxes. How do I claim my Child Tax Credit?

For tax year 2021, the Child Tax Credit is increased from \$2,000 per qualifying child to:

\$3,600 for children ages 5 and under at the end of 2021; and

\$3,000 for children ages 6 through 17 at the end of 2021.

For the 2021 Child Tax Credits, the IRS will issue half the total credit amount in advance monthly payments. Those payments were sent out during the second half of 2021. You will claim the other half when you file your 2021 income tax return depending on various factors. Visit this FAQ sheet from the IRS for more information:

<https://www.irs.gov/pub/taxpros/fs-2022-06.pdf>

Q: Do I have to pay taxes on unemployment benefits I received?

A: Yes, unemployment income is taxable. This includes any additional benefits received along with unemployment, like Federal Pandemic Unemployment Compensation (\$600 per week) and Lost Wages Assistance (\$300 per week). On the other hand Economic Impact Payments, i.e. one-time stimulus payments of \$1,200, \$500 (received for each qualifying dependent) and \$600, are not taxable.

Q: What do I do if I receive an incorrect 1099-G from DETR?

A: You must accurately report the income you actually received on your tax return. Notify DETR of any discrepancies and request a corrected 1099-G as soon as possible. You can report an incorrect 1099-G to DETR online by visiting www.detr.nv.gov, selecting the Unemployment Fraud tab on the left under “Quick links” and then clicking on “1099-G Correction Request.” Be sure to keep a copy of your report and all of your records for the IRS. If you do not receive a corrected 1099-G in time to file your taxes you should contact the IRS at 1-800-829-1040 or consult a tax professional to assist you. Based on the advice from the IRS or your tax professional you may need to submit your tax return with the correct information so make sure you have all of the supporting documentation to provide to the IRS. Bear in mind it may be a year before the IRS contacts you.

You can also request an extension of your deadline to file your tax return, although if you owe more money to the IRS you still need to pay that amount by the original deadline of April 15, 2021. If you discover your tax return was incorrect after it is filed you must file an amended return. You may incur penalties and interest if you did not pay the correct amount to the IRS by April 15, 2021.

Q: What if I am a victim of fraud, received a 1099 from DETR, and never received unemployment benefits?

A: Take the steps on this link and report the fraud to DETR and the FBI: [Unemployment Fraud - Nevada Department of Employment, Training and Rehabilitation \(nv.gov\)](#). Ask DETR to rescind the 1099-G. If they cannot, do not list the income on your taxes. Save all records, including your report of fraud to DETR and the FBI. It may take over a year for the IRS to contact you, and you must have proof that the income is fraudulent.

Help, I have student loans

Emergency protections previously available under the CARES Act, including suspension of student loan payments, have been extended multiple times. On April 6, 2022, the Administration announced an extension on the pause to repay federal student loans through August 31, 2022.

If you are a student, borrower or parent of someone with a *federal student loan*, visit this website for information, including what to do if your campus closed due to COVID-19 and what happens when payments resume:

<https://studentaid.gov/announcements-events/coronavirus>

The following link is a list of loan servicers for loans owned by the U.S Department of Education. To find out who your loan servicer is, call the Federal Student Aid Information Center at 1-800-433-3243.

<https://studentaid.gov/manage-loans/repayment/servicers#identifying-your-servicer>

Private student loan lenders will have different options. Some may offer modified repayment plans. The best thing to do is to contact your lender and/or visit their website for information if you are concerned you are going to miss a payment.

Smart Financial Guidance

It is important to maintain a healthy body, but it is also important to stay healthy financially. Here are some tips to consider:

- Prioritize food, housing and utility expenses over debt.
- Prepare a budget and stick with it. Minimize unnecessary expenses to ensure you can afford necessities. To find helpful budget guides and tips how to save money, visit: <https://www.moneymanagement.org/budget-guides>.
- Avoid taking out payday loans. The devastating interest rates will damage your finances for months after you return to regular work.
- Don't take out money from your 401(k) or pension if you don't have to. Your retirement funds are safe from your creditors if you are sued or file bankruptcy.
- Don't panic, this is a temporary disruption. Don't be afraid to ask for help.

A crisis is a prime time for scammers and identity thieves to prey on others. Even if your financial priorities have changed, now is the time to keep track of your financial situation by checking your credit report.

- **Free Weekly Credit Reports until April 20, 2022:**
<https://www.annualcreditreport.com/index.action>

And remember, financial issues can become legal issues. If you have been sued for money or have a judgment entered against you, find out your options by visiting Legal Aid Center's website. We have free resources and information under the Consumer Protection – Debt Collection tab at www.lacsn.org.