

Looking for emergency funds? Check out our list of colleges with emergency funds here.



# **National COVID-19 Student Support Guide**

Organized by **Edquity** 



#### **Overview**

## What is this guide?

This guide is created by Edquity staff members to help college students navigate emergencies during the <u>COVID-19 crisis</u>.

You can find resources in the various sections to help you navigate financial emergencies during COVID-19, as well as timely tips like what food is shelf-stable and how to cope with social distancing.

We welcome your suggestions! If you see something that is out of date or would like to add another resource, <u>please feel free to complete this form</u>.

#### **Timeliness**

We are doing our best to always keep this document up to date as long as COVID-19 is impacting college students in the United States. We're aware that updates are happening rapidly, so please forgive any discrepancies. If you plan to access a resource in person, we strongly advise that you call ahead to confirm the hours are correct.

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## **COVID-19 overview**

Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

[CDC's Coronavirus Disease 2019 (COVID-19) and You Factsheet]

#### **Trusted news sources**

There are a lot of rumors and misinformation spreading about COVID-19. To limit our own spread of misinformation, we'll use this section to link you to verified news sources who are providing free access to information.

Be cautious of misinformation you may hear or read! It's always worth double-checking sources.

#### **Health organizations**

<u>Center for Disease Control (CDC)</u> is the United States' federal agency handling the crisis. Their information on COVID-19, which includes information on how it spreads, symptoms, prevention and treatment, stigma and resilience, what to do if you're sick, and FAQs, are all written for a public audience.

<u>The World Health Organization (WHO)</u> is the international organization that coordinates with all countries around the world. You can follow their updates as well.

<u>Johns Hopkins Coronavirus Resource Center</u> - Johns Hopkins University and Medicine has put together a free resource center including an in-depth map tracking all cases.

#### Free national news sources

The New York Times is providing free coverage of the coronavirus on their site.



#### **Food**

This may be the first time you're experiencing food insecurity, or this may be something you've had to cope with in the past. We want to reassure you that you will be okay. While things may be different than usual, stores are still stocking, and organizations are quickly learning new ways to disperse food through the new changes.

## Applying for SNAP / food assistance

If you've lost your job and your income is low, you should apply for SNAP. Most government food assistance programs happen at the state level, so for more details, google your state and SNAP to learn more. This <u>guide from USAGov</u> answers the basics of the programs and can help you find your own state program.

If you're able to stock up on food, here's a guide of how to do that with cost in mind:

- Supplies for staying in
- Supplies for if you get sick

## Buying food that'll last

There are currently no signs that food spreads the coronavirus, so following general food safety guidelines will be sufficient as you purchase the food during this public health crisis.

When you need to head to the store, make a list first of what you'll need. Try to plan it out by meals to stretch your dollars. <u>Budget Bytes</u> is a great cooking resource for cooking on a budget (great anytime!)

#### What you stock up on depends on:

- What cooking equipment you have access to (i.e. do you only have a microwave? Do you have a freezer?)
- Your level of cooking ability
- How many people you live with
- Your preferences / dietary needs (you want to make sure you'll eat it!)

Think about meals you can make that you'll enjoy using foods listed below. Don't forget to plan for multiple meals a day.



If stores near you are low on supplies, be sure to ask a staff member when they will restock so you can plan to visit. You can also call ahead to ask.

#### Foods that will last longer

Shelf-stable foods include food that will not expire for long periods of time and can be preserved outside of a fridge. You can read the <u>USDA's guide on Shelf-Stable Food Safety</u> for more in-depth tips. Examples include:

- Dried food (rice, beans, pasta, grains, meats, nuts, seeds)
- Canned food (veggies, beans, soup, meat)
- Dehydrated foods (stuffing, mashed potatoes, powder milk, ramen noodles)
- Frozen foods (frozen veggies, meals, fruit, etc)
- Vegan alternatives Plant-based alternatives can last much longer in some cases. For example oat or nut milk vs cow milk, impossible meat vs regular meat
- Eggs will last for a while in the fridge
- Boxed and sealed foods (cereal, cookies, crackers, etc)

Also, think about **seasonings that will make the food taste better** when you're sick of eating the same thing over and over. Things like:

- Hot sauce
- Spices
- Fresh herbs (if you have space to grow some!)
- Dressings and sauces
- Garlic

#### Don't forget extras to help you cook:

- Oil
- Butter
- Soy sauce

#### Foods that won't last well:

- Fresh bread or produce
- Fresh meat
- Milk



## Buying food / medicine for if you get sick

Based on current projections, there's a very real chance a lot of us may get sick. Even mild cases of the virus require at-home care. Being prepared for illness can help you stay out of the hospital and prevent spreading the illness farther.

If you need help getting your prescription medicine, that information is under the <u>Health</u> <u>section</u>.

#### Don't forget to buy these items in case you get sick:

- Medicine for reducing fever ibuprofen (Advil, Motrin, Nuprin) or acetaminophen (Tylenol and others). Dayquil and Nyquil contain these medicines. Generics work the same as brand names! (You may have this on hand already. Be sure to check expiration dates!)
- Cough drops
- Soup
- Liquids with electrolytes (pro tip: look for Gatorade powder to avoid paying for tons of bottles)
- Crackers

# Housing

Housing insecurity is a real concern, especially for students who may be in between homes at the moment or lost their housing in the dorms. Housing tends to be organized on a local level so we advise looking at local guides in your area. Many cities impacted by Covid-19 are doing things like rent freezes or working to find homeless people immediate shelter.

## Worried about making rent

Here are some resources to help specifically with rent.

You can also look under the <u>Income</u> section for more resources



#### **Just Shelter**

Added March 20, 2020, not verified

Just Shelter provides a map of national and local resources to help with eviction in any community. It can help you connect with organizations in your area that will have more specific resources.

Link: https://justshelter.org/

#### **Temporary housing solutions**

Unfortunately, many colleges have started removing students from student housing with little notice. We understand that this puts students in an unimaginably hard situation.

For help getting home if this happens to you, click here to jump to the <u>Long Distance</u> <u>Transportation</u> section of the guide.

#### **Housing Assistance for Foster Youth**

Added March 18, 2020, not verified

If there are any foster youth that are being forced to leave college dorms due to COVID-19, they can email <a href="mailto:info@togetherwerise.org">info@togetherwerise.org</a>. They will provide or help find housing during the transition.

## What to do if you're in an unsafe housing situation

Whether it's a bad relationship with parents, family, or the people you live with, we know an unsafe housing situation can happen quickly, and present many unique challenges. For many students, college was their reprieve from these situations, and being sent back to an unsafe home can be particularly difficult.



National hotlines that assist people with unsafe living environments are still operating. Many hotlines also have texting options that may be easier to use if you're in self-isolation with other people, and want to maintain your privacy.

#### **National Domestic Abuse Hotline**

verified March 18, 2020

They can help you create a safety plan, talk through self-care for you or a friend, and talk through social isolation.

Link: <a href="https://www.thehotline.org/">https://www.thehotline.org/</a> (online chat available)

Phone number: 1-800-799-7233

Text number: 22522

Notes: Also available in Spanish

## **Utilities & bills**

Many utility companies have been ordered to delay shutoffs. Others have rolled out policies to help those impacted by coronavirus keep themselves afloat.

For any bills you need to pay, call them to see if you get your bills reduced or stopped temporarily. Be sure to state at the beginning that your income has been reduced due to the coronavirus crisis and you are unable to afford the current payments.

Do this for your water, electricity, gas, cell phone, internet provider, and any other utilities you may be paying.

Help with **free wifi offers** is listed in the <u>Online learning resources</u> section.



#### Income

We know many students have lost access to jobs on- and off-campus, putting their livelihoods at risk. We want to help you find access to money quickly. You're not alone in this. The new relief packages passed by congress are specifically designed to help you.

## Applying for unemployment insurance

If you have lost a job or multiple jobs due to coronavirus, you are likely eligible for unemployment benefits and should file for them immediately. Unemployment benefits are provided at the state level. Many of the aid dollars talked about on the news will flow through unemployment so applying is important.

# The Balance Careers Guide "How to File for Unemployment Benefits"

verified March 23, 2020

The Balance Careers has updated their <u>guide</u> to include information on COVID-19. It is a great explainer with clear steps of what to do and to help you apply for unemployment insurance in your state.

Link: How to File for Unemployment Benefits

## **Applying for TANF**

If you have children, you should apply for Temporary Aid for Needy Families (TANF) to get biweekly cash assistance for a limited time. This program is funded by the federal government but administered through your state.

<u>Benefits.gov</u> can help you check if you're eligible for this program and show you where to apply.

#### File your taxes

If you expect to get a refund check from your 2019 taxes, you should file now. While the deadline has been extended to July 15th, the IRS is still processing and sending out refund



checks to those who file now. If you know you qualify for the Earned Income Tax Credit, the American Opportunity Tax Credit, or the Lifetime Learning Credit, these credits will refund money to you.

If your income is \$69,000 or below, use the links at the <u>IRS Free File</u> to file your taxes for free. Do NOT google 'file taxes for free' as many big companies have been exposed for sending taxpayers to the wrong links that will force them to pay to file.

## Receive a refund from your college

If you paid for housing or a meal plan through your college, you may be able to receive a prorated amount of money returned for the rest of the semester. Google your college name and "room and board refund" to see if your college has posted instructions or have begun doing this automatically. If they haven't, try reaching out to your college's student housing department. Make sure you start by stating that your income has been negatively impacted due to the coronavirus crisis.

## **Emergency funds**

## **Edquity College Emergency Fund List**

verified March 18, 2020

We've been compiling every college emergency fund we can find. Check to see if your school has a fund and how to access it. If you don't see a school you know has a fund, please reach out!

Link: Emergency Fund List

## One Fair Wage - Service Workers Emergency Fund

verified March 23, 2020

One Fair Wage is an activist group that has been organizing for a higher minimum wage for tipped workers. They've set up an emergency fund for service workers impacted by coronavirus. If you work in a restaurant, coffee shop, delivery or other service job and have had your income reduced, this could be a good fit for you.



Link: <a href="https://ofwemergencyfund.org/help">https://ofwemergencyfund.org/help</a>

Notes: Site available in Spanish

Google "emergency fund" and your location to see if any local funds have been started. There are also funds for <u>artists</u>, musicians, small business owners, <u>domestic workers</u>, activists, <u>bartenders</u>, and more currently being fundraised.

## **Remote jobs**

If remote jobs work for you, here's some top ones we've found and ways to find others.

#### 2020 Census

verified March 18, 2020

The Census hires lots of people at well-paying rates to help make sure the census happens. Much of this work can be done remotely.

Link: https://2020census.gov/en/jobs.html

Pay: \$\$\$

## Realwaystoearnmoneyonline.com

verified March 18, 2020

Anna Thurman has been maintaining her blog since 2010 with massive lists of ways to work remotely. It can be overwhelming to dive in, but if you're looking for the megalist, this is it.

Link: <a href="https://realwaystoearnmoneyonline.com/">https://realwaystoearnmoneyonline.com/</a>

### Remote job boards

There are many remote job boards out there. We've listed the ones we recommend the most for the widest variety of roles and reach. Want to find more remote job boards? This article links 25+



#### **Flexjobs**

verified March 18, 2020

Flexjob screens their jobs and companies before they're posted. They have a wide range of industries.

Link: Link to 100% remote filter on

#### Remote.co

Remote job board. Jobs posted frequently.

Link: Can filter for freelance, part-time or full-time

## Additional money advice

## **Your Money: A Hub for Help During Coronavirus**

verified March 20, 2020

NYTimes Money columnists have created <u>a guide</u> to help you understand topics like how unemployment insurance works, new paid leave laws, pausing federal student loans, changes to federal taxes, help for renters and homeowners, and more. You can also email them financial questions.

Link: NYTimes: Your Money: A Hub for Help During the Coronavirus Crisis



## **Healthcare**

Beyond COVID-19, people still have health issues to cope with.

In general, if you need to see a doctor, try to call ahead and join telemedicine meetings (they'll video chat with you) when possible. Check in with your doctor or insurance provider to see if either are offering this remote option.

If you have routine medical needs (teeth cleanings, optional surgeries, etc.) that you can delay a month or more, we encourage you to do so. Medical operations may not be back to normal in a month, but hopefully we'll have adjusted many of our systems to handle this better.

## **Getting medicine**

Many people use medicines they need every day to survive. If this applies to you, it is important to plan ahead..

Note: Medicine for mental health is equally important for your survival. Please prioritize access to medicine that will help you cope with additional stress and rapid changes.

If possible, try to get multiple refills at once for any essential medicine. Due to the patchwork of healthcare in America, there is not one simple solution to how to do this. You may need to call your doctor to have them prescribe more medicine, or your insurer to allow you to pick up more than one. You won't be the first person calling in to do this. It is important to advocate for yourself. Continue to ask to speak to a manager or challenge decisions if providers won't accommodate you.

If money is a barrier to refilling your medicine, you are in an emergency and should look at the <u>emergency funding section</u>.



In most states you can send a friend or family member to pick up your medicine for you if you don't feel comfortable leaving home. **Call your pharmacy ahead of time to make sure this will work and if your designated person needs any documents.** 

## What if I lose my healthcare?

Losing healthcare is considered a qualifying life event and you can register for healthcare through <u>healthcare.gov</u>. You have up to 30 days after losing your health insurance to enroll.

[include directions at the state level and any new laws passed]

## **Additional support**

If you have a chronic illness, there are national organizations that focus on sharing information about that illness and advocating for the rights of patients with it. They are a great source for you to follow and help you understand how your condition might interact with the current pandemic:

- American Diabetes Association
- Crohns and Colitis Foundation
- National Cancer Institute
- National Alliance on Mental Illness
- Asthma and Allergy Foundation of America



## Mental health

The rapidly changing news, fear of illness, and the impacts of social distancing are likely to have mental health impacts on everyone, especially those who are already living with mental illness. It is important to check in with yourself and your loved ones, take breaks when you need it, and seek help.

If you need help getting your mental health medicine, that information is under the <u>Health</u> section.

#### **Crisis hotlines**

If you need immediate help, please reach out.

#### National Suicide Prevention Hotline - 1-800-273-8255

Verified 3/20/2020

The Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals.

You can call or <u>chat with them via their webpage</u>.

They have <u>COVID-19 specific resources here.</u>

Link: <a href="https://suicidepreventionlifeline.org/">https://suicidepreventionlifeline.org/</a> Available in Spanish - 1-888-628-9454

Available for the deaf and hard of hearing - 1-800-799-4889

#### **Crisis Text Line**

Verified 3/23/2020



The Crisis Text Line connects you with a Crisis Counselor 24/7 for free. This is a real human who has been trained to help you during any crisis from anxiety and depression to loneliness and handling school.

Test HOME to 741741 from anywhere within the US. It's free and confidential

They have **COVID-19** specific resources here.

Link: <a href="https://www.crisistextline.org/">https://www.crisistextline.org/</a>

#### **Anxiety Tool Kit**

Verified 3/23/2020

We love this anxiety tool kit created by Shine. It's specifically catered towards the coronavirus situation. It includes loads of links to resources, a daily mantra, and a daily meditation.

Link: <a href="https://www.virusanxiety.com/">https://www.virusanxiety.com/</a>

## Online therapy resources

Your college may already be partnered with a teletherapy platform and can provide you a discount. Be sure to look on their student resources or wellness pages to see if they are providing anything.

If you already see a therapist, or have seen one in the past who you've found helpful, be sure to reach out. Many therapists setting up their own teletherapy options.

#### Betterhelp - Paid

Verified 3/20/2020

Betterhelp is a teletherapy platform. They connect you with a therapist and you can talk over text, webchat, phone, or video. You can change therapists whenever you like.



#### Plans start at \$40/week

Link: https://www.betterhelp.com/

#### Talkspace - Paid

Verified 3/20/2020

Talkspace is a teletherapy platform. They combine texting with therapists using scheduled video calls. You are matched with a single therapist but can request to change at any time.

Plans start at \$65/week - current coupon for \$100 off with code 1004u

Link: talkspace.com

#### **Headspace -** Student discount (paid w/ free trial)

Verified 3/20/2020

Headspace is an app that helps people learn how to meditate and practice it frequently.

You can try it for free for 2 weeks. They're also offering a <u>free course for COVID-19 stress</u>. Regular pricing is \$12.99/m or \$69.99/yr

Student pricing is \$9.99/yr as a qualified student

Link: talkspace.com

#### **Woebot** - Free

Verified 3/20/2020

Woebot is a free app (iOS and Android) built by Stanford psychologists to provide an accessible mental health option. It provides anxiety, depression, and mindfulness tools. You are not talking to a human when you text with Woebot.

Link: <a href="https://woebot.io/">https://woebot.io/</a> or search for Woebot in the App / Google Play store



## Keeping social with physical distancing

We all need social interaction, even if we're unable to be physical with one another. Try to prioritize video calling with friends and family and finding ways to still be social without endangering yourself or others. This is especially important if you live alone.

- Netflix party
- <u>Zoom</u>
- Google Hangouts

## **Exercise**

Keeping moving can help with feelings of isolation. Lots of places are compiling free online yoga and other workouts that can be done at home. Here are some quick links we've found.

- <u>YMCA 360 - free</u>



# **Online learning resources**

Many students who chose in-person learning have had their classes shifted to online learning with little notice.

#### **Need access to Wi-Fi?**

#### **Spectrum -** Free Wi-Fi for 60 days

Verified 3/20/2020

Charter will offer free Spectrum broadband and Wi-Fi access for 60 days to households with K-12 and/or college students who do not already have a Spectrum broadband subscription and at any service level up to 100 Mbps. **To enroll call 1-844-488-8395.** Installation fees will be waived for new student households.

Link: Press Release

## Tips for online classes

#### **Focusmate -** 3 free sessions a week

Verified 3/20/2020

If you're having trouble staying focused on your work, Focusmate can help. Sign up and tell them when you want to work. They'll pair you with someone else at that time for you to virtually cowork with and be accountable to each other.

Link: https://www.focusmate.com/

#### reddit thread

Verified 4/2/2020



The r/college community on reddit has been adding to this thread with advise for students shifting to online classes. This is a great place to find information as well as community.

Link: https://www.reddit.com/r/college/comments/fh6l6f/some\_tips\_for\_online\_classes/

## **Storage**

If you need to move out of your dorm quickly, you may not be able to get your belongings home.

#### **U-Haul -** Free storage for 30 days

Verified 3/20/2020

U-Haul is offering students nationwide 30 days of free storage to help during the coronavirus crisis. The free month applies to new customers with college IDs and is a limited-time offer subject to availability. Go to <a href="mailto:uhaul.com/storage">uhaul.com/storage</a> to find the store nearest you. Contact the store by phone or visit in person to take advantage of the offer.

# Long distance transportation

It's advised for your well-being and for those around you that you avoid unnecessary travel. If you do need to get to your family or a safe space in another city, here are resources to help you do so safely and cheaply.

#### Megabus

Verified 3/23/2020

Megabus is still running and has reduced the number of seats sold on each bus in order to allow passengers to social distance on their buses. We haven't seen new discounts but prices remain low.



Link: <a href="https://us.megabus.com/">https://us.megabus.com/</a>

#### **Enterprise Rental Cars-** College Student Travel Assistance

Verified 3/23/2020

Enterprise has lowered their restrictions on rentals to help students get home. They've reduced the age minimum from 24 to 18 and are waiving additional fees for young renters.

Be sure to call in advance to see if the locations near you are open. Many have started to close due to non-essential business rules going into effect.

Link: https://www.enterprise.com/en/car-rental/deals/young-driver.html

# **Legal Needs**

While courts may be acting in a limited capacity, we know legal situations still abound and complicate other needs. We are not legal experts and will try to point you to the right people necessary.

#### **Undocumented students**

Being undocumented in America is hard on a normal day. Questions about access to healthcare and federal relief are important and challenging to answer.

The Betancourt Macias Family Scholarship Foundation at <u>undocuscholars.com</u> has an incredible job setting up an <u>emergency fund for undocumented families</u> and compiling a <u>massive list of resources</u>. We highly recommend starting there.



## Child custody issues

We know many students are also parents, and custody conversations don't end just because coronavirus has appeared.

# How to Handle Child Custody and Visitiation With a High-Risk Child During the Covid-19 Outbreak - NOLO

Verified 3/20/2020

NOLO has put together this article walking through the legal ramification fo COVID-19 on child visitation and custody. It explicitly explains Emergency Custody Orders that may be useful for parents right now.

Link: NOLO Article

## General or other questions

# **COVID-19: The Law and Your Legal Rights During the Coronavirus Outbreak - NOLO**

Verified 3/20/2020

NOLO, an online legal site, has written extensively about the impact of Covid-19 on a wide array of law from business and personal injury, through immigration and evictions. They also cover how to safely communicate with a lawyer during the stay-in orders.

Link: NOLO Covid-19 Outbreak