



For College, Community, and Justice

HOPE4COLLEGE.COM

## BEYOND THE FOOD PANTRY: College During COVID-19: A #RealCollege Guide for Students Updated February 2022

Dear college student,

While the stress and uncertainty of the pandemic is still a reality during this semester, we want to let you know that you are not alone. Your needs are legitimate, and you deserve support. This guide addresses common needs that college students experience and offers resources. We also urge you to seek support from your college or university. We believe in you, want you to be healthy, and feel very proud of your decision to continue/pursue your education.

The Hope Center Team

### HOW TO GET MONEY

#### File taxes (if you can)

- As a student you may be able to [get a tax refund up to \\$2,500](#) (even if you did not work last year). “Tax Day,” the deadline to file your 2021 and up to three previous years’ taxes, is April 15, 2022. You can file electronically using the [Internal Revenue Service’s \(IRS\) Free File tool](#) or get free assistance at a [Volunteer Income Tax Assistance \(VITA\)](#) site (check if your college offers this support). Consider [direct deposit](#) to receive your refund as a fast, reliable, and secure method.
- The IRS offers an [Interactive Tax Assistant](#) that helps you identify if you qualify for different [tax credits](#) and if any of the scholarships or grants that you may have received are taxable.
- The benefits of filing taxes include having key information to complete the financial aid application through your Free Application for Federal Student Aid ([FAFSA](#)), as well as getting additional dollars to pay for basic needs such as food and housing.

- If you did not receive the full Economic Impact Payment (i.e., stimulus relief funds), you may be eligible to claim the [Recovery Rebate Credit](#). Based on your eligibility, you may receive a total of \$1,400 (Phase 3) in relief funds. Do not include amounts of missing first or second stimulus payments on your 2021 tax return; instead, see [How to Claim the 2020 Recovery Rebate Credit](#). Unfortunately, if someone claimed you as a dependent on their tax return, you are not eligible for either distribution phase of the stimulus dollars.

### **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 you need help, connect with your college’s student support services office, or do a quick web search for help available in your area. 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. Find details at your state’s Unemployment Insurance website. If you have questions about what this means, the Century Foundation provides an [explanation](#) of the Pandemic Unemployment Assistance program.
- 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 locate it. Connect with the Dean of Students’ office to inquire about aid available for food, housing, technology, and other basic needs, ask a trusted faculty member if your college has a “FAST Fund” available, or look if your college participates in the “[Edquity](#)” app.
- If you are a frontline health care worker battling COVID-19, Johnson & Johnson provides a series of [resources](#) including cash grants and other supports.
- You may look into interest-free loans that organizations like [Central Scholarship](#), the [Jewish Free Loan Association](#), and the [Hebrew Free Loan Society](#) are offering during the pandemic.

### **If you are looking for a job**

- Check your financial aid package to see if you are eligible or approved for work-study. Your college may offer remote and in-person opportunities that will allow you to get paid and potentially help secure other assistance, like food stamps. To find out about openings, ask a financial aid officer, the Career Services Center, or a counselor.
- Check [online employment hubs](#) that house information about current job openings in your locality or remote work.
- Many companies conduct virtual interviews rather than meeting in person. Consider these tips for a [successful interview by phone](#) or [video](#), [one-way call](#), or [getting to the next round with recruiters](#).

- Your college may have a “career closet” offering free business attire and accessories for an interview. You can also search this [map of organizations](#) that can help you make a good first impression.

## HOW TO REDUCE YOUR BILLS

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

- Call your creditors (anyone you owe money) and the companies that send you bills to get your payments stopped or reduced. Be sure to clearly state upfront that you are a college student, and your income has been affected by COVID-19. That is the information they need to adjust your payments.
- Contact your utility companies (electric, gas, and water) to inquire about their savings programs, which may vary by municipality or state. You may be eligible to get subsidies to pay for other bills.
  - For help during and after an inclement weather disaster, you may be able to find and apply for assistance in your region.
- [Comcast Internet Essentials](#) (including “[Lift Zones](#) ”), [Spectrum Internet Assist](#), Xfinity, and [other companies](#) offer free or discounted broadband internet to low-income households. To qualify, you may need to verify your status as a student or be eligible for public assistance programs such as the National School Lunch Program, Medicaid, or SNAP.
  - If you noticed slower connection since the onset of the pandemic, try these recommendations to increase your internet speed.
- For help with both internet access and equipment, look into programs such as [Internet Essentials through Comcast](#), [ConnectHome](#), and [Connect All](#).
- The [Emergency Broadband Benefit](#) may offer financial assistance towards discounted computers and broadband services.

### If you owe money on federal student loans

- Stay informed. The CARES Act [protections](#), including the pause on federal student loan payments was extended to May 1, 2022. 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 period as well.
- Consider exceptions. Unfortunately, there are some older student loans that are owned by private and commercial lenders or institutions that are not eligible for the payment freeze. You should review their website to identify what relief they may be offering during the pandemic.

- Consider applying for [income-driven repayment](#), which will adjust your monthly loan payment based on your income, as well as Public Service Loan Forgiveness (PSLF). The U.S. Department of Education [recently announced](#) changes to PSLF that will retroactively count some borrowers' previous payments, or payments on older loans, that were made while working in a public service profession (including government, military, and nonprofit jobs) resulting in quicker progress toward having loans cancelled.
- If your or your parent/guardian's income changed and you need assistance appealing for financial aid, [SwiftStudents](#) offers free template letters to help you appeal your financial aid package.
- Consider applying for [scholarships](#) and get support from the writing center to submit a strong essay, if needed.

### **If you need to reduce spending on food**

- Check your college's COVID-19 webpage as well as your student portal to access their up-to-date plans to distribute and connect students with food and other basic needs resources.
- If you have access to a local food pantry, they may be able to supplement your food demands.
- If your college has a food pantry, connect with them to learn about their schedule and food distribution options. Some institutions may offer takeout or food delivery for students and families in need. You could also find other food providers in your area by calling 1 (800) 5-HUNGRY or 1 (877) 8-HAMBRE (for Spanish), visiting [whyhunger.org/FindFood](http://whyhunger.org/FindFood), or contacting them via text using your zip code at 1 (800) 548-6479.
- Apply for the Supplemental Nutrition Assistance Program (SNAP). Congress increased college student eligibility to offer assistance paying for groceries during the health crisis. You may qualify to participate in , which provides a monthly benefit (amounts may vary) on an electronic card to purchase food.
  - Check if you are deemed eligible to participate in a state or federal work-study program or if your Expected Family Contribution on your FAFSA for the current school year is \$0 (available on your [Student Aid Report](#)). Read below how to obtain support with the application process.
- You may also be eligible for a SNAP emergency benefit to address additional food needs due to the pandemic. If you also have children who receive free or reduced-price school meals, or your child attends a school that offers free school meals to all students, you may have been automatically enrolled into your state's Pandemic–Electronic Benefits Transfer (P-EBT) Program. Explore this [map](#) to learn more about your state's P-EBT program participation and to seek assistance with accessing funds.
- Your state has an [online SNAP application and assistance 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 assist.

- Your state has an [online SNAP application and assistance 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 assist. If you have a permanent address, be sure to review the letters that the county assistance office sends with the requirements that you need to meet (e.g., submitting information, phone interview) during the pandemic to continue to receive your benefits. If you do not have a permanent residence, contact your county assistance office to discuss a plan to make sure your information is up-to-date to keep your benefits (e.g., some states have phone apps to facilitate this process) and inquire with temples or non-profit organizations that may offer free mailbox services.
- Find other free and low-cost emergency food aid programs [here](#), or use [Google's locator tool](#) for food assistance near you.

### **If you need help paying for textbooks and/or college supplies**

- Some employers offer education assistance, such as [Walmart's Live Better U education program](#), [Starbuck's College Achievement Plan](#), or [Target's Education Assistance Program](#).
- Discuss your situation with your professor and identify other alternatives, including the course's required textbooks; check in with the library for free access to electronic or printed versions.
- Check with your college's IT department to learn about free or discounted educational software, like [Adobe](#).
- Consider renting or buying a used copy. The bookstore at your college may match the price and offer good deals, but, if not, check out campus book rental-specialized websites, or ask your classmates to consider sharing the price of buying or renting a textbook for a common class.
- Your college's emergency financial aid program may cover assistance with supplies and textbooks. Inquire with the Dean of Students' Office, Institutional Advancement, or the Fast Fund (ask a trusted faculty member if your college has one in place).
- Check out offers for discounted, refurbished computers and laptops through programs like [Notebook for Students](#), [PCs for People](#), [Computer Technology Assistance Corps \(CTAC\)](#), [Jump On](#)

## **HOW TO FIND A PLACE TO LIVE**

### **If you need help with off-campus housing**

- Some colleges may offer housing support alternatives, partner with community members and organizations, or have been awarded grant funding to create housing opportunities for students. Connect with the "student support services" office, or check out the off-campus housing options listings, at your college to obtain more details.

- If you have been involved 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](#).
- [Together We Rise](#) offers emergency financial assistance to college students who have been displaced, are experiencing homelessness, and need help with unexpected housing expenses.
- 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.
- Social service and nonprofit organizations, like [The Salvation Army](#), [United Way](#), and YMCA or YWCA, are able to assist with local temporary housing during the cold months or when colleges are on break.
- Depending on your location, you may experience extreme cold weather. Many local communities and cities offer warming stations as temporary shelter, which may also include the provision of food and clothing. Consider an internet search of “warming centers near me” to find an option that works best with your housing circumstances.
- If you find yourself in a situation where you have to sleep outside, the National Health Care for the Homeless Council provides [essential tips](#) on how to stay warm during cold nights, as well as how to detect frostbite and hypothermia.

### **If you need help with rent**

- Local rental assistance may be available through your city or borough. You and your family may be eligible and can be considered only if you apply and submit all required documentation. If you need help with the application process, you can connect with your local free legal aid non-profit to obtain pointers.
- The CDC's eviction moratorium has ended. Check the [Eviction Lab's FAQs](#) to learn more about your available housing options.
- You may get protection from being evicted per your state's [eviction protection program](#).

## **HOW TO PROTECT YOUR HEALTH**

### **Getting the COVID vaccine**

- Your college may require that all students are vaccinated. You can learn more about how or when a vaccine mandate may be enforced, including exceptions, by visiting their website.

- The vaccine is free. There are currently three vaccine options available:
  - The Pfizer/BioNTech is approved for [children ages 5 years and older](#) and is given by two doses/ shots spread 21 days apart. Its booster is approved for everyone 12 years and older at least 5 months after completing the primary COVID-19 vaccination series. Additionally, only the Pfizer-BioNTech COVID-19 vaccine booster should be administered to teens 12–17 years old.
  - The Moderna vaccine is approved for people 18 years or older and is given by two doses/ shots spread 28 days apart. Its booster is approved for everyone 18 years and older at least 5 months after completing the primary COVID-19 vaccination series.
  - The Johnson and Johnson/Janssen vaccine is approved for people 18 years or older and only requires one dose/shot. Either the Pfizer-BioNTech or Moderna vaccine boosters can be administered at least 2 months after receiving the Johnson and Johnson/Janssen COVID-19 vaccination.
- In most states, [pharmacies and large chain stores](#) are offering COVID-19 vaccinations. You can also find vaccination locations [online](#), at 1 (800) 232-0233, by texting your zip code to 438829, or by contacting your [local health department](#) to learn how you can [schedule an appointment](#) to get immunized.
- Check out the CDC's updates to learn more about the COVID-19 vaccine and booster options, including what you should [expect during a vaccination appointment](#) and [frequently asked questions](#), and how to [protect yourself and others](#) against COVID-19.

### **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 college may have a testing site or partnership in place. Or, your city or region of residence is likely offering additional testing information on their [website](#).
- You and other members of your family can each receive four free, individual rapid antigen COVID-19 tests. Place your order for free delivery [through the U.S. Postal Service](#). Note: there is a limit of one order (e.g., four tests) per residential address.
- Find low-cost, in-person care at your closest [free clinic](#) or community health center. They 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 to everyone, including the uninsured and/or undocumented.
- Many health care providers have moved to conduct an initial virtual or phone consultation during the pandemic. This allows people to call or chat about symptoms to triage when in-person care is really needed.
- If you cannot get your medicine prescription in-person, check with your pharmacy to see if they have free of charge [delivery](#) or [shipment](#) services during the pandemic.



### **If you need a mask**

- Your college may require that all students wear a mask. You can learn more about how a mask mandate may be enforced, including mask distribution, by visiting their COVID-19 website.
- Masks will also be available for free through a national distribution at [pharmacies and large chain stores](#).

### **If you need health insurance**

- If you experienced a qualifying life event, such as losing your job or inability to keep your parent/employer's insurance coverage, you may qualify for a special enrollment circumstance within 30 days and could be eligible for a plan through the [Healthcare Marketplace](#). Visit [www.healthcare.gov](http://www.healthcare.gov) to learn more about your healthcare options.
- 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 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](#). Your local hospital and health center may also provide help with the application, but this normally occurs in person.
- In most states, children in families with income up to \$50,000 are eligible for health care coverage under the [Children's Health Insurance Plan \(CHIP\)](#), even if the parent is not eligible—and in some states, the threshold is even higher. You can apply by calling 1 (800) 318-2596 or by completing an
- If you are an international student and need health insurance, contact the International Student Office at your college or explore plans through companies like [GeoBlue](#) and [isoa.org](http://isoa.org) to obtain coverage.
- If you are undocumented or are waiting for your healthcare plan coverage's approval, contact a [local community health center](#) to receive care.

### **If you need support for your mental health or an 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.
- See these additional [recommendations, activities, and freebies](#) to help you manage stress and anxiety. Active Minds provides mantras and deep breathing exercises to integrate in your daily life.



- 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](#), or the [Jed Foundation's mental health resource center](#).
- Additional emotional support is available 24/7 at the [National Suicide Prevention Lifeline](#) by calling 1 (800) 273-8255 or 1 (888) 628-9454 (for Spanish).

### **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](#) on Twitter 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) or the [National Sexual Assault Hotline](#) at 1 (800) 656-4673 to get assistance for yourself or a friend in [crisis](#).

### **If you are a parenting student**

- *Looking for financial assistance*
  - 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 the pandemic, so that you continue receiving your benefits.
  - The American Rescue Plan made significant changes to the Child Tax Credit. [The advanced child tax credit](#) is \$3,600 for children younger than age 6 and \$3,000 for those between 6 and 17 years old. If eligible, you would have received monthly payments July through December 2021 accounting for half of the tax credit. Families will receive the other half when filing their 2021 income tax return. Additional changes to the Child Tax Credit are under review by Congress.
  - Explore tools like the [eligibility assistant](#), [payment management portal](#), and [calculator](#) for help to receive the child tax credit payments. When you file your 2021 tax return during the 2022 tax filing season, you will need to [reconcile received payments](#).
- *Looking for food resources*
  - Food is available for your children. States continue to work 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 [Pandemic Electronic Benefit Transfer \(P-EBT\)](#) provides children who were receiving free or reduced-price meals during school funds to purchase food using EBT cards while learning remotely.
- The U.S Department of Agriculture approved all children to receive free meals during the 2021-2022 school year. Be sure to check out ongoing updates to COVID relief food programs on its [Food and Nutrition Service webpage](#).
- *Looking for 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 like the [Unitarian Universalist Association](#), [All Clear Foundation](#), or [National Association of School Psychologists](#)—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 offer telehealth appointments to help you keep 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 need assistance with baby supplies, 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, like your local or regional library, to bring variety into your children’s routine.
- *Looking for childcare, before, and/or after-school activities*
  - Your [state](#) may offer [child care](#) resources or [subsidies](#) based on your income, role as an essential worker, or other eligibility criteria.
  - The YMCA also offers free emergency daycare services for frontline and essential workers, use [this locator map](#) to find the nearest site in your area.
  - Consider looking into YMCA, [Boys and Girls Clubs of America](#), [4-H Council](#), [Girls-Inc](#), [Camp Fire USA](#), [National Police Athletic Leagues](#), and [After School All Stars](#) for after-school activities that your children can enjoy.
  - If you still need help with school supplies, contact your nearest [United Way](#) and ask about their school supply drives. [Operation Homefront](#) provides military families with school supplies and clothing.

## Other useful COVID resource guides

- If you are a [Deferred Action for Childhood Arrivals \(DACA\)](#) student, consider renewing an application immediately. Learn more about the [public comment period](#) on proposed rulemaking on the DACA program.
  - You can find free or low-cost legal assistance through the [Immigration Advocates Network's National Immigration Legal Services Directory](#). Additional information and resources for supporting undocumented students at your institution are available from the [New York State Youth Leadership Council](#) and [Informed Immigrant](#).
- Organizations like the Hebrew Immigrant Aid Society (HIAS), offer a [Know Your Rights guide](#) with resources on housing, immigration, employment, healthcare, and other general concerns that affect this group.
- For [undocumented students](#) and their families, you can research how to locate and access [resettlement resources](#).
- 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](#).
- [Find help](#) and [COVID College Support tools](#).

## Did you find this guide helpful?

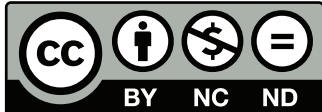
We welcome your input! Please share your thoughts and additional resources to support college students nationwide during the pandemic at [realhope@temple.edu](mailto:realhope@temple.edu).

## NOTE

Financial disclosure: In addition to serving as Founder and President 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.

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