

Resources During COVID-19

Keeping You

Moving Forward



Economic Impact Payments

- **Amount:** \$1,200 for each individual filing separately, \$1,200 for an individual filing head of household (typically single parents with children), or for married couples filing together \$2,400.
 - PLUS \$500 per child under 17
- **Guidelines:** If you have filed your taxes in 2018 or 2019 you will automatically be qualified for the full amount if you made under:
 - \$75,000 if filing single, \$150,000 if filed married, \$112,500 for single filing head of household
- **How and When?** You will receive your stimulus funds through the method you setup your most recent tax refund
 - Electronic deposit: As early as April 20.
 - If your bank account changed, make sure to update your information with IRS.
 - Paper check: Varies, we are told it will be issued by need.
 - If your paper check refund address has changed, file an update with IRS Form 8822



Tax Filing Extended

- **The IRS has extended 2019 tax return deadlines from April 15 to July 15.**
 - 2019 taxes are for Jan 1-Dec 31, 2019 and are filed in early 2020.
 - If you are expecting a refund, don't delay in filing your taxes



Unemployment Benefits

- **The Federal Government has increased the weekly benefit amount states can offer for unemployment by \$600 through July 31.**
 - Example: Ohio's max unemployment payment up to \$480. \$600 per week would be in addition the \$480. Base unemployment formulas vary by state.
- **Benefit is extended beyond the normal 26 weeks for an extra 13 weeks.**
- **Many states have sped up the process to help people receive benefits as quickly as possible.**
- **In many states this also includes part-time and self-employed**
- **Have information about your former jobs handy when filling out paperwork**
- **Do as much as you can ONLINE - phones are incredibly busy and in-person is not a safe option at this time.**
- **To find your state's website, either search the web or visit www.careeronestop.org.**



“Short Term Compensation” - Reduced Pay

- **As part of unemployment benefits changes - you may qualify for assistance even if you are still working.**
- **Part of the legislation established an additional “short-term compensation” program for employees who have had their hours reduced to avoid outright layoff.**
- **This is filed through normal unemployment process, consult your state’s unemployment website for details.**



Job Search

- **There are industries growing during COVID-19**
 - Follow the need: Notice which businesses are essential and overworked (grocery stores, delivery drivers, etc)
- **Use sites like Glassdoor, Indeed, LinkedIn, and Career Builder**
 - Keep your profiles up to date
 - Many even have resources to help with resume building
 - There are jobs out there
- **Many state workforce/labor states also have resources beyond unemployment to help you improve as a candidate for future positions**



Byrider Benefits

- **CNAC (Payment processing)**
 - Visit CNAC.com for digital payment information (website, app, etc)
 - Contact your local Byrider for other payment options
- **Most Service Departments Remain Open**
 - Call for an appointment
 - Drop-off key box at most locations
 - Sanitized vehicles and safe service technicians
 - Low-cost maintenance now prevents costly repairs later
- **Refer-a-Friend**
 - Check with your local Byrider to see if they offer referral incentives. This is an easy way to potentially earn money towards your account or cash.



Additional Resources

- **Many states are offering protection for consumers on:**
 - Rent/Eviction
 - Mortgage
 - Utilities
- **Health Insurance**
 - Check [healthcare.gov](https://www.healthcare.gov) for exchange insurance information, you may even qualify for a subsidy to support your insurance application or Medicaid.
 - Health insurance during this time is important.
- **Federal Student Loan payments are on hold March 13 - September 30**
 - Contact your lender or visit their website for details.
 - This does not apply to private loans.



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