

## INCOME BENEFITS FOR COLLEGE STUDENTS

Many students are dealing with emergency needs resulting from the COVID-19 crisis and the consequent economic downturn. The economic fallout from the crisis is likely to last months, if not years, and it is therefore crucial that students take action now to shore up their economic stability over the long term at the same time that they address emergent needs. The resources below may not offer immediate relief but are nonetheless crucial to put in place alongside emergency relief measures as quickly as possible.

	What it provides	Who qualifies	How to apply	Additional Considerations	For more info
<b>Unemployment benefits</b>	Cash payments between \$40 and \$1050 per week for up to 39 weeks (amount depends on prior earnings)	<ul style="list-style-type: none"> <li>Individuals who have been laid off or had hours reduced</li> <li>Under new federal rules, many groups are newly eligible to apply including gig workers, self-employed &amp; part-time workers</li> </ul>	<p>Apply online at <a href="http://www.edd.ca.gov/Unemployment/UIOnline.htm">www.edd.ca.gov/Unemployment/UI Online.htm</a></p> <p>Checklist of what you need to apply: <a href="http://www.edd.ca.gov/pdf_pub_ctr/de2326.pdf">www.edd.ca.gov/pdf_pub_ctr/de2326.pdf</a></p>	<ul style="list-style-type: none"> <li>Given the volume of claims it will likely take at least three weeks to receive benefits</li> <li>Claims take effect when <b>you apply</b>, not when you lost your job, so apply ASAP</li> <li>Applicants typically must answer yes to the question “Are you ready and willing to accept work that matches your work skills” to qualify</li> </ul>	<a href="http://www.edd.ca.gov/unemployment">www.edd.ca.gov/unemployment</a>
<b>Economic impact payments</b>	Up to \$1200 per adult and \$500 per child	<ul style="list-style-type: none"> <li>Individuals with incomes up to \$99,000</li> <li>Individuals who can be claimed on someone else’s tax return (i.e. a parent) do not qualify</li> </ul>	Students with a bank account on file with the IRS from a previous tax return will automatically receive funds mid-April. For others it will take substantially longer. Students are encouraged to file a 2019 tax return ASAP and provide direct deposit info if possible.	<ul style="list-style-type: none"> <li>The IRS expects to create a portal in late April or early May that will allow taxpayers to find out the status of their rebate payment and update direct deposit information</li> <li>Non-tax filers may also qualify, and details are pending regarding how to submit a request.</li> </ul>	<a href="http://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know">www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know</a>
<b>Earned Income Tax Credit</b>	Cash payment ranging from hundreds to thousands of dollars. Amount is based on income, age and whether you have children.	<ul style="list-style-type: none"> <li>Be age 18 or older</li> <li>Earned between \$1 and \$30,000 in 2019</li> <li>Have a social security number</li> <li>Lived in CA for more than half of 2019</li> </ul>	File federal and state tax returns (required to receive the EITC even if you would otherwise not be required to file). Low-income filers can file for free at <a href="http://freefile.intuit.com">freefile.intuit.com</a> or <a href="http://www.eztaxreturn.com/home.html">www.eztaxreturn.com/home.html</a>	<ul style="list-style-type: none"> <li>Go to <a href="http://www.jbaforyouth.org/wp-content/uploads/2020/01/JBAY-EITC-2020.pdf">www.jbaforyouth.org/wp-content/uploads/2020/01/JBAY-EITC-2020.pdf</a> for a comprehensive guide to the EITC</li> <li>Tax deadline has been extended to July 15, 2020</li> </ul>	<a href="http://www.jbaforyouth.org/wp-content/uploads/2019/12/CALEITC-One-Pager-for-Youth.pdf">www.jbaforyouth.org/wp-content/uploads/2019/12/CALEITC-One-Pager-for-Youth.pdf</a>
<b>Covered CA Health Insurance &amp; Medi-Cal</b>	Free or subsidized health insurance.	<ul style="list-style-type: none"> <li>Low- and moderate-income households (up to \$74,940 for single individual)</li> </ul>	<a href="http://www.coveredca.com/apply">www.coveredca.com/apply</a>	<ul style="list-style-type: none"> <li>Open enrollment has been extended through the end of June 2020.</li> </ul>	<a href="http://www.coveredca.com/about">www.coveredca.com/about</a>

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<b>CalFresh</b>	Up to \$194 a month per household member for purchase of food	Income must be below \$2082/mo. for single person (cap increases by \$738 for each additional person in household)	Apply online at <a href="http://www.getcalfresh.org">www.getcalfresh.org</a>	<ul style="list-style-type: none"> <li>Students must meet additional eligibility requirements – either working 20 hours/wk, approved for work study or enrolled in a support program like Guardian Scholars, NextUp, EOP, EOPS, Disabled Student Services</li> <li>Eligibility redeterminations have been suspended</li> </ul>	<ul style="list-style-type: none"> <li>JBAY CalFresh student resource page: <a href="http://www.jbaforyouth.org/calfresh-resources-colleges">www.jbaforyouth.org/calfresh-resources-colleges</a></li> <li>For an FAQ on CalFresh for non-minor dependents in extended foster care go to <a href="http://www.jbaforyouth.org/faq-non-minor-dependents-cal-fresh">www.jbaforyouth.org/faq-non-minor-dependents-cal-fresh</a></li> </ul>
<b>Utility Assistance</b>	30-35% discount on electric bill and 20% discount on gas bill.	Households of 1-2 must earn below \$33,820. Caps increase for larger households.	Visit <a href="http://www.cpuc.ca.gov/lowincomerates">www.cpuc.ca.gov/lowincomerates</a> to find the application for your local utility service		<a href="http://www.cpuc.ca.gov/lowincomerates">www.cpuc.ca.gov/lowincomerates</a>
<b>Financial Aid</b>	Grants to cover tuition and non-tuition costs including living expenses such as housing and food.	College students enrolled in as few as three units may qualify for certain sources.	<ul style="list-style-type: none"> <li>Complete the FAFSA at <a href="http://fafsa.gov">fafsa.gov</a> or Dream Act at <a href="http://dream.csac.ca.gov">dream.csac.ca.gov</a> for undocumented students</li> <li>Foster youth complete the Chafee grant application at <a href="http://mygrantinfo.csac.ca.gov/fosteryouthapplication">mygrantinfo.csac.ca.gov/fosteryouthapplication</a></li> </ul>	<ul style="list-style-type: none"> <li>Current students who have not completed a FAFSA and/or Chafee application <b>can still apply for the current term</b> (through June 30, 2020)</li> <li>Students should also complete the FAFSA for next year ASAP (2020/2021 academic year)</li> </ul>	<ul style="list-style-type: none"> <li>FAFSA: <a href="http://fafsa.gov">fafsa.gov</a></li> <li>Chafee grant: <a href="http://chafee.csac.ca.gov">chafee.csac.ca.gov</a></li> <li>Dream act: <a href="http://dream.csac.ca.gov">dream.csac.ca.gov</a></li> <li>Foster Youth Financial Aid Guide: <a href="http://www.jbaforyouth.org/ca-fy-financial-aid-guide">www.jbaforyouth.org/ca-fy-financial-aid-guide</a></li> </ul>

### **New Financial Aid Rules and Stability Measures**

- **Withdrawals:** Community College students may withdraw from courses at no penalty. Withdrawals that result from the crisis will be classified as an “excused withdrawal” and will not count against a student’s academic progress standing and will not negatively impact their eligibility for financial aid. Students can also receive refunds on enrollment fees if they withdraw. (<https://www.cccco.edu/-/media/CCCCO-Website/Files/Communications/COVID-19/2020-01-executive-order-student-withdrawal-regulations.pdf>)
- **SAP Appeals:** Colleges may include COVID-19 related disruptions as a basis for appeal of loss of financial aid even if not specifically articulated in the institution’s SAP policy. (<https://ifap.ed.gov/electronic-announcements/030520Guidance4interruptionsrelated2CoronavirusCOVID19>)
- **Emergency Aid:** Any aid (in the form of grants or low-interest loans) received by victims of an emergency from a federal or state entity for the purpose of providing financial relief is not counted as income for calculating a family’s Expected Family Contribution (EFC) or as estimated financial assistance for packaging purposes. (<https://ifap.ed.gov/electronic-announcements/040320UPDATEDGuidanceInterruptStudyRelCOVID19>)
- **Work-Study:** College may continue to pay federal work study to students while physical campus sites are closed, even if students are unable to work their scheduled hours. (<https://ifap.ed.gov/electronic-announcements/030520Guidance4interruptionsrelated2CoronavirusCOVID19>)
- **Eviction Moratorium:** Tenants may not be evicted for non-payment of rent through May 31, 2020, subject to certain conditions. Rent continues to accrue during this period, however, and must be paid in full to avoid future eviction. (<https://www.gov.ca.gov/wp-content/uploads/2020/03/3.27.20-EO-N-37-20.pdf>)