

COVID-19

Financial Resource Guide

Information on laws and aid, plus resources that can help to positively impact your financial success





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Resources for financial health



CAFCU is dedicated to helping you and your loved ones in any way we can. We are here to guide you through any unexpected financial situations and to empower your success.

CAFCU has put together a financial wellness and education resource guide to provide you with up-to-date information on laws and aid to help positively impact your finances. This guide also provides you with resources and tools to proactively navigate the current financial environment and maintain a healthy financial status.

Click on the [links](#) below to view the resources listed.



PREPARING

- > [Preparing for a financial setback](#)

INCOME REPLACEMENT



- > Economic Impact Payments (Stimulus Checks). If you're a [filer](#) or [non-filer](#), visit the [IRS.gov](#) website to check [eligibility](#) or the [status](#) of your payment
- > [A guide to COVID-19 economic stimulus relief](#)
- > You may qualify for an [additional \\$600 weekly payment](#) from the state in addition to receiving other benefits
- > Families First Coronavirus Response Act: [Employee paid sick leave](#)
- > [12 ways to make extra income during the coronavirus](#)

REDUCED INCOME OR UNEMPLOYMENT

- > [What to do if your income is reduced](#)
- > [How to make the most of a reduced paycheck](#)
- > [How to cope with a changing payday cycle](#)
- > Your [unemployment toolkit](#)
- > [How to apply for unemployment benefits](#)

REDUCED INCOME OR UNEMPLOYMENT CONTINUED

- > Four ways to keep your sanity (& your savings) during unemployment
- > Three smart financial moves for furloughed workers

OTHER OPTIONS TO LOOK INTO WHEN INCOME IS REDUCED

- > Would you benefit from a low-rate Home Equity Loan?
- > Apply for a low-rate Personal Loan
- > Apply for a low-rate credit card

TAXES

- > Federal tax due date: July 15, 2020
- > Most state tax deadlines have been extended. Check your state's tax deadline.



TAXES CONTINUED

- > The deadline for contributing to your 2019 IRA has been extended until July 15, 2020.
- > Make a contribution to your 2019 HSA or Archer MSA anytime until July 15, 2020.
- > New employer tax credits

HOUSING

- > Navigate your way through a mortgage or rent payment
- > Protections for renters
- > A guide to coronavirus mortgage relief options
- > Borrow a large sum of money at a low-interest rate with a Home Equity Loan or Home Equity Line of Credit
- > Refinance your home and get cash back with a Cash Out Home Refinance



AUTO

- > [Worried about making your auto loan payments? Your lender may have options that can help](#)
- > [Vehicle Repossession: Know Your Rights and Responsibilities](#)
- > [Refinance your auto loan to pay a lower monthly payment](#)



STUDENT LOANS

- > [What you need to know about student loans and the coronavirus pandemic](#)
- > [Student loan help from the Department of Education](#)
- > [FAQs for current college students during the coronavirus](#)
- > [FAQs for student loan borrowers during the coronavirus](#)



BILLS

- > [Prioritize your bills](#)
- > [Tools to help when you can't pay your bills](#)

BANKING



- > [Protecting your credit during the coronavirus pandemic](#)
- > [Online and mobile banking tips](#)
- > [Advantages of online banking](#)
- > [FAQs for credit union members](#)
- > [Banking FAQs regarding COVID-19](#)

FINANCIAL ASSISTANCE OR RELIEF

- > [Get financial relief with this sample hardship letter](#)
- > Learn about how [CAFCU is offering members financial assistance.](#)

DEALING WITH DEBT

- > [Coronavirus and dealing with debt: Tips to help ease the impact](#)
- > [How to communicate with a creditor](#)
- > [How to negotiate with collection agencies and win!](#)
- > [What debt collectors CAN'T do](#)
- > [Five ways to overcome debt stress](#)
- > [Is debt consolidation a good idea?](#)
- > [Debt consolidation calculator](#)
- > Consolidate debt with a [low rate personal loan](#)
- > [Transfer your credit card balance](#) to get a lower interest rate and make only one monthly payment



INSURANCE

- > [Healthcare marketplace coverage & coronavirus](#)

INSURANCE CONTINUED

- > [Car insurers are giving customers breaks due to coronavirus](#)

RETIREMENT

- > [Your retirement savings and the coronavirus FAQs](#)

BUDGETING & COST CUTTING

- > [Building a budget](#)
- > [Financial first aid](#)
- > [10 costs to cut ASAP when facing financial hardship](#)
- > [Cost cutting toolkit](#)



SAVINGS



- > [How to handle a money emergency when you don't have savings](#)
- > [Saving for short- and long-term goals](#)
- > [Emergency savings accounts: Where to stash your cash](#)
- > [Emergency savings calculator](#)
- > [Savings toolkit](#)
- > [Savings goals calculator](#)
- > [Five pro tips to nailing your savings goal](#)
- > [Savings: Your key to success](#)

SMALL BUSINESS

- > [Tips for small business relief during the COVID-19 crisis](#)
- > [Help for small businesses during the COVID-19 pandemic](#)

FAMILY

- > [Child care options that won't leave you crying](#)
- > [Easing children's anxiety during COVID-19](#)
- > [Build your kids' money skills while they're home from school](#)
- > [Tips for financial caregivers during the coronavirus pandemic](#)



SOCIAL SECURITY

- > [Social security and coronavirus information from the Social Security Administration](#)

SERVICEMEMBERS

- > [Financial help for servicemembers affected by the coronavirus](#)

TRAVEL

- > [Air carrier refund requirements, given the impact of COVID-19](#)

SCAMS

- > [Coronavirus \(COVID-19\) pandemic: The FTC in action](#)
- > [Avoid scams while finding help during quarantine](#)
- > [Beware of scams related to the coronavirus](#)

REBUILDING

- > [Rebuilding after a financial crisis](#)



AS ALWAYS

We are committed to providing educational resources and tools to our members and partners. As a member of CAFCU you have free access to financial counselors and education. All sessions are over the phone, with counselors that speak over 100+ languages. Check out the links below:

- > [Financial coaching](#)
- > [Request to speak to a counselor](#)

Please note we do not endorse any of the companies or websites listed above. These are only given as helpful resource examples.

For more financial tips and guides, visit our [Financial Wellness and Education Portal](#), plus sign up for our [free financial webinars](#).

If you are not yet a member, join CAFCU today and gain access to all of these free resources!

JOIN TODAY!

