

CIEE, Inc.

Information on Federal and State Assistance

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Note: This document represents our knowledge of current programs and we encourage you to verify information for your particular situation and state.

Unemployment

As a laid off worker, you are entitled to unemployment benefits. The CARES Act extends those benefits an extra 13 weeks, on top of what the state offers, for a total of up to 39 weeks. Employees should contact the unemployment offices in their individual states to obtain information and discuss any questions they have around the unemployment process.

For helpful information on unemployment:

- For Maine residents, click [here](#) to view and download a comprehensive PDF
- For Non-Maine residents click [here](#) and select your state to begin the process

The CARES act, signed into law on March 28th, provides an additional \$600 weekly benefit, for up to four months, for anyone collecting UI, on top of any benefit issued by the state. The benefit counts as income when determining eligibility for means-tested programs, except for Medicaid and the Children's Health Insurance Program (CHIP).

If you are a recent hire who was laid off, you are still eligible for unemployment benefits.

Tax Credit

Under the CARES act, most adults will get \$1200 plus \$500 for each child. Single adults who have an adjusted gross income of \$75,000 or less will get the full amount (income based on 2019 tax return). Married couples with no children earning \$150,000 or less will receive a total of \$2400. And taxpayers filing as head of household will get the full payment if they earn \$112,500 or less. If you earn more than that, the payment decreases until it stops for single people earning \$99,000 or married people who have no children and earn \$198,000. Most people should expect to get their payments within three weeks, either by check or, if you set up your taxes with direct deposit, through a deposit directly into your bank account.

U.S. citizens living abroad are eligible as long as they meet the income requirements and have a Social Security number.

Apply for Medicaid

If you are single, your partner/spouse is also laid off, and/or you have young children, you may qualify for Medicaid and CHIP. The additional \$600 weekly benefit under the CARES Act does not count as income when determining eligibility for Medicaid and CHIP.

- For Maine residents, click [here](#) for eligibility and to apply
- For Massachusetts residents, click [here](#)
- For all other states, visit [benefits.gov](https://www.benefits.gov)

Apply for WIC or SNAP

If you are pregnant, breastfeeding, or have children under the age of 5, you may qualify for WIC benefits, which have a higher income threshold than SNAP or other food assistance programs. More information available [here](#).

Mortgage and Auto Loan Payment Deferrals

Many banks and credit unions are offering mortgage assistance programs, as well as ones for home equity loans and other home lines of credit. Many are listed [here](#). If your bank is not listed, get in touch with them directly and see what options are available to you. You may also be able to defer credit card payments.

Eviction Pause

CARES puts a temporary, nationwide eviction moratorium in place for any renters whose landlords have mortgages backed or owned by Fannie Mae, Freddie Mac and other federal entities. Landlords also can't charge any fees or penalties for nonpayment of rent.

This only applies for properties that are financially tied to the federal government. However, many states and municipalities have also enacted farther-reaching eviction bans. There is a list available [here](#), and you should also check your state's housing authority.

Student Loan Deferrals

Until September 30, there will be automatic payment suspensions for any student loan held by the federal government. You may not be able to contact your loan servicer right now, so check your account online in the coming weeks and look at the current amount due. You should be able to see if the servicer has reset its systems so that you are showing no payment due. During this time, interest on your federal loans will not accrue, but you can continue to pay down your balance. At the end of the suspension make sure to log into your account and ensure that any automatic payments are turned back on, since errors are likely to occur.

Loans from private lenders are not eligible. If you are having trouble making payments on your private loans, contact your lender as they may be offering their own assistance programs.

Accessing Retirement Accounts

You can withdraw up to \$100,000 this year from retirement plans without the usual 10% penalty, as long as it is related to COVID. You can also spread out any income taxes that you owe over three years from the date you took the distribution. And if you find you do NOT need the money and want to deposit it back into the account before the three years are up, the typical rules about size of deposits are waived.

You can also borrow from your retirement plan, and take out twice the usual amount, a loan up to \$100,000.

Resources

- New York Times Stimulus Package [FAQ](#)
- Unemployment benefits ([Forbes](#))

- Maine Department of Labor [COVID page](#)
- [Benefits.gov](#): healthcare, loans, financial assistance and disaster relief, benefit finder [here](#)
- U.S. [Department of Labor](#)