

Protecting Your Finances During the Coronavirus Pandemic

Touch Stones Financial Wellness Services is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time.

The following are resources available from the Consumer Financial Protection Bureau (CFPB) to help you make informed financial decisions during these uncertain times.

Mortgage and Housing Assistance

If you're concerned about how to pay your mortgage or rent, we have information on what to do now, and what your options are for mortgage and rental relief.

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/>

Managing Your Finances:

We have resources to help you protect and manage your finances if you are facing financial difficulties as a result of the pandemic.

<https://www.consumerfinance.gov/coronavirus/managing-your-finances/>

Student Loans

Student loan borrowers now have more benefits to consider when planning for the potential financial impact from coronavirus.

<https://www.consumerfinance.gov/coronavirus/student-loans/>

Avoiding Scams: Scammers are taking advantage of the coronavirus pandemic to con people into giving up their money.

<https://www.consumerfinance.gov/coronavirus/avoiding-scams/>

Submitting a complaint

If you have a problem with a consumer financial product or service, you can try reaching out to the company first. Companies can usually answer questions unique to your situation and more specific to the products and services they offer. We can also help you connect with the company if you have a complaint. You can submit to the CFPB online or by calling [\(855\) 411-2372](tel:8554112372).

For homeowners: [Start a complaint](#)

For renters: [See more about filing a complaint about discrimination or against a landlord](#)

Older Adults and Their Families

Older adults may have unique financial concerns during the pandemic, including being targeted by scammers, experiencing separation from caregivers who help manage their money, or facing tough choices prior to and during retirement. We have resources to help. <https://www.consumerfinance.gov/coronavirus/older-adults/>

Listed are links to other government agencies that can help you find information about unemployment, leave, health benefits, and other topics that can provide assistance during this time. Please feel free to reach out to any of these agencies as needed.

Banking and finances

- [Emergency financial help from USA.gov](#) Find out how to get emergency financial help from the government if you've been the victim of a disaster. This can include disaster unemployment assistance, special home loans for disaster victims, and disaster tax relief. Read what's included in the Coronavirus Aid, Relief, and Economic Security (CARES) Act.
- [Steps for quicker financial relief from the Department of the Treasury](#) Personal finance, consumer protection information, and steps for quicker financial relief.
- [Economic impact payments from the Internal Revenue Service](#) Information on Economic Impact Payments, also referred to by some as stimulus payments, are automatic for most taxpayers.
- [Banking information from the Federal Deposit Insurance Corporation](#) Frequently asked questions for bank customers impacted COVID-19 pandemic and information on scams where imposters are pretending to be FDIC representatives to commit fraud.
- [Banking information from the Comptroller of the Currency](#) Frequently asked questions on bank services and accounts, bank closures or reductions in operating hours due to the COVID-19 pandemic.
- [Information for credit union members from the National Credit Union Administration](#) Frequently asked questions for federally insured credit unions and their members.

Unemployment, leave, and health benefits

- [Unemployment benefits from CareerOneStop](#) The CARES Act provides unemployment benefits for self-employed and other workers, adds an additional \$600 to weekly benefits, and offers other benefits. Learn how to file for unemployment benefits in your state.

- [Employee paid leave rights from the Department of Labor](#)
The Families First Coronavirus Response Act (FFCRA) requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to the COVID-19 pandemic.
- [Health benefits from the Department of Labor](#)
Information on temporarily continuing your health benefits if you lost your job and cannot find a job immediately.
- [Medical bills from Centers for Medicare and Medicaid Services](#)
Health insurance for eligible low-income adults, children, pregnant women, elderly adults and people with disabilities.

Scams

- [Scams and how to recognize them from the Federal Trade Commission](#)
Information to help consumers learn about scams and file a complaint.
- [Investor scams from the Securities and Exchange Commission](#)
Alerts and information about COVID-19 investor scams.
- [Rumor control from Federal Emergency Management Agency](#)
Information to help the public distinguish between rumors and facts regarding the response to COVID-19 pandemic.

Social security

- [Social security and coronavirus information from the Social Security Administration](#)
Information on monthly benefits and other financial help, how to get assistance.

Student loans

- [Student loan forbearance help from the Department of Education](#)
The Office of Federal Student Aid is automatically placing student loan borrowers in an administrative forbearance, which allows them to temporarily stop making their monthly loan payment through September 30th.

Food assistance

- [Hunger hotline from United States Department of Agriculture](#)
The USDA Hunger Hotline can help you find food resources such as meal sites, food banks, and other social services available near your location.
- [Meals for kids from United States Department of Agriculture](#)
Help finding meals for kids for children who rely on free or reduced-price meals at

school meals to students while schools are closed from the Food and Nutrition Service.

Small businesses

- [Small business guidance and loan resources from the Small Business Administration](#) Information on coronavirus funding options, guidance for businesses and employers, business guidance and loan resources, local assistance and agency relief efforts.

Servicemembers

- [Coronavirus updates for the military community from the Department of Defense](#) Information for members of the military and their families on how the COVID-19 pandemic may affect pay, benefits, and training.
- [Veterans benefits from the Department of Veterans Affairs](#) Frequently asked questions on benefits payments, claims, and the GI Bill.

Older adults

- [Eldercare locator from the U.S. Administration on Aging](#) The eldercare locator can connect older adults and their families to services. You can also call 1-800-677-1116.