

# Employee Financial Support Checklist

What are some major ways employees are affected financially by the pandemic?

- Reduced or loss of income
- Lack of or limited childcare or eldercare
- Limited access to food, household supplies, medical care, and prescriptions

Steps employees can take if they are having trouble paying their bills

Employees should reach out to their creditors, lenders, and other billers as soon as possible and explain their current situation and ask for assistance.

Many large banks and utility companies have already announced programs to help individuals affected by the COVID-19 pandemic.

Employees may qualify for a payment extension, a payment plan, or waived/reduced fees.

If employees are unable to make their student loan payments, they should reach out to the loan servicer as soon as possible and ask for assistance.

## Utilize Employer Benefits

### Employee Assistance Programs

EAPs offer free counseling and referrals services to employees who have personal and/or work-related problems. EAPs offer help with:

- Marriage and family problems
- Job-related issues
- Drug and alcohol addictions
- Stress, anxiety, and depression

- Parent and child relationships
- Eldercare, child care, and adoption
- Legal and financial concerns

Examples include employees who need legal help with drafting a will or a Power of Attorney document, are stressed and anxious, or need help with back-up childcare.

## Government Programs

### General benefits finder

Visit [benefits.gov](https://www.benefits.gov) to find benefits employees may qualify for. You may browse benefits by state or category or take the benefit finder questionnaire to determine eligibility.

### Unemployment Benefits

Visit the [Department of Labor website](https://www.dol.gov) to find instructions on how to apply for unemployment benefits in each state.

### Food Stamps (SNAP Food Benefits)

Visit [USA.gov](https://www.usa.gov) to learn about eligibility and application process for the SNAP program.

## Other Resources

- [Protect yourself financially from the impact of the coronavirus](https://www.consumerfinance.gov) from the Consumer Financial Protection Bureau (CFPB)
- [Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](https://www.sba.gov) from the U.S. Small Business Administration (SBA)
- [211](https://www.211.org) - to access community organizations offering a wide variety of services
- <https://www.benefitscheckup.org> - to find government benefits available to older adults who need financial help