



**DIVISION OF AGRICULTURE
RESEARCH & EXTENSION**

University of Arkansas System

Living Resourcefully

Economic Impact Payments

Economic impact payments (stimulus checks) will be distributed as checks or direct deposits. Use money wisely to build emergency savings, pay debt, or buy essential items like food or gas. The amount is based on income and family size as shown on your 2018 and/or 2019 tax filing information. If you have not filed for the last two years, there is still time to file for 2019. More details about the stimulus check as available from IRS: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

Unemployment Benefits

Call the hotline 24/7. 844-908-2178. Apply online EZARK

<https://www.dws.arkansas.gov/unemployment/ezarc/>.

Applicants can apply online or call the hotline. Avoid in-person visits to your local office if possible. For more information, visit the Arkansas Department of Workforce Services:

<https://www.dws.arkansas.gov/unemployment/>

Income Taxes

The filing deadline has been extended from April 15 to July 15, 2020.

Expecting a refund? A free, quick, and easy way to get your refund is to file electronically and use direct deposit. File for free if your income is \$69,000 or below and use Form 8888 to designate direct deposit into your savings and/or checking account.

<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

Anticipating that you will owe? Federal income tax payment deadlines have been extended to July 15, 2020. <https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020>

More information about coronavirus tax relief: <https://www.irs.gov/coronavirus>

The state tax filing deadline for individuals in Arkansas has been extended to July 15, 2020.

Policy Updates

The Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's (Department) Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020. [**Families First Coronavirus Response Act \(FFCRA\)**](#)

The Coronavirus Aid, Relief and Economic Security Act includes provisions for individuals, families, and small businesses "to provide emergency assistance and healthcare response for individuals, families, and businesses affected by the 2020 coronavirus pandemic." [**Coronavirus Aid, Relief, and Economic Security Act \(CARES Act\)**](#)

Student Loans

To provide relief to student loan borrowers during the COVID-19 national emergency, federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until Sept. 30, 2020, but you can still make payments if you choose. [**Student Loan Borrow Questions \(US Department of Education\)**](#)

Debt Management

Sudden income loss can make it difficult to pay existing debt. Consumers can use Power Pay to look at options for debt repayment plans and to learn more about debt management. Free online calculator for debt repayment plans: <https://powerpay.org>. Credit counselors can help consumers look for other options for debt repayment and work with creditors to adjust payments. Credit Counseling of Arkansas: <https://www.ccoacares.com/>

Help for small businesses

Arkansas Economic Development Commission has information and application links for Arkansas' Quick Action Loans and federal Economic Injury Disaster Loan assistance. <https://www.arkansasedc.com/covid19>

Scams, fraud, price-gouging, and consumer protection

As the novel coronavirus (COVID-19) pandemic continues to impact the United States, phone scammers have seized the opportunity to prey on consumers. Learn more about current scams and how to protect yourself.

Federal Communications Commission <https://www.fcc.gov/covid-scams>

Federal Trade Commission <https://www.ftc.gov/coronavirus>

Arkansas Attorney General's Office <https://arkansasag.gov/covid19/>

The FCC offers the following tips to help you protect yourself from scams, including coronavirus scams:

- Do not respond to calls or texts from unknown numbers, or any others that appear suspicious.
- Never share your personal or financial information via email, text messages, or over the phone.
- Be cautious if you're being pressured to share any information or make a payment immediately.
- Scammers often spoof phone numbers to trick you into answering or responding. Remember that government agencies will never call you to ask for personal information or money.

- Do not click any links in a text message. If a friend sends you a text with a suspicious link that seems out of character, call them to make sure they weren't hacked.
- Always check on a charity (for example, by calling or looking at its actual website) before donating.

Help Paying Utilities

Contact the utility company and/or your local Community Action Agency to ask about Arkansas Home Energy Assistance:

https://humanservices.arkansas.gov/images/uploads/dco/Arkansas_Community_Action_Agencies.pdf

Community Action Agency

Arkansas Community Action Agencies are a network of 14 community-based private, nonprofit organizations that provide assistance to low- to moderate-income individuals across the state.

https://humanservices.arkansas.gov/images/uploads/dco/Arkansas_Community_Action_Agencies.pdf

Food and Nutrition Resources

Find a **food pantry** near you: <https://arkansasfoodbank.org/who-we-serve/service-map/>

Supplemental Nutrition Assistance Program (SNAP):

<https://humanservices.arkansas.gov/images/uploads/dco/DCO-0215.pdf>

Nutrition, Recipes, and Cooking: <https://www.uaex.edu/life-skills-wellness/food-nutrition/>

uaexMoney

The Cooperative Extension Service is your source for reliable information. We connect trusted research and the adoption of best practices to improve quality of life. We nourish individuals, families, and communities. Visit www.uaex.edu/money. Follow uaexMoney on Facebook

Health Insurance

AR Kids First: <https://humanservices.arkansas.gov/about-dhs/dms/ar-kids>

Consumer Financial Protection Bureau

Protect yourself financially during the coronavirus pandemic. Financial management information from CFPB <https://www.consumerfinance.gov/coronavirus/>

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