



COVID-19| Financial Resources Available to Allegheny County Residents

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Financial Counseling

[Pittsburgh Financial Empowerment Centers](#) provide professional one-on-one financial counseling-- **free of charge**. The FECs help clients take control of their debt, deal with debt collectors, improve their credit, create a budget, save, connect to safe and affordable financial products, and much more! In response to the COVID protocols, appointments are available by remote video conference. A counselor can help you work through the following resources and devise a plan that suits your unique situation.

The most up-to-date scheduling information is available on the [FEC Facebook page](#): facebook.com/PghFEC/. You can also call 1-800-298-0237 or email fecinfo@advantageccs.org.

Unemployment Compensation

Workers that are unable to work because of COVID-19 may be eligible for Unemployment Compensation (UC) benefits or Workers Compensation (WC) benefits. The [department's website](#) provides full information on qualification and applying for these benefits.

- [Pennsylvania Office of Unemployment Compensation: Information for Pennsylvania Employees impacted by COVID-19](#)
Full information on how to qualify and apply for unemployment compensation through the Pennsylvania State Office.

Accessing Your Financial Institution

While the COVID-19 outbreak continues to increase, your local bank or credit union remains committed to providing you access to your accounts and loans. When possible, it is recommended that you do your transactions using Online or Mobile Banking, Phone Banking, Drive-Thru, or ATMs.

Many services may be available 24/7 on your financial institution's website or mobile app including: balance inquiries, transfers, loan payments, mobile check deposits, and transaction inquiries

Local banks and credit unions are posting information to their websites about the COVID-19 outbreak. Visit their website to find information about hours, member assistance, and current operations.

Trouble Paying Credit Cards

If you have seen a reduction in pay due to COVID-19 and are struggling to make your credit card or loan payments, contact your lender right away. Explain your situation and ask about hardship programs that may be available. Regulatory agencies have encouraged financial institutions to work with customers impacted by the coronavirus.

Credit card companies and lenders may be able to offer you a number of options to help you. This could include waiving certain fees like ATM, overpayments, and late fees, as well as allowing you to delay, adjust, or skip some payments.

Additional Resources:

- [What Should I Do If I Can't Pay My Credit Card Bills?](#)
Information from the Consumer Financial Protection Bureau.
- [Debt Assistance: Find A Credit Counselor](#)
A credit counselor may be able to assist you with your debt problems. Contact one near you.

Trouble Paying Your Mortgage

If you do not have enough money in savings to cover your mortgage payment or rent, **contact your lender or landlord immediately.**

Don't wait until you're behind on payments. Lenders may work with you to waive late fees, set up a repayment plan or offer loan forbearance.

Additional Resources:

- [If I Can't Pay My Mortgage Loan, What Are My Options?](#)
Information from the Consumer Financial Protection Bureau.
- [List of Housing Counseling Agencies in Pittsburgh](#)
Housing counselors may be able to assist you with your needs. Contact a housing counselor near you.
- [Financial Empowerment Centers](#)

Trouble Paying Rent

If you are unable to make your rent payment, contact your landlord immediately and try to work out an agreement. Allegheny County has issued a temporary moratorium on residential evictions until April 14, with potential for extension.

If you are in need of rental assistance, you can also contact a housing counseling agency toll-free (800) 569-4287. They can help point you in the right direction.

Additional Resources:

- [Allegheny County Temporary Moratorium on Residential Evictions](#)
A temporary moratorium on residential evictions is in place until April 14.
- [US Department of Housing and Urban Development](#)
Information about rental assistance and counseling available.

Student Loans Deferment

If you're in a short-term financial bind, you may qualify for a deferment or a forbearance. With either of these options, you can temporarily suspend your payments. Contact your loan provider as soon as possible to alert them of your situation and discuss options.

- [Student Loan Deferment or Forbearance](#)
Information from the Department of Education.

Short Term and Emergency Loans

Consider your options before taking out a high cost short term loan. Talk with your creditors to negotiate more time to pay bills, borrow from friends or family, or explore low interest loans offered by local banks and credit unions.

If you do take out a short term loan, make sure the lender is licensed with the [Pennsylvania Department of Banking and Securities](#) and borrow only what you can afford to pay back.

Additional Resources:

- [Hebrew Free Loan](#)
Offers interest-free short term and emergency loans.

Paying Utilities

If you are struggling to pay your utility bills, contact your service provider right away. Many utility service providers offer emergency assistance programs. Many utility companies in Allegheny County are following a moratorium on utility shut-offs in Allegheny County. Check with your water, gas, and electricity providers for the most up-to-date information.

Additional Resources:

- [Allegheny County Utility Assistance](#)
- [Help with Bills – USA.Gov](#)
Information from the Federal Government.

Insurance Issues

The Pennsylvania State Office of the Insurance Commissioner has resources and information available for consumers who have insurance related questions.

- [Pennsylvania State Office of the Insurance Commissioner - COVID-19 Alert Resources](#)

Avoiding Scams

Consumers should be on alert for increased fraud during the COVID-19 outbreak. Consumers should be vigilant about protecting their finances and should not share financial or other sensitive information with anyone who contacts you unsolicited.

[Here are some tips](#) to help you keep the scammers at bay: Your bank or credit union should not ask for your financial account details via email. If you receive an email, contact your bank or credit union with the contact information listed on their website.

- Don't click on links from sources you don't know. They could download viruses onto your computer or device.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying that have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- Ignore online offers for vaccinations. There currently are no vaccines, pills, potions, lotions, lozenges or other prescription or over-the-counter products available to treat or cure Coronavirus disease 2019 (COVID-19) — online or in stores.
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

At-Home Financial Education Resources for Students

Money Savvy Generation is sharing free activities for elementary, middle, and high school students that can be completed at home.

- [Preschool/Elementary Activity Book](#)
- [Middle & High School Activity Sheets](#)

Additional Resources

- [URA Covid Response Resources](#)
Information from the Urban Redevelopment Authority of Pittsburgh for small business and housing resources.
- [Pennsylvania Department of Unemployment Compensation Covid Resources](#)
- [Protect Yourself Financially from the Coronavirus](#)
Information from the Consumer Financial Protection Bureau.
- [Job Interrupted —A To-Do List for Tough Times](#)
Information from the Financial Industry Regulatory Authority.
- [Financial Peace of Mind in the Age of Coronavirus](#)
Information from the Financial Industry Regulatory Authority.
- [Avoiding Coronavirus Scams](#)
Information from the Federal Trade Commission.

The above information was compiled by Vanessa Buffry of Neighborhood Allies for Pittsburgh Financial Empowerment Centers, using the template provided by Washington State COVID response.