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BEYOND THE FOOD PANTRY: College During COVID-19: A #RealCollege Guide for Students

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Updated September 8, 2020

Dear college student,

As you embark on this semester while the stress and uncertainty of the pandemic is still a reality, we want to let you know that you are not alone. Your needs are legitimate, and you deserve support. This guide addresses common needs that college students experience and offers resources. We also urge you to seek support from your college or university. We want you to be healthy, believe in you, and feel very proud of your decision to pursue your education.

The Hope Center Team

HOW TO GET MONEY

If you lost your job

- You may be eligible for [unemployment insurance](#). You can [research the requirements](#) and file a claim if you think you are eligible with your state's Department of Labor. If you need help, connect with your college's student support services office or do a quick web search for help available in your area. If approved, you may receive a temporary wage replacement. The \$600 a week in federal Pandemic Unemployment Assistance (PUA) that was available through the CARES Act has expired. Instead, recent executive action has authorized up to \$300 a week in extra federal unemployment assistance to those who may be eligible, but states must apply to access the funds. A complete list of states that have applied and been approved may be found [here on the Federal Emergency Management Agency's website](#).
- Check your financial aid package to see if you are approved for work-study. If you are, your college may offer remote and in-person opportunities that would allow you to get paid and potentially improve your eligibility for food assistance through the [Supplemental Nutrition Assistance Program \(SNAP\)](#). If you are unsure if you are eligible for work study you may speak to a financial aid officer, the Career Services Center, or a counselor.

- Apply for emergency aid at [your college or university](#). The information may be on their COVID-19 information webpage but if you do not find the application, a quick Google search for “emergency aid” or “emergency fund” and your institution’s name can help to locate it. Connect with the Dean of Students’ office to inquire about aid available for food, housing, and other basic needs, ask a trusted faculty member if your college has a “FAST Fund” available, or look into the “[Edquity](#)” app.
- Consider other [emergency aid programs](#), including relief for [first-responders and their families](#), and individuals who work in the [service industry](#) (restaurant, coffee shop, and delivery, for example) affected by the pandemic.
- You may consider free interest loans that organizations like [Central Scholarship](#), the [Jewish Free Loan Association](#), and the [Hebrew Free Loan Society](#), who are offering assistance during the pandemic.
- If you are able, you may want to [seek a job opportunity](#). Check your city or town’s website for information and look for “Mutual Aid” groups in your area.

HOW TO REDUCE YOUR BILLS

If you are having trouble paying your credit card bill, utility bill, or other bills

- Call your creditors (anyone to whom you owe money) and the companies that send you bills to get your payments stopped or reduced. Be sure to clearly state upfront that you are a college student and your income has been affected because of COVID-19. That is the information they need to adjust your payments.
- Call your utility company (electric, gas, and water) to inquire about their savings programs. During the upcoming cold months, you may be eligible to get subsidies to pay for the heating and [other bills](#).
- [Comcast Internet Essentials](#), [Spectrum Internet Assist](#), and [other companies](#) offer free broadband internet to low-income households. To qualify, you may need to be eligible for public assistance programs such as the National School Lunch Program, Medicaid, or SNAP.

If you owe money on federal student loans

- The previous student loan relief that was passed in the CARES Act has expired. However, recent executive action waives all interest on student loans held by the federal government and allows people to delay payments through the end of 2020. Nonpayment during this time will not affect public service loan forgiveness and other forgiveness or loan rehabilitation programs. Credit reporting, wage garnishment, and tax refund seizures will be halted during this forbearance period as well.
- If you have educational loans from a private lender or institution you should review their website to identify what relief they may be offering during the pandemic.
- If your or your parents’ income changed and you need assistance appealing for financial aid, [SwiftStudents](#) offers free template letters to help you appeal your financial aid package.

If you need to reduce spending on food

- Check your college's COVID-19 webpage as well as your student portal to access their up-to-date plans to distribute and connect students with food and other basic needs resources.
- If you have access to a local food pantry, they may be able to supplement your food demands. If your college has a food pantry connect with them to learn about their schedule and food distribution options. Some institutions may offer takeout or food delivery for students and families in need. You could also find other food providers in your area by calling 1(800)5-HUNGRY or 1(877)8-HAMBRE (for Spanish), visit whyhunger.org/FindFood, or contact via text using your zip code to 1(800)548-6479.
- You may be eligible for assistance through the [Supplemental Nutrition Assistance Program \(SNAP\)](#). SNAP offers a modest monthly benefit on an electronic card you may use to purchase groceries. Due to the recent stimulus bill, if you currently receive SNAP;
 - You may be eligible for an emergency benefit to address temporary food needs. If you also have children that attend a school that is closed but who would otherwise receive a free or reduced-price meal, you may receive additional replacement benefit for their meals as well.
 - Students who do not presently receive SNAP but who meet this criterion may also receive these supplemental benefits, but they must first apply for SNAP and be deemed eligible.
- Your state has an [online SNAP application](#) as well as a [hotline](#). If you find you need additional guidance with the application process there may be a contact at your college, a local nonprofit, or even a [legal aid organization](#) that can help.
- If you were already receiving SNAP assistance and have a permanent address, be sure to review the letters that the county assistance office sends with the requirements that you need to meet (submitting information, phone interview, etc.) during the pandemic to continue to receive your benefits. If you do not have a permanent residence, contact your district to discuss a plan to make sure your information is up to date to keep your benefits (some [states](#) have phone apps to facilitate this process) and inquire with temples or non-profit organizations that may offer free mailbox services.
- Find other free and low-cost emergency food aid programs [here](#).

If you need help paying for textbooks and/or college supplies

- Discuss with your professor your situation and identify other alternatives; check in with the library for free access to electronic or printed versions, and only buy required books.
- Consider renting or buying a used copy. The bookstore at your college may match the price and offer good deals but if not, check a couple of websites or ask your classmates.
- Your college's emergency financial aid program may cover assistance with supplies and textbooks. Inquire with the Dean of Students' Office, Institutional Advancement, or the Fast Fund (ask a trusted faculty member if your college has one set up).

HOW TO FIND A PLACE TO LIVE

If you need to help with off-campus housing

- Some colleges offer housing support alternatives and partner with community members to create housing opportunities for students. Connect with the “student support services” office, or check out the off-campus housing options listings, at your college to obtain more details.
- If you have been in the foster care system, contact your Chafee Coordinator. Child welfare agencies are obligated to provide these services to people who are Chafee-eligible and living in their state or county. Chafee/IL coordinators for all states can be found [here](#).
- [Together We Rise](#) offers emergency financial assistance to college students who have been displaced, are experiencing homelessness, and need help with unexpected housing expenses.
- Depending on [your circumstances](#) you may be eligible for public housing assistance. You may check the [Department of Housing and Urban Development's \(HUD\)](#) website for information on your local housing authority and eligibility for assistance.

If you need to help with rent

- Local rental assistance may be available through your city or borough. You and your family may be eligible and can be considered only if you apply and submit all required documentation. If you need help with the application process, you can connect with your local free legal aid non-profit to obtain pointers.
- Some states and locales have issued orders to halt evictions and other housing protections. You may view a complete list of the [status of those actions here](#).
- The previous housing protection from the CARES Act has expired. However, recent federal action extended eviction and foreclosure relief to people who meet [certain eligibility requirements](#) through December 31, 2020. The Legal Innovation and Technology lab at Suffolk University Law School created an [interactive tool](#) that can help you determine if you are eligible and generate the declaration to give to your landlord or the Centers for Disease Control has a [declaration form](#) on their website.

HOW TO PROTECT YOUR HEALTH

If you need to get tested for COVID-19 or see a doctor for something unrelated

- Your college may have a testing site or partnership in place. Also, the CARES Act provides for free COVID-19 testing for everyone. Your city or region likely has a website with testing information on it.
- Find low-cost in-person care. Some communities have health care providers that offer services on a sliding fee basis based upon your income. Assistance can range from primary care to mental health care, dental, and OB/GYN and is available even to everyone including the uninsured and/or undocumented. Check out your closest [free clinic](#) or community health center.

- Many health care providers have moved to conduct an initial virtual or phone consultation during the crisis. This allows people to call or chat about symptoms as a way to triage when in-person care is really needed.
- If you cannot get your medicine prescription in person, check with your pharmacy to see if they have free of charge [delivery](#) or [shipment](#) services during the pandemic.

If you need support for your mental health or addiction

- Many in-person support groups have moved online. For example, search for an [Alcoholics Anonymous](#) or [Narcotics Anonymous](#) virtual group.
- Check out this [support text line](#) for students of color. Text STEVE to 741741.
- Additional [recommendations, activities, and freebies](#) to help you manage stress and anxiety.
- Care for your [Coronavirus Anxiety](#) and use virtual relaxation and [stress relief tools](#) and guides. For example, check out the [Calm app](#) and this [relaxation room](#).

If you need health insurance

- If you lost your job and cannot keep your parent/employer's insurance coverage you may qualify for a special enrollment circumstance for 30 days and could be eligible for a plan through the [Healthcare Marketplace](#).
- If you do not have a qualifying event, you can explore your health care options at [www.healthcare.gov](#).
- If your income or household changed and you have coverage through the Marketplace, [update the information online](#) or call 1(800)318-2596 to get instructions on how to adjust your plan. By doing this, you may save some money or even become eligible for free health insurance through Medicaid. Also, remember that you must renew your coverage during the upcoming enrollment period (dates TBD).
- If you are uninsured, are a citizen or lawful permanent resident (LPR), and meet the income eligibility criteria, you (and your children if applicable) may be eligible for free health insurance under [Medicaid](#). To apply, visit your state's Medicaid [webpage](#). Your local hospital and health center may also provide help with the application, but this normally occurs in person.
- The vast majority of children are eligible for health care coverage under the State Children's Health Insurance Plan (CHIP), even if the parent is not eligible. If you are not eligible but think your children may be, you should find your state's children's health insurance site and apply so they may receive coverage.
- If you are an international student and need health insurance, contact the International Student Office at your college or explore plans through companies like [GeoBlue](#) and [isoa.org](#) to obtain coverage.

If you are in an unsafe or crisis situation

- Call for help. Connect with the National Domestic Violence Hotline 24/7/365 to obtain help by chat at @ndvh or by calling 1(800)799-7233.
- It is normal to feel overwhelmed during these times. Connect with support groups or reach out to organizations like the [National Suicide Prevention Line](#) via chat or phone at 1(800)273- 8255 or 1(888)628-9454 (for Spanish speakers) or the [National Sexual Assault Hotline](#) at 1(800)656-4673 to get assistance for yourself or a friend are in [crisis](#).

If you are a parenting student

- If you lost your job or have no income, apply for [Temporary Assistance for Needy Families](#). Through bi-weekly cash allowances and other key supportive services, this public benefit supports parents who meet specific criteria. Some colleges/universities as well as non-profits, offer support with the application. If you were already receiving assistance, be sure to connect with your caseworker to discuss how to manage unexpected changes in school or work schedules due to COVID-19 so that you continue receiving your benefits.
- Food is available for your children. States are working to provide meals to students who participate in the free or reduced-price meals program. To find the closest locations near you use the [meal site finder](#).
- The U.S Department of Agriculture continually updates COVID-19 relief food programs on its [Food and Nutrition Service webpage](#).
- Get parenting support. It is not easy to balance time between school and family obligations while [coping](#) with the COVID-19 crisis. Look into [free parenting support guides](#) and know that you are not alone.
- If you need support to manage [child custody and visitation arrangements](#) you may be able to get free assistance through [local legal aid](#) organizations.
- If you are pregnant or breastfeeding. Hospitals and clinics are using telehealth as the primary channel to keep you safe. You can also access online streaming [birth classes](#), [breastfeeding support](#), and learn about how to [protect yourself and your baby\(ies\)](#) during the pandemic.
- If you have a baby(ies), connect with your local [diaper bank](#) and maternity care nonprofit to access free or low-cost baby gear and clothing.
- Consider streaming [live story-time](#) and bedtime stories on [Facebook](#), YouTube, and other outlets to bring variety into your children's routine.
- If you need [child care](#) resources or assistance paying for this cost, your [state](#) may offer [subsidies](#) based on your income and other eligibility criteria.

Other useful COVID-19 resource guides

- Assistance for the [LGBTQ](#) community is available including the [LGBT National Hotline](#) 1(888)843-4564 and the [LGBT National Youth Talkline](#) (serving youth through age 25) 1(800)246-7743.
- For students with [disabilities](#).
- For [immigrants](#) and [undocumented](#) students, and their families.
- [Find help](#) and [COVID College Support](#) tools.

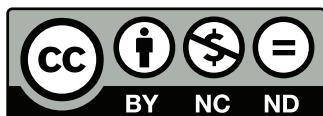
NOTES

We welcome your input! Please share your thoughts and additional resources to support college students nationwide during the pandemic at realhope@temple.edu.

Financial disclosure: In addition to serving as Founding Director of the Hope Center, Dr. Goldrick-Rab also created the FAST Fund, a faculty-run emergency aid program operated by the nonprofit Believe in Students, and she is Chief Strategy Officer at Edquity, a private company also distributing emergency aid. Edquity's approach to emergency aid uses an algorithm that Dr. Goldrick-Rab developed based on her research. She is a paid consultant and holds stock in the company.

Thank you to the Conagra Brands Foundation and Aramark for supporting our work on this guide.





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