COPING WITH COVID-19

PRESENTED BY THE HUMAN SERVICES CENTER CORPORATION
COVID-19 FINANCIAL IMPACT

• This crisis hit hard and fast
• Many Americans were struggling financially before a global pandemic hit
  – 78% of Americans lived paycheck to paycheck
  – 70% had no savings
  – 58% said finances controlled their lives
• The financial stress, anxiety and problems accompanying this crisis will be long-term
• We have the opportunity to take a look at ourselves, our financial behaviors, and make a conscious effort to improve
• You are not alone, we hope some of what we cover today can provide some relief

Source: Financial Social Work
UPDATES TO PUBLIC BENEFITS DURING COVID-19 CRISIS

YOU MAY QUALIFY FOR SOMETHING NOW THAT YOU HADN’T BEFORE
Changes to SNAP

- Congress has suspended the work requirements rule subjecting able-bodied adults without dependents (ABAWDS) to a three-month time limit on receiving SNAP/Food Stamps (in any three year period) until one month after the federal emergency declaration ends.

- The tougher Trump Administration work requirements that were slated to take effect April 1 will not be imposed due to a judicial order.

- The PA Department of Human Services has suspended all interview requirements until May 31. It is also extending all renewals and Semi-Annual reporting deadlines – no one will be terminated for not submitting paperwork for the next three months.

- SNAP applications can be expedited and benefits can be issued in 5 days.
SNAP

To Apply

• Online using Compass (www.compass.state.pa.us)
• Call Just Harvest for an eligibility screening and/or help with your application Monday through Friday from 9:00 am to 5:00 pm. Contact at (412) 431-8960 x602 (leave your name and contact info and the best time to reach you)
• Call the Food Bank’s SNAP Hotline for assistance: 1-833-822-7627
• Call Benefits Data Trust: 844-876-5996

Changes to Benefits

• If you already receive SNAP but experienced a loss of income, you may be eligible for increased benefits
• Call Just Harvest for help determining this at 412-431-8960 x602
• They are being lenient on reporting change in hours or income right now

SNAP Income Eligibility Guidelines
Oct 1, 2019 – Sept. 30, 2020

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Gross Monthly Income</th>
<th>Maximum Income for household age 60+ or disabled</th>
</tr>
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<tr>
<td>1</td>
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<td>7</td>
<td>$5,202</td>
<td>$6,502</td>
</tr>
<tr>
<td>Each additional family member</td>
<td>+ $590</td>
<td>+ $738</td>
</tr>
</tbody>
</table>
Key Takeaway: They are being much more lenient on a lot of the regular barriers to receiving SNAP, so do not assume that you won’t be able to qualify. Doesn’t hurt to try.
TANF (Temporary Assistance for Needy Families) is also known as cash assistance
• Can receive TANF for 60 months over the course of your life

Who Does TANF Help?
• Pregnant women
• Dependent children and their parents who live with them
• Dependent children and other relatives who live with them and care for them

Changes To TANF:
• DHS has eased work requirements
• DHS has suspended face-to-face interviews for the time being
• DHS encourages employment/training providers to provide remote services/exercise flexibility for participants
• PA County Assistance Offices are closed to public – best to apply for benefits online through COMPASS
TANF

Already Have TANF?

• If your income has decreased because of COVID-19, you may be eligible for an increase in benefits

Do You Know About MyCOMPASS PA Mobile App?

• You must first have a COMPASS Account – you will use the same username and password
  – Need your case record number and SSN to sign up
• Works on Android and iPhone
• Provides 24/7 cell phone access to COMPASS information
• You can:
  – Report changes that affect your benefits
  – Upload your verification documents
  – Review your benefits, payment dates, and renewal dates
Temporary loss of income? Think about a TANF Diversion

• Show you have a 1-3 month financial need
• Expect to have income again after 3 months, when you go back to work
• Don’t have to file for child support
• Don’t have to meet work requirements
• Doesn’t count toward 60 month lifetime limit
• Receive a one-time, lump sum payment equal to 1-3 months of benefits
TANF DIVERSION OPTION

Eligibility:

• Income less than monthly cash grant
  – SSI and some child support does not count as income

• Assets of less than $1,000
  – Checking, savings, cash on hand, retirement savings, cars worth more than $40K, second cars, boats, etc.
  – Tax refunds and stimulus payments are not counted as assets

• Caring for a related, minor child or are pregnant
  – Your child, niece/nephew, grandchild, cousin, etc.

• Show recent work history

• Expect to go back to work within 3 months

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Max Income/Grant</th>
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<tbody>
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<td>5</td>
<td>$589</td>
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<td>6</td>
<td>$670</td>
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</tbody>
</table>
TANF & TANF DIVERSION

Apply online at the COMPASS website:
https://www.compass.state.pa.us/compass.web/Public/CMPHome

Call Just Harvest for application help: 412-431-8960 x602

• Leave a voicemail with your name, contact information, and that you need help applying for TANF or cash assistance.
WIC

Who May Be Eligible for WIC?

• Pregnant women
• Breastfeeding women (up to one year postpartum)
• Women who are not breast feeding (up to six months postpartum)
• Infants and children under 5 years old (including foster children)
• At or below 185% of poverty level
• Must have a medical or nutritional risk (determined at WIC certification appointment)
  – Ex.- anemia, underweight, overweight, premature, pregnancy complications, etc.
WIC

Already a WIC client?

• WIC sites are closed to the public, but regular appointments will be conducted by phone
• New pre-loaded eWIC cards will be sent by mail
  – Preloaded with 3 months of benefits
• There are 5 WIC sites designated as “benefit load zones”
  – If you cannot receive an eWIC card by mail, you can visit these sites to reload your card
  – These sites have not been disclosed to the public – you will only visit them if absolutely necessary
  • Leave your children at home
  • Stay home if you feel sick – you can add a proxy to pick up your benefit
New to WIC?

• Apply online (recommended):
  – https://www.pawic.com/OnlineApplication.aspx

• Apply by phone:
  – 1-800-WIC-WINS (1-800-942-9467)

• WIC representative will contact you by phone for an initial appointment

• Upon being accepted, will receive an eWIC card by mail
  – Preloaded with 3 months of benefits
UNEMPLOYMENT COMPENSATION

Already approved for UC benefits

Continue to file biweekly
File online

Eligible for regular UC benefits

Apply for UC benefits
File online

Exhausted UC benefits after July 1, 2019

PEUC Guidance coming soon

Eligible

Receive up to 13 weeks of additional benefits
Additional $600 per week only through July 25, 2020

Automatically receive either UC or PUA benefits, and any extensions, for up to 39 weeks
Plus the Pandemic Unemployment Compensation, an additional $600 per week from April 4 through July 25, 2020

Not usually eligible for UC benefits
self employed, 1099 contract workers

Apply for Pandemic Unemployment Assistance
Do NOT file a UC claim. Visit uc.pa.gov, and select "File for PUA."

Eligible
UNEMPLOYMENT COMPENSATION

Changes to UC (effective March 16, 2020):

• Work Search and Work Registration requirements temporarily suspended
• Waiting Week requirement temporarily suspended

Already Receiving UC?

• You may receive an additional $600/week until July 25, 2020 (began April 4, 2020)
  – Keep filing your regular bi-weekly claims – your benefits will update automatically
UNEMPLOYMENT COMPENSATION

New to UC?

- Do you qualify for traditional UC? (Includes reasons related to COVID-19)
  - Have sufficient qualifying wages for at least 18 credit weeks in your base year (see next slide)
  - Have a qualifying separation reason
  - Able and available to work

- You may qualify for:
  - 26 weeks of regular UC benefits
  - An additional $600/week until July 25, 2020 (began April 4, 2020)
  - An additional 13 weeks of UC benefits (if still unemployed after 26 weeks)


- After you receive your PIN, file your biweekly claims here: https://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20a%20Biweekly%20Claim.aspx

- You can submit claims backdated to January 27, 2020 or the date you became unemployed
For more information on how to determine your base year, credit weeks, and benefit amounts, check out these links:


https://www.uc.pa.gov/unemployment-benefits/benefits-information/Pages/Weekly-Benefit-Rate.aspx
Federal Pandemic Unemployment Compensation (FPUC):

- If you’ve already been approved for UC benefits:
  - You may receive an additional $600/week until July 25, 2020 (began April 4, 2020)
Pandemic Unemployment Assistance (PUA):

• May qualify if you are not traditionally eligible for UC benefits (for reasons related directly to COVID-19)

• May qualify to receive:
  – 26 weeks of UC benefits
  – An additional $600/week until July 25, 2020 (began April 4, 2020)
  – An additional 13 weeks of UC benefits (if still unemployed after 26 weeks)

• Who May Be Eligible?
  – Self-employed – independent contractors, gig economy workers (ex. – rideshare drivers),
    workers for certain religious entities
  – Those seeking part-time employment
  – Those lacking sufficient work history
  – Those who don’t qualify for regular UC or extended benefits
UNEMPLOYMENT COMPENSATION - PUA

Pandemic Unemployment Assistance (PUA):

• Who May Be Eligible? (continued)
  – Those able and available to work except:
    • They are unemployed
    • Partially employed
    • Because of these COVID-19 related reasons:
      – You have been diagnosed with or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis
      – A member of your household has been diagnosed with COVID-19
      – You are providing care for a family member or a member of your household who has been diagnosed with COVID-19
      – Your child or other person in the household for whom you are the primary caregiver is unable to attend school or another facility that is closed due to the COVID-19 pandemic, and that school or facility care is required for you to work
      – You are unable to reach your place of employment because of a quarantine or stay-at-home order due to the COVID-19 pandemic
UNEMPLOYMENT COMPENSATION - PUA

Pandemic Unemployment Assistance (PUA):

• Who May Be Eligible? (continued)
  
  – You are unable to reach your place of employment because you have been advised by a health care provider to isolate or quarantine because you are positive for or may have had exposure to someone who has or is suspected of having COVID-19
  
  – You were scheduled to start a new job and do not have an existing job or are unable to reach the job as a direct result of COVID-19 pandemic
  
  – You have become the breadwinner/major supporter for a household because the head of household has died as a direct result of COVID-19
  
  – You had to quit your job due to being diagnosed with COVID-19 and being unable to perform your work duties
  
  – Your place of employment is closed as a direct result of the COVID-19 pandemic
  
  – You worked as an independent contractor with reportable income and COVID-19 has severely limited your ability to continue performing your work activities and/or has forced you to suspend such activities for one of the above COVID-19 reasons

• Apply for PUA here: https://pua.benefits.uc.pa.gov/vosnet/Default.aspx
  
  – Will use this same website to file your Weekly Certification
UNEMPLOYMENT COMPENSATION - PEUC

Pandemic Emergency Unemployment Compensation (PEUC):

• If your 26 weeks of UC benefits were exhausted after July 1, 2019, you may qualify to receive:
  – An additional 13 weeks of UC benefits (if you are still unemployed after 26 weeks)
  – An additional $600/week until July 25, 2020 (began April 4, 2020)
• More guidance coming soon
Key Takeaways:
1. Even if you are not traditionally eligible for UC, you may now qualify.
2. Receive an additional $600/week until July 25, 2020
3. Receive UC for up to 39 weeks total
EMPLOYMENT OPPORTUNITIES

If you are interested in applying, PA CareerLink has COVID-19 Employment Opportunities posted to their website:

https://www.pacareerlink.pa.gov/jponline/JobSeeker/COVID19Employment?AnwKp3c6M9YwbVHoggEzIX4xsIsPWiqKOZpt4xT2Sil-rSu9cljTDshQDGgyU5tSy8smy2UrbTzOh9Mf6NP8x0PVONYN9sct
WORKERS’ COMP

What Does WC Cover?
- Weekly rate of 2/3 average weekly wage
- 100% of medical expenses related to injury

WC Timeline:
- Report injury (COVID-19 exposure) to employer within 21 days
- Employer reports to their insurance company
- Insurance company has 21 days to decide if your claim is accepted or denied
WORKERS’ COMP

What If Your WC Claim Is Denied?

• If you think your claim was inappropriately denied, you have 3 years from the date of the injury to file a Claim Petition
• Your Claim Petition will get assigned to a WC judge and you will be notified of the date and time of the hearing

Already Have an Existing WC Case?

• March 16, 2020 – Gov. Wolf ordered all state offices to be closed
• Your claim will NOT be dismissed
• Department of Labor and Industry is creating a temporary phone hearing protocol and your attorney will be notified of any future hearing procedures
  – Hearings may be delayed, but they will NOT be dismissed
OTHER CORONAVIRUS EMERGENCY RELIEF MEASURES

Here we will cover other aspects of the CARES Act that provide some financial relief to individuals.
ECONOMIC IMPACT PAYMENTS

• The IRS will be sending one-time payments to people with a social security number based on their tax filing information for 2019 (or for 2018 if they have not filed yet this year).

• Social Security beneficiaries, those receiving SSI, SSDI, or VA benefits who are not required to file a tax return will not need to. They will have their payments issued automatically.

• If you are NOT required to file a tax return (and don’t receive SS, SSDI, SSI, Railroad Benefits or VA benefits) you can enter your payment info here: https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here

• To check the status of your payment and update or add direct deposit information, go here: https://www.irs.gov/coronavirus/get-my-payment
Reasons for “Payment Status Unavailable”

• You are required to file a tax return, but:
  – We haven’t finished processing your 2019 return
  – The application doesn’t yet have your data; we’re working on adding more data to allow more people to use it.

• You don’t usually file a return, and:
  – You used Non-Filers: Enter Payment Info Here but we haven’t processed your entry yet
  – You receive SSI or VA benefits; information has not been loaded onto our systems yet for people who don’t normally file a tax return.

• You’re not eligible for a payment (see Eligibility).

• If you receive “Payment Status Not Available”, you will not be able to provide direct deposit information at this time. We’re working on updates to allow more people to use this feature.

• We update Get My Payment data once per day, overnight so there is no need to check more often. If you are eligible for a payment and have provided your information either through a recent tax return or the Non-Filers: Enter Payment Info Here application, please check back for updates.

Check out the IRS’s FAQ page for other answers: [https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions#enter](https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions#enter)
MANDATED SICK AND MEDICAL LEAVE

• Created by the Families First Coronavirus Response Act
• Requires certain employers to provide paid sick or expanded family and medical leave for reasons related to COVID-19
• Covered Employers:
  – Fewer than 500 employers
  – Federal employees are covered under the paid sick leave provision, but not under the expanded family and medical leave provision
  – Small businesses with fewer than 50 employees may be exempt from providing leave for school or child care closures
MANDATED SICK AND MEDICAL LEAVE

Qualifying Reasons for Paid Sick Leave

Employee is unable to work (or telework) due to a need for leave because the employee:

1. Is subject to a Federal, State, or local quarantine or isolation order related to COVID-19
2. Has been advised by a health care provider to self-quarantine related to COVID-19
3. Is experiencing COVID-19 symptoms and is seeking a medical diagnosis
4. Is caring for an individual subject to an order described in (1) or self-quarantine described in (2)
5. Is caring for a child whose school or place of care is closed (or child provider is unavailable) for reasons related to COVID-19
6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury

MANDATED SICK AND MEDICAL LEAVE

Employees are eligible for:

• Two weeks of paid sick leave at the employee’s regular rate (up to 80 hours) if quarantined and/or experiencing COVID-19 symptoms and seeking a diagnosis; or
  – Part Time Employees: up to the number of hours an employee works on average over a two week period

• Two weeks of paid sick leave at 2/3 the employee’s regular rate (up to 80 hours) if there’s a need to care for an individual in quarantine, to care for a child under 18 whose school/child care is closed related to COVID-19, and/or experiencing a substantially similar condition
  – Part Time Employees: up to the number of hours an employee works on average over a two week period

• Up to an additional 10 weeks of paid expanded family and medical leave at 2/3 the employee’s regular rate due to need to care for a child whose school/child care is closed related to COVID-19
  – Employee must have been employed for at least 30 days
Key Takeaway: Depending on your reason for leave, you may qualify for leave pay at your regular rate or 2/3 your regular rate of pay. You may also qualify for an additional 10 weeks of leave at 2/3 your regular rate of pay.
HOUSING MANDATES

Pennsylvania
- Moratorium on evictions and foreclosures extended through July 10th

Nationally
- Moratorium on evictions until July 25th on homes with federally backed mortgages
- Foreclosures on federally backed mortgages will cease until May 18th
- Have the option of mortgage forbearance if you have a federally backed mortgage loan
HOUSING MANDATES

IF YOU LIVE IN FEDERALLY ASSISTED HOUSING:

In addition to the protection provided by Pennsylvania courts, many renters will be protected until July 25, 2020. For questions about your specific situation, contact your local legal aid office. Click here to find yours.

The federal Coronavirus Aid, Relief, and Economic Security Act (CARES) provides additional protection for tenants in federally assisted housing.

- Your landlord cannot give you an eviction notice because you missed payments on rents, fees, or other charges until July 25, 2020.
- Your landlord cannot charge you late fees or other charges related to non-payment of rent until July 25, 2020.
- If your landlord gave you an eviction notice before March 27, 2020, your landlord cannot file with a court to evict you from your home until July 25, 2020.

Even with these protections, you still owe rent. Contact your landlord as soon as possible to try and work out a payment arrangement.

WHAT IS FEDERALLY ASSISTED HOUSING?

This applies to any dwelling that is occupied by someone located at a property that participates in certain federal housing programs (any covered in the Violence Against Women Act), or that is subject to a federally backed mortgage loan or federally backed multifamily mortgage loan.

How to find this out:

- Fannie Mae look-up: [https://www.knowyouroptions.com/loanlookup](https://www.knowyouroptions.com/loanlookup)
- Freddie Mac look-up: [https://ww3.freddiemac.com/loanlookup/](https://ww3.freddiemac.com/loanlookup/)
HOUSING MANDATES

For those with federally backed mortgages

• You have a right to request forbearance for up to 6 months and can request an extension for another 6 months.

• **Must contact your loan servicer**

Forbearance:

• Forbearance is when your mortgage servicer or lender allows you to pause (suspend), or reduce your mortgage payments for a limited period of time while you regain your financial footing.

• Does NOT mean payments are waived or forgiven.

• Very important to understand the terms of repayment
  - Will you need to pay all at once?
  - Spread out over months?
  - Added as additional payments to end of mortgage?

Check out this helpful video from the CFPB that details the option of forbearance.

Key Takeaway: There are some options available to you to help keep you in your house. However, you are still responsible for paying your rent/mortgage at some point, and you need to understand what that process will look like. Reach out to your landlord/lender.
HOUSING ASSISTANCE

RENTERS

• Reach out to your landlord and see if you can negotiate a payment plan
• Call Allegheny Link: 1-866-730-2368
• Housing Stabilization Program
  – Only if a City of Pittsburgh resident
  – Call 211
• Can apply for Basic Needs emergency fund: http://pa211sw.org/assistance-fund/

OWNERS

• Reach out to your lender and see if they are willing to work with you to make a payment plan
• Can apply for basic needs emergency fund: http://pa211sw.org/assistance-fund/

Call Neighborhood Legal Services to understand your rights or for help with legal action: 1-866-761-6572
UTILITY MANDATES

Emergency order signed by PA Public Utility Commission:

• Signed March 13, 2020
• Prohibits electric, natural gas, water, wastewater, telecommunication, and steam utilities from being terminated
• Will be in place as long as the Proclamation of Disaster related to Coronavirus is in effect
UTILITY MANDATES

ELECTRICITY

Duquesne Light
• Discontinuing all shutoff activities through June 1, 2020
• Waiving late fees until June 1, 2020

First Energy
• Temporarily suspending shutoffs (effective March 13)
• Offering payment options to help ease hardships

GAS

Peoples
• Call 1-800-764-0111 if you have questions about your service/bill

Columbia Gas
• No termination or late payments until June 1, 2020
• Offering variety of payment options
UTILITY MANDATES

WATER

Pittsburgh Water & Sewage Authority
• No shutoffs until May 31, 2020
• If service has been terminated – contact customer service at 412-225-2423 and request an account review and service restoration

Pennsylvania American Water
• Service shutoffs discontinued
• Has begun restoration of service to previously shut-off customers

PHONE/INTERNET

Comcast
• Will not disconnect service or impose late fees if you cannot pay bills during pandemic (contact them and tell them this)

Verizon
• Will not terminate services if you cannot pay bills during pandemic (contact them and tell them this)

T-Mobile/Metro
• Will not discontinue services if you cannot pay bills during pandemic (contact them and tell them this)
UTILITY ASSISTANCE

Utility Customer Assistance Programs (CAPs):

• Can reduce monthly payments
• Can provide debt forgiveness
• Reach out directly to your utility company and ask if there is a CAP program
• Already part of CAP?
  – If your income has dropped, you may qualify for even lower monthly payments

Dollar Energy Fund:

– Can provide grants to households struggling to pay utility bills
– Reach out to directly to your utility company and ask if there is a Community Organization that can assist you with applying
– Application process can be found here: https://www.dollarenergy.org/need-help/application-process/
UTILITY ASSISTANCE

Housing Stabilization Program

ONE-TIME FUNDING

1. Move-in assistance
2. Utilities in arrears
3. Rent in arrears
4. Mortgage payment (do not have Act 91 notice)
5. Legal fees

ELIGIBILITY

- Must be renter or homeowner
- Must live in City of Pittsburgh
- Renters must be at or below 50% Annual Maximum Income (AMI)*
- Homeowners must be at or below 80% AMI*
- Must develop a stability plan with a service provider

Call 211 or 1-866-856-2773
Text United Way at 898-211
Email info@pa211sw.org

More info here:
https://www.ura.org/media/WIsiZilsjlwMjAvMDQvMTcvOTdvMGFq2liZl9IU1BfMjAyMF80LjE3LnBkZjIjdXQ/HSP_2020_4.17.pdf
INTERNET & PHONE

LIFELINE Support Programs:
• Federal program that can assist with lowering the price of phone or internet service
• Reach out directly to your phone or internet provider and ask if they participate in the LIFELINE Support Program
• Can only use with your phone OR internet, not both

Internet Essentials (by Comcast):
• Can sign up if eligible for public assistance programs (National School Lunch Program, Medicaid, Housing Assistance, SSI, SNAP, and others)
• New customers will get two free months (must apply by June 30, 2020)
  – After two months, standard rates of $9.95 apply
• Even if you owe a debt to Comcast, you may still be eligible
• Apply here: https://www.internetessentials.com/apply
Key Takeaway: It is always worth calling your utility company to find out what options you have. Most utility companies are willing to work with you – but you need to reach out to them as soon as possible to set something up.
STUDENT LOANS

- If your loan is held by the federal government, your loan payments are postponed with no interest until September 30, 2020
  - No action is needed in this case
- For other kinds of student loans (such as a federal student loan held by a commercial lender or the institution you attend, or a private student loan held by a bank, credit union, school, or other private entity) contact your student loan servicer to find out more about your options.

TAXES

The filing deadline has been extended until July 15th.

If you need help filing your taxes the Human Services Center can help you! See image on the left.

You can still file a 2019 tax return and receive your economic impact payment if you have not already.

https://freefile.intuit.com/?vitaSiteId=S23093344
OTHER FINANCIAL HELP

• Schedule a free virtual financial counseling appointment with the FEC [here](#).

• Apply to United Way’s basic needs emergency fund here: [http://pa211sw.org/assistance-fund/](http://pa211sw.org/assistance-fund/).

• Check out our upcoming Financial Webinars:
  – Budgeting in a Crisis: Thursday, May 28th at 1 pm
  – Understanding Student Loans: Friday, June 5th at 1 pm
  – More info to come here: [https://www.hssc-mvpc.org/community-outreach/financial-literacy-program/](https://www.hssc-mvpc.org/community-outreach/financial-literacy-program/)

• Follow us on Facebook for financial tips and news about upcoming webinars: [https://www.facebook.com/humanservicescenterturtlecreek/](https://www.facebook.com/humanservicescenterturtlecreek/)
QUESTIONS?
CONTACT US

• HSCC General number: 412-436-9537
• HSCC Tax line: 412-437-8229
• Emails:
  – Abbie: agodollei@hscc-mvpc.org
  – Liz: efries@hscc-mvpc.org

Other helpful contacts:
• COVID-19 Hotline (created by Allegheny County Health Dept. and 211) : 1-888-856-2774