



Covid Financial Resources

Fitting the puzzle together

Avoid Coronavirus Scams

Here are some tips to help you keep the scammers at bay:

1. Don't click on links from places you don't know. They could download viruses to your computer or phone.
2. Watch out for emails claiming to be from the Centers for Disease Control (CDC) or other experts saying they have information about the virus. Instead go to the actual Centers for Disease Control and Prevention (CDC), or King County Public Health websites.
3. 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.
4. Do your homework when it comes to donations. Know your 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.!

Unemployment and Workers' Comp

Anyone who lost their job due to coronavirus or took time off to self-quarantine or care for a sick relative, without paid sick time from work, should apply for UNEMPLOYMENT insurance. esd.wa.gov/unemployment

Anyone whose job brought them into direct contact with someone with coronavirus and became ill or are required to quarantine can file for worker's compensation. <https://www.lni.wa.gov/>

Other Issues

Seattle renters; 30-days grace given on evictions through mid-April.

Paying Utilities

If you need help paying utility bills, contact your service provider right away.

Puget Sound Energy will waive late fees, not disconnect customers, and has payments plans.

Seattle City Light and Seattle Public Utilities will not shut off service during the emergency. They offer deferred payment plans and discount programs.

Utilities and Transportation Commission offers energy assistance programs, utc.wa.gov/consumers/energy/Pages/energyAssistance.aspx

The federal government has assistance programs to help with telephone and heating bills. usa.gov/help-with-bills. Comcast is offering free WiFi hot spots, unlimited data, and no disconnects or late fees.

Trouble Paying Rent or Mortgage

If you don't have enough money to pay, contact your lender or landlord immediately. Help includes:

- Homeownership Hotline (877-894-HOME)
- Consumer Financial Protection Bureau
- Rental assistance & counseling (800-569-4287)



Food Assistance

If you're looking for help feeding yourself or your family, visit the [Food Lifeline website](https://foodlifeline.org/need-food/) <https://foodlifeline.org/need-food/> to find a partner food bank, food pantry, or hot meal program in your neighborhood. This food is free and available to you, even if you don't qualify for food stamps, SNAP or EBT.

Student Loans Deferment

You may be able to temporarily suspend your payments by applying for a deferment or forbearance from the US Department of Education.

Insurance Issues

The Washington State Office of the Insurance Commissioner has resources and information available for consumers who have insurance related questions, insurance.wa.gov/coronavirus

Additional Resources

- [COVID-19 resource list for impacted Washington businesses and workers](https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-resources-businesses-and-workers)
Information from the Governor's office. <https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-resources-businesses-and-workers>
- [Protect Yourself Financially from the Coronavirus](https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/)
Information from the Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/>
- [Job Interrupted —A To-Do List for Tough Times](https://www.finra.org/investors/insights/do-list-tough-times)
Information from the Financial Industry Regulatory Authority. <https://www.finra.org/investors/insights/do-list-tough-times>
- [Financial Peace of Mind in the Age of Coronavirus](https://www.finra.org/investors/insights/financial-peace-mind-age-coronavirus)
Information from the Financial Industry Regulatory Authority. <https://www.finra.org/investors/insights/financial-peace-mind-age-coronavirus>
- [Avoiding Coronavirus Scams](https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing)
Information from the Federal Trade Commission. <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>