Cornell Cooperative Extension Statewide Family Economics and Resource Management (FERM) Program Work Team

COVID-19 FINANCIAL WELLNESS RESOURCES

The below resources have been complied by the FERM Program Work Team to provide you and your family with pertinent financial management resources to assist you during this challenging time.

Resources available at the Federal level

The **Consumer Financial Protection Bureau (CFPB)** has information ranging from what to do if you have trouble paying your bills, are facing income loss, or have a problem with a financial service.

https://www.consumerfinance.gov/coronavirus/

Visit The Internal Revenue Service (IRS) for all your tax-related needs.

https://www.irs.gov/coronavirus

IRS Free File https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free Payment Deadline Extended https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020

The Federal Deposit Insurance Corporation (FDIC) provides information linking banks, technology and consumers.

https://www.fdic.gov/

The Federal Trade Commission (FTC) provides regular consumer alerts regarding scams along with tips and advice for consumers on a variety of financial and consumer related topics. https://www.ftc.gov/

The Federal Communications Commission (FCC) has information on scams and a list of cell phone providers who have pledged not to terminate service for 60 days under the Keep Americans Connected initiative.

https://www.fcc.gov

New York State Resources

The Attorney General of New York State has detailed information on Coronavirus resources and warnings on current consumer scams.

https://ag.nv.gov/

Link to all NYS programs and services through the NYS Governor. https://www.governor.ny.gov/

The **NYS Comptroller's** office has a financial toolkit on their website that covers a variety of personal finance concerns that New Yorkers may be dealing with as a result of the coronavirus.

https://www.osc.state.ny.us/covid-19/financial-toolkit.htm

The site <u>www.mybenefits.gov</u> allows you to research and prescreen your eligibility for benefits such as HEAP, SNAP, Assistance programs, health insurance and tax credits.

The **New York WIC** program provides food, information on health and nutrition, education and support for low-income women and children up to age five. <u>www.health.ny.gov/prevention/nutrition/wic</u>

Find helpful **Cornell Cooperative Extension** resources and the **NY Extension Disaster Education Network** information.

https://eden.cce.cornell.edu/

Resources from Extensions throughout the United States

North Dakota State University Extension

https://www.ag.ndsu.edu/publications/money

University of Wisconsin-Madison Extension

Managing Your Personal Finances in Tough Times

https://fyi.extension.wisc.edu/toughtimes/

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Financial Resources to Help Get Through COVID-19 https://fyi.extension.wisc.edu/toughtimes/covid-19-financial-resources/

North Dakota State University Extension – Facebook: @NDSUExtension

Blogs:

Breathing Room: A Space to Take a Breath & a Step Towards Wellness <u>https://breathingroom.umd.edu/2020/03/19/coronavirus-covid-19-protect-your-health-and-</u> <u>find-help-for-financial-stress/</u>

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FERM is a statewide effort by Cornell Cooperative Extension to help individuals and families to adopt management behaviors which lead to more secure financial situations and affordable use of resources through education and practice, including:

- > Enhancing financial literacy skills of consumers
- > Increasing consumer awareness of energy resource choices

Encouraging and augmenting professional development for extension educators

Documenting and reporting program impact