



For College, Community, and Justice

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

Sara Goldrick-Rab, Jennifer King, Marissa Meyers, Paula Umaña,  
Erica Vladimer, and Carrie R. Welton

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Dear college student,

While the stress and uncertainty of the pandemic is still a reality during this semester, 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 continue/pursue your education.

The Hope Center Team

### HOW TO GET MONEY

#### File taxes (if you can)

- As a student you may be able to [get a tax refund up to \\$2,500](#) (even if you did not work last year). “Tax Day”, the deadline to file your 2020 and up to 3 previous year taxes, is April 15, 2021. You can file electronically using the [IRS Free File tool](#) or get free assistance at a [Volunteer Income Tax Assistance \(VITA\)](#) site (check if your college offers this support). Consider [direct deposit](#) to receive your refund as a fast, reliable, and secure method.
- The IRS offers an [Interactive Tax Assistant](#) that helps you identify if you qualify for different [tax credits](#) and if any of the scholarships or grants that you may have received, are taxable.
- The benefits of filing taxes include having key information to complete the financial aid application through [FAFSA](#), as well as access to high priority consideration to receive stimulus relief funds.
- If you did not receive the full Economic Impact Payment (i.e., stimulus relief funds) you may be eligible to claim the [Recovery Rebate Credit](#). Based on your eligibility, you may receive a total of \$1,800 (Phase 1 - \$1,200 and Phase 2 - \$600) in relief funds. Unfortunately, if someone claimed you as a dependent on their tax return you are not eligible for either distribution phase of the stimulus dollars.

## 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 that is less than what you would normally be paid. The CARES Act allowed for people who were not traditionally available for unemployment to meet some of the requirements, and these were extended through April 10, 2021 by the Consolidated Appropriations Act, which passed in late December; however, new pandemic unemployment assistance applications will not be accepted after March 13, 2021. If you complete the application by this date, can get retroactive back pay from the end of December 2020. If you have questions about what this means, the Century Foundation provides an [explanation](#) of the Pandemic Unemployment Assistance program.
- Check your financial aid package to see if you are eligible or approved for work-study. Your college may offer remote and in-person opportunities that will allow you to get paid potentially help secure other assistance, like food stamps. To find out about openings, ask 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.
- Your college or university may also offer special scholarships or grants if you are an essential worker. Check with the respective financial aid and/or services office to learn more about this potential funding opportunity.
- Consider [other emergency aid programs](#), including relief for [first-responders and their families](#), [frontline healthcare employees](#), and individuals in the [service industry](#) (i.e., restaurant, coffee shop, and delivery services) who may continue to be affected by the pandemic.
- You may look into 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 seasonal or ongoing [job opportunities](#). Check your city or town’s website for information and look for “Mutual Aid” groups in your area.
- If you lost your job due to a major disaster that was declared by the President, [Disaster Unemployment Assistance \(DUA\)](#) may be able to provide you with financial assistance.
- Be on the lookout for disaster-related scams. The Federal Trade Commission can help [avoid scams](#) that may offer false employment or inspections, along with other useful tips about weather emergencies.

## 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.
- Contact your utility company (electric, gas, and water) to inquire about their [savings programs](#), which may vary by municipality or state. During the cold months, you may be eligible to get subsidies to pay for the heating and [other bills](#).
  - Look into the [Weatherization Assistance Program](#). By insulating your home to better protect from the cold you can lower your utility expenses.
  - For help during and after an inclement weather disaster, you may be able to [find and apply](#) for assistance in your region.
- [Comcast Internet Essentials](#) (including “[Lift Zones](#)”), [Spectrum Internet Assist](#), Xfinity, and [other companies](#) offer free broadband internet to low-income households. To qualify, you may need to verify your status as a student or be eligible for public assistance programs such as the National School Lunch Program, Medicaid, or SNAP.
  - If you noticed slower connection since the onset of the pandemic, try these [recommendations to increase your internet speed](#).
  - For help with both internet access and equipment, look into programs such as [Internet Essentials through Comcast](#), [Everyone On](#), and [Connect All](#).

### If you owe money on federal student loans

- Stay informed. The CARES Act [protections](#), including the pause on federal student loan payments was extended to September 30, 2021. 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 period as well.
- Consider exceptions. Unfortunately, there are some older student loans that are owned by private and commercial lenders or institutions that are not eligible for the payment freeze. 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](http://whyhunger.org/FindFood), or contact via text using your zip code to 1(800)548-6479.
- **The latest COVID-19 stimulus package increased college student eligibility to receive assistance paying for groceries during the health crisis. You may now qualify to participate in the [Supplemental Nutrition Assistance Program \(SNAP\)](#), which provides a monthly benefit (amounts may vary) on an electronic card to purchase food.**
  - Check if you are deemed eligible to participate in the work-study program or if your Expected Family Contribution on your FAFSA for the current school year is \$0 (available on your [Student Aid Report](#)). Read below how to obtain support with the application process.
  - You may also be eligible for a SNAP emergency benefit to address additional food needs due to the pandemic. If you also have children who receive free or reduced-price school meals, or your child attends a school that offers free school meals to all students, you may have been automatically enrolled into your state's Pandemic-Electronic Benefits Transfer (P-EBT) Program. Explore this [map](#) to learn more about your state's P-EBT program participation and to seek assistance with accessing funds.
- 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 assist.
- If you were already receiving SNAP assistance, you may be eligible for a 15% increase in your benefit amount. If you 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 out campus book rental-specialized websites, or ask your classmates to consider sharing the price of buying or renting a textbook for a common class.
- 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).
- Check out offers for discounted refurbished computers and laptops through programs like [Notebook for Students](#), [PC’s for People](#), [Computer Technology Assistance Corps \(CTAC\)](#), [Jump On It](#), as well as national brands that feature a refurbished computer section on their website.

## HOW TO FIND A PLACE TO LIVE

### If you need to help with off-campus housing

- Some colleges may offer housing support alternatives, partner with community members and organizations, or have been awarded grant funding 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.
- Social service and nonprofit organizations, like [The Salvation Army](#), [United Way](#), and YMCA or YWCA, are able to assist with local temporary housing during the cold months or when colleges are on break.
- Depending on your location, you may experience extreme cold weather. Many local communities and cities offer warming stations as temporary shelter, which may also include the provision of food and clothing. Consider an internet search of “warming centers near me” to find an option that works best with your housing circumstances.

- If you find yourself in a situation where you have to sleep outside, the National Health Care for the Homeless Council provides [essential tips](#) on how to stay warm during cold nights, as well as how to detect frostbite and hypothermia.

### 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 are issuing orders to halt evictions and freeze rent increases. You may want to do research to see if this applies to you.
- Some people may be protected from eviction per the CDC's [National Federal Eviction Moratorium](#) to halt evictions through March 31, 2021. If you are unsure if this order applies to you or has been extended beyond March, you may ask your landlord for more information or review the CDC's [frequently asked questions](#).
- Congress allocated an additional [\\$25 billion in rental assistance](#). Most of the funding will flow through state-based programs. You may want to research this [national map](#) to see if the state you currently live in offers a rental assistance program.

## HOW TO PROTECT YOUR HEALTH

### If you need health insurance

- You may be eligible to enroll in a healthcare plan during the extended open enrollment period (February 15-May 15, 2021). If you experienced a qualifying life event, such as losing your job or inability to keep your parent/employer's insurance coverage, you may qualify for a special enrollment circumstance within 30 days and could be eligible for a plan through the [Healthcare Marketplace](#). Visit [www.healthcare.gov](http://www.healthcare.gov) to learn more about your healthcare options.
- 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.
- 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 undocumented or are waiting for your healthcare plan coverage's approval, contact a [local community health center](#) to receive care.

### Getting the COVID-19 vaccine

- Now that the FDA (Food and Drug Administration) approved the distribution of the COVID-19 vaccine you can visit your [state health department website](#) to learn about your local phased distribution process. Students who are essential workers or have underlying health conditions may be a priority.
- In select states, pharmacies and large chain stores are offering COVID-19 vaccinations. Contact your [local health department](#) to learn if you are eligible to receive the vaccine at this time and can [schedule an appointment](#) to get immunized.
- Check out the CDC's updates to learn more about the COVID-19 vaccine, including what you should [expect during a vaccination appointment](#) and [frequently asked questions](#).

### 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 offer additional testing information on their [website](#).
- 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](#), this [relaxation room](#).
- Additional emotional support is available 24/7 at the [National Suicide Prevention Lifeline](#) by calling 1(800)273-8255 or 1(888)628-9454 (for Spanish).

### **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 continue to work 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 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 like the [Unitarian Universalist Association](#), [All Clear Foundation](#), or [National Association of School Psychologists](#)—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 offer telehealth appointments to help you keep 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 need assistance with baby supplies, 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, like your local or regional library, 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, role as an essential worker, or other eligibility criteria.

### Other useful COVID-19 resource guides

- If you are a [Deferred Action for Childhood Arrivals \(DACA\)](#) student, consider renewing or submitting an application immediately. Organizations like the Hebrew Immigrant Aid Society (HIAS), offer a [Know Your Rights guide](#) with resources on housing, immigration concerns, employment, healthcare, and other general concerns that affect this group.
- For [undocumented students](#) and their families, you can research how to locate and access [resettlement resources](#).
- 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](#).
- [Find help](#) and [COVID College Support tools](#).

Did you find this guide helpful?

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

## NOTE

Financial disclosure: In addition to serving as Founder and President 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.

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