



Scenario	Resources	
You become unemployed temporarily or permanently	Visit the page at right to learn about temporary job openings, unemployment insurance, and other resources.	https://www.iowaworkforcedevelopment.gov/updates-and-resources-about-covid-19 If you can't find answers to your questions online, you can call 211.
You're a small business owner	Visit the page at right for information about the Voluntary Shared Work Program (alternative to layoffs), unemployment insurance, Small Business Development Center counselors, disaster assistance loans, and other small business owner resources.	https://www.iowaworkforcedevelopment.gov/updates-and-resources-about-covid-19
You're unable to pay your mortgage or rent, auto loan, student loan, or credit card bills	<p>Contact your lender to find out about any delayed or reduced payment programs. Depending on the lender, interest may continue accruing so <u>pay what you can</u>.</p> <p>Before pausing your loan payments or agreeing to an income-driven repayment plan, contact us and we'll review the terms with you!</p>	<p>HUD-approved housing counselors – https://www.consumerfinance.gov/find-a-housing-counselor/</p> <p>Credit counselors – https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/</p> <p>For renters in distress – Justshelter.org</p> <p>Consumer Financial Protection Bureau publications:</p> <ul style="list-style-type: none"> • What to do if you're having trouble paying your mortgage (download the PDF) – https://pueblo.gpo.gov/CFBPubs/CFBPubs.php?PubID=13131 • What to do if you can't pay your credit card bill (download the PDF) – https://pueblo.gpo.gov/CFBPubs/CFBPubs.php?PubID=13011
You're unable to pay other bills	Contact your lenders and servicers. Tell them about your situation, how much you can afford to pay, when you can restart regular payments. You could possibly ask for an extension to pay or payment plan.	Consumer Financial Protection Bureau's guide on income and expense tracking and managing bills – https://files.consumerfinance.gov/f/documents/cfpb_ymyg_behind-on-bills_print.pdf



You still need to file and/or pay your 2019 taxes	You have until July 15 to file your federal return and pay your federal taxes, and you have until July 31 to file your Iowa return and pay your Iowa taxes. Note the extended Iowa deadline does NOT apply to estimated tax payments.	See if you can file your tax return(s) for free via the IRS' Free File Alliance program – https://freefilealliance.org/
You suspect someone is trying to scam you or a loved one	Visit the Consumer Financial Protection Bureau's page at right to learn how to prevent, recognize, and report scams and fraud.	https://www.consumerfinance.gov/consumer-tools/fraud/

Other Government Resources re COVID-19

Iowa Department of Public Health – <https://idph.iowa.gov/Emerging-Health-Issues/Novel-Coronavirus>

Centers for Disease Control & Prevention (CDC) – <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

CDC, DHHS & White House COVID-19 website – <https://www.coronavirus.gov/>