



A Note of Support from your FSS Coordinator

I hope this newsletter finds you all safe and healthy. The past several weeks have really been scary and uncertain. Please know that I am available by phone, text or email if you have any questions or concerns.

On a personal note, I have 2 daughters at home, one in Jr. High and one a Senior in High School. Unfortunately, so much has changed for students and so many of the celebrations and activities that should be happening are either canceled or postponed. I've had to remind my girls (and myself) that life will go on, we will be able to do things and celebrate once again. This is just a moment in time where we have to pause. Do my girls get bored, anxious, scared? Yes. And it's ok for all of us to feel that way. I also have a dog, admittedly he is a mama's boy... he is loving all of this 24/7 attention. I now understand how he feels on a daily basis. I'm taking more naps, I love to go for walks, I get excited if I hear a car outside, I look out the window more often, and I'm happy when my husband gets home from work (although, I don't wag my tail).

Seriously, though... this is a time when we need to be careful. Listen to the advise from health officials (maybe not all of the stuff you read on Facebook). Cover your mouth and nose when you have to go out to the store or doctor. Wash your hands frequently. Don't touch your face. Don't hug or shake hands. Don't hang out with anyone who doesn't live with you. Stay at least 6 feet away from others.

I know, "don't do this, don't do that..." Here is what you can do though:

- *Take a walk, listen to the birds, watch those goofy squirrels, look up at the sky
- *Call your loved ones, contact someone you haven't talked to for a long time
- *Bake, create, come up with new recipes
- *Rearrange or organize rooms in your home
- *Journal, draw, color, do a puzzle
- *Cut out paper hearts and put them on your door or in a window to support essential workers
- *Speaking of essential workers, if you are one... take care of yourself, know your limitations, lean on your loved ones for support, know your worth and stay strong.

There are so many community service providers that are here to help. If you are in need of food or assistance with anything, let me know and I will do my best to find a resource to help you.

This month's newsletter is dedicated to providing important information to you regarding this pandemic. Again, if you have any questions or concerns, please let me know and I will do my best to help you.

Sincerely,

Lindsay

Reminders

Hours:

Monday-Thursday 8 am—4:30 pm

Friday 8 am- Noon

Office Closed:

Until Further Notice

Monday, May 25th— Memorial Day Holiday

FSS Coordinator

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Federal Student Loan Relief

If you currently have a federal student loan your payments will automatically be stopped from March 31-September 30, 2020 to provide relief to student loan borrowers during the COVID-19 national emergency. Federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until 9/30/20 but you can still make payments if you choose.

If you wish to continue paying your loans during this period, or to pay more or less than your regular

payment amount, you are free to do so. Contact your loan servicer or visit your servicer's website to make a payment or to find out how you can continue or start auto-debit payments. Continuing to make payments during this time could help you pay down your loan balance more quickly.

As long as you're in this forbearance you will not be penalized for making a payment that is less than your usual monthly payment.

For more information visit:

www.studentaid.gov

Information provided by Consumer Financial Protection Bureau's Guide to COVID-19

Do It Anyway

People are often unreasonable, irrational, and self-centered.

Forgive them anyway.

If you are kind, people may accuse you of selfish, ulterior motives.

Be kind anyway.

If you are successful, you will win some unfaithful friends and some genuine enemies.

Succeed anyway.

If you are honest and sincere, people may deceive you. Be honest and sincere anyway.

What you spend years creating, others could destroy overnight.

Create anyway.

If you find serenity and happiness, some may be jealous.

Be happy anyway.

The good you do today, will often be forgotten. **Do good anyway.**

Give the best you have, and it will never be enough. Give your best anyway.

From Mother Teresa

Stimulus Check Information

Millions of Americans have already received their Economic Impact Payments (stimulus checks). The IRS continues to calculate and automatically send the payments to eligible individuals, however some may have to provide additional information to the IRS to get their payments.

If you were not required to file a tax return because you are a Social Security or Railroad Retirement recipient who is not typically required you do not have to take any action. The IRS will use the information on the Form SSA-1099 or Form RRB-1099 to generate the payment of \$1,200 to you even if you did not file a tax return in 2018 or 2019. You will receive the check as an automatic deposit or paper check, just as you would normally receive your benefits. Social Security Disability Insurance (DDSI) recipients are also part of this group who don't need to take action.

If you have questions about your stimulus payment visit:

www.irs.gov/coronavirus/economic-impact-information-center

What should you do with your stimulus payment? It will be your money to spend. But if you are unemployed and have a lot of bills to pay, that's where the money should go. Necessities should be prioritized - food, utilities, rent, transportation. It can also be used to stimulate the economy or for savings.

An envelope system would work well for this money. Assign certain amounts to different wants and needs for each envelope so as not to "blow" the money as soon as you receive it.

Unemployment Call Center

1-800-244-5631

If your last name starts with A-M you can call Tuesdays and Thursdays 7:30am-6pm

If your last name starts with M-Z you can call Mondays and Wednesdays 7:30am-6pm

Credit Card Payment Relief

Menard County

Housing Authority

Your Provider of Affordable Housing Services!

Our mission is to promote and provide quality housing while encouraging upward mobility and a better quality of life.

Our vision is creating housing that families and communities can be proud of.

Anxiety and uncertainty feel like the norm these days, but as the COVID-19 pandemic continues, we've also seen people and businesses coming together to assist one another in ways we've never seen before. This includes credit card companies, many of which are waiving fees and working with those affected by COVID-19 to ensure this pandemic doesn't completely destroy their finances. Contact your credit card provider for assistance.



Menard County

Housing Authority

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