



# **COVID-19 Policy Resources** for Head Start Parents & Caregivers

The National Head Start Association (NHSA) has been working with members of Congress and their staff to address the needs of Head Start programs, staff, children, and families. The good news is that many new resources and supportive services are either available now or on their way. **Review these resources to learn how you can access the aid during this challenging time**.

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## For financial support

All U.S. citizens with incomes less than \$75,000 (and \$150,000 for joint filers) will receive a \$1,200 rebate (\$2,400 for joint filers), and an additional \$500 is available per child. The rebate phases out for incomes higher than \$75,000, and there is no rebate for individuals earning more than \$99,000 (\$198,000 for joint filers) with no children.

#### How will you get the money?

For those who filed a 2019 or 2018 tax return, funds will be sent by either direct deposit or a check mailed to the address the IRS has on file. People who did not file a tax return but have a valid Social Security Number can request payment on the IRS website <a href="here">here</a>.

#### • Who is not eligible?

Nonresident aliens, individuals who can be claimed as a dependent by another taxpayer, and those with an estate or trust are ineligible for the benefit.

#### • The IRS has begun distributing payments.

If you have not received your payment but are eligible, visit the IRS website <u>here</u> to update your information.

#### • How will this affect eligibility for other programs?

Rebates will not count as income in determining eligibility for, or the amount of assistance provided by, any federally funded program, including Head Start.

Find more information about direct deposits here.



# If the time to do your taxes has disappeared...

The tax filing due date has been extended to **July 15**, **2020**. This means that tax returns and any income taxes owed will not be due until July 15. This change is for both individuals and businesses.

**More information** 



## If you lost your job...

If you lost income, contracts, or a job, you may be eligible to receive greater unemployment compensation between now and July 31. Further, unemployment benefits now cover those who are self-employed, gig workers (ie. Uber or Lyft drivers), or independent contractors.

- When will the unemployment insurance (UI) money arrive, and how long will it last?
  - The maximum amount of time workers can receive UI was extended by 13 weeks.
  - States have been encouraged to waive waiting periods so workers can be enrolled as quickly as possible. To compensate for varied timing of implementation, payment of benefits will be retroactive.
- For those eligible for their state unemployment:
   Individual benefits for those who receive assistance under their state unemployment program will continue to vary. Regardless of the state, an additional \$600 per week in temporary federal Pandemic Unemployment compensation will be added to your weekly benefit amount.
- For those not eligible for state programs:

  The temporary federal Pandemic Unemployment

  Compensation program will fund states to pay a base benefit based on their state, plus the \$600 weekly supplement.
- How will this affect eligibility for health coverage?
   The \$600 weekly supplement will not affect eligibility for Medicaid or State Children's Health Insurance Programs.

### **Get started**

- Find your state's <u>unemployment compensation agency</u> to apply.
- Find your state's weekly unemployment benefits.
- If you had employer-based health insurance, find information about how to <u>enroll in affordable</u>, <u>new coverage here</u>.

## If your hours have been reduced...

If you were not laid off, but your hours have been reduced due to the COVID-19, there is help for you, too.

States are able to offer short-time compensation (STC) programs, which allow employers to work with state labor departments to reduce hours instead of laying people off entirely.

This way, employers and state labor departments both contribute to ensure employees are paid in full, and workers will eventually be able to return to regular work schedules more easily. Eligible workers can also receive partial unemployment benefits to close the gap in their earnings. The majority of states have STC programs.

**More information** 



## If student loans are creating a financial stress...

Many families are experiencing financial difficulties due to the consequences of COVID-19, and student loan payments can often be a significant financial stressor. If your student loans are held by the federal government (Direct Loans and FFEL Loans held by the U.S. Department of Education), you do not need to make payments on these loans through September 30, 2020.

### • What about past due payments?

Through September 30, 2020, there will be no collections (garnishment of wages, tax refunds, or Social Security benefits) and there will be no negative credit reporting for late payments.

- How will this affect people participating in Public Service Loan Forgiveness (PSLF)?
   You will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven
   Repayment Forgiveness, and Ioan rehabilitation regardless of whether you are making payments.
- Who is not eligible?
   Commercially-held FFEL loans and Perkins Loans, as well as private student loans are not included in this.
- What if I'm making automatic payments?
   Your payments have been placed on hold with 0% interest through September 30, 2020. You can still opt in to make payments if you prefer.

Find more information about federal students loans here.



## If nutrition is a challenge...

New federal funding and flexibility is available to make nutrition support more accessible for families. Since many children typically receive at least some of their meals through school or Head Start programs, the U.S. Department of Agriculture has made changes to ensure families can continue accessing these meals. Contact your Head Start program or local schools to ask where meals can be picked up during closures.

For more information, reach out to the <u>National Hunger Hotline</u> at **1-866-3-HUNGRY** or **1-877-8-HAMBRE** (for Spanish) Monday through Friday (7 A.M. to 10 P.M. ET).



## For those who may be sick

A federal emergency paid leave benefits program has been created to provide payments to employees taking unpaid leave due to COVID-19.

# What is an employer required to do? Employers must provide a minimum of 80 hours of paid sick leave to all full-time employees. For part-time employees, paid sick leave hours will depend on hours worked.

## Who does this apply to?

This paid sick leave applies to all employees regardless of how long they have worked for the employer.

#### • How much?

- If you are in quarantine by the federal, state, or local government or have been advised by a medical provider to self-quarantine, or if you have or are seeking a medical opinion about whether you have contracted COVID-19: the minimum rate of pay is either full pay or \$511/day (whichever is less). The amount cannot exceed \$5,110.
- o If you are caring for someone who is under quarantine or self-quarantine orders, are caring for a child under the age of 18 because of a school or child care closure: the minimum rate of pay is either 1/3 of the normal rate of pay or \$200/day (whichever is less). The amount cannot exceed \$2,000.

#### • When will this be made available?

The paid sick leave program began on April 1, 2020 and will phase out on December 31, 2020.

The U.S. Department of Labor has also made fact sheets on changes to paid leave available both in <u>English</u> and <u>Spanish</u>.

Find more information here.

## If you are caring for a loved one...

Changes made to the Family and Medical Leave Act mean that, even if your employer was not covered before, they may now be covered. Now, there are new benefits you may have access to as you work to support your family.

#### Who is covered?

Any employer with fewer than 500 employees is covered under the new law (unless the employer has been exempted by the U.S. Department of Labor), and any employee who has been employed for more than 30 days is covered. An employer of less than 50 employees may seek exemptions under specific circumstances.

#### Why can leave be taken?

Any employee who cannot work or telework because they need to care for a child while the child's school or child care is closed is able to take leave.

#### How long?

Paid leave up to 12 weeks must be provided for qualifying individuals. The first two weeks of FMLA leave are unpaid but can run concurrent to the paid sick leave.

#### How much?

The employee will receive 2/3 their normal rate of pay or \$200/day (whichever is less); not to exceed \$10,000.

Find more information here.



## For your time at home

Khan Academy is known around the world for its ability to help people reach their learning goals. They have resources that are intentionally aligned with children's development and Head Start's learning goals. Visit Khan Academy Kids for more free resources to support your child's learning development.

Teaching Strategies' Ready Rosie has shared <u>Healthy at Home: A</u>
<u>Toolkit for Supporting Families Impacted by COVID-19</u>, a free toolkit that is regularly updated. Created in partnership with pediatricians and mental health experts, the bilingual resource includes activities that promote emotional well-being and learning at home.

<u>Sesame Street in Communities</u> launched a new topic page on Health Emergencies, created especially with parents and caregivers in mind. The resources on this page are meant to bolster connections between providers and families, as well as within families.

Visit NHSA's webpage for more resources.

## It's important to care for your own mental health too...

If you feel anxious, overwhelmed, or depressed during this time of uncertainty, you're not alone. All Mental Health has free, evidence-based resources designed to help you care for your wellbeing during COVID-19.

Explore these free resources here.

## Home safety remains a priority...

- Lead in homes: Lead paint can permanently affect cognitive function and negatively impact a child's future. Many neighborhoods have childhood lead poisoning rates at least twice as high as in Flint, Michigan, and lead paint in homes is the primary source of exposure to lead. Children under six are at the greatest risk. With more time at home, it is important to keep children safe from lead exposure. To reduce risks in your home, use this easy guide, and find more ways to protect your family <a href="here">here</a>. Then, test your lead knowledge <a href="here">here</a>!
- While staying home helps reduce the spread of COVID-19, it is important that everyone can feel safe where they are staying. For any victims and survivors who need support, the National Domestic Violence Hotline is available 24/7 by calling 1-800-799-7233 or 1-800-799-7233. If talking over the phone is not a safe option, you can visit thehotline.org or text Lovels to 22522.

It's recommended that you create a safety plan and practice self-care. Find more information about what a safety plan is <u>here</u> and learn strategies for self-care <u>here</u>.