



Call your creditors and servicers

If you are struggling to make ends meet, [reach out to your creditors/servicers](#) and see if you qualify for [hardship assistance](#). This will not only provide relief to you but also protect your credit score. You can apply this strategy to any bills you may have. Many companies have expanded their hardship assistance program in response to COVID-19.



Apply for unemployment and other public assistance programs

If you have become unemployed, apply for unemployment benefits from the state. This can be done online and some requirements have been waived in response to COVID-19. [You can learn more by clicking here.](#) You can also see if you are eligible for other types of public assistance like food stamps through the state [by visiting the MI Bridges website.](#)



Switch to a income-based repayment plan for your student loans

If you are unable to make your student loan payment, [contact your student loan service provider](#) to explore hardship programs or move to an income-based repayment plan. Payments are calculated based on your discretionary income. If you are unemployed your monthly payment will be reduced to \$0. Deferment or Forbearance will pause your payments while this will count as a monthly payment.



Access free community resources

Access free community resources. Get help where you can and protect your income for things for which you can't get assistance. [Please call 2-1-1 or visit the Washtenaw County Government Resource page linked here](#) to find resources in your area.



Talk to a financial coach

United Way of Washtenaw County's financial coaches are here to support our community members in the wake of COVID-19. Our financial coaches are available to talk over the phone or video chat on how to best manage your income and resources during this difficult time. [For more information please visit \[uwgive.org/financialcoaching\]\(http://uwgive.org/financialcoaching\) or call 734-677-7202.](#)

[If you are experiencing symptoms of COVID-19 please visit the Washtenaw County Health Department's website for more information on next steps.](#)

To learn more about United Way's financial coaching services please contact Ugbaad Keynan at ukeynan@uwashtenaw.org