



Office of Financial Empowerment
Treasurer, City of St. Louis



TREASURER'S OFFICE
Tishaura O. Jones, Treasurer
CITY OF SAINT LOUIS | MISSOURI

"Transparency, Integrity, and Service"

Financial Resources & More During the Coronavirus (COVID-19) pandemic

Thank you to our staff at the Office of Financial Empowerment for compiling this information.

You can find more information at STLOFE.org/resources.

- [City of St. Louis Emergency Resources Guide](#) - includes:
 - COVID-19 Contacts
 - Utilities
 - Community Resources
 - Housing
 - Food/Children
 - General Assistance/Referrals
- **United Way 2-1-1: General Help and Information**
 - Whether you have questions about the virus, symptoms, or need resources like utilities, loans, and more, you can always call the United Way at 2-1-1 or visit 211.org. They have a lot of COVID-19-specific resources.
- **1-on-1 Financial Guidance from Operation HOPE**
 - If you are overwhelmed and want to talk with someone, feel free to reach out to our Operation HOPE Financial Wellbeing Coach Reginald Garth at [Reginald.Garth\(AT\)operationhope.org](mailto:Reginald.Garth(AT)operationhope.org).
- **Loans**
 - [Alternative Lending Guide from the Office of Financial Empowerment](#)
 - Includes payday loan alternatives that are safer.
 - Bank Payments: Call your bank and ask them directly, or go on their website. They should have posted a response about any suspended payments during this crisis.
- **Taxes**
 - The deadline to file your federal tax return is extended until July 15, but you **MUST** still file for an extension by April 15. If they file for an extension by April 15, all taxpayers and businesses will then have this additional time to file your tax return and make payments without interest or penalties.
- **Beware of scammers!**
 - If you receive calls, emails, or other communications claiming to be from the Treasury Department and offering COVID-19 related grants or stimulus payments in exchange for personal financial information, or an advance fee, tax, or charge of any kind, including the purchase of gift cards, please do not respond. These are scams. Please contact the FBI at www.ic3.gov so that the scammers can be tracked and stopped.
- **Credit cards**
 - Call your carrier at the number on the back of the card. Some companies are suspending late charges.
 - However, while some cards/banks may allow you to skip payments, they may not waive interest, and that can add up.



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- [Some companies' responses are summarized here](#), but you should call your own company to confirm and learn more.
- **Student loans**
 - Interest may be waived. The U.S. Senate is debating suspending loan payments for 6 months. [Check out the online tool at Savi.com.](#)
- **Evictions**
 - The Missouri Supreme Court was expected to issue their decision today (Friday, March 20, 2020) on whether the City can halt evictions.
- **Courts**
 - Pending case? Call your attorney first.
 - St. Louis City Municipal court is granting continuances by phone. Call 314-622-3231.
 - If you have a warrant/court date in any municipality, call them.
 - [St. Louis City Circuit Court](#)
 - All jury trials suspended until 4/10/2020. If you have a jury summons in the city, call the Jury Supervisor at 314-622-4457. If you have a jury summons in St. Louis County, call 314-615-2669.
- **Mortgages**
 - Call your own loan servicer immediately for information.
 - ["Homeowners who have lost income or their jobs because of the coronavirus outbreak are getting some relief.](#) Depending on their situation, they should be eligible to have their mortgage payments reduced or suspended for up to 12 months. Federal regulators, through the mortgage giants Fannie Mae and Freddie Mac, are ordering lenders to offer homeowners flexibility. The move covers about half of all home loans in the U.S. — those guaranteed by Fannie and Freddie. But [according to National Public Radio,] regulators expect that the entire mortgage industry will quickly adopt a similar policy."
 - If you need assistance finding food, paying housing bills or other essential services, dial 2-1-1 , 651-291-0211, or 1-800-543-7709 or Text MNCOVID TO 898211 and a Certified Community Resource Specialist will help to locate available resources in your area.
- **Social Security**
 - You will continue to receive your check. But in person service is suspended until further notice. Beware of scammers! See <https://www.ssa.gov/coronavirus/>.
- **Small Business**
 - [Visit SBA.gov to learn more about SBA Disaster Loan Assistance.](#)
 - The [St. Louis Regional Chamber website](#) is acting as the information portal for resources for small businesses. Questions regarding small business assistance disaster relief funds and philanthropic efforts to support small business will be housed and updated as more information become available.
- **Unemployment**
 - File your unemployment claim as working part time.
 - Regional Claims Center representatives are available by phone Monday-Friday from 8 AM to 5 PM by calling 314-340-4950.
- **Cash**



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- Cold hard cash: Andrew Yang's Foundation and the Collective PAC are teaming up to provide \$1 million in Universal Basic Income payments. [Form here.](#)
- **SLPS/Meals**
 - "St. Louis Public Schools in partnership with the City of St. Louis Government and area charter schools, Saint Louis Public Schools (SLPS) and its food services vendor Southwest Foodservice Excellence (SFE) will provide free grab-and-go meals at 33 school sites throughout the city while the District is closed. For more information and an interactive map visit www.slps.org/meals."
- **Student Loans**
 - The federal government has announced that it will be waiving interest specifically for federally-held student loans during this time. We are working with the United States Department of Education to obtain further guidance.
 - <https://navient.com/covid-19>
 - <https://myfedloan.org/index.html>
 - <https://www.salliemae.com/landing/coronavirus/>
- **Homelessness**
 - St. Patrick Center, the leading hub for homeless services in St. Louis, will remain open.
 - All of the county's homeless shelters will continue to operate. In addition, the Salvation Army's seasonal shelter, which was set to close March 13, will remain open indefinitely.
 - The nonprofit, PotBangerz, led by Cathy 'Mama Cat' Daniels, is committed to providing meals for the unhoused throughout this pandemic.
 - Several shelters are limiting the number of people they can accommodate to adhere to social distancing guidelines. As a result, leaders are looking at hotels or empty dormitories to quarantine and house people.
 - The City has secured 60 additional beds for individuals experiencing homelessness that will be available beginning the week of March 23. The goal is to get as many individuals in shelter as possible. Shelters have been asked to space beds 6 feet apart. The City is exploring additional options. More to come on those.
- **Phone**
 - Check with your carrier. AT&T is suspending the termination of wireless, home phone or broadband service when customers can't pay their bills because of coronavirus disruptions. The company is also waiving related late fees. Like Comcast, AT&T is also providing free access to its public WiFi hot spots. The company also said its consumer home internet wireline customers and fixed wireless internet customers would receive unlimited data.
- **DMV**
 - The online renewal feature should still be available for people to try and renew their registration online.
 - The department of revenue has an online chat feature for questions called DORA (<https://dor.mo.gov/>). However, the system may be very busy.



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- **City Hall**

- We encourage you to call instead of visit if possible. Essential services at City Hall will remain open, but those who can work remotely will be allowed, and shifts are being staggered to allow for implementation of social distancing. No one with a 100.4 fever or higher will be allowed in City Hall.

- **Groceries**

- [Schnucks: hours, products and temporary teammates updates](#)
- [Walmart:](#)
 - Starting Thursday, March 19, Walmart stores and Neighborhood Markets will be open 7 a.m. to 8:30 p.m. until further notice. This will help ensure associates can clean and stock products. Stores operating under more reduced hours will keep current hours of operation. Find more information here.
- Walgreens: Most Walgreens stores are open 9-9 for now. They are also waiving delivery fees for eligible prescriptions
- [St. Louis Quarantine Support](#) is a group of volunteers in St. Louis City who are delivering groceries and other necessities so that individuals at highest risk from coronavirus (COVID-19) and those currently experiencing symptoms may remain quarantined. They are committed to aiding those who are currently sick and those who are preemptively quarantining, especially those who are immunocompromised, those who are 65 or older, and caretakers of these groups. If you need assistance you can fill out [this form](#). If you would like to volunteer, you can fill out [this form](#).

- **Prescriptions**

- Contact your physician to have additional medications on hand during this time of quarantine. Additionally, some pharmacies (such as Walgreens) will deliver depending on the prescription.

- **Library**

- St. Louis Public Library will close all 16 locations temporarily, beginning at 6 p.m., Monday, March 16, until further notice, in an effort to help limit the spread of coronavirus. Please check the SLPL website for updates; information will also be shared on the Library's Facebook and Twitter accounts.
- Due dates on materials will be extended during the closure. All holds will be left in place until the Library reopens. Customers are asked to keep materials at home until the Library reopens. Book drops will not be available during the closure.

- **Stop the spread of the virus**

- We need everyone to maximize social distancing by keeping at least a 6 ft distance from each other and holding meetings online or over the phone. If you feel sick, please stay home and self quarantine. Our health providers are ramping up to be able to test folks in higher numbers, but do not have that capacity as of yet. It is vitally important that we all do our part to flatten the curve and lessen the spread of COVID-19.
- Social gatherings are restricted to 10 people.
- At the grocery store, spread out in line and practice social distancing techniques.
- The Parks department is rescinding permits for any event with more than 10 people to be held in our parks over the next 30 days.

- **General Help**



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More Tips from the Office of Financial Empowerment

Right now things are happening very rapidly and it can be very overwhelming and stressful. In these times, being proactive is key. We may not be able to control the storm but we can weather it. I want to offer you some important tips during this time to help you maintain your finances during emergency situations.

1. Contact your lenders and servicers and let them know your situation. Be very forthcoming about what your situation is and negotiate a payment plan for the time being until you are ready to resume your regularly scheduled payments. This is very important to already have a working relationship with your lenders and servicers. This will help to reduce your concern about paying your bills.
2. In addition to contacting your lenders and servicers, contact your creditors/collectors. You may have already made payment arrangements and now with changes to your work hours and pay schedule, you may not be able to honor those arrangements and new arrangements will need to be negotiated. Again, this is a perfect time to be proactive and get a handle on the bills now.
3. Create an emergency budget and stick to it. This is a time to spend on only what you and your family need. Do not resort to overspending or hoarding. Make a list of what you absolutely need and take care of those needs.
4. Watch out for scammers! In emergency situations, the opportunity to be taken advantage of goes up significantly because there are those who want to profit off of your desperation or charitable nature. Do not answer calls from numbers you do not recognize. Do not click on emails or links that you do not recognize. If you are looking for resources to help or to get any information about what is going on go directly to the source like Center for Disease Control (<https://www.cdc.gov/coronavirus/2019-ncov/index.html>), World Health Organization (<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>). When it comes to charity organizations, certainly look them up if to make sure that they are a legit organization that is helping people.
5. As always, check your account and your credit report. Check it and take note of any irregularities or strange activity. Make sure that you have direct access to your funds when you need them and again only use what you need.
6. If you are in need of financial assistance during this or any emergency, the Office of Financial Empowerment has a list of resources for you to consider and use. Regardless of if you have a low



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credit score or no credit at all, the resources that we are sharing are reliable and are here to help you in your time of need.

If you have any questions or concerns please feel free to contact Financial Wellness Coach, Reginald Garth at reginald.garth@operationhope.org. He will be available by email to answer any questions and offer any financial tips on getting through this difficult time. Please be safe and take care. You can find more detailed information on these and other financial tips at: https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/#anchor_income-loss and <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

Thank you and stay safe!