



**Office of Financial Empowerment
Treasurer, City of St. Louis**

Tishaura O. Jones, Treasurer
CITY OF SAINT LOUIS | MISSOURI
“Transparency, Integrity, and Service”

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

You can find more information at STLOFE.org/resources. (Updated February 9, 2021)

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Agency Quick Reference

Topic	Agency	Website	Phone
Courts and legal	St. Louis Municipal Court	https://www.stlouis-mo.gov/government/departments/municipal-courts/	(314) 622-3231
	St. Louis Circuit Court	http://www.stlcitycircuitcourt.com/index.html	(314) 622-4500
	Legal Services of Eastern Missouri	https://lsem.org/	(314) 534-4200 (800) 444-0514
Housing and utilities	Equal Housing and Opportunity Council	https://ehocstl.org/	(314) 534-5800
	Urban League	https://www.ulstl.com/covid-19.html	(314) 615-3600x676
	Ameren – Clean Slate	https://www.ameren.com/missouri/residential/energy-assistance/clean-slate	
	Spire – Catch Up	https://www.spireenergy.com/catchup	(800) 887-4173
Vaccine and testing	Prepare STL – Testing Sites	https://www.preparestl.com/testsites/	(314) 657-2777
	St. Louis Mutual Aid	https://stlmutualaid.org/	(314) 925-0125
Crisis counseling	Places for People	https://www.placesforpeople.org/	(314) 615-9105, ext. 397
Unhoused	St. Patrick Center	https://stpatrickcenter.org/	(314) 802-0700
Unemployment	Department of Labor - Unemployment	https://labor.mo.gov/unemployed-workers	(314) 340-4950
Food	Operation Food Search	https://www.operationfoodsearch.org/emergency-response-2020/covid-19-get-help/	(314) 726-5355 x1 (call) (785) 503-3310 (text)
	St. Louis Quarantine Support	https://www.facebook.com/STLQuarantineSupport/community/?ref=page_internal	
Clothes and Household	Need Help Paying Bills	https://www.needhelppayingbills.com/html/st_louis_clothing_closets.html	
	Start Here St. Louis Area Resource Directory	https://www.startherestl.org/clothinghousehold.html	
	Diaper Bank Partner List	https://www.stldiaperbank.org/get-diapers	

Emergency City 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 www.211.org. They have a lot of COVID-19-specific resources.
- [STL Regional Resources](#)
 - A crowdsourced guide to resources in the St. Louis region, including transportation, mental health support, housing assistance, food, education, childcare, etc.

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@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 to their website. They should have posted a response about any suspended payments during this crisis.
- [Consumer Financial Protection Bureau tips for dealing with debt during Covid-19](#)
 - Includes advice about accommodations and what to do if contacted by a debt collector
- [Consumer Financial Protection Bureau advice about protecting your credit](#)
 - Includes information about how to protect your credit score if you are having trouble paying bills
- [National Consumer Law Center's Surviving Debt: Free during Covid-19 pandemic](#)
 - Surviving Debt includes information about which debts to pay first, how to stop debt harassment, and when and how to refinance

Student Loans

- Keep making payments if you can right now, but prioritize saving for retirement, paying off higher-interest rate debt and building a 3-month emergency fund. Private student loans do not qualify for the loan pause. But even if you have federal student loans, paying them now when they are not accruing interest will help you reduce your loan balance faster.
- Federal student loans have been placed in forbearance until at least September 30, 2021.
- [Savi and Student Debt Crisis](#) have developed an online tool to support you with reducing monthly payments for a year if you qualify.

- [Tips with the Treasurer](#): A conversation with Andrew Hall from The Institute for Financial Education about student loans and the Public Service Loan Forgiveness Program
- Covid-19 information from student loan providers: [Navient](#), [Federal Student Aid](#), [Sallie Mae](#)

Taxes

- Tax season begins on February 12, 2021. Taxes are due on April 15, 2021 this year.
- [Impact of taxes on stimulus check](#):
 - Stimulus checks do not count as income so you will not owe taxes on them.
 - If you did not get your first or second stimulus check, you can claim the money as a [Recovery Rebate Credit](#) as part of your tax return. You will need to file a 2020 tax return to claim this credit even if you are not required to file a return.
 - A third stimulus check could be dependent on your 2019 or 2020 tax return.
 - Filing your taxes early and signing up for direct deposit could speed up how quickly you receive past or future stimulus checks.
 - If you lost your job or received less income last year, you may be able to claim that additional money on your taxes as stimulus money.
- [Tips with the Treasurer](#): A conversation with Darlene Davis, CPA and Reginald Garth, Operation HOPE Financial Wellbeing Coach, about this year's tax season.

Avoiding Scams

- 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.
- The FTC has put together a site to keep you informed of the latest information on avoiding coronavirus fraud and give you additional information to help you avoid scams. (<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>)
- Potential scams:
 - Emails saying you can submit a payment for a vaccine or a test
 - Emails/Calls offering COVID-19 specialty health coverage.
 - Emails/Calls to offer high-demand supplies delivered to your door.
 - Fake job offers from recruiters
 - Saying your refund will be delayed and a company can offer you an advance
- Avoiding Scams
 - Make sure your computer's security system is up-to-date
 - Only download content from trusted and secure sites
 - Don't open emails or download attachments from unknown senders
 - Give wisely: make sure your relief donations are to verified sources so you're not giving out your credit card info to unknown sources
 - If you think you've become a victim of fraud or scams, contact your bank immediately

Credit Cards

- Call your carrier at the number on the back of the card. Some companies are suspending late charges. Call your own company to confirm and learn more.
- However, while some cards/banks may allow you to skip payments, **they may not waive interest**, and that can add up.

Courts & Legal

- Pending case? Call your attorney first.
- [St. Louis City Municipal court](#) is hearing cases online using WebEx.
- [St. Louis City Circuit Court](#)
 - Jury duty resumes Feb 22, 2021.
- Important to note: "Employers most likely cannot be sued in court for contracting the COVID-19 virus at work." — Todd Hamby of Carmody MacDonald

Mortgages & Renters

- **Mortgages**
 - Call your own loan servicer immediately for information.
 - [The foreclosure and eviction moratorium](#) on single-family FHA-insured mortgages has been extended until March 31, 2021. Fannie Mae/Freddie Mac mortgages have been extended until February 28, 2021.
 - February 28, 2021 is the deadline for single family borrowers with FHA-insured mortgages to request initial Covid-19 forbearance for up to 6 months, which can be extended additional 6 months.
 - [Tips with the Treasurer](#): A conversation with Aisha James about managing your mortgage during Covid-19
- **Renters**
 - The CDC eviction moratorium is extended until March 31, 2021.
 - [Tips with the Treasurer](#): A conversation with Susan Alverson from Legal Services of Eastern Missouri about the CDC eviction moratorium
 - If you are having trouble paying your rent, contact your landlord immediately and try to work out an arrangement. While there is a moratorium on evictions, you should connect with your landlord to ensure you have a plan and are on the same page moving forward during this time of uncertainty.
 - Legal Services of Eastern Missouri (LSEM) put together [this webinar](#) about your rights as a renter.

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 Businesses & Independent Contractors

- **Paycheck Protection Program (PPP) and Small Business Loans**

- The Paycheck Protection Program is a loan designed to help small businesses to keep their workers on payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. Contact your bank for further details or check out the banks below:
- PPP second draw: The second draw is for businesses that received the first draw. They must meet the following requirements:
 - has or will use first draw for intended purposes
 - no more than 300 employees
 - can demonstrate 25% reduction in gross receipts between the same quarter in 2019 and 2020
- PPP first draw: Businesses that did not apply during the first round can still apply for a first draw if they have up to 500 employees.
- Banks accepting current clients AND non-current clients for loan assistance:
 - [Royal Banks of Missouri](#) (non-clients must establish checking account for loan disbursement)
 - [UMB Bank](#) (accepting applications from the general public with no limits in place)
 - [Enterprise Bank & Trust](#)
- Banks only accepting current clients for loan assistance:
 - [Commerce Bank](#)
 - [BMO Harris Bank](#)
 - [Simmons Bank](#)
 - [Midwest Bank Centre](#)
- [SVOG \(Shuttered Venue Operator Grant\)](#): Venues that had to shutdown as a result of Covid-19 and were in business as of February 29, 2020 are eligible for a grant from the SBA.
- [Visit SBA.gov](#) to learn more about SBA Disaster Loan Assistance. 15 Missouri counties touching Illinois were approved for the US Small Business Disaster Fund. The application is now online
- [Tips with the Treasurer](#): A conversation with Melissa Jones, Vice President of Enterprise Bank & Trust about the current round of PPP loans.
- [Resources for adapting to working from home](#)
 - Resources include tips and instructions on video conferencing, different apps, and platforms to use to make working from home as productive as possible for you and your team.
- [Independent contractors and freelancers](#) are now eligible for unemployment under the new CARES Act. Independent contractors are also eligible for up to [\\$10,000 in grant funds](#)

Healthcare

- [Covid-19 Testing Sites](#)
- Vaccine
 - For information about the vaccine rollout, [visit this site](#).
 - [Sign up here](#) to receive notifications about the vaccine.

- St. Louis Mutual Aid is working to support neighbors with access to the vaccine. If you or someone you know would like support accessing the vaccine or navigating the healthcare system, fill out [this form](#) and specify that you would like support with the vaccine or call 314-925-0125.
- Places for People is providing free, confidential crisis counseling services to anyone impacted by Covid-19. If you need support, call 314-615-9105, ext. 397 and a crisis counselor will return your call within 24 hours.
- **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. 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.

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.

Stimulus Check & The CARES Act (Coronavirus Aid, Relief, & Economic Security Act)

- Stimulus check
 - Third stimulus checks will either be based on 2019 or 2020 tax returns.
 - Visit <https://www.preparestl.com/stimulusmoney/>
 - If you meet the requirements for the \$600 stimulus check and did not receive it, it could be in the mail; or you may have to wait until you file your tax returns, processing begins Feb 12. Claim it on your tax returns
- FMLA Expansion
 - Expands FMLA coverage to employers with fewer than 500 employees (previously 50 or more employees)
 - 12 weeks of job-protected leave
 - Lack of childcare/school is now acceptable for emergency leave and anyone taking emergency leave should have job protection upon return with the same position and salary.
 - For more visit <http://anderscpa.com/emergency-fmla-and-paid-sick-leave-actsfamilies-first-coronavirus-response-act/>

Unhoused Residents & Homelessness

- The nonprofit, PotBangerz, led by Cathy 'Mama Cat' Daniels, is committed to providing meals for the unhoused throughout this pandemic.
- If you are in need of shelter,
 - Go to the St. Patrick Welcome Center (800 N. Tucker) between 8am - 4pm
 - Meet at the warming buses at 13th and Chestnut between 5:30pm and 7pm

- Operation Winter Haven: Tent Mission STL, Winter Outreach, Horizon Housing, Project Outreach, St. Louis Continuum of Care, City Hope, and the St. Patrick Center are collaborating to provide 24-hour shelter and support in response to emergency weather in St. Louis.

Utilities

- The Urban League of St. Louis is providing utility and rental assistance. Call 314-615-3600x676 or [visit](#).
- Ameren and Spire are offering programs to support customers in paying off past due balances.
 - [Ameren – Clean Slate Program](#)
 - [Spire – Catch Up program](#)

Unemployment

- Regional Claims Center representatives are available by phone Monday-Friday from 8 AM to 5 PM by calling 314-340-4950.
- FOR EMPLOYEES
 - Informational video: [Unemployment Help](#)
 - The MO Dept. Of Labor is stating that anyone who is unemployed during this COVID19 pandemic will NOT be held to the eligibility requirement of completing job applications.
 - Even if your hours were reduced, you are eligible to apply for partial unemployment benefits.
 - Applicants would have to create an online account at: <https://uinteract.labor.mo.gov/>
- FOR EMPLOYERS
 - The Shared Work Program is a way to avoid laying off employees
 - This encourages employers to rotate scheduled hours for employees, effectively reducing their hours while keeping them employed.
 - The department of labor will then pay the difference to the workers of their reduced wages.
 - Find out more at <https://labor.mo.gov/shared-work>
 - Tax representatives are available to assist employers by phone Monday – Friday from 8:00 AM – 5:00 PM by calling 573-751-1995
- [Tips with the Treasurer](#): A conversation with Jim Guest from Legal Services of Eastern Missouri about unemployment benefits and overpayment.

Jobs

The City of St. Louis is hiring people do to Covid-19 [contact tracing](#).

- If you desperately need income and absolutely cannot stay home, many employers are [hiring](#). Keep in mind, this may pose a risk to your health. Consult with a doctor, stay six feet from others, do not touch your face, and wash your hands regularly

Groceries & Food

- [Visit Operation Food Search](#) for a map of food pantries or call 314-726-5355 x1 or text 785-503-3310.

- [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 (COVID19) 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](#).
- Schnucks: Schnucks has reserved 6AM-7AM on Mondays and Thursdays for seniors and immunocompromised individuals at most stores. Store hours vary. [Check Covid-19 related policies here](#).
- [Walmart](#): Walmart is open 7AM-11PM and has reserved 6AM-7AM on Tuesdays for Seniors.
- All SNAP eligible households will be receiving the benefits increase to the maximum amount for their household size through February 2021.

Clothes and Household Supplies

- Many organizations in the region supply clothes and winter coats. Visit [Need Help Paying Bills](#) and [Start Here St. Louis Area Resource Directory](#) for a list of agencies providing clothes near you.
- The [St. Louis Area Diaper Bank](#) has a list of partners that provide free diapers.

Education

- “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.”
- Resource page from SLPS: <https://www.slps.org/resources>

Library

- St. Louis Public Library buildings are currently closed, but curbside and walk-up services are available at 13 locations: Baden, Barr, Buder, Cabanne, Carondelet, Carpenter, Central, Divoll, Julia Davis, Kingshighway, Machacek, Schlafly, and Walnut Park. You can place items on hold for pickup [here](#).
- Materials can be returned using Book Drops and will be quarantined for 24 hours on return.

Childcare

- Kids Win in Missouri put together [a guide and webinar](#) for childcare programs to assess how to proceed with reopening.

City Hall

- Call instead of visiting. No one with a 100.4 fever or higher will be allowed in City Hall.

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.
- The Collector of Revenue's City Hall Office is open.

General Resources

- [PrepareSTL](#) has set up or support and help for under-resourced communities
- Whether you have questions about the virus, symptoms, or need resources, you can always call the United Way at 2-1-1 or visit 211.org. They have a lot of COVID-19-specific resources

Community Organizations & Nonprofits

- The [Regional Response Fund](#) will be used to direct resources to regional nonprofits that are working with local communities disproportionately affected by the coronavirus crisis and its economic fallout.

General Tips from the OFE

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 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 the Office of Financial Empowerment at 314-622-5669 or 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.ftc.gov/coronavirus/scams-consumer-advice>