

## INCOME BENEFITS FOR YOUNG ADULTS

Many young adults are dealing with emergency needs resulting from the COVID-19 crisis and the consequent economic downturn. The economic fallout from the crisis is likely to last years, and it is therefore crucial that young adults take action now to shore up their economic stability over the long term at the same time that they address emergent needs. The resources below may not offer immediate relief but are nonetheless crucial to put in place alongside emergency relief measures as quickly as possible.

	What It provides	Who Qualifies	How to Apply	Additional Considerations	For More Information
<b>Unemployment Benefits</b>	Cash payments between \$40 and \$450 per week for up to 53 weeks (amount depends on prior earnings) then an additional 20 weeks through the Fed-ED Extension.	<ul style="list-style-type: none"> <li>Individuals who have been laid off or had hours reduced</li> <li>Under new federal rules, many groups are newly eligible to apply including gig workers, self-employed &amp; part-time workers</li> </ul>	<ul style="list-style-type: none"> <li>Apply online at <a href="http://www.edd.ca.gov/Unemployment/UIOnline.htm">www.edd.ca.gov/Unemployment/UI Online.htm</a></li> <li>Checklist of what you need to apply: <a href="http://www.edd.ca.gov/pdf_publications/tr/de2326.pdf">www.edd.ca.gov/pdf_publications/tr/de2326.pdf</a></li> </ul>	<ul style="list-style-type: none"> <li>Given the volume of claims it will likely take at least three weeks to receive benefits</li> <li>Claims take effect when <b>you apply</b>, not when you lost your job, so apply ASAP</li> <li>Applicants typically must answer yes to the question “Are you ready and willing to accept work that matches your work skills” to qualify</li> </ul>	<p><a href="http://www.edd.ca.gov/unemployment">www.edd.ca.gov/unemployment</a></p> <p><a href="https://kids-alliance.org/wp-content/uploads/2020/04/OYC_UnemploymentInsurance.pdf">https://kids-alliance.org/wp-content/uploads/2020/04/OYC_UnemploymentInsurance.pdf</a></p> <p>Fed-ED Extension - <a href="https://www.edd.ca.gov/about_edd/coronavirus-2019/fed-ed.htm">https://www.edd.ca.gov/about_edd/coronavirus-2019/fed-ed.htm</a></p>
<b>Economic Impact Payments and Recovery Rebate Credit</b>	Up to \$1,400 per adult and \$1,400 per qualifying dependent (i.e. child).	<ul style="list-style-type: none"> <li>Individuals with incomes up to \$75,000</li> <li>Individuals who can be claimed on someone else’s tax return (i.e. a parent) do not qualify</li> <li>Must be a U.S. citizen or U.S. permanent resident</li> </ul>	<ul style="list-style-type: none"> <li>People with a bank acct. on file with the IRS from a 2019 or 2020 tax return will automatically receive funds. People should file a 2020 tax return ASAP and provide direct deposit info.</li> <li>Non-tax filers can apply at <a href="http://www.freefilefillableforms.com/#/fd/EconomicImpactPayment">www.freefilefillableforms.com/#/fd/EconomicImpactPayment</a></li> </ul>	The third economic impact payments are being sent out in phases. The IRS is working with federal agencies to get updated information for recipients to ensure they are sending automatic payments to as many people as possible. You can also receive a Recovery Rebate Credit if you did not receive either of the first two payments.	<p><a href="http://www.irs.gov/coronavirus/economic-impact-payments">www.irs.gov/coronavirus/economic-impact-payments</a></p> <p>Recovery Rebate - <a href="https://www.irs.gov/newsroom/recovery-rebate-credit">https://www.irs.gov/newsroom/recovery-rebate-credit</a></p>
<b>Earned Income Tax Credit (EITC) and Golden State Stimulus (GSS)</b>	Cash payment ranging from hundreds to thousands of dollars. Amount is based on income, age and whether you have children.	<ul style="list-style-type: none"> <li>Be age 18 or older</li> <li>Earned between \$1 and \$30,000 in 2020 for EITC</li> <li>Earned less than \$75,000 for GSS</li> <li>Have a social security number</li> <li>Lived in CA for more than half of 2020</li> </ul>	<p>File federal and state tax returns (required to receive the EITC and GSS even if you would otherwise not be required to file). Low-income filers can file for free at:</p> <ul style="list-style-type: none"> <li><a href="http://freefile.intuit.com">freefile.intuit.com</a></li> <li><a href="http://www.eztaxreturn.com/home.html">www.eztaxreturn.com/home.html</a></li> <li><a href="https://www.getyourrefund.org/en">https://www.getyourrefund.org/en</a> (English) or <a href="https://www.getyourrefund.org/es">https://www.getyourrefund.org/es</a> (Spanish)</li> </ul>	<ul style="list-style-type: none"> <li>Go to <a href="#">CalEITC</a> to see the eligibility flowchart</li> <li>Tax deadline has been extended to May 17, 2021. Requests for filing extensions to file by October 15, 2021 can be done with form 4868 online.</li> </ul>	<p><a href="https://ibay.org/resources/information-about-caleitc/">https://ibay.org/resources/information-about-caleitc/</a></p> <p>CalEITC - <a href="https://3w85573ui6s73b4bvc2u3p26-wpengine.netdna-ssl.com/wp-content/uploads/2021/01/CalEITC-EITCFlowchart_English_Flyer_2021.pdf">https://3w85573ui6s73b4bvc2u3p26-wpengine.netdna-ssl.com/wp-content/uploads/2021/01/CalEITC-EITCFlowchart_English_Flyer_2021.pdf</a></p> <p>Extension - <a href="https://www.irs.gov/pub/irs-pdf/f4868.pdf">https://www.irs.gov/pub/irs-pdf/f4868.pdf</a></p>

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<b>Covered CA Health Insurance &amp; Medi-Cal</b>	Free or subsidized health insurance. Coverage for Covered CA begins on the first day of the month following plan selection.	<ul style="list-style-type: none"> <li>Low- and moderate-income households (up to \$76,560 for single individual)</li> </ul>	<a href="http://www.coveredca.com/apply">www.coveredca.com/apply</a>	<ul style="list-style-type: none"> <li>You can apply for coverage at any time if you experience a qualifying life event.</li> <li>Medi-Cal is available year-round</li> </ul>	<a href="http://www.coveredca.com/about">www.coveredca.com/about</a>
<b>CalFresh</b>	<p>Monthly electronic benefits that can be used to buy most foods at many markets and food stores. In Federal Fiscal Year 2020-21, a household of one can receive up to \$204 per month. With each household member, the maximum monthly allotment increases.</p> <p><i>CalFresh allotments will receive a temporary 15% increase for the period of January 1, 2021 through September 30, 2021.</i></p>	<ul style="list-style-type: none"> <li>Monthly gross income allowed is 200% of the Federal Poverty Level (FPL) - Household size of 1 maximum gross income is \$2,128</li> <li>Each additional member is +\$748</li> <li>If the household passes the gross income test, the net income test is computed and cannot exceed 100% of the FPL</li> </ul>	<ul style="list-style-type: none"> <li>Apply online at <a href="http://www.getcalfresh.org">www.getcalfresh.org</a></li> <li>Apply by telephone by calling the CalFresh Information Line, at 1-877-847-3663 (FOOD)</li> <li>Apply by mailing a completed application to local county office</li> </ul>	<p>Student Eligibility Requirements: Working 20 hours/wk, however several activities exempt students from the work requirement, including participating in extended foster care or certain campus-based support programs.</p> <ul style="list-style-type: none"> <li><i>Temporary Changes to Student Eligibility Requirements: Students are temporarily exempted from the work requirements if they are eligible for state or federally financed work study, as determined by the campus financial aid office or have an Expected Family Contribution (EFC) of \$0 on the FAFSA. Due to COVID-19, effective October 21, 2020 through June 30, 2021, counties must waive requirement for an interview at initial certification of eligibility and recertification, if county has verified the identity of the applicant.</i></li> <li>Benefits may be used online at Amazon, Walmart, Albertsons, Safeway and Vons.</li> </ul>	<p>For an FAQ on CalFresh for non-minor dependents: <a href="https://jbay.org/resources/faq-non-minor-dependents-calfresh/">https://jbay.org/resources/faq-non-minor-dependents-calfresh/</a></p> <p>JBAY CalFresh resources for college faculty working with foster youth students: <a href="https://jbay.org/resources/calfresh-resources-colleges/">https://jbay.org/resources/calfresh-resources-colleges/</a></p>
<b>Utility Assistance</b>	30-35% discount on electric bill and 20% discount on gas bill.	Households of 1-2 must earn below \$34,480. Caps increase for larger households.	To find the application for your local utility service <a href="http://www.cpuc.ca.gov/lowincomerates">www.cpuc.ca.gov/lowincomerates</a>		<a href="http://www.cpuc.ca.gov/lowincomerates">www.cpuc.ca.gov/lowincomerates</a>

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<b>Financial Aid for Post-Secondary Education</b>	Grants to cover tuition and non-tuition costs including living expenses such as housing and food.	College students enrolled in as few as three units may qualify for certain sources.	<ul style="list-style-type: none"> <li>Complete the FAFSA at <a href="https://fafsa.gov">fafsa.gov</a> or Dream Act at <a href="https://dream.csac.ca.gov">dream.csac.ca.gov</a> for undocumented students.</li> <li>Foster youth complete the Chafee grant application at <a href="https://mygrantinfo.csac.ca.gov/fosteryouthapplication">mygrantinfo.csac.ca.gov/fosteryouthapplication</a>.</li> </ul>	<ul style="list-style-type: none"> <li>Current students who have not completed a FAFSA and/or Chafee app <b>can still apply for the current term</b> (through the last day of the term or June 30, 2021 if attending in summer).</li> <li>Students should also complete the FAFSA for next year ASAP (2021/2022 academic year).</li> <li>Emergency funds are also available. Check with your financial aid office for details.</li> </ul>	<ul style="list-style-type: none"> <li>FAFSA: <a href="https://fafsa.gov">fafsa.gov</a></li> <li>Chafee grant: <a href="https://chafee.csac.ca.gov">chafee.csac.ca.gov</a></li> <li>Dream act: <a href="https://dream.csac.ca.gov">dream.csac.ca.gov</a></li> <li>Foster Youth Financial Aid Guide: <a href="https://jbay.org/resources/financial-aid-guide/">https://jbay.org/resources/financial-aid-guide/</a></li> </ul>
<b>Rental Assistance</b>	Money to pay back rent owed.	Housing income must be below 80% of the area median income, experienced financial hardship due to COVID-19 and at risk of homelessness or housing instability.	<ul style="list-style-type: none"> <li>Go to <a href="https://housing.ca.gov/covid_rr/program_overview.html#renter">https://housing.ca.gov/covid_rr/program_overview.html#renter</a> to submit an application or call 833-430-2122 to apply by phone.</li> </ul>	<ul style="list-style-type: none"> <li>In most cases, an application from the landlord will be required and a rental agreement, identification documentation of back rent owed, and income verification will be required</li> </ul>	<ul style="list-style-type: none"> <li><a href="https://www.housingiskey.com">www.housingiskey.com</a></li> <li>833-430-2122</li> </ul>

### FOR COLLEGE STUDENTS: New Financial Aid Rules

- Withdrawals:** Community College students impacted by the crisis may use “excused withdrawals” to withdraw from courses at no penalty. Excused Withdrawals will not count against a student’s academic progress standing and will not negatively impact their eligibility for financial aid. Students can also receive refunds on enrollment fees if they withdraw using an excused withdrawal. (<https://www.cccco.edu/-/media/CCCCO-Website/Files/Communications/COVID-19/2020-01-executive-order-student-withdrawal-regulations.pdf>)
- SAP Appeals:** Colleges may include COVID-19 related disruptions as a basis for appeal of loss of financial aid even if not specifically articulated in the institution’s SAP policy. (<https://ifap.ed.gov/electronic-announcements/030520Guidance4interruptionsrelated2CoronavirusCOVID19>)
- Emergency Aid:** Any aid (in the form of grants or low-interest loans) received by victims of an emergency from a federal or state entity for the purpose of providing financial relief is not counted as income for calculating a family’s Expected Family Contribution (EFC) or as estimated financial assistance for packaging purposes. (<https://ifap.ed.gov/electronic-announcements/040320UPDATEDGuidanceInterruptStudyRelCOVID19>)
- Work-Study:** Colleges may continue to pay federal work study to students while physical campus sites are closed, even if students are unable to work their scheduled hours. (<https://ifap.ed.gov/electronic-announcements/030520Guidance4interruptionsrelated2CoronavirusCOVID19>)
- Student loans:** Student loan payments have been automatically suspended through September 30, 2020. No interest will accrue during this period.

**EVICTION MORATORIUM:** Tenants may not be evicted for non-payment of rent through June 30, 2021, subject to certain conditions. Rent continues to accrue during this period, however. California’s COVID-19 Rent Relief program set new rules regarding evictions after June 30, 2021. Visit [www.housingiskey.com](https://www.housingiskey.com) for details or call 833-430-2122. (<https://www.gov.ca.gov/2021/01/29/governor-newsom-signs-legislation-to-extend-eviction-moratorium-and-assist-tenants-and-small-property-owners-impacted-by-covid-19/>)