There's no doubt that we are in unprecedented economic times due to COVID-19 pandemic. You might find yourself un- or underemployed, with your savings dwindling and your investments tanking. No one knows how much longer this might go on and how much harder things might get. Typically, when we aren’t sure what to do, we often don’t make the wisest decisions. The Ridge Community Church wants to provide some strategies so everyone can be wise with their finances at this time.

**The Ridge is hosting a financial class – HOPE & MONEY for 3 weeks starting Monday, April 20 | 6:30 – 8p via zoom. Click** [**HERE**](https://theridgecc.ccbchurch.com/goto/forms/642/responses/new) **to register.**

CONCERNED ABOUT PAYING BILLS

* Review your budget
* What is your new reality – income sources
* Temporarily stop any extra payments you are making on debt right now.
* Cut spending to bare necessities. If you can’t afford all your bills, Dave Ramsey recommends spending your money on these four items in this order:
	+ Food
	+ Utilities
	+ Shelter
	+ Transportation
* If you are still unable to cover all expenses, identify payments that can be deferred:
	+ Call creditors and explain your situation. You can ask for temporary relief on your monthly payment plan. If you can still offer to pay a smaller amount, they might be more willing to work with you.
	+ Federal Student Loans, you can forbear (interest accrues) or defer (interest doesn’t accrue on subsided loans) your loan payments.

NATIONAL RELIEF

* Interest is being waived on federal student loans. Details are still being finalized, but it sounds like monthly payments won’t be reduced. Instead, more of the minimum payment will go to principal, since they won’t be charging interest.
* The IRS has said tax payments will be deferred with no interest or penalties for 90 days.
* Foreclosures and evictions will be suspended on all HUD-owned properties until the end of April.
* Foreclosures will be suspended for 60 days on mortgages backed by the FHA, Fannie Mae or Freddie Mac.
* Free COVID-19 testing to anyone, regardless of insurance status.
* Emergency paid leave for up to three months if you are sick, quarantines, or take care of a sick family member. It would be 2/3 of your normal salary and doesn’t apply if you receive unemployment compensation (employers with fewer than 500 employees).
* Paid sick leave for two weeks (employers with fewer than 500 employees).

LOCAL SUPPORT

* Rent/Mortgage
	+ Gov. Tony Evers banned landlords throughout Wisconsin from evicting tenants and ordered lenders statewide to halt foreclosures for 60 days.
* Utilities
	+ [Energy Assistance Program](https://county.milwaukee.gov/EN/DHHS/Energy-Assistance) – Milwaukee County
	+ [WE Energy Assistance](https://www.we-energies.com/residential/paybill/payassistance.htm)
		- Disconnections suspended for all customers, unless there are unsafe conditions. This is effective until the health crisis is behind us.
	+ [Wisconsin Home Energy Assistance Program](http://homeenergyplus.wi.gov/category.asp?linkcatid=239)
* Cell Phone/Internet
	+ T-Mobile advises customers with past-due amounts to set up a payment arrangement online.
	+ AT&T, Verizon, and Sprint will not terminate or add late fees for the next 60 days. Public Wi-Fi hotspots are also open and customers will received unlimited internet data.
	+ Spectrum
		- We'll partner with school districts to make sure local communities are aware of these tools to help students learn remotely.
		- We'll open our [Wi-Fi hotspots](https://www.spectrum.net/support/internet/spectrum-wifi) across our footprint for public use.
		- We'll continue to offer [Spectrum Internet Assist](https://www.spectrum.com/browse/content/spectrum-internet-assist.html), our high-speed broadband program to eligible low-income households.
		- We'll offer new [free access to internet and Wi-Fi](https://www.spectrum.net/support/internet/coronavirus-covid-19-educational-internet-offer)for 60 days for new Pre-K to 12, college student and teacher households who don't currently have internet or Wi-Fi service.
		- We won't terminate service for 60 days for residential or small business customers who face difficult economic circumstances related to the COVID-19 pandemic. Similarly, we won't charge late fees for those customers facing difficult economic circumstances related to the pandemic. As always, we don't have data caps or hidden fees.
* Unemployment Insurance
	+ Go to: [How to file an unemployment claim](http://my.unemployment.wisconsin.gov/) with Wisconsin.
	+ For those that do not qualify for traditional unemployment, here is [another option](https://www.fema.gov/media-library/assets/documents/24418?fbclid=IwAR2UvqQBXvulZkb8Oc1TN44AeGEufidXJTA8780nnM9WbMoYpcAFYSjzLHc).
* Small Business
	+ [Wisconsin Small Business Development Center](https://wisconsinsbdc.org/services/covid-19/)
	+ [Small Business Administration](https://www.sba.gov/disaster-assistance/coronavirus-covid-19?fbclid=IwAR3dz170ojrPRkCo59VuaO5CrqJwzTj_i8vm3KWJ7xsmJW4g18TADiCR3V0)

SCHOOL MEALS

* Greenfield School District - Pick up meals **EVERYDAY** from **11a-12:30p**at Greenfield High School**door 21**which is located on the north side of the building. Look for signs directing you to door 21.
* Oak Creek/Franklin School District - **Beginning Monday, April 6:**
	+ Pick up times and locations will remain the same; however, pickup days will be on **Mondays and Wednesdays only**. On Monday, 2 breakfasts and 2 lunches will be provided.  On Wednesday, 3 lunches and 3 breakfasts will be provided.
	+ Pick Up Locations (Mondays & Wednesdays only, 11a-12:30p):
		- Forest Ridge (2200 W. Drexel Ave)
		- Oak Creek High School (340 E. Puetz Rd.)
		- Salvation Army (8853 S. Howell Ave.)
	+ The Salvation Army will also continue to deliver meals to the following apartment complexes at these approximate times on Mondays and Wednesdays only:
		- Centennial Park Apartments: 11-11:15a
		- The Gables at Oak Creek: 11:15-11:30a
		- Springbrook Cercle Apartments: 11:30-11:45a
		- Country Oaks Apartments: 11:45a-12:00p
		- Riverwood Estates: 12-12:15p
		- Brandywood Apartments: 12:15-12:30p
* West Allis West Milwaukee School District - <https://docs.google.com/document/d/1_X49R6IuAygara2c_b5vzZruqDdsxLcyH6RXiFQCu5w/edit>
* New Berlin School District
	+ Lunches can be picked up from Eisenhower High School between the hours of 7:30 and 10:30 am at the Food Service Department Door #25.
	+ We do ask that families feeling hardship and wanting to participate contact the Food and Nutrition Department by 9:00 pm the evening before your first pick up by emailing: ikitchen@nbexcellence.org or calling the Eisenhower kitchen at 262-789-6321.
	+ Once you start the program, we will assume you will be picking up meals daily for your children.
	+ If you choose to participate in the program but on any given day your child/ren will not need the sack lunch, please call the Eisenhower kitchen at 262-789-6321 by 9am to cancel the lunch for that day.

ADDITIONAL ASSISTANCE

* Resources
	+ Dial 211
	+ [United Way of Milwaukee and Waukesha County](https://www.unitedwaygmwc.org/)
	+ [The Salvation Army](https://www.salvationarmyusa.org/usn/ways-we-help?_ga=2.185794543.733390853.1585759282-720435621.1585759282)
* Food
	+ [Wisconsin Emergency Food Assistance](https://www.dhs.wisconsin.gov/nutrition/tefap/eligibility.htm)
	+ [Meals on Wheels Programs](https://www.mealsonwheelsamerica.org/signup/aboutmealsonwheels/find-programs?filter=53228)
	+ [Hunger Task Force](https://www.hungertaskforce.org/what-we-do/get-help-now-covid-19/)
	+ [Feed America SE Wisconsin](https://feedingamericawi.org/)
* Additional Resources
	+ [Wisconsin Childcare](https://dcf.wisconsin.gov/wishares/parents)
	+ Burial and Funeral Assistance – 414-289-6714
	+ Enroll for [health insurance](https://www.cnbc.com/2020/03/18/how-to-find-health-care-coverage-if-youve-lost-your-job.html), if you can.