

Personal Finance Resources

Financially Coping with COVID-19

As the federal government creates programs to help people and businesses throughout America, MU Extension and the Personal Financial Planning Department are assembling resources to help make sense of, and take action on, new financial resources available to Missouri families. This document is an easy to share list of web-based resources for information and assistance during the current COVID-19 pandemic.

For more resources related to COVID-19, visit [MU Extension's website](#).

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Resource Description and Links

Unemployment Insurance

For more information: jobs.mo.gov or 1-888-728-JOBS

To apply online: <https://uinteract.labor.mo.gov>

Health Insurance

Before taking COBRA or going without insurance, go to www.healthcare.gov to see if you may be eligible for an Affordable Care Act special enrollment period.

If you need help understanding your options, visit covermissouri.org

Student Loans

Most Federal student loans have had interest and payments suspended through 9/30/20. For more information visit studentaid.gov/

Housing

Foreclosures and evictions halted for federally-backed mortgages. More information at www.hud.gov/states/missouri

Overall personal finance during COVID-19:

Helpful guides on a variety of topics are available from the Consumer Financial Protection Bureau at www.consumerfinance.gov/coronavirus/

Economic Impact Payment (Stimulus Payment / Rebate Check)

This site is a Frequently Asked Questions (FAQ) directory for information about the stimulus payment. <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>

Resource Description and Links

Get My Payment

This IRS tool allows you to check on the status of your stimulus payment. Also, If you already filed 2019 taxes, but did NOT provide direct deposit information, or provided direct debit information for a tax payment, you can update direct deposit information here so long as your stimulus payment has not already been processed. <https://www.irs.gov/coronavirus/get-my-payment>

Non-Filer Tool

This IRS tool is for those who are not required to file taxes, and did not file 2018 or 2019 taxes. It lets the IRS know about family size, address, or banking information for direct deposit of the stimulus check. <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

IRS Free File

This IRS tool allows you to find a free, online, self-prepared tax service. This tool should be used if you are required to file taxes for 2019. In most cases the services provide a free federal return only. <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

Stimulus Delays & 3rd Party Tax Preparers

There have been delays reported by taxpayers who used 3rd party services to file their taxes and took advantage of services like refund anticipation loans or other programs that use the refund to pay for the service. The delay is caused by the IRS not having taxpayer direct deposit information, but the tax service bank information. This results in the stimulus mistakenly going to the tax service bank, then being rejected, and forcing the IRS to send a paper check to the address on file.

Tips to Avoid Scams

- The IRS will not call, text, or email you.
 - Hang up on robocalls, don't press any numbers or talk with anyone.
 - The FDA has no proof herbal remedies, essential oils, colloidal silver, or other homeopathic treatments are effective at treating, curing, or preventing COVID-19.
 - Don't click on links in emails or text messages, even if they look like they are from legitimate sources, unless you specifically requested the information. Go to the source website and seek assistance there if you have questions.
 - Use a credit card when shopping online and research new online stores.
 - Avoid donating to charities that ask for donations of gift cards, wire transfers, or cash.
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For more information about scams, visit: <https://www.ftc.gov/coronavirus/scams-consumer-advice>

Michael Kitces Financial Planning Blog:

An excellent writeup of the CARES legislation <https://www.kitces.com/blog/analyzing-the-cares-act-from-rebate-checks-to-small-business-relief-for-the-coronavirus-pandemic/>

Media Interview

Emily Spain interviews Andrew Zumwalt about the economy and investments: <https://www.komu.com/news/covid-19-town-hall-the-economy-and-stock-market-as-states-reopen>

