



Legal & Financial Toolkit

This toolkit was developed by Legal Aid Center of Southern Nevada in response to the coronavirus outbreak (COVID-19). We recognize the community will face challenging circumstances that will impact our lives in these unprecedented times. The following information & resources are provided to assist you with issues that you are facing now or may face in the near future.

Updated: March 27, 2020

How to reach us:
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COVID-19 Resource Checklist

Please use this checklist to ensure you have all of the resources you need

	Item:	Toolkit page
<input type="checkbox"/>	Work: File for unemployment: http://ui.nv.gov/css.html	4
<input type="checkbox"/>	Work: Find a job, NV job connect https://www.employnv.gov/	
<input type="checkbox"/>	Food: Request food stamps https://dwss.nv.gov/Apply/APPLY/	4
<input type="checkbox"/>	Food: Find a foodbank https://www.threesquare.org/	
<input type="checkbox"/>	Housing: 30 day pause on evictions	7
<input type="checkbox"/>	Housing: Mortgage payments. Many servicers are offering a pause on payments. Reach out to your mortgage servicer for additional information.	5
<input type="checkbox"/>	Housing: For landlord/tenant information, go to the Renters Resource page	7
<input type="checkbox"/>	Utilities: Contact your utility companies and request repayment plans http://puc.nv.gov/About/Media_Outreach/Announcements/Announcements/EmergencyShutOffInfo/	6
<input type="checkbox"/>	Credit Cards: Reach out to your credit card company to request assistance (deferment, waiver of late fees, penalties)	5
<input type="checkbox"/>	Payday/Title Loans. Contact the lender and request a payment plan in writing. TIP: Avoid taking out payday/title loans during this crisis.	14
<input type="checkbox"/>	Create a Budget: For guidance, go to: https://www.moneymanagement.org/budget-guides	14
<input type="checkbox"/>	Prioritize Bills: Prioritize food and housing, avoid taking out payday or title loans, avoid withdrawing money from your 401(k), don't panic	14
<input type="checkbox"/>	Student Loans: Information about reduced payments or modified payments, go to: https://studentaid.gov/announcements-events/coronavirus	14
<input type="checkbox"/>	Health Insurance: Medicaid, to apply call 800-992-0900 or visit https://dwss.nv.gov/Medical/2_General_Information/	5
<input type="checkbox"/>	Health Insurance: Nevada Health Link – tools to connect you to a health insurance provider https://www.nevadahealthlink.com/start-here/#	
<input type="checkbox"/>	Domestic Violence Resources: Because domestic violence does not pause during pandemics. For a list of DV resources go to: lacs.nv.gov/DVresources	
<input type="checkbox"/>	Nevada's COVID-19 Guidance: https://nvhealthresponse.nv.gov/	14
<input type="checkbox"/>	Southern Nevada Health District: For coronavirus information, visit: https://www.southernnevadahealthdistrict.org/	15
<input type="checkbox"/>	Centers for Disease Control and Prevention (CDC) Updates: https://www.cdc.gov/coronavirus/2019-nCoV/index.html	14
<input type="checkbox"/>	Community Resources: www.nevada211.org	12

What Can I Do If I Am Laid Off or My Hours Are Reduced at Work?

Temporary job loss or disruption entitles you to resources that will help your situation from worsening. Apply for programs like unemployment benefits, food stamps (SNAP), and Medicaid.

- How to file for **unemployment** in Nevada:
 - Visit the Nevada Department of Employment, Training, and Rehabilitation (DETR) website to file a claim or file a claim via telephone. DETR is expanding their staff & system to address an increase in filing.
 - Online guide: http://ui.nv.gov/PDFS/UINV_Claimant_Guide.pdf
 - For more information: <http://ui.nv.gov/PDFS/FAQENG.pdf>
 - For technical issues only: INTERNETHELP@detr.nv.gov
 - To file online (fastest method): <http://ui.nv.gov/css.html>
 - To request an account name or password reset: <http://gov.nv.gov/Forms/Unemployment/>
 - To bypass the weekly work search page when completing weekly claims online: https://cms.detr.nv.gov/Content/Media/Bypass_Work_Search.pdf
 - Handbook for claimants: http://ui.nv.gov/Handbooks/uinv_handbook.htm
 - YouTube channel with How-to DETR videos: https://www.youtube.com/channel/UC2Bt9uR7_S376xtWwteKsdA
 - The call center is open Monday through Friday from 8am – 8pm and is available in English & Spanish.
 - In Southern Nevada: 702-486-0350
 - In Northern Nevada: 775-684-0350
 - In rural Nevada & for out of state claimants: 888-890-8211
- How to request **food stamps** (Supplemental Nutrition Assistance Program or SNAP):
 - SNAP is available for individuals who are unemployed, work part-time or receive low wages, the elderly and disabled on a low income and the homeless. Re-determinations have been extended for at least two months on all SNAP (food stamp) and/or Medicaid cases that were scheduled to close on April 1, 2020 or May 1, 2020.
 - You can file for SNAP benefits online or you can go to a local welfare office to pick up and file the application. The application can be mailed, dropped off or faxed to the local office. Applications can also be printed from the website. You can request to have an application mailed to you.
 - To file online you must register or have an Access Nevada account. To get started, go to: <https://dwss.nv.gov/Apply/APPLY/>
 - There are 10 welfare offices in Southern Nevada. To find the one closest to you, visit: https://dwss.nv.gov/Contact/Welfare_District_Offices-South/
 - To access an application to print and complete from home, go to: https://dwss.nv.gov/SNAP/SNAP_FAQs-1/

- How to apply for **Medicaid**:
 - There are several programs that provide medical coverage for low income families, individuals and children. Nevada's welfare office determines eligibility for these programs.
 - To apply, call Customer Service at 800-992-0900.
 - More information can be found here:
https://dwss.nv.gov/Medical/2_General_Information/
- **Culinary Union** - The Culinary Health Fund Board of Union and Management Trustees has agreed to extend health care coverage even if you are laid off or have reduced hours. This information is here: <https://www.culinaryunion226.org/blog/the-culinary-health-fund-is-taking-care-of-you-during-these-tough-times-2020-03-14>

What Should I Do If I Am Unable To Pay My Bills?

If there is not enough money to pay all your bills, do your best to ensure you have a roof over your head and food on the table. Contact your mortgage servicer, auto and credit card lenders to ask if payments can be deferred. Many lenders have policies and procedures in place to help borrowers who are facing temporary hardships such as waiving certain fees and allowing you to delay or adjust making payments. Be prepared to explain your situation and why you are facing a financial hardship and also have an idea of your current income and expenses before you contact your lender or loan servicer.

This is a list of financial institutions offering solutions and support for customers facing hardships during the COVID-19 outbreak:

- Bank of America - <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>
- Capital One - <https://www.capitalone.com/coronavirus/>
- Chase - <https://www.chase.com/digital/resources/coronavirus>
- Citibank - <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- Fifth Third Bank - <https://www.53.com/content/fifth-third/en/alerts/covid-support.html>
- PNC Bank - <https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert>
- Truist (formerly SunTrust and BB&T) - <https://www.truist.com/coronavirus-information>
- US Bank - <https://www.usbank.com/splash/covid-19.html>
- Wells Fargo - <https://www.wellsfargo.com/jump/enterprise/coronavirus-response/>
- Fannie Mae or Freddie Mac - <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>.

Can I Get Help If I Cannot Pay My Utilities?

NV Energy, Southwest Gas, Las Vegas Valley Water District and other utilities are temporarily suspending service shut-offs and waiving late fees and deposits for customers with financial hardships and for those who cannot pay their bill due to COVID-19 or self-quarantine. Call your utility provider or visit this link for more information about these programs:

http://puc.nv.gov/About/Media_Outreach/Announcements/Announcements/EmergencyShutOffInfo/

- Call **NV Energy** to speak with a customer service representative about payment options & support.
 - In Southern Nevada: 702-402-5555
 - In Northern Nevada: 775-834-4444
- **Southwest Gas** offers payment options and programs for those affected by COVID-19 or other reasons.
 - Call Customer Assistance at 877-860-6020
 - For information about all programs, visit: <https://www.swgas.com/en/nv-special-programs>.
- **Las Vegas Valley Water District** will work with customers facing financial hardships. Call 702-870-4194 for information.
- **Southern Nevada Water Authority** has information on their website about emergency readiness and water supplies. To read their response to COVID-19, go to: <https://www.snwa.com/>
- **Cox Communications** is implementing changes to support and offer relief for residential customers including temporarily waiving late fees and suspending termination of service. For up to date information from Cox, visit: <https://newsroom.cox.com/index.php>
- **AT&T** will work with customers affected by COVID-19. Call 800-288-2020 for assistance.
- **CenturyLink** - is temporarily waiving late fees and not terminating residential or small business customer's services due to financial circumstances related to COVID-19. They are also suspending data usage limits.
- **Frontier Communications** - s temporarily pledging not to terminate services for any residential or small business customer due to non-payment as a result of COVID-19 disruptions. It will also waive late fees.
- **Verizon** – has temporarily pledged not to terminate services for any residential or small business customer due to non-payment as a result of COVID-19 disruptions. It will also waive late fees.

- **T-Mobile** – wireless customers who have cell phone plans with data will temporarily have unlimited smartphone data and receive an additional 20 GB of mobile hot spot/tethering services.

Renters Resource Page

Tenants, know your rights during the COVID-19 pandemic. You may have heard that eviction suspensions are in effect in your city. Learn more about what that means for you.

Q: Does the eviction suspension apply to me?

A: If you rent property in Las Vegas, North Las Vegas, Henderson, Reno, Sparks, Mesquite, or Wadsworth, then the eviction suspensions apply to you. If you do not rent in one of those towns, check with your justice court online or by phone to find out how they are handling eviction matters.

Q: How long will the eviction suspension last?

A: The suspensions last for 30 days, but the start date is different for each city. The start dates for each city are below. At the end of the suspension, the courts will review the suspension, and they may decide to extend the suspension or end it. Keep up with the justice court in your area to find out if the suspension is extended or if it ends. Here are the start dates for each city:

Las Vegas: March 17, 2020

North Las Vegas: March 17, 2020

Henderson: March 17, 2020

Reno: March 18, 2020

Sparks: March 18, 2020

Mesquite: March 18, 2020

Wadsworth: March 19, 2020

Laughlin: March 20, 2020

Q: When the suspension ends, will I be evicted?

A: Although many things remain uncertain right now, based on what we know today, when the suspension is lifted, the eviction laws and timelines will go on as normal, and you could face eviction.

Q: Do I have to pay my rent during the eviction suspension?

A: If you can afford to pay your rent during the suspension, you should. However, if you are unable to pay your rent because you lost your job or cannot afford it, your landlord technically cannot evict you during the suspension time.

Q: Will I be charged late fees during the eviction suspension?

A: A landlord can charge a maximum of 5% of your periodic rent in late fees.

Q: What should I do if I already know I can't pay my rent next month?

A: Talk to your landlord. Let them know what you're going through. Bring proof that you were laid off; show them medical expenses that you have to pay. Ask if they are willing to work with you, and see if you can come up with a payment plan or something that works for you. Always document every conversation you have with your landlord.

Q: What if I can only pay part of my rent?

A: Before you make a partial payment to your landlord, make sure you are both in agreement as to what that partial payment means. Find out if your landlord will agree to hold off on the eviction after the suspension ends if you make a partial payment. It is possible for a landlord to accept a partial payment and still move forward with an eviction. Put your agreement with the landlord in writing. Even if the landlord will not agree to sign anything, document everything. This is a sample email to send to your landlord:

"On March 18, 2020, you agreed to accept \$500 for March 2020 rent. I understand my monthly rent payment is \$900, but you agreed to accept a partial payment. I know that I still owe \$400 in rent, and you agreed that you will accept that in installments over the next 4 months. I will pay you \$100 a month, starting April 2020, with no late fees until the \$400 is paid off. You agree that by accepting my partial payment, you will not proceed with an eviction for unpaid March 2020 rent unless I miss an installment payment."

Q: Should I pay my rent if I have other bills that also need to be paid?

A: How you spend your money should be in order of priority. Food, medication, utilities, and housing have the highest priority. Certain utilities are offering programs during the crisis, so make sure you check with each utility to learn about your options. Do not pay credit card or medical bills before rent. Check the Table of Contents to find the section in this toolkit about utilities.

Q: When the suspension ends, will I owe rent for everything I owed?

A: As of the date of this FAQ, there is no rental forgiveness plan in Nevada. That means you will owe rent for all the months you might have skipped during the eviction suspension period.

Q: What if I get an eviction notice during the suspension?

A: Do not go down to your local courthouse to file an answer, even if the notice says you should. If you rent in Las Vegas, North Las Vegas, or Henderson, there is no need to file an answer during the suspension. If you are in Reno, then you should file an answer online. For all the other cities, check with the local justice court in the area where you live to see what your filing options are.

Q: Can I be evicted for any reason during the suspension?

A: The eviction suspension is being interpreted differently in each jurisdiction, but it's generally understood to mean that you will not be evicted during the suspension for not being able to pay your rent. However, it does not give reason to act like a "bad" tenant, by being a nuisance or breaking rules. Bad behavior could result in police interference or an emergency order from a judge allowing you to be evicted despite the suspension.

Q: Does my landlord still have to fix things around my unit, like habitability issues and essential services?

A: Yes. The suspension does not eliminate a landlord's duties to keep your property up so that it's livable and you have all the services you need to survive (heat, air, running water). Make sure you give your landlord written notice of any issues. Visit the **Civil Law Self-Help Center** for more information on habitability and essential services by following this link:

<https://www.civillawselfhelpcenter.org/self-help/evictions-housing/habitability-and-essential-services>

Q: What if my landlord locks me out without an eviction?

A: It is illegal for your landlord to lock you out without an eviction order from a judge. Tenants who are illegally locked out should file a Complaint for Illegal Lockout in the justice court of the town where they are renting within 5 days of the illegal lockout. Make sure you check with the justice court to see what the options are for filing without you having to physically go to the courthouse. You will get a hearing within 3 days of you filing. Again, make sure you check with your justice court to see if you will be responsible for coordinating service with the sheriff, and if it will be a telephonic hearing.

Q: If I live in a weekly, can I be locked out without an eviction?

A: If you have lived there for more than 30 days, you cannot be locked out without an eviction. If you have been there less than 30 days, but have shown or demonstrated that you planned on staying there for longer than 30 days continuously, then you cannot be locked out without an eviction. However, if you have been there less than 30 days and only planned to be there for a week or two, you could be locked out without an eviction.

Q: How do I get a hold of my justice court?

A: See below for links to the justice courts that have issued the suspensions:

Las Vegas Justice Court: <http://lasvegasjusticecourt.us/>

North Las Vegas Justice Court:

<http://www.clarkcountynv.gov/justicecourt/nlv/Pages/default.aspx>

Henderson Justice Court:

<http://www.clarkcountynv.gov/justicecourt/henderson/Pages/default.aspx>

Reno Justice Court: <https://www.washoecounty.us/rjc/>

Sparks Justice Court: <https://www.washoecounty.us/sjc/>

Mesquite Justice Court:

<http://www.clarkcountynv.gov/justicecourt/mesquite/Pages/default.aspx>

Wadsworth Justice Court: <http://www.county-courthouse.com/nv/wadsworth/wadsworth-township-justice-court>

Laughlin Justice Court: <http://www.clarkcountynv.gov/justicecourt/laughlin/Pages/default.aspx>

Q: What should I do if I have more questions about evictions or if the suspension applies to me?

A: Contact Legal Aid Center of Southern Nevada, by calling 702-386-1070 or by emailing info@lacs.org. Visit www.lacs.org for more information.

Veterans Resource Page

- **U.S. Department of Veterans Affairs** - <https://www.publichealth.va.gov/n-coronavirus/>.
- **Air Warrior Courage Foundation** – The Foundation work closely with Red River Valley Fight Pilots Association in Virginia. They serve active duty, guard, reserve, retired military personnel and their families with financial assistance for medical, educational, other extraordinary expenses not covered by current military support systems. <https://www.airwarriorcourage.com>
- **Code of Support** – Dedicated to leveraging the nation’s full spectrum of resources to ensure all members of our military, veterans and their families receive the support they need and have earned. <https://www.codeofsupport.org/>
- **Navy-Marine Corps Relief Society** – They aim to provide financial, educational, and other assistance to military members, their families, and survivors in need. They use financial and non-financial resources to identify solutions to meet emerging needs and are committed to using their funds responsibly to help the most people. <https://www.nmcrrs.org>
- **Operation Home Front** – their programs offer relief by providing critical financial assistance and transitional housing programs, resiliency through permanent housing and caregiver support, and recurring family support to help military families overcome the short-term “bumps in the roads” so they don’t become long-term chronic problems. <https://www.operationhomefront.org>
- **Vets4Warrior** – provides sustained, confidential peer support to any veteran, service member, family member, or caregiver whenever they have an issue, wherever they are in the world. They help before challenges turn into crises. <https://www.vets4warriors.com>

I’m being evicted, what should I do?

If you have questions about evictions or other housing matters, visit the Civil Law Self Help Center website at www.civillawselfhelpcenter.org for information and access to necessary forms. This website contains information about how to respond to an eviction notice, a court order for eviction, security deposits, habitability and essential services and more.

The most common type of eviction is called Summary Eviction. To view a flowchart about the process of Summary Eviction go to: <https://www.civillawselfhelpcenter.org/self-help/evictions-housing/evictions/overview-of-the-eviction-process/211-overview-of-the-summary-process>

Also, tenants should be familiar with their rights and what a landlord can and cannot do. To download Legal Aid Center's Tenants, Know Your Rights flyer, go to:

<https://www.lacsn.org/practice-areas/consumer-rights-project/landlord-tenant/tenants-know-your-rights>

Is Food Assistance Available?

- **Catholic Charities** offers a community food pantry/grocery store for eligible registered clients. Call 702-387-2291 or check their website for requirements:
https://www.catholiccharities.com/service_details/food-pantry/
- **Jewish Family Service Agency** provides emergency assistance to people in need, including food. For information, call 702-732-0304 or go to their website:
<https://www.jfsalv.org/emergency-assistance>
- **Lutheran Social Services of Nevada** has open air markets on the 2nd & 4th Saturdays of the month at Golden Ages Adult Daycare, located at 3020 E Bonanza Rd, from 8 a.m. to 10 a.m. (while supplies last). Be sure to bring your I.D. Call 702-639-1730 for information about all of their programs.
- **Boys and Girls Clubs of Southern Nevada** are providing meals in partnership with Three Square from 11 a.m. to 1 p.m. at the following locations: Andre Agassi Club, Boulder Highway Club, Mary & Sam Boyd Club, Desert Pines Club, Downtown Club, Ralph & Betty Engelstad Club, John D. "Jackie" Gaughan Club, Natalie Gulbis club, James Club, John C. Kish Club, and Lied Memorial Club.
- **Three Square** is providing meals at several locations including YMCAs, community centers and schools. For the most up to date list of distribution centers, please visit their website and click on the Get Food link. www.threesquare.org
- **CCSD** (Clark County School District) will continue providing breakfast and lunch to students during the closure of our schools. Student food distribution pods will be set up at 28 school locations throughout the district from 8 a.m. to 11 a.m. Monday through Friday. Parents can also pick up academic resources in the near future at these sites. For an updated list of locations and maps please visit <https://sites.google.com/nv.ccsd.net/covid-19updates/home#h.au7wl6jpawt9>.
- **Nevada Partnership for Homeless Youth** offers assistance with food, shelter, clothing & other things for youth ages 12 to 20. Call 866-827-3723.
- Eligible seniors age 60 and older can get help from **Helping Hands of Vegas Valley**. There is a waitlist for their food delivery program. Call 702-507-1838 or visit their website for more information: <https://hhovv.org/food-and-paper-goods-program/>

Additional Resources

- **HELP of Southern Nevada** has 9 programs to help the community including social services, emergency resource services, homeless services and more. Go to their website for information: <http://www.helpsonv.org/programs.php> or call 702-369-4357.
- **United Way of Southern Nevada** provides information about many community resources, including 2-1-1, utility assistance, housing assistance, food assistance, prescription savings, free tutoring, and more. Visit their website for more details: <https://www.uwsn.org/COVID19>.
- Call **Nevada 2-1-1** for help connecting with the services you need. The telephone number is 2-1-1 or 1-866-535-5654. You can also text your zip code to 898211.
- Emergency Food Distribution sites <https://www.threesquare.org/help>.
- **Catholic Charities** - Food service and night shelter
<https://www.catholiccharities.com/news/catholic-charities-of-southern-nevadas-response-to-covid-19/>.
- **Access Nevada** – to apply for benefits including Medical, Cash, Food assistance, Child Care and WIC <https://accessnevada.dwss.nv.gov/public/landing-page>. Re-determinations have been extended for at least two months on all SNAP (food stamp) and/or Medicaid cases that were scheduled to close on April 1, 2020 or May 1, 2020.
- **Opportunity Village** - In-home care information
<https://www.opportunityvillage.org/who-we-are/news/covid19-3>
- **SafeNest: Hotline and Shelter** are operational <https://safenest.org/>.
- Free self-storage offered to college students by **U-Haul** subject to availability. Read U-Haul's announcement about this program here:
<https://www.uhaul.com/Articles/About/20625/College-Students-U-Haul-Offers-30-Days-Free-Self-Storage-amid-Coronavirus-Outbreak/> and visit <https://www.uhaul.com/Storage/> to find your local store.
- **City of Las Vegas** – Questions about city services call (702) 229-2273 or visit lasvegasnevada.gov/coronavirus.
- **Department of Health and Human Services** – Links to web, email and online services for Nevadans including, welfare services and children's services, at <http://dhhs.nv.gov/essentialservices/>.
- **Silver State Health Exchange** - Silver State Health Exchange is holding a special period of open enrollment for Nevadans who have yet to sign up for health insurance. You can sign up from March 17 – April 15. For more information visit

<https://www.nevadahealthlink.com/coronavirus/>. Individuals seeking a special enrollment are encouraged to contact the Customer Assistance Call Center between 9 a.m. to 5 p.m. Monday-Friday and Saturday and Sunday from 10 a.m. to 2 p.m. PST. at 1-800-547-2927; TTY: 711.

- **United Citizens Foundation** - Counseling services with no out of pocket costs. The services are available through Telehealth or at the nonprofit's two community locations: 4485 South Buffalo Dr., Las Vegas, NV 89147 and 2048 N. Las Vegas Blvd., North Las Vegas, NV 89030. Please call the hotline at (702) 888-6300 for scheduling.
- **The Foundation for Recovery in Nevada** - Addiction and recovery resources Northern Nevada (775) 384-9513, Southern Nevada (702) 257-8199. Resources also available at <https://sites.google.com/forrecovery.org/covid-19/home>.
- **DMV** – For online transactions, visit: <https://dmvnev.com/oneservices.htm>. The State of Nevada is granting an automatic 90-day extension on any driver's license, vehicle registration, or other document with an expiration date between March 16 and April 30, 2020. An extension letter must be downloaded and printed to present to law enforcement upon demand. The letter may be downloaded at <https://dmvnev.com/pdfforms/90-day-extension.pdf>.
- **RepairSmith** - is offering individuals up to \$500 in repair and maintenance services if they have been severely impacted by COVID-19. This includes unemployed Nevadans who lost their jobs after March 1st and can directly attribute it to business disruptions caused by COVID-19 and to frontline workers. To see if you qualify apply online at <https://community.repairsmith.com/>
- **U.S. Small Business Administration** - To apply for small business loans. <https://www.sba.gov/funding-programs/disaster-assistance>.
- **U.S. Department of State** – For travel advisories <https://travel.state.gov/content/travel/en/traveladvisories/ea/travel-advisory-alert-global-level-4-health-advisory-issue.html>.
- **Social Security** – information available at <https://www.ssa.gov/coronavirus/>.
- **Understood.org** – talking with kids about Coronavirus and activities for kids at home <https://www.understood.org/en/school-learning/coronavirus-latest-updates#>.

I'm being sued for a debt, what should I do?

It is important to know that if you do nothing after you've been served with a lawsuit, a judgment can be entered against you. You will find information about the different stages of a lawsuit, including what to do if you have been sued and forms online. To get more information, go to: <https://www.civillawselfhelpcenter.org/self-help/lawsuits-for-money>

Help, I Have Student Loans

If you are a student, borrower or parent of someone with a *federal student loan*, visit this website for information, including what to do if your campus closed due to COVID-19 and what happens if you are unable to work due to COVID-19 related disruptions:

<https://studentaid.gov/announcements-events/coronavirus>

The following link is a list of loan servicers for loans owned by the U.S Department of Education. To find out who your loan servicer is, call the Federal Student Aid Information Center at 1-800-433-3243.

<https://studentaid.gov/manage-loans/repayment/servicers#identifying-your-servicer>

Private student loan lenders will have different options. Some may offer modified repayment plans. The best thing to do is to contact your lender and/or visit their website for information if you are concerned you are going to miss a payment.

Smart Financial Guidance

It is important to maintain a healthy body, but it is also important to stay healthy financially. Here are some tips to consider:

- Prioritize food, housing and utility expenses over debt.
- Prepare a budget and stick with it. Minimize unnecessary expenses to ensure you can afford necessities. To find helpful budget guides, go to:
<https://www.moneymanagement.org/budget-guides>
- Avoid taking out payday loans. The devastating interest rates will damage your finances for months after you return to regular work.
- Don't take out money from your 401(k) or pension. Your retirement funds are safe from your creditors if you are sued or file bankruptcy. If you take out money early, you will pay a tax penalty and you will be less prepared for retirement.
- Don't panic, this is a temporary disruption. Don't be afraid to ask for help.

Health Information About COVID-19

This is a new disease that causes respiratory illness and can spread from person to person.

- Visit the **Centers for Disease Control and Prevention** for current updates, travel information, and more: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.
- **State of Nevada** COVID-19 website, <https://nvhealthresponse.nv.gov/faqs/>.

- Virtual Urgent Care Visits **Dignity Health-St. Rose Dominican** is launching **Virtual Care Anywhere** a virtual urgent care service available for anyone in Nevada experiencing COVID-19 symptoms. Services can be used on the website at https://franciscanvirtualcare.org/landing.htm?utm_source=call-center-referral, through the Virtual Care Anywhere app, or by calling (855) 356-8053 and using the coupon code COVID19. The \$35 per-visit service fee is being waived for any patient who thinks they may be experiencing COVID-19 symptoms. **Anyone experiencing severe symptoms, such as high fever or difficulty breathing, should contact 911 or visit the nearest care site.**
- The **Southern Nevada Health District** has extended hours for its information line: (702) 759-4636. Available Monday through Friday 7 a.m. through 7 p.m.

Legal Aid Center of Southern Nevada will continue to support and assist the community with civil legal needs. Our regular business hours are Monday through Friday, from 8:30am to 5:00pm (excluding major holidays). If you need assistance, please call 702-386-1070 or contact us through email at info@lacsns.org. You can also visit our website for more information (www.lacsns.org).