



For College, Community, and Justice

HOPE4COLLEGE.COM

BEYOND THE FOOD PANTRY: A #RealCollege Guide for Students

Updated July 2022



Dear #RealCollege student,

While the stress, uncertainty, and cost of college can be a harsh reality, you are not alone. Your needs are legitimate, and you deserve support.

This guide addresses common needs that many students experience and offers resources. We also urge you to seek support directly from your college or university.

We believe in you, want you to be healthy, and we're proud of your decision to pursue your education.

The Hope Center

How to Get Money

Applying for Financial Aid

- Complete the Free Application for Federal Student Aid ([FAFSA](#)) form. For priority consideration, submit your application between October 1 and June 30. Any corrections must be submitted by mid-September. Check the details for your [state's deadlines online](#) or with your college's Financial Aid office.

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- See if your college runs an emergency aid program, which may be [listed here](#) or on your college's webpage. Every college received federal funding for emergency aid during the pandemic. If you do not find the information or an application for aid, a quick Google search for "emergency aid" or "emergency fund" and your institution's name can help locate it. You can also connect with the Dean of Students' office to inquire about aid available for food, housing, technology, and other basic needs.
 - If you need to appeal your financial aid package due to a change in your circumstances that is not represented in your taxes or the income you used on the FAFSA or other financial aid application, the free templates from [SwiftStudent](#) can help you with this process and potentially obtain more funding.
 - Consider applying for [scholarships](#) and get support from your college library or writing center to submit a strong essay, if needed.
 - If you currently have a job, ask your employer if they offer educational assistance. Some large employers will help with college costs, such as [Walmart's Live Better U education program](#), [Starbuck's College Achievement Plan](#), or the [Target Scholars Program](#).

Filing Taxes

- Even if you missed this year's federal tax filing deadline, you can [still file your taxes](#). As a college student, you may be eligible for a significant tax return refund, including [up to \\$2,500](#) for your college expenses, even if you did not work last year.
- The regular Internal Revenue Service (IRS) deadline to file 2021 taxes was April 18, 2022—however, there is no penalty for filing late if you are owed a refund (many college students qualify for a refund). You can file taxes online for free using the [IRS Free File tool](#) through October 17, 2022.
- The IRS offers an [Interactive Tax Assistant](#) that helps you identify if you qualify for [tax benefits for education](#).
- If you have a bank account, select [direct deposit](#) to receive your tax refund as a fast, reliable, and secure method instead of gimmicks like gift cards. Setting up a checking account for yourself is a good idea if you have not done so already.
- Filing taxes also makes it easier to submit your Free Application for Federal Student Aid (FAFSA), which can electronically [import your tax return data](#). This may help you get additional financial aid to pay for basic needs such as food and housing.

Finding Work

- If you are laid off from a job, you may be eligible for unemployment insurance. You can [research the requirements and file a claim](#) with your state's unemployment agency. If you need help, connect with your college's student support services office, or do a quick web search for assistance available in your area. If approved, you may receive a temporary wage replacement that is less than what you would normally be paid.

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- Check with your financial aid office to see if you are eligible to participate in [work-study](#) and if any openings are available. Receiving work-study can help secure other assistance, such as food.
 - Check with your college's career services office to get job leads or paid internship opportunities. Faculty and classmates may also have ideas.
 - Check [online employment hubs](#) that house information about current job openings near you or remote work opportunities.
 - Many companies conduct virtual interviews rather than meeting in person. Consider these tips for a [successful interview by phone](#) or [video](#), [recorded video](#), or [getting to the next round with recruiters](#).
 - Your college may have a "career closet" offering free business attire and accessories for an interview. You can also search this [map of organizations](#) that can help you make a good first impression.

How to Reduce Your Bills

Paying your credit card, utility, and other bills

- Call your creditors (anyone you owe money to) and the companies that send you bills to see if you can get your payments stopped or reduced. Be sure to inform them that you are a college student and any circumstances that reduce your ability to pay.
- Contact your utility companies (electric, gas, and water) to inquire about any savings programs, which may vary by municipality or state. Once you sign up for their program, you may be eligible to get subsidies to pay for other bills.
- For help during or after an inclement weather disaster, your locality or state may offer free assistance. Apply as soon as you learn about it, and save any documentation, as resources may be limited.

Getting internet and assistance with technology

- Visit [GetInternet.gov](#) to see if you qualify for a high-speed internet plan for no more than \$30 per month or a one-time discount to purchase a laptop, desktop computer, or tablet. All students who receive a [Pell Grant](#), [Supplemental Nutritional Assistance Program\(SNAP\)](#), [Nutrition Assistance Programs\(NAP\)](#), [Special Supplemental Nutrition Program for Women, Infants, and Children\(WIC\)](#), or [Temporary Assistance for Needy Families\(TANF\)](#) will qualify, as will all households making less than 200% of the federal poverty guidelines.
- Check with your college's IT department to learn about free or discounted educational software, like [Adobe](#).

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- Check out offers for discounted, refurbished computers and laptops through programs like [Notebooks for Students](#), [PCs for People](#), and [Jump On](#).

Buying textbooks and supplies

- Consider renting or buying a used copy of any textbook. The bookstore at your college may match the price and offer good deals, but, if not, check out campus book rental-specialized websites, or ask your classmates about how they obtained a textbook for a discounted price.
- Discuss your situation with your professor and identify other alternatives, including the course's required textbooks.
- Check with your campus library to see if they have free access to electronic or printed versions of required textbooks.

Affording groceries or food

- Check your college's student support or COVID-19 webpage as well as your student portal to access your college's up-to-date plans to distribute and connect students with food and other basic needs resources.
- If your college has a food pantry, connect with them to learn about their schedule and food distribution options. Some institutions may offer takeout or food delivery for students and families in need. You could also find other food providers in your area by calling 1 (800) 5-HUNGRY or 1 (877) 8-HAMBRE (for Spanish), visiting whyhunger.org/FindFood, or contacting them via text using your zip code at 1 (800) 548-6479.
- If you have access to a local off-campus food pantry, they may be able to supplement what you receive from an on-campus pantry.
- Apply for the [Supplemental Nutrition Assistance Program](#) (SNAP), sometimes known as food stamps. Congress increased college student eligibility for SNAP during the current public health emergency. You may qualify for a one-time emergency benefit or monthly assistance (amounts may vary) given to you on an electronic card to purchase food.
- You can receive SNAP if you are eligible for the work-study program, your Expected Family Contribution (EFC) determined by your FAFSA is \$0 (available on your [Student Aid Report](#)), or if you meet other requirements. If you aren't sure whether you're work-study eligible, contact your Financial Aid office.
- Your state has an [online SNAP application and assistance hotline](#) or maybe even a phone app to facilitate this process. If you find you need additional guidance with the application process, there may be a contact at your college (e.g., basic needs coordinator), a local nonprofit, or even a [legal aid organization](#) that can assist.
- If you have a permanent address, be sure to review the letters that you receive about SNAP to find the requirements that you need to meet (e.g., submitting information, phone interview) to continue to receive your benefits.

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- If you do not have a permanent residence, contact the local assistance office to discuss a plan and update your information to keep your benefits and inquire with temples or nonprofit organizations that may offer free mailbox services.
 - Find other free and low-cost emergency food aid programs [here](#), or use [Google's locator tool](#) for food assistance near you.

Managing Student Loans

- Payments and interest on federal student loans are currently paused (until [August 31, 2022](#) at the time of this publication). You will still receive credit during this time toward any loan forgiveness or cancellation programs you may be participating in, such as Public Service Loan Forgiveness. Credit reporting, wage garnishment, and tax refund offsets also remain halted during this period.
- Unfortunately, some older federal student loans that are owned by private and commercial lenders, and all private student loans, are not automatically eligible for the payment pause. You should review their website to identify what relief they may offer during the pandemic. Borrowers of Federal Family Education Loans and Perkins Loans are eligible to consolidate their loans into Direct Loans and obtain the benefits of the payment pause.
- Once payments are set to resume, consider applying for [income-driven repayment](#), which will adjust your monthly loan payment based on your income, as well as Public Service Loan Forgiveness (PSLF). The U.S. Department of Education announced changes to PSLF that will retroactively count some borrowers' previous payments, or payments on older loans, that were made while working in a public service profession (including government, military, and nonprofit jobs), resulting in quicker progress toward having loans canceled.

Finding a Place to Live

Finding off-campus housing

- Some colleges may offer housing support alternatives, partner with community members and organizations, or have been awarded grant funding to create housing opportunities for students. Connect with your "Student Support Services" office or check out the off-campus housing options listings at your college, to obtain more details.
- If you have been involved in the foster care system, contact your Chafee Coordinator. Child welfare agencies are obligated to provide these services to people who are Chafee-eligible and living in their state or county. Chafee and Independent Living coordinators for all states can be [found here](#).
- [Together We Rise](#) offers emergency financial assistance to college students who have been displaced, are experiencing homelessness, and need help with unexpected housing expenses.

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- You may be eligible for public housing assistance. Check the [Department of Housing and Urban Development's \(HUD\)](#) website for information on your local housing authority and eligibility for assistance.
 - Social service and nonprofit organizations, like [The Salvation Army](#), [United Way](#), and YMCA or YWCA, are able to assist with local temporary housing when colleges are on break.
 - If you find yourself in a situation where you have to sleep outside, protect yourself from extreme heat by accessing [summer safety](#) tips and consider going to a [cooling center](#), if needed. These are open to everyone and include community centers, parks and recreation sites, public buildings, such as libraries, and government-run senior centers.

Paying rent

- Local rental assistance may be available through your city or borough. You and your family may be eligible if you apply and submit all required documentation. If you need help with the application process, you can connect with your local free legal aid nonprofit to obtain tips and pointers.
- The CDC's eviction moratorium has ended, but the U.S. Housing and Urban Development maintains a [list of resources](#) for renters.
- Contact your Financial Aid office if you are experiencing homelessness or at risk of homelessness. They may be able to adjust your financial aid eligibility or tell you about emergency assistance programs that can help you afford the cost of housing.

Protecting Your Health

Getting vaccinated or tested for COVID-19

- Your college may require that all students be fully vaccinated against COVID-19 (including booster shots). You can learn more about how or when a vaccine mandate may be enforced by visiting your college's website.
- Check out the CDC's updates to learn more about the COVID-19 vaccine and booster options, including what you should [expect during a vaccination appointment](#) and [frequently asked questions](#), and how to [protect yourself and others](#) against COVID-19.
- You and other members of your family can each receive free, individual rapid antigen COVID-19 tests. Place your order for free delivery [through the U.S. Postal Service](#).
- COVID-19 testing is generally for everyone. Your college may have a testing site or partnership in place. In most states, there are [community based testing sites](#), [pharmacies](#), and [large chain stores](#) that offer COVID-19 testing and vaccinations. You can find other locations [online](#), at 1 (800) 232-0233, by texting your zip code to 438829, or by contacting your [local health department](#) and [schedule an appointment](#).

Obtaining health care

- Find low-cost, in-person care at your closest [free clinic](#) or community health center. They offer services on a sliding fee basis based on your income. Assistance can range from primary care to mental health care, dental, and OB/GYN and is available to everyone, including the uninsured and/or undocumented.
- Many health care providers offer virtual or phone consultations, which may be available at a discounted rate.
- If you cannot get your medicine prescription in person, check with your pharmacy to see if they have free delivery or shipment services.

Getting health insurance

- If you experienced a qualifying life event, such as losing your job or inability to keep your parent/employer's insurance coverage, you may qualify for a special enrollment circumstance within 30 days and could be eligible for a plan through the [Healthcare Marketplace](#). Visit www.healthcare.gov to learn more about your healthcare options.
- If your income or household changed and you have coverage through the Marketplace, [update the information](#) online or call 1 (800) 318-2596 to get instructions on how to adjust your plan. By doing this, you may save money or even become eligible for free health insurance through Medicaid.
- If you are uninsured, are a citizen or lawful permanent resident (LPR), and meet the income eligibility criteria, you (and your children, if applicable) may be eligible for free health insurance under [Medicaid](#). To apply, visit your state's Medicaid [webpage](#). Your local hospital and health center may also provide help with the application, though this normally occurs in person.
- In most states, children in families with income up to \$50,000 are eligible for health care coverage under the [Children's Health Insurance Plan \(CHIP\)](#), even if the parent is not eligible—and in some states, the threshold is even higher. You can apply by calling 1 (800) 318-2596 or by completing an application form.
- If you are an international student and need health insurance, contact the International Student Office at your college or explore plans through companies like isoa.org to obtain coverage.
- If you are undocumented or are waiting for your healthcare plan coverage's approval, contact a [local health community center](#) to receive care.

Supporting your mental health

- Check if your college offers on-campus mental health services for students.
- Many in-person support groups offer support online. For example, search for an [Alcoholics Anonymous](#) or [Narcotics Anonymous](#) virtual group.

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- Check out this [support text line](#) for students of color. Text STEVE to 741741.
 - See these additional [recommendations](#), [activities](#) and [freebies](#) to help you manage stress and anxiety. Active Minds provides mantras and deep breathing exercises to integrate in your daily life.
 - Care for your anxiety and use virtual relaxation and [stress relief tools](#) and guides. For example, check out the [Calm app](#), this [relaxation room](#), or the [Jed Foundation's mental health resource center](#).
 - It is normal to feel overwhelmed during these times. Connect with support groups or reach out to organizations like the [National Suicide Prevention Line](#) via chat or phone at 1 (800) 273-8255 or 1 (888) 628-9454 (for Spanish) or the [National Sexual Assault Hotline](#) at 1 (800) 656-4673 to get assistance for yourself or a friend in [crisis](#).
 - In a domestic violence situation, connect with the National Domestic Violence Hotline 24/7/365 to obtain help by chat at [@ndvh](#) on Twitter or by calling 1 (800) 799-7233.

Caring for a Child

Supporting their basic needs

- If you lost your job or have no income, apply for [Temporary Assistance for Needy Families](#). Through bi-weekly cash allowances and other key supportive services, this public benefit supports parents who meet specific criteria. Some colleges/universities, as well as nonprofits, offer support with the application. If you were already receiving assistance, be sure to connect with your caseworker to discuss how to manage unexpected changes in school or work schedules due to the pandemic, so that you continue receiving your benefits.
- Food is available for your children. States continue to work to provide meals to students who participate in the free or reduced-price meals program. To find the closest locations near you, use the [meal site finder](#).
- The [Summer Food Service Program](#) (SFSP) is a federally funded, state-administered program. SFSP reimburses program operators who serve free healthy meals and snacks to children and teens in low-income areas.
- The U.S Department of Agriculture approved all children to receive free meals during the 2021-2022 school year. Be sure to check out ongoing updates to COVID relief food programs on its [Food and Nutrition Service webpage](#).
- If you need help with school supplies, contact your nearest [United Way](#) and ask about their school supply drives. [Operation Homefront](#) provides military families with school supplies and clothing.

Getting parenting support

- It is not easy to balance time between school and family obligations while [coping](#) with the COVID-19 crisis. Look into free parenting support guides like the [Unitarian Universalist Association](#) or [National Association of School Psychologists](#)—know that you are not alone.
- If you need support to manage [child custody and visitation arrangements](#), you may be able to get free assistance through [local legal aid organizations](#).
- If you are pregnant or breastfeeding, hospitals and clinics offer telehealth appointments to help you keep safe. You can also access online streaming [birth classes](#), [breastfeeding support](#), and learn about how to [protect yourself and your baby\(ies\)](#) during the pandemic.
- If you need assistance with baby supplies, connect with your [local diaper bank](#) and maternity care nonprofit to access free or low-cost baby gear and clothing.
- Consider streaming bedtime stories from YouTube or your local or regional library to bring variety into your child's routine.

Finding childcare

- Your state may offer [child care](#) resources or [subsidies](#) based on your income, role as an essential worker, or other eligibility criteria.
- The YMCA also offers free emergency daycare services for frontline and essential workers, use [this locator map](#) to find the nearest site in your area.
- Consider looking into YMCA, [Boys and Girls Clubs of America](#), [4-H Council](#), [Girls-Inc](#), [Camp Fire USA](#), [National Police Athletic Leagues](#), and [After School All Stars](#) for after-school activities that your children can enjoy.

Other Resources

- If you are a [Deferred Action for Childhood Arrivals \(DACA\)](#) student, consider renewing your application immediately. Stay [up to date](#) about the public comment period on proposed rulemaking on the DACA program.
- You can find free or low-cost legal assistance through the [Immigration Advocates Network's National Immigration Legal Services Directory](#). Additional information and resources for supporting undocumented students at your institution are available from the [New York State Youth Leadership Council](#) and [Informed Immigrant](#).
- Organizations like the Hebrew Immigrant Aid Society (HIAS), offer a [Know Your Rights guide](#) with resources on housing, immigration, employment, healthcare, and other general concerns.

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- For other [undocumented students](#) and their families, you can research how to locate and access [resettlement resources](#).
 - Assistance for the LGBTQ community is available including the [LGBT National Hotline](#), at 1 (888) 843-4564, and the [LGBT National Youth Talkline](#) (serving youth through age 25), at 1 (800) 246-7743.
 - Check out resources for [students with disabilities](#).
 - [Find help](#) and [COVID College Support](#) contain resources to search for financial assistance, food pantries, medical care, and other free or reduced-cost help.

Thank You

Did you find this guide helpful? We welcome your input! Please share your thoughts and additional resources to support college students nationwide during the pandemic at hopectr@temple.edu.

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