

Higgins shares information on COVID-19 relief for families & students

Fact sheets provide summary of resources available

In response to the COVID-19 public health crisis, Congress has taken swift action, through three funding packages, to provide emergency relief hospitals, communities and workers.

Congressman Brian Higgins provided the following summary of the resources available to families and students.

Direct Payments

The Coronavirus Aid, Relief, and Economic Security (CARES) Act authorizes a one-time automatic payment to many Americans as the nation confronts the COVID-19 pandemic. The Internal Revenue Service will disburse a \$1,200 payment to every eligible adult (\$2,400 for joint filers), plus an additional \$500 per dependent child under 17. If you are a student over the age of 17 and claimed as a dependent, you will be ineligible to receive the direct stimulus payment at this time, however Hig-

gins is supporting legislation to change that.

Payments gradually phasedown for individual incomes exceeding \$75,000, \$112,500 for head of households, or \$150,000 for joint filers. Once income surpasses these thresholds, the check amount is reduced incrementally. Payments will be delivered automatically by the IRS to Americans based on their most recent federal income tax return data or Social Security Administration data. When available, electronic direct deposit will be used in place of mailing a physical check. For those who do not need to file a federal income tax return, the IRS will provide further guidance.

Unemployment Benefits

To help American workers make up for lost wages, the CARES Act:

- Temporarily increases unemployment benefits by \$600 per week while eligible workers are

receiving regular state unemployment compensation or federal emergency pandemic unemployment compensation (extended benefits) through July 31, 2020;

- Extends unemployment benefits to the self-employed, gig workers, independent contractors, part-time workers, and those with limited work histories;

- Provides an additional 13 weeks of unemployment benefits, through Dec. 31, 2020, to help those who remain unemployed after other federal and state unemployment benefits are no longer available;

- Assures taking unemployment benefits will not impact your eligibility for Medicaid or the Children's Health Insurance Program;

- Helps workers who have had their hours reduced or who have been furloughed by making them eligible for partial state unemployment benefits. In exchange, employers agree not to lay off their employees.

To see if you are eligible, visit www.labor.ny.gov or call 1-888-209-8124. Please remain patient, but persistent as state agencies are dealing with an unprecedented amount of calls.

The Families First Coronavirus Response Act, approved by Congress, provided \$500 million for administrative assistance to overwhelmed state unemployment offices.

Emergency Paid Sick and Family Leave

The Families First Coronavirus Response Act expands access to emergency paid sick leave to as many as 87 million working Americans. Eligible employees include those at companies with fewer than 500 employees, government employees, and those who work under a multiemployer collective agreement and pay into a multi-employer plan.

Eligible employees are en-

titled to two weeks (80 hours) of fully paid time off (up to \$511 per day) to receive treatment for COVID-19, seek a diagnosis, and self-quarantine. Those eligible can also receive two weeks (80 hours) of paid time off at two-thirds of their regular pay (up to \$200 per day) to care for family members affected by COVID-19 or to care for children whose school has closed because of the outbreak.

Eligible individuals needing to take care of a child whose school has closed or whose regular child care provider is otherwise unavailable due to the COVID-19 public health emergency may take up to 10 additional weeks of time off, paid at the same two-thirds of their regular pay (up to \$200/day).

Deferral of Student Loan Payments

The CARES Act pauses payments on all federal student loans held by the U.S. Department of Education. In other words, students will not be required to make payments toward outstanding principal or interest through Sept. 30, 2020. The accrual of interest on these loans is suspended for six months. The six months during which borrowers are not required to make payments will be counted toward the minimum number of months of qualified payments necessary for loan forgiveness under the Public Service Loan Forgiveness Program and similar federal student loan forgiveness programs. Students are still allowed to make payments, should you choose to.

The CARES Act prohibits forced collections such as garnishment of wages, tax refunds and Social Security benefits. Student borrowers will continue to receive credit toward public service loan forgiveness, income-driven repayment forgiveness, and loan rehabilitation during this grace period.

Check with your loan servicer to ensure your loans are through the U.S. Department of Education and not through a private lender.

Work-Study Payments

For eligible students, the CARES Act authorizes institutions of higher learning to continue issuing work-study payments if one is unable to work due to workplace closures relating to COVID-19.

Pell Grants

The CARES Act excludes this term from counting toward one's lifetime subsidized loan eligibility or lifetime Pell Grant Eligibility. Affected semester's grades will not affect future federal academic requirements needed to continue receiving Pell Grants or student loans.

In addition, students are also not required to return unused Pell Grants or federal student loans to the Department of Education. The CARES Act cancels the portion of one's loan taken out for the semester if one withdrew due to COVID-19.

Corporation for National and Community Services Awards (CNCS)

For students serving in CNCS programs, such as AmeriCorps or Teach for America, the CARES Act provides members with the education award they were due to receive before their duties were suspended or placed on hold because of the COVID-19 disaster declaration. The CARES Act also extends the terms of service to allow individuals to continue once the COVID-19 disaster declaration ends.

Food and Nutrition Assistance

The CARES Act provides an additional \$15.5 billion in funds for the Supplemental Nutrition Assistance Program (SNAP), and \$8.8 billion for the Child Nutrition Programs to ensure children receive meals while school is not in session. The act also provides \$450 million in funding for emergency food assistance provided through local food banks and pantries. To apply for SNAP benefits, visit <https://www.ny.gov/services/apply-snap>. For local support, visit FeedMore WNY at <https://www.feedmorewny.org/>.

Health Care and Waiving COVID-19 Fees

The CARES Act requires all private insurers and Medicare to cover COVID-19 treatment and prevention. To increase price transparency, the act requires diagnostic test providers to make the COVID-19 test publicly available to search on the internet. When a treatment becomes available, the CARES Act requires the COVID-19 vaccine to be made available without cost-sharing to everyone.

Summaries of COVID-19 relief available to families, students, seniors and small business are provided through fact sheets on Higgins' website at: <https://higgins.house.gov/issues/coronavirus-disease>.

Also available at:

•Relief for families: <https://higgins.house.gov/sites/higgins.house.gov/files/Families%20-%20COVID19.pdf>.

•Relief for students: <https://higgins.house.gov/sites/higgins.house.gov/files/Students%20-%20COVID19.pdf>.



TRINITY UNITED METHODIST CHURCH
2100 Whitehaven Road, Grand Island, NY 14072
773-3322 (office)
www.TrinityGrandIsland.org • office@TrinityGrandIsland.org
Pastor Kevin D. Slough
Join us Easter Sunday anytime @ www.TrinityGrandIsland.com
for our on-line Easter Worship & Celebration.
Throughout COVID-19 know that Trinity Church is praying for you!
Joshua 1:9



St. Timothy Lutheran Church
1453 Staley Rd., Grand Island • 773-4400
www.sttimothygrandisland.org
Visit our website for information about our Easter Services on Zoom.

Grand Island CHURCH DIRECTORY

ST. TIMOTHY LUTHERAN CHURCH
The Evangelical Lutheran Church In America
1453 Staley Road, Church Office 773-4400
Child Care Center 773-9249
The Rev. Kris Bjerke-Ulliman, Pastor
www.StTimothygrandisland.com

Sunday Worship.....8:00am & 10:30am
Sunday Church School
Children Ages 2 Years - Grade 610:30am
Professional Child Care provided during the 10:30 service
Holy Communion All Services
Day Care Ministry Operates Monday-Friday 6:00am - 6:00pm

BIBLE PRESBYTERIAN CHURCH
1650 Love Road (Just off Beaver Island Pkwy.)
773-7303
Pastor: Rev. Kevin M. Backus, Ph. D.
Assistant Pastor: Rev. Andrew R. Wann, M. Div.
www.biblepres.org

Sunday School-Classes for all ages9:30am
Worship Service.....10:45am
(Nursery, Children's Church)
Evening Worship Service.....6:00pm
Wednesday AWANA - 3 yrs old thru Gr 8 during school year.....6:30pm-8:15pm
24/7 program for Sr. High youth.6:30pm-8:15pm
Bible Study & Prayer Meeting.....7:00pm

BIBLE FELLOWSHIP CENTER
1136 Baseline Road • 773-3748
Rev. Calvin VanderMey
www.bfcgi.org

Regular Service at Bible Fellowship.....8:30 & 10:15am
Youth Group ages 8 & up - Mondays.....6:30-8:00pm
Adult Prayer & Bible Study - Tuesdays6:30pm
Adult Bible Study - Fridays7:00pm

CORNERSTONE CHURCH
1290 Whitehaven Road • 773-1004
cornerstonechurch.life

Join us Sundays at 9:00am and 10:30am
Worship Service
Discovery Island Children's Ministry
RockStars (Special Needs) and Nursery

Middle School Youth Group.....Thur 6:00pm
High School Youth Group.....Mon 6:30pm
Kids Club (K-5th during school year).....Wed 6:30pm
MOLO (Moms of Little Ones during school year) Wed 9:15am

Find more info on ministries for all age groups at Cornerstonechurch.life

SHARE YOUR MESSAGE IN OUR CHURCH DIRECTORY
CALL 773-7676

CROSSRIVER TABERNACLE
2920 Grand Island Blvd. • 716-229-8000
Pastor: Michael Chorey
CrossRiverMinistries.org

Sunday Morning Worship Service.....10:00am
(Nursery & Children's Church Provided)
Revolution Youth Rally for Teens (Grades 7-12)6:30pm
Wednesday Services
Prayer Meeting.....6-7:00pm
Worship and Bible Study7-8:15pm
Kid's Bible Club (Ages 5-11)7-8:15pm

TRINITY CHURCH
"Welcome Home"
2100 Whitehaven Road, Grand Island, NY
www.TrinityGrandIsland.org • 716-773-3322
Pastor: Kevin Slough

Join us in Worship
Traditional Worship8:00am
Contemporary Worship10:00am
U-Turn Youth Groups*
Rooted Children's Groups*
Adult Bible Studies*
*Please check website for time and details
Handicap accessible/Nursery care

Believe + Belong + Build
Believe in Jesus Christ as Lord and Savior
Belong to the Lord Jesus with your whole heart and soul
Build on your relationship with Jesus through worship, prayer and service