

# COVID-19 RELIEF

Information for Students

Congressman  
Brian Higgins



## DIRECT PAYMENTS:

The Coronavirus Aid, Relief and Economic Security (CARES) Act provides direct payments to individuals and families. Those eligible will receive the payment via direct deposit. If the IRS does not have your bank account info, they will issue guidance on how to receive a check. If you are a student over the age of 17 AND claimed as a dependent, you will be ineligible to receive a direct stimulus payment at this time.

## PELL GRANTS:

The CARES Act excludes this term from counting toward your 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, you are also not required to return unused Pell Grants or federal student loans to the Department of Education and the CARES Act cancels the portion of your loan taken out for the semester if you withdrew due to COVID-19.

## WORK STUDY:

For eligible students, the CARES Act authorizes your institution of higher learning to continue issuing your work-study payments if you are unable to work due to workplace closures relating to COVID-19.

## CONTACT US:

We are here to help. Please contact our office with any additional questions.

Buffalo: 716-852-3501

Niagara Falls: 716-282-1274

Washington, DC: 202-225-3306



Website: [Higgins.House.gov](https://www.Higgins.House.gov)  
[@RepBrianHiggins](https://www.instagram.com/RepBrianHiggins)

## DEFERRAL OF STUDENT LOAN PAYMENTS:

The CARES Act pauses payments on all federal student loans held by the U.S. Department of Education. You will not be required to make any payments toward outstanding principal or interest through September 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 towards 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. You 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.

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

## NATIONAL SERVICE:

For students serving in CNCS programs, such as AmeriCorps or Teach for America, the CARES Act provides the education award they were due to receive before their duties were suspended due to COVID-19.

It also extends the terms of service to allow individuals to continue serving in these programs once the COVID-19 disaster declaration ends.