

COVID-19 Emergency Loans:

America's Credit Union: <https://www.youracu.org/financial-help-during-pandemic/> - My Main concerns would be the size of the payment. They say the loan could go up to 30 months but it's hard to say if they would really do that.

For example, let's say someone took out all \$2,000 at 3% and the repayment period was for 12 months. That would be about \$170/month for the payment. Might put a lot of pressure on their budget but it is only about \$40 in interest that would be charged for the whole loan.

Here's a loan calculator to play with the numbers:

<https://www.bankrate.com/calculators/mortgages/loan-calculator.aspx#>

ACU is also located in Pierce county but they say they can serve anyone in the PNW.

Seattle Credit Union: https://www.seattlecu.com/lifeline-loan?mkt_tok=eyJpIjoiTVdOaVIUVXhPRE0wTTJZeilsInQiOiJ0ZWozcXRBaW9nWmpHUXQ2RnAxUFowUW E4TVFVS2V1bkdjQzBpaUNUemdHZ2xaV1FMMFI5bFlnaUQ3UmpJVmVNOHZsaFd1UVdEeEhZZEUwT3kxR ndqcZyxVnNwY1RSSG5oS3ITV3B5cmlyUVpKbWo5NjdlIWWxKZzB1bE5PYkFOdCJ9

Harborstone Credit Union: They are in communications with Sound Outreach to set up an emergency loan program that would allow for a client to get a loan if they met with a SO counselor. Nothing is currently available but could be very soon.

COVID-19 Financial Resource Links

<https://www.governor.wa.gov/issues/issues/covid-19-resources>

https://dfi.wa.gov/coronavirus/financial-resources?fbclid=IwAR0dEu-gINGdKvkWOYX_GmKUubA9C7B1NeFYBTQAUQfrJJ6CUUz34awjuc

<https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/>

Financial Coaching Resources:

Money Management and Spending Plans:

<https://www.consumerfinance.gov/practitioner-resources/library-resources/online-resources/>

<https://www.everyoneiswelcome.org/bank-on/> - Financial program that provides free and low cost banking options

<https://www.youtube.com/watch?v=VWMJiOrDPmY> – Banks and Credit Unions

https://www.youtube.com/watch?v=9_NiqI3RAOA – Spending Plan/Budget

<https://paidleave.wa.gov/> - WA State paid leave program

<https://esd.wa.gov/unemployment> - Website where you can file for unemployment

<https://www.youtube.com/watch?v=wiAdHplb8Tw> – How to file for unemployment

<https://www.youtube.com/watch?v=U3DX0z-03l8> – Prepaid cards and their costs

Debt and Credit:

https://www.youtube.com/watch?v=Hf4BgvN5f_E – How a FICO credit score is determined

<https://www.youtube.com/watch?v=ZML1Huzc4el> – Getting a copy of your credit report

<https://www.youtube.com/watch?v=MzteNX5w1vA> – Removing errors on your credit reports

<https://www.youtube.com/watch?v=VWMJiOrDPmY> – Minimum payments on credit cards

<https://www.youtube.com/watch?v=itifUh4J5OI> – How to talk with a debt collector

https://www.youtube.com/watch?v=wcQ1a_Gg8tl – How to spot a debt collector scam

<https://www.youtube.com/watch?v=WtruZLAiJkc> – True costs of payday lending

Savings:

<https://www.youtube.com/watch?v=9zGQNoIVCFo> – Using your tax refund to jumpstart your savings

<https://www.investor.gov/introduction-investing/investing-basics/save-and-invest> - Steps to take towards saving

<https://bettermoneyhabits.bankofamerica.com/en/saving-budgeting/create-safety-net-unexpected-events> - Solid video and article on emergency savings, however it is sponsored by Bank of America through Khan Academy.

Financial Aid:

<https://www.youtube.com/watch?v=1c1gNefSw78&feature=youtu.be> – What happens after you apply

<https://www.youtube.com/watch?v=Pn4OECMTh5w&feature=youtu.be> – Types of Financial Aid