

# PROTECTING YOUR FAMILY AND YOUR POCKETBOOK DURING THIS PANDEMIC

During the COVID-19 crisis, many of us are worried about paying our bills and countless other daily life activities. This guide provides information on resources that are available to help during these difficult and uncertain times.



## UTILITY BILLS

- » Most utility companies are allowing online or phone payments for bills. If you're having difficulty paying your utility bill, there may be help available. Customers should reach out to their local providers with questions or for assistance.



## MORTGAGE AND RENT PAYMENTS

- » Some mortgage lenders and landlords are offering assistance to Michigan residents having trouble making their monthly payments, such as temporary deferrals and late penalty fee waivers. Reach out to your lender or landlord to see if there are any options available to you.



## STUDENT LOAN PAYMENTS

- » Required monthly Federal student loan payments have been temporarily put on hold through Sept. 30, 2020. While no payments are required on federal student loans at this time, you are still able to make payments if you choose. For more information, visit the [Federal Student Aid FAQ](#) page for students, borrowers and parents.



## CAR AND LOAN PAYMENTS

- » Some lenders are offering reduced payments or payment extensions, to Michigan residents affected by COVID-19. Contact your lender to see if you are eligible for any amended payment options.



## AUTO INSURANCE

- » To help customers during these challenging times, many insurance companies are offering rebates or deferring payments during the COVID-19 crisis. Citizens should contact their providers by phone or visit their website to find up-to-date information.



## LICENSES AND STATE ID CARDS

- » Driver's licenses, state identification cards, learner's permits and commercial driver's licenses set to expire between Feb. 1 and May 31 have been temporarily extended until June 30.
- » Commercial vehicle registrations set to expire on or after March 1 have also been extended until June 30. The temporary extension does not apply to suspended or revoked driver's licenses.
- » Penalties for driving with a recently expired, but otherwise valid registration have also been temporarily suspended.
- » People looking to renew their licenses should do so online at [Michigan.gov/SOS](#). Late fees beginning March 13 have been waived due to the Secretary of State branch office closures.

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## AVAILABLE SECRETARY OF STATE SERVICES

» Michigan residents can still complete certain transactions online at [Michigan.gov/ExpressSOS](https://Michigan.gov/ExpressSOS), although processing may be delayed. All transactions that cannot ordinarily be completed online will be temporarily suspended.

### Services include:

- Renewing a standard driver's license or state ID card
- Replacing a standard license or ID card
- Joining the Organ Donor Registry
- Changing your address
- Registering to vote



## ELECTIONS

» Due to COVID-19, some jurisdictions have made changes to their upcoming elections. Visit the [Secretary of State's website](#) for the latest information on elections in your area.



## ASSISTANCE FOR LOW-INCOME MICHIGANDERS

» Although the Michigan Department of Health and Human Services (MDHHS) has closed its offices to the public, programs and services are still available to Michiganders in need. [For more information, click here.](#) MDHHS will not require residents to visit its offices in order to receive state assistance benefits during the COVID-19 outbreak.



## FILING TAXES

» The state and federal income tax filing deadline has been extended until July 15. Michigan cities with income tax deadlines normally on April 15 will now be due July 15, while cities with income tax deadlines normally on April 30 will now be due on July 31.



## SUPPORTING LOCAL RESTAURANTS

» Restaurants, bars and other food-service establishments are still able to offer food and beverages using delivery services, window service, walk-up service, drive-thru service or drive-up service.

» Many of your favorite establishments may still be serving food via carryout or to-go services. If you want to support your local restaurants, contact them for their hours and procedures.



STAY HOME.  
ESPECIALLY IF YOU  
FEEL ILL.



IF YOU MUST GO OUT,  
WEAR A MASK & PRACTICE  
SOCIAL DISTANCING.



KEEP HANDS WASHED  
AND AVOID TOUCHING  
YOUR FACE.