



RESOURCE LIST FOR DEFERRED PRESENTMENT CONSUMERS DURING COVID-19

Unemployment Insurance Agency: Apply for unemployment benefits if you were laid off and are self-employed, 1099-independent contractor, gig, low-wage, W-2, or sole-proprietor. (<https://miwam.unemployment.state.mi.us/CImMiWAM/> /)

MIBridges: Apply for food and other assistance, as well as insurance through Medicaid, CHIP, or Healthy Michigan through MIBridges. (www.michigan.gov/MiBridges)

MIMortgage Relief Partnership: This list of banks and credit unions have agreed to work with consumers in need of assistance with their mortgages. If you are experiencing financial hardship due to COVID-19, contact your financial institution to learn details of the relief options available. (www.michigan.gov/MiMortgageRelief)

Meet Up and Eat Up: Find a local school meal pickup site near you with the Department of Education's Meet Up & Eat Up program. (<https://www.mcgi.state.mi.us/schoolnutrition/>)

MSHDA Housing Counseling Agency Resources: Available from the Michigan State Housing Development Authority for residents facing housing and financial crisis. (https://www.michigan.gov/documents/mshda/MSHDA_Housing_Counseling_Agency_Resources_updated_689466_7.pdf)

State and City Tax Deadlines: All April 2020 state and city income tax filing deadlines in Michigan are now pushed back to July 15, 2020, as a part of continued efforts to help Michiganders during the COVID-19 pandemic. This also applies to Corporate Income Tax (CIT) filers, with CIT annual returns and payments now due on July 31.

(<https://www.michigan.gov/treasury/0%2C4679%2C7-121-99366---%2C00.html>)

Health Insurance Consumer Assistance Program: Free help with questions, worries, disputes, and complaints to anyone looking for assistance with their health insurance.

(www.michigan.gov/HICAP)

Find a Job with Pure Michigan Talent Connect: Michigan companies need to fill thousands of critical, immediate vacancies to support work during the COVID-19 pandemic.

(www.MiTalent.org)

Michigan's New No Fault Auto Insurance Law: What choices do you have to lower your auto premium? Attend virtual town halls, watch videos, view sample forms, and learn more.

(www.michigan.gov/autoinsurance)

Disaster Relief Childcare: Find current disaster relief childcare around the state.

(https://www.michigan.gov/documents/lara/Temporary_Provisional_License_Tracking_Sheet_4.8.20_686451_7.pdf)

Mental Health Support: If you're feeling emotional distress due to the COVID-19 pandemic, help is available. There are many ways to connect with emotional-support services without the need to leave home. (https://www.michigan.gov/coronavirus/0,9753,7-406-98178_99557---.00.html)

Michigan 211: Get connected to assistance in your county for housing, financial assistance, food, transportation, mental health, and more. (www.mi211.org)

Secretary of State – Driver's License, State ID, registrations: The expirations of all Michigan driver's licenses, state IDs and vehicle registrations have been temporarily extended through July 31 due to COVID-19. A similar extension was issued regarding watercraft registrations. (www.michigan.gov/sos)

Deferred Presentment ("Payday Loan") Information: If you are unable to visit a deferred presentment, or payday loan provider, location to make an installment payment, you may be able to have the due date extended or authorize an ACH debit by telephone from your bank account to make the payment. There should be no additional fee for extending the due date or for a telephone-initiated ACH debit.

If a payday lending location is closed due to COVID-19, customer checks cannot be deposited and must be held until the location is reopened. Customers must be notified when the location is reopened and have 2 business days to redeem the check.

Have additional questions? Visit Michigan.gov/difs, call toll-free Monday through Friday 8 a.m. to 5 p.m. at 877-999-6442, or email DIFS-info@michigan.gov.