

Student Resources: TBR COVID-19 Guide



Updated: April 23, 2020

A Note to Students

We know that the global COVID-19 (coronavirus) outbreak has been causing a great deal of uncertainty, anxiety, and stress for students across Tennessee. The closings of colleges and many places of employment can lead to emotional and financial strain in addition to the physical health risks presented by the virus. Please know that you are not alone. The TBR System Office wants to provide the most up-to-date information about your local, state, and national support services to support you during this emergency situation. Your feelings, concerns, and needs are legitimate and we, in partnership with your institution, work to provide you support. This is not a comprehensive list of resources and may not include all that is available to you in your community. This document will be continually updated to stay as accurate as possible. Please use the below guide to stay informed about resources that are available to you, and remember to utilize your campus support networks of faculty, staff, classmates, and student services to maintain your sense of community, academic progress, and mental health during this uncertain time.

This current climate, thus resources, are changing at a rapid pace. Please send any resource recommendations or comments to emma.huelskoetter@tbr.edu or KWaymire@tbr.edu.

Current Information about COVID-19

[Center for Disease Control and Prevention \(CDC\) Coronavirus Information](#)

Tennessee Government COVID-19 Information

TBR Novel Coronavirus (COVID-19) Information

Tennessee College and University Campus COVID-19 Updates

Please check your county's website for additional regional specific information and resources.

Please also refer to your institution's website for institution-specific information and additional resources that may be available.

Mental Health Resources

1. **WellVia**: All TBR students have access to telemedicine through WellVia. Doctors are available 24/7 by phone or video to provide support and allow you to receive medical advice from the comfort of your own home. Fee per consultation applies.
2. **Mental Health and Crisis**: The outbreak of COVID-19 may be stressful. Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children, and everyone reacts differently to stressful situations. If you need to talk to someone, these resources are confidential and available for free 24/7:
 - a. **National Suicide Prevention Lifeline**: Call 1-800-273-8255.
 - b. **Crisis Text Line**: Text HOME to 741-741.
 - c. **Disaster Distress Helpline**: Call 1-800-985-5990 or text TalkWithUs to 66-746.
 - d. **The Trevor Project** (for LGBTQ individuals): Call 1-866-488-7386, text START to 678-678, or [click here to chat](#).

- e. **The National Domestic Violence Hotline**: Call 1-800-799-7233 or text LOVEIS to 22-522.
3. **Center for Disease Control and Prevention (CDC)**: This link shows CDC recommendations and resources for managing anxiety and stress during this crisis. Here are the top recommendations for supporting yourself:
 - a. Take breaks from watching, reading, or listening to news stories, including social media. Hearing about the pandemic repeatedly can be upsetting.
 - b. Take care of your body. Take deep breaths, stretch, or meditate. Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep, and avoid alcohol and drugs.
 - c. Make time to unwind. Try to do some other activities you enjoy.
 - d. Connect with others. Talk with people you trust about your concerns and how you are feeling.
4. **Substance Abuse and Mental Health Services Administration**: SAMHSA has released a publication on how to safely do social distancing as well as how to manage behavioral health during this time.
5. **Coronavirus Anxiety** virtual relation and stress relief tools and guides.
6. **Calm App**: Free app offering meditation exercises to relieve anxiety.

Health Care Resources

1. **CDC COVID-19 Symptom Checker**: The CDC has made an automated symptom checker available on its website. Use this tool to get guidance on what to do if you or someone you are caring for is experiencing symptoms of COVID-19 or another illness.

2. **COVID-19 Testing Sites**: This link shows the updated COVID-19 testing locations for each county in Tennessee. The federal government signed a bill into law on March 18, 2020, making COVID-19 testing free, regardless of whether or not you have insurance. If you are experiencing symptoms (fever, shortness of breath, dry cough, etc.) or have been exposed to someone who tested positive for COVID-19, please call ahead to get tested and quarantine yourself. [Drive-through testing sites by county](#) open Saturday April 18, some available on Sunday April 19.
3. **Healthcare Marketplace**: If you have lost your job and cannot keep your employers insurance coverage, you have up to 30 days to enroll in a plan in the marketplace, through their special enrollment period.
4. **WellVia**: All TBR students have access to telemedicine through WellVia. Doctors are available 24/7 by phone or video to provide support and allow you to receive medical advice from the comfort of your own home. Fee per consultation applies.
5. **Domestic Violence**: If you are in an unsafe situation, call for help. The [National Domestic Violence Hotline](#) is available 24/7/365 by calling 1-800-799-7233. You can also [chat online](#) at thehotline.org
6. **Support groups** such as [Alcoholics Anonymous](#) and [Narcotics Anonymous](#) have moved online to virtual groups.

Community Resources

1. **2-1-1**: Tennessee's community services help line is 2-1-1. Trained volunteers are available to help you locate services for housing, utilities, food, transportation, medical care, and other resources in your area.

2. **JOBS - Jobs4TN:** The [Tennessee Talent Exchange](#), powered by Jobs4TN, is a new initiative to help you find work in the grocery, retail, and logistics industries now. This site quickly connects job seekers to available companies who are looking to hire immediately.

Financial Resources

1. **Federal Stimulus Check:** You or your family may qualify for a stimulus check from the federal government, distributed as a tax benefit through the IRS. Independent tax filers making less than \$75,000 per year will qualify for the full \$1,200; married couples filing jointly who make less than \$150,000 will receive \$2,400. Families will receive an extra \$500 per child aged 16 or under. Use the [official IRS “GET MY PAYMENT” tool](#) to update your bank information for direct deposit or mailing address for a check. Be cautious of scams; do not share your tax or bank information on any website other than [IRS.gov](#).
2. **Unemployment Benefits:** The federal government signed a bill into law on March 18, 2020, extending unemployment benefits to people who lost work due to COVID-19. On top of your regular unemployment benefits (calculated from your past salary, up to \$275 per week), you will receive an additional \$600 per week through the federal stimulus bill. This link gives instructions for completing [Tennessee’s online unemployment application](#). Please follow all instructions closely to avoid delays in receiving benefits. Note: If you were affected by a recent closure due to COVID-19, please answer “Yes” to the question on the UI application that asks “Are you unemployed as a direct result of COVID-19” and then follow the prompts and enter all required information.
3. **Home Internet Access:** If you do not have internet access at home—or cannot afford to maintain it—but need internet for school or work, there are several options available:

- a. **Comcast Internet Essentials**, a low-cost home internet package for qualifying individuals and households, is now available for free for the first two months if you apply by May 13, 2020.
 - b. **Access from AT&T** offers \$5-10/month home internet packages for qualifying low-income individuals and households. AT&T has expanded eligibility to households participating in the National School Lunch Program and Head Start. Also offers new Access from AT&T customers two months of free service if they join by April 30, 2020.
 - c. **Charter** will offer free wifi for 60 days to households with K-12 and/or college students. To enroll, call 1-844-488-8395. Installation fees will be waived for new accounts.
 - d. Many internet providers have announced that they are waiving late payment fees, increasing caps on internet speeds, and will not disconnect customers for not paying monthly bills on time. Check your provider's website to see if any of these benefits apply to you.
4. **Mortgage/Rent/Utilities:** At this time, there is no state-wide resource available to assist with mortgage or rent payments. **Tennessee's Supreme Court** has announced that no eviction notices will be served temporarily. Additionally, the **Tennessee Public Utility Commission** announced that no utilities (natural gas, electric, water, or sewage) will be shut off due to non-payment. Contact your lender (mortgage company, cellular phone provider, credit card company, etc.) directly to learn more about services and payment options/deferments they may have available to assist during this time.
 5. **Federal Student Loan Repayment:** Federal student loan borrowers have all been placed in an automatic administrative forbearance from May 13 - September 30, 2020, which allows you to temporarily stop making your monthly loan payment. All federal student loan interest rates have also been set to 0% during this time. This means you will have no payments due and will not be accruing any new interest until October 2020. Note: this

only applies to federal student loans, not private student loans. If you wish to continue making payments during this time, you may do so through your loan servicer's website. The federal government is also temporarily relaxing some of the regulations around defaulted student loans. Click the links for more information about [administrative forbearance](#) or [defaulted student loan temporary regulations](#).

6. **Federal Work Study Income:** The Department of Education released an announcement on March 5, 2020, about campus response to COVID-19. College campuses may continue to pay federal work study funds for the remainder of the semester to students who lost their work study employment as a result of campus closings for COVID-19. Students should contact their campus financial aid office with any questions.
7. **Temporary Assistance for Needy Families (TANF):** The Tennessee Department of Human Services is offering emergency cash assistance for up to two months for families who were employed as of March 11th and have since lost a job or have lost at least 50% of earned income as a result of COVID-19. Cash assistance is available for \$500 for 1-2 person households, \$750 for 3-4 person households, and \$1,000 for 5+ person households. Households must include a child under the age of 18 or a pregnant woman to qualify. These benefits may be combined with unemployment benefits for maximum support, so please apply for both. The application is available at the link above, and families can expect to hear back about an approval or denial within 5 days. More information about income eligibility guidelines is available [here](#).
8. **Families First:** Provides temporary cash assistance, transportation, child care assistance, educational supports, job training, employment activities, and other support services. They may also be able to help if you need assistance purchasing a laptop or any other required supplies necessary to help you complete a postsecondary course that has transitioned to online.
9. **Workforce Investment Opportunities Act:** Authorizes financial support for supportive services for eligible participants. Funds can be used to pay for support services necessary to participate in eligible career and training activities. Please contact your local America Job Center to learn more.

Food/Nutrition Resources

1. **Supplemental Nutrition Assistance Program (SNAP)**: SNAP benefits (formerly known as Food Stamps) are available to help low-income individuals and families access food. You can access the Tennessee SNAP online application at the link above.
2. **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)**: WIC provides supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk. You can access the contact information at the link above.
3. **Food Pantries & Food Banks**: Use this link to locate food pantries and food banks serving your community. You can also find a local emergency food provider in your area by calling 1(800) 5-HUNGRY (1-800-548-6479), visiting whyhunger.org/FindFood, or texting your zip code to 1-800-548-6479.
4. **Cooking on a Budget**: There are a number of free websites and food blogs that help individuals and families cook tasty, nutritious meals on a tight budget. A few good examples are [Budget Bytes](#), [5 Dollar Dinners](#), and [The Frugal Chef](#).

Children at Home

1. **Khan Academy**: Khan Academy offers free online lessons, videos, and practice quizzes for all subjects and grade levels. In light of the COVID-19 outbreak, Khan Academy has published [daily lesson plan schedules](#) suitable for ages 4-18, along with guides for parents who wish to homeschool their children while public schools are closed.

2. **Tennessee Public Libraries**: Use this link to locate the website for your local public library, where you can borrow online books, movies, tv shows, and music for free. If you do not have a library card, many library branches allow you to get a new card online.
3. **Hoopla**: With your public library card login, you can access Hoopla, which has a wide selection of digital media including movies, music, audiobooks, ebooks, comics, and tv shows to enjoy on your computer, tablet, or phone.
4. **Virtual Field Trips**: Several museums, zoos, and landmarks are offering virtual field trips. This link connects you to over 30 virtual field trips to explore.
5. **Scholastic Learn at Home**: Day-by-day projects to keep kids reading, thinking, and growing from Pre-K to Grade 9.
6. **The Journal: List of Free Resources**: A comprehensive list of free resources for schools, parents, and students to facilitate continued learning.

Child Care Resources

1. **Child Care Certificate Program**: The Child Care Certificate Program provides child care financial assistance to families who are working or pursuing post-secondary education and who meet certain income eligibility requirements through the Child Care Payment Assistance/Smart Steps program. (If you are already part of the Child Care Certificate Program, you will continue to receive child care services during this time.)
2. **Families First**: Provides temporary cash assistance, transportation, child care assistance, educational supports, job training, employment activities, and other support services.