

Financial Health

Internet Companies Allowing Services to Be Kept On

These companies know that we need the internet now more than ever and are allowing accounts to remain active even if a customer cannot afford to pay their bill. They will also waive any late fees and open Wi-Fi hotspots up for all users.

AT&T

Comcast

Verizon

Sprint

Credit Card Companies Allowing Skipped Payments:

Capital One

Chase

Citi

Discover

U.S. Bank

Wells Fargo

Disability Insurance: If you're unable to work due to having or being exposed to COVID-19 (certified by a medical professional), you can file a Disability Insurance claim. <https://hhs.texas.gov/services/disability>

Worker's Compensation:

Q: Does workers' compensation cover coronavirus-related exposure or illness?

A: Workers' compensation is an insurance program that pays for medical bills and some lost-time income for employees who have a work-related injury or illness. To qualify, an employer must have workers' compensation insurance, and an employee must have been injured or contracted an occupational disease as a result of their employment. Whether a workers' compensation claim is compensable or not is a case by case determination by the insurance carrier. If there is a dispute over a claim and you are not able to resolve the dispute with the insurance carrier, then you may ask for dispute resolution by contacting DWC.

Q: I work in the service industry. The city & the county just closed us down until further notice. How do I apply for benefits?

A: The Division of Workers' Compensation regulates the workers' compensation industry which pays benefits to employees who are injured on the job. If you are laid off or lose hours due to the coronavirus, you may be able to file for unemployment benefits. You can apply for those benefits with the Texas Workforce Commission online by using Unemployment Benefits Services or by calling TWC's Tele-Center at 800-939-6631 from 8 a.m. - 6 p.m., Central Time, Monday through Friday. You should also contact your employer since individual employers have made certain exceptions to their leave and pay policies during this time.

Absence from work during the quarantine/ monitoring period (prior to a positive confirmation of COVID-19) may trigger coverage under workers' compensation, even if the employee ultimately tests negative for the illness. In some states, "exposure" constitutes the "injury," not the symptoms. This means employees at risk due to their work may be covered by workers' compensation during the quarantine/testing period since the exposure to COVID-19 should trigger the

workers' compensation coverage and related benefits, and not the determination the employee actually contracted the disease. Employers should consider the quarantine/ monitoring period covered under Family and Medical Leave Act (FMLA) and employers should run FMLA concurrent with workers' compensation lost time. (Note: If the employee's spouse needs to be quarantined and the spouse's employer has Short-Term Disability (STD) coverage, that coverage may respond for the spouse during the quarantine/ monitoring period).

Financial Advice:

Strongly, adamantly advise [getting prepared for being home for a period of time](#) whether that quarantine is official or self-imposed. I advise also that you [get prepared for other ramifications of a potential global pandemic](#), too. And if you aren't already pretty well-prepped, that is going to cost money. That leaves us in a quandary.

Do you save your money for the possibility of being without work or do you spend your money to feed your family while you're without work? It's like a choice between the rock or the hard place.

If you have an emergency fund, avoid cracking into it for supplies. This will be your cushion for bills if you go for a period of time without work. If you do not have an emergency fund and you've been struggling with a paycheck to paycheck lifestyle, things will be a lot tougher.

Temporarily halt your efforts to pay off debt faster. Pay only the minimum payment for a month or two while we see how this plays out. Put that extra money into your savings account and you can build a small emergency cushion. And if things don't get bad, you can use it for debt later when things settle down. People always like to say I'm wrong when I suggest that paying off debt isn't your first priority, but in this situation, keeping your utilities on and a roof over your head is more important than paying some extra interest.

Raise some money. Now's the time to try and raise a bit of extra money. Do you have anything you can sell for a chunk of change? Is there a possibility of getting a second job temporarily? Put an ad on Craigslist for that exercise bike being used as a clothes-hanger in the basement. Sell a piece of unwanted jewelry. Get rid of the car nobody drives. Use this money for your emergency fund or for supplies. You will have a lot more difficulty selling it after a crisis because then everyone is going to be broke. If you're going to do it, do it now.

If you're flat broke, things will be more difficult. This isn't news to you if you're in this situation. Please know I'm not judging – I've been there, so broke that I literally cried over a gallon of spilled milk because it was a week until payday and I couldn't afford to get more for my children. But this isn't about emotional responses – it's about practicality. If you have only a limited amount of money, you're going to have to prioritize where you spend it. Your credit is most likely already shot if things are this tight, so don't worry about that right now. Keep a roof over your head, utilities on, food in the kitchen, and a car in your driveway if your job depends on it. Credit card debt should be the last thing you pay in a situation like this. Go read this article, [How to Survive When You Can't Pay Your Bills](#), for more detailed information.

Prioritize your supply purchases. While people are frantically buying up N95 masks and PPE, spend your money on the things you need to have on hand during a month or more at home. Sure, I think it's great to have [medical supplies for a possible pandemic](#), but these measures are to be used if you go out into the germy masses. And your goal should be to avoid doing that. Other reasons you'd need these supplies would be if a family member became ill – you'd want to do your best to avoid contracting the illness yourself while you care for them and you'd want to protect your other family members. The more I learn about this virus though, the less convinced I am that gloves and masks are going to be preventative enough if you're living in close quarters with an infected person. Look at the [rapid rates of transmission aboard the Diamond Princess cruise ship](#) for more information on that. While of course, it is best to have both medical supplies and food, *if you can only get one* type of supply or the other, focus most of your money on food and other essentials – not PPE.

Use some of the money coming in for supplies you need to buy. Think about what you would need if you couldn't leave your house for a month, two months, etc. (It's pretty difficult to put a time on something like this. China has had people in some areas locked down for a month with no real end in sight.) [Here's some of the stuff I bought to top up our supplies and be prepared for lockdown](#). Use my list only as a general guideline – you know what your family needs and it

will be different from mine. Be sure to include plenty of nutrients in your supplies – you want your immune system to remain highly functional when you could be at risk of contracting an illness.

At the same time, go for quantity over quality if money is an issue. Get some stuff that is cheap yet filling as the last resort of your pantry. Remember, you want to be able to stay home and not send someone out to be exposed while trying to acquire food. So if that means some peanut butter and crackers or mac and cheese in the back of your pantry, it's better than getting sick to go out and seek fresh veggies. (And you most likely wouldn't even be able to find them – expect the supply chain to break down pretty quickly.)

Talk to the people to whom you owe money. Contact utility companies, mortgage companies, banks, credit card companies, etc., and let them know about your situation. Everyone will be in a similar boat and these businesses may have some suggestions for you. Mortgage companies may be able to offer you a month of grace, credit card companies may make arrangements with you, etc. Do this early on and it will help you plan where your money is going to go during the crisis.

Prioritize your bills. You need a place to live (although I doubt they're going to be running around evicting people during a pandemic, you could lose your house afterward unless you can work something out.). You need to keep your utilities on. You may have some other essential spending, too – this will be very individual. Credit card debt and unsecured loans come dead-last in bill-paying during a crisis like this. Other things that are not essential? Cable, which seems like a great option for whiling away the hours when you're cooped up in the house, is not a priority. Nobody in your family will die without television although some people may act like they're going to perish from the very idea of it. Each family member having an operable cell phone? Not a priority. Extreme situations may call for measures that people find less than pleasant. Make these decisions early on. A monthly cable bill of \$120 would buy you quite a bit of non-perishable food.

Be frugal. Let's assume you're able to work out a deal with the utility companies to pay your overdue bill a month after the crisis has resolved. These aren't going to be the only bills you are behind on. It would behoove you to be as frugal as possible with utility usage. Don't leave on every light in the house, don't crank your heat or air conditioner, and try to keep your bills low so that the amount you pay when things go back to normal isn't quite as daunting. Trust me, paying 2-3 electric bills at a time will still be a big chunk of money, regardless of how careful you are. Don't make it worse by acting like you're in a hotel where you don't pay for the power used.

Be ready for the long haul.

This is a crisis that could have snowballing repercussions and they could last for a very long time. Hopefully, it gets contained and blows over without affecting us too badly. Hopefully, we get lucky and in a few years, the Covid-19 outbreak warrants the same eye-roll that the 2014 Ebola scare does.

But if it doesn't – if the scenario described in this article comes to pass – you need to be prepared for a long-haul. You need to be ready for your lifestyle to change fairly dramatically. A loss of more than a trillion dollars from the global economy isn't something that we'll bounce back from with "business as usual."

Jobs will be cut as businesses struggle to stay afloat.

Businesses will fail.

Properties will not sell.

Shortages of food and other supplies will occur.

If people are unable to pay back debt, expect a banking crisis that makes 2008 look like a rainy Sunday afternoon.

The same measures taken to contain the virus can cause these economic effects.

Can you lose your job if you're quarantined?

If you're placed under quarantine or in isolation for an extended period, you may wonder if you'll still have a job when you're finally released. There are two primary federal laws that can address this situation: the [Family and Medical Leave Act of 1993 \(FMLA\)](#) and the [Americans with Disabilities Act of 1990 \(ADA\)](#).

The FMLA provides eligible employees with up to 12 weeks of unpaid, protected leave for qualified medical reasons. This includes taking care of your own "serious health condition." The key question here is whether someone under isolation or quarantine has a serious health condition.

If you're in isolation for the Coronavirus, you likely have a serious health condition. Therefore, you're probably receiving inpatient care and ongoing medical treatment.

For someone in quarantine, things aren't as clear. This is because quarantines apply to people who may not have any disease at all, but have restrictions placed on them for precautionary reasons.

At first glance, it appears that being in quarantine won't qualify for FMLA leave. But after digging a little deeper, you can make the argument that being under quarantine counts as a serious health condition.

The FMLA regulations' definition of a serious health condition includes a condition that requires inpatient care. Inpatient care is generally defined as spending at least an overnight stay in a medical facility, such as a hospital, hospice or residential medical facility.

If someone is under quarantine and they receive medical testing and monitoring that spans more than one day, it's possible to argue that this qualifies as inpatient care. This may be true even if the monitoring, testing or observation is done on a cruise ship or in someone's own home.

In most situations, if you are in isolation or quarantine and have FMLA leave available, you'll likely be able to take it.

Concerning the ADA, it prohibits discrimination by covered employers against a qualified person with a disability. The ADA also requires certain employers to provide reasonable accommodations to disabled employees.

The question with the ADA is if being infected with the Coronavirus, or being suspected of being infected, qualifies as an ADA recognized disability.

To be considered an ADA disability, a person must have an impairment that substantially limits one or more major life activities or have a record of such an impairment. ADA protections can also apply to those who are regarded as having such an impairment. A major life activity includes things such as walking, sitting, reading, breathing and talking.

If you're infected with the Coronavirus and are in isolation, you may qualify as having an ADA-recognized disability. The most single most important factor would be how serious your symptoms were. The more severe your symptoms, the more likely your Coronavirus infection counts as a disability under the ADA. If your Coronavirus infection qualifies as an ADA disability, your employer cannot fire you simply because you're infected.

However, they can fire you if being in isolation prevents you from being able to do your job. For example, if your job requires you to physically be in the office, then being in isolation (and your severe symptoms) would prevent you from being able to accomplish your job duties.

But there's the caveat of whether your employer can provide you with a reasonable accommodation. Assuming a reasonable accommodation can be made that doesn't impose an undue hardship on your employer, then you probably can't be fired because you are in isolation.

Depending on the circumstances, a leave of absence could qualify as a reasonable accommodation. And should you make a full recovery and wish to come back to your job, your employer can require you to provide a doctor's note clearing you to return to work.

If you're under quarantine, then you are not ill. Therefore, you do not have a disability. However, you are regarded as being disabled. As a result, you may have ADA protections with respect to employment discrimination. However, there is disagreement as to whether being "regarded as" having a disability legally requires an employer to provide reasonable accommodations (assuming it doesn't result in undue hardship on the employer).

So it's possible that even if your job duties would allow for it and it doesn't create an undue burden, your employer may not have to provide you with leave or allow you to telecommute while you are under quarantine. But again, the law isn't perfectly clear on this.

State and Local Employment Laws When Under Isolation or Quarantine

In Maryland, Maine, New Jersey, New Mexico, South Carolina, and Texas, an employer may not fire an employee who is under isolation or quarantine as ordered by the government.

Another way for an employee to protect his or her job during a quarantine or isolation order is to have additional protected leave from work. While the FMLA provides up to 12 weeks of leave, some state or local laws provide more time, such as Washington, D.C.

Specifically, the District of Columbia Family and Medical Leave Act (DCFMLA) provides up to 16 weeks of medical leave for employees who need to deal with a serious health condition. Besides the extra four weeks of leave, another advantage of the DCFMLA over the FMLA is that it applies to more employees. The FMLA applies to employers with 50 or more employees while the DCFMLA applies to employers with only 20 or more employees.

Outbreaks and Telecommuting

One substantial difference between the Coronavirus and previous global outbreak threats is modern capacity for remote, online work. The utility of telecommuting positions has changed the question of whether one can perform the essential job functions of their position from home.

Source: Forbes

Economic Injury Loan Disaster Program for Small Business:

Harris County and the State of Texas are working to qualify for Small Business Administration (SBA) Economic Injury Loan Disaster (EIDL) Program. Under this program, small businesses, small agricultural cooperatives and some private nonprofit organizations that have suffered substantial economic injury due to COVID-19 may be eligible for an EIDL of up to \$2 million, which will provide the necessary working capital to help businesses survive until normal operations resume after a disaster. EIDL assistance will only be available to small businesses when the SBA determines they are unable to obtain credit elsewhere.

If you need help paying your mortgage, the Federal Housing Finance Agency says to contact your service because a program to defer payment for six months is an option.

Katy ISD's meal service options remain open and are continuing to provide service throughout the summer, Monday - Thursday, **until July 30.**

Please remember, the Texas Department of Agriculture policy now requires parents picking up meals without a child present to present documentation for each child. (Accepted documentation is official letter/email/electronic school application, student report card, student ID card, attendance records with student's names, or a birth certificate. Only one form is required.)

Katy ISD Curbside Meal Service Summer Schedule:

Monday – Thursday 9:00 -11:30 a.m. Breakfast and Lunch

Thursday's pick up will include breakfast and lunch for Friday each week.

Sites for pickup:

- Mayde Creek High School (MCHS)
- McDonald Junior High (MDJH)
- Memorial Parkway Elementary (MPE)
- Opportunity Awareness Center (OAC)
- Paetow High School (PHS)
- Sundown Elementary (SE)
- Schmalz Elementary (SES)
- West Memorial Elementary (WME)

To find a nearby meal site and hours of operation:

- Call 211, or
- Text FOODTX to 877-877
- Visit SummerFood.org

Be a Champion Meal Service at Bear Creek Elementary:

Be A Champion will serve curbside breakfast and lunch meals, Monday through Thursday from 9:00 a.m. – 11:30 a.m. at Bear Creek Elementary. (Thursday's pickup will include meals for Friday, Saturday and Sunday.)

For more information about Katy ISD's 'Grab and Go Meal program', such as times, locations and menus, visit the [Katy ISD Food and Nutrition Website](#). Should you have any questions, please contact (281) 396-2151.

Houston ISD, in partnership with the Houston Food Bank School Market program, will offer food distribution Mondays and Thursdays **through Monday, Aug. 31**. For a full list of sites, dates, and times, visit HoustonISD.org/SummerMeals.

The seven partnership sites will be located at:

- Sam Houston Math, Science, and Technology Center, 9400 Irvington Blvd.
- Revere Middle School, 10502 Briar Forest Dr.
- Kashmere High School, 6900 Wileyvale St.
- Chavez High School, 8501 Howard Dr.
- Milby High School, 1601 Broadway St.
- Booker T. Washington High School, 4204 Yale St.
- Lawson Middle School, 14000 Stancliff St.

An additional five curbside student meal sites will be located at:

- Clifton Middle School, 6001 Golden Forest Dr.
- Wisdom High School, 6529 Beverly Hill Lane
- Furr High School, 500 Mercury Dr.
- North Forest High School, 10726 Mesa Dr.
- Marshall Middle School*, 1115 Noble St.

*Northside High School, 1101 Quitman St., will replace Marshall once it has been deep-cleaned and sanitized following a case of COVID-19. [\[EE1\]](#)

For a full list of sites, dates, and times, visit HoustonISD.org/SummerMeals. Families also can go to HoustonFoodBank.org for a list of the 250 open partner sites and other COVID-19 resources available across greater Houston.

Houston Food Bank:

Find a food distribution site

<https://www.houstonfoodbank.org/find-help/agency-locator/>