



Coronavirus Relief for Individuals and Families

Direct Payments

Over the next few weeks, Americans will begin to receive direct cash payments to help them pay their bills and buy groceries while our nation and its workers fight to beat this pandemic. These cash payments will equal \$1,200 for most individuals and \$2,400 for most couples who file jointly. Individuals and families with children will also receive an additional \$500 per child. The payments are targeted toward those most in need and phase out fully at \$99,000 for single filers and at \$198,000 for joint filers with no children. These payments are not subject to federal income tax.

Emergency Paid Leave

If an individual is unable to work because he or she is in quarantine, has been advised to self-quarantine, or is experiencing symptoms of the coronavirus and is seeking a medical diagnosis, the individual may be eligible for employer-provided paid leave. Eligible individuals will receive their regular rate of pay, not exceeding \$511 per day, for up to two weeks (10 days).

If an individual is unable to work because he or she is caring for an individual that is in quarantine or has been advised to self-quarantine, or is caring for a dependent child whose school or childcare facility closed due to the coronavirus, the individual also may be eligible for employer-provided paid leave. Eligible individuals will be provided two-thirds of their regular rate of pay, not exceeding \$200 per day, for up to two weeks (10 days).

If an individual needs to take extended leave to care for a dependent child whose school or childcare facility is closed due to the coronavirus, that individual could receive up to 12 weeks of paid family leave. The first two weeks under this section would be unpaid but covered by the aforementioned paid leave benefit. Thereafter, individuals would receive two-thirds of their regular rate of pay, up to \$200 per day.

These benefits are generally required to be provided by most employers with fewer than 500 employees. There are certain exemptions for businesses with under 50 employees and for health care providers.

Additional information on paid leave eligibility can be found [here](#).

Unemployment Insurance

Eligible individuals filing for unemployment insurance will receive unemployment compensation from the state as individuals could do prior to the coronavirus outbreak. However, individuals will now be able to receive an additional 13 weeks of unemployment compensation under the Pandemic Unemployment Assistance program, including an additional \$600 per week for up to four months.

Student Loans

Individuals with federal student loans will have their loan payments and interest on those loans deferred through September 30, 2020. This will not result in any penalty to borrowers. In addition, employers will now be able to contribute up to \$5,250 tax-free to help pay down their employees' federal student loans until January 1, 2021.