If your income has fallen or been cut off completely, we're here to help. This guide will connect you to the basic information you'll need to get through this, including on government benefits, free services and financial strategies.

For the latest news updates, read The New York Times's live coronavirus coverage here.

**What you need to know:**

- How unemployment insurance works
- Who and what the new paid leave law covers
- How to pause your federal student loans
- You have three more months to file your federal taxes
- Help for renters and homeowners
- Ways to keep the lights on and the phones working
- More advice that will help
If you have a question that we have not answered about various forms of relief — or something you can offer that large numbers of people can access — please write to hubforhelp@nytimes.com. Ron and Tara will read every message.

**How unemployment insurance works**

A lot depends on where you live.

One important note: You might not have to lose your job to qualify. If you're quarantined or have been furloughed — and you're not being paid but expect to return to your job eventually — you may be able to get unemployment benefits.

States set their own rules for eligibility and benefits, which are generally calculated as a percentage of your income over the past year, up to a certain maximum.

Some states are more generous than others, but unemployment typically replaces about 45 percent of your lost income. Most states pay benefits for 26 weeks, but some have pared that back to as little as 14 weeks.

Many states cover only full-time workers, and some have made it more difficult for temporary workers to get coverage. Gig workers are also unlikely to qualify because they're largely considered self-employed.

There is $1 billion earmarked for unemployment insurance in the coronavirus relief package. Half of that money can be used to immediately bolster staffing, technology and other administrative functions that have struggled to meet demand. States can collect the second half after experiencing a 10 percent rise in unemployment, as long as they take certain steps to temporarily make it easier for applicants to qualify.

**Who and what the new paid leave law covers**

The coronavirus emergency relief package gives many American workers paid leave if they need to take time off because of the outbreak, but there are lots of exceptions.

Most workers at small and midsize companies, as well as government employees, can get paid leave as long as they’ve been employed at least 30 days.

Qualified workers can get two weeks of paid sick leave if they are ill, quarantined or seeking diagnosis or preventive care for coronavirus, or if they are caring for sick family members. They can get 12 weeks of paid leave to care for children whose schools are closed, or whose child care provider is unavailable because of outbreak.

Part-time workers will be paid the amount they typically earn in a two-week period. People who are self-employed — including gig workers like Uber drivers and Instacart shoppers — can also receive paid leave, but they must calculate their average daily income and claim it as a tax credit.

There are gaps, though. Businesses with fewer than 50 workers can apply for an exemption, and companies with more than 500 employees are excluded from the rules entirely. Many workers at big businesses already have paid sick leave, but their low-wage workers are the least likely to be covered. The New America Foundation has published a detailed list of large employers (mostly consumer-facing companies like retailers, restaurant chains and hotels) and their policies.

These changes aren’t permanent. The leave law expires Dec. 31.

**How to pause your federal student loans**

The U.S. Department of Education has granted a payment waiver of at least 60 days to many people, according to a news release. But it’s not necessarily automatic.

In general, you have to call your loan servicer to request a waiver and to make sure that your loan is eligible. If you are already more than 31 days late, your loan servicer will suspend your payments automatically. Your servicer will not charge interest during this time, and the waiver is not supposed to hurt your credit score.
The waiver does not apply to private student loans. One big private lender, Sallie Mae, said it is offering suspension of payment for up to three months, with no damage to a borrower's credit. Another one, Navient, made an identical offer for “qualified” borrowers; a spokesman said that you just need to contact the company and explain how your financial situation has changed.

A third big private lender, Wells Fargo, says it will offer help, but a spokesman said the bank would not commit to a set number of months or any other specifics.

Using the waiver to pause your federal student loan payments may not be the best move for people in distress. If your income has fallen dramatically, it may be better to enter an income-driven repayment program. Low-income borrowers enrolled in those programs often end up with no monthly payments for as long as their income stays low.

If you do make any changes to what you’re paying, don’t forget to adjust any automatic payments you have set up, said Bonnie Latreille of the Student Borrower Protection Center.

Last week, the federal government announced an automatic student loan interest waiver for federally-held loans. That remains in effect if you don’t request the new payment waiver. But the interest waiver alone doesn’t lower your monthly payment: Instead, you'd pay what you normally do, and the full amount will go toward the loan's principal. Ron's column explains the details.

You have three more months to file your federal taxes

The federal government has moved the tax filing deadline to July 15. You don't have to file your return or make payments until then, Treasury Secretary Steven Mnuchin wrote on Twitter.

The I.R.S. had already said there will be no interest or penalties for those who wait to pay until July. If you are owed a refund, you'll still receive it as you normally would if you file your tax return, no matter when you submit it.

If you've already filed a return and scheduled a payment for April 15, you can call the I.R.S. at 888-353-4537 and cancel it, according to a reader who did this himself. We tried the number, too, and the cancellation option appeared to be working as he described.

Don't forget about your state income taxes. The American Institute of Certified Public Accountants is tracking state changes on its website.

Help for renters and homeowners

The U.S. Department of Housing and Urban Development has announced a nationwide eviction and foreclosure moratorium. Many homeowners have a mortgage owned by Fannie Mae or Freddie Mac, which have suspended foreclosures and evictions for at least 60 days. This includes foreclosures that are already in progress.

The order also applies to people with loans backed by the Federal Housing Administration — so-called F.H.A. loans.

To find out if Fannie or Freddie own your mortgage, you can search your address on this federal government site. Even if it comes up “no,” contact your loan servicer if you are in distress. They can double-check for you, or possibly offer other options for relief, like forbearance.

If you rent, the best national resource we’ve found so far is the search-by-state function on Justshelter.org. This offers information on local organizations that can provide advice to renters in distress. Just Shelter’s founders are Matthew Desmond, the author of the book “Evicted,” and Tessa Lowinske Desmond.

Mr. Desmond is also the founder of Eviction Lab; it is publishing a list of local and regional actions to pause evictions of renters.

Ways to keep the lights on and the phones working

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Some utility providers are offering to stop cutting people off for nonpayment.

A number of large internet companies have agreed not to terminate residential or small business customers who can't pay their bills: AT&T, Comcast, Cox, RCN, Sprint, T-Mobile and Verizon. A full list of companies is available on the Federal Communications Commission site.

It is not yet clear whether companies want customers to call to invoke this relief and provide proof or whether they will offer it automatically to everyone. People who need help should call and ask.

A number of water service providers have either suspended shut-offs for nonpayment or don’t shut service off for late payments generally, according to a ProPublica roundup. They include Atlanta; Birmingham, Ala.; Long Beach, Calif.; Los Angeles; Newark; New York City and St. Louis.

In Washington state, the main Seattle area utilities are suspending cutoffs as well. In addition, the provider of electric and water service in Seattle is allowing people to self-certify their recent income reductions in order to qualify for at least half off their bills.

In California, Pacific Gas and Electric has, until further notice, stopped shutting off its services to consumers and businesses who have not paid.

In New York, Con Edison also has temporarily suspended any electric and gas service shut-offs.

If utilities in other areas follow suit, they are likely to publish alerts somewhere on the top of their websites or in the news release section of their pages.

More advice that will help

- **How to help.** We’ll be adding more resources soon both for people who want to donate and those who may be in need of assistance from a nonprofit. In the meantime, we’ve subscribed to the “Daily Generosity” text alert from Giving Tuesday for information on organizations that are already helping. Text “GivingTuesday” to 33777 to sign up.

- **Should you stop 401(k) contributions?** No! Market crashes are nauseating, especially if you have not experienced one. No one can say for sure when the market will stabilize, but time is in your favor: You have years — decades, even! — to reap returns when the market rises again. Need another pep talk? Let Ann Carrns help here.

- **Consumer lenders have offered to help.** But some have been more generous than others. Here’s a long list from the banking trade association, and here’s Ron’s column on which lenders stepped up early to let people skip payments, with and without interest accruing. Since he wrote it, both Ally Bank and Bank of America have offered to allow borrowers to defer loan payments.

- **Building an emergency fund in an emergency.** It’s not easy, but even a cushion of $250 can help stave off disaster. Ann has some advice for how you can build up a little extra cash on hand.

- **Financial planners offer free advice to distressed individuals.** Dozens of members of the XY Planning Network have offered to help people through phone consultations. The Financial Planning Association has its own list of volunteer certified financial planners as well.

- **Where to get Social Security help.** The Social Security Administration is mostly closing its 1,200 offices for routine requests like help with benefit claims. Those requests should go through the agency’s toll-free phone line, (800) 772-1213, and its website. In-person assistance is still available for crucial services, like reinstatement of benefits and assistant for those with severe disabilities. Those seeking in-person help must call in advance. Mark Miller has details here.

- **How to prep for refinancing your mortgage.** Mortgage rates are low right now, and refinancing is a good way to free up cash. But that means everyone else is trying to do it, too. Here’s Ron’s guide to making sure you don’t get kicked to the end of the line.
What a shady sales pitch looks like. Sometimes you can tell by the exclamation marks. But one financial planner says to beware if you can’t explain the math of how an investment or debt relief pitch works on the back of a cocktail napkin. More here from Tara.