

# Consumer Protections in Response to COVID-19

## Preventing Fraud

**Q: Should I respond to a text message asking for bank routing information, so I can get a relief check from the government?**

A: No! The government will not text or call and ask for bank information or your social security number. If you receive a text or call asking for such information, it is a scam. Do not respond.

## Paying Taxes

**Q: Do I still need to file my income taxes by April 15, 2020?**

A: No. Both Ohio and federal income tax filing due dates have been extended from April 15 to July 15, 2020. Taxpayers can also defer tax income payments due on April 15 to July 15, 2020, without penalties and interest. \*Visit [irs.gov/coronavirus](https://irs.gov/coronavirus) and [coronavirus.ohio.gov](https://coronavirus.ohio.gov) for additional updates.

**Q: Do I still have to make payments on my IRS Installment Agreement (long-term payment plan)?**

A: For taxpayers under an existing Installment Agreement, payments between April 1 and July 15, 2020 are suspended. The IRS will not default any agreements during this period, but interest will continue to accrue on any unpaid balances.

## Paying Student Loans

**Q: Do I have to pay my Federal student loans right now?**

A: For Federal student loans (owned by the U.S. Department of Education), borrowers have the option to contact their loan servicer and suspend their payments for at least two months. \*Only applies for Federal student loans; contact private student loan providers directly for assistance options.

**Q: Will my Federal student loans continue to accrue interest?**

A: Federal student loans will automatically have interest rates set to 0% until September 30, 2020. Contact your loan servicer to determine if your loans are eligible. If you do not know who your servicer is or how to contact them, visit [StudentAid.gov/login](https://StudentAid.gov/login) or call 1-800-4-FED-AID assistance.

**Q: Will the Department of Education keep taking money out of my paycheck or from my taxes for my delinquent student loans?**

A: The Department of Education has stopped wage garnishment until September 30, 2020. They also stopped “Treasury offsets,” or withholding money from defaulted borrowers’ tax refunds and Social Security payments. \*If your wages continue to be garnished after March 13, 2020, contact your employers’ human resources department.

**Q: What if my loan is a private student loan?**

For private student loans, contact your student loan provider directly and ask them for assistance options. Some are offering temporary suspensions of payments. But borrowers need to call.



## Credit

**Q: Money is tight right now and I can’t make my credit card payments—what should I do?**

A: If you cannot make payments, contact your creditor as soon as possible. They may be willing to provide forbearance, loan extension, a reduction in interest rates, and/or other flexibilities for repayment. This applies to any payments you may owe to other lenders such as car loans—contact them for assistance.

**Q: How can I protect my credit score from any errors related to deferred payments?**

A: Check your credit reports regularly, to find and dispute any improperly reported delinquencies. Visit [AnnualCreditReport.com](http://AnnualCreditReport.com) or call (877) 322-8228 to request and review your free report.

If you have questions or need legal assistance,  
please call the Legal Aid line at **(513) 241-9400**