

# Consumer Protections in Response to COVID-19

## Preventing Fraud

**Q: I received a Form 1099-G for unemployment, but I never applied for unemployment. What should I do?**

**A: This may be a form of unemployment fraud.** Report it to the Ohio Department of Job and Family Services as soon as you can. Go to [unemploymenthelp.ohio.gov](http://unemploymenthelp.ohio.gov) and click “Report Identity Theft” to file a report and get a corrected copy. Make sure to keep all of your documents for your records.

## ..... Paying Taxes

**Q: Do I still need to file my federal income taxes by April 15, 2021?**

**A:** No. The IRS has extended the deadline to file federal income taxes to May 17, 2021.

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

**A:** Yes. The halt on IRS Installment Agreements ended in July 2020. Taxpayers who are on an IRS Installment Agreement will be required to continue to make payments.

## ..... Paying Student Loans

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

**A:** No. For Federal student loans (owned by the U.S. Department of Education), borrowers are not required to make payments until September 30, 2021. This pause only applies to Federal student loans. Borrowers must contact their private student loan providers directly for assistance options.

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

A: No. Federal student loans will continue at a 0% interest rate until September 30, 2021. 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 for assistance.

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

A: No. The Department of Education has stopped wage garnishment until September 30, 2021. They also stopped “Treasury offsets,” or withholding money from defaulted borrowers’ tax refunds and Social Security payments. If your wages continue to be garnished, contact your employers’ human resources department.

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

A: For private student loans, contact your student loan provider directly and ask them for assistance options. Some are offering temporary suspensions of payments. Borrowers need to call their private student loan provider to see if these options are available.

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## 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](https://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**