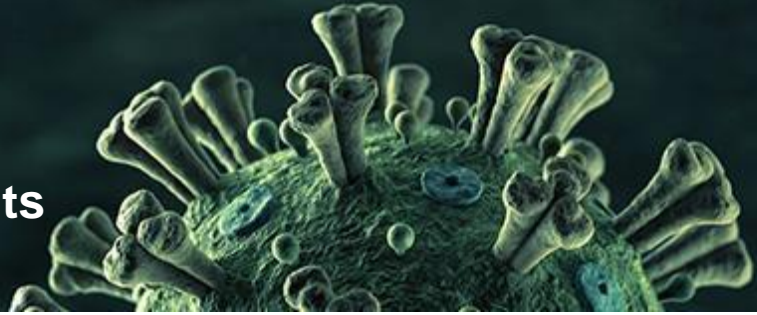




COVID-19 Latest Insights



In Challenging Times, It's Not Always Obvious Who's At Risk

Focusing on “Invisible” At-Risk Employee Groups Goes a Long Way in Building Trust and a Culture of Caring

By now most of us are aware of the more vulnerable “at-risk” populations in our communities, including the elderly and very young, the immune-compromised, and those being treated for cancer. But there are also less visible at-risk populations – parents, certain generations and family caregivers – that are part of every workforce and may need extra support and resources during this challenging time

With so many employees working remotely, HR leaders, managers, and executives don't have as much insight into what every employee is experiencing. But it's likely that at least some of your employees are struggling – with varying degrees of severity – in a variety of areas. You have an opportunity to help.

Below are some resources for employees who may be silently struggling as a result of the impact of COVID-19. There are also group solutions you can purchase on behalf of your employees to provide additional support (some even offering discounts, special offers, etc. in response to COVID-19). Please reach out to your NFP broker or account team for more information.

EDUCATION

Parents with Children in School (K-12)

Wide Open School brought together more than [25 organizations](#) to offer a free collection of the online learning experiences for kids curated by the editors at Common Sense. Wide Open aims to make learning from home an experience that inspires kids, supports teachers, relieves families and restores community.

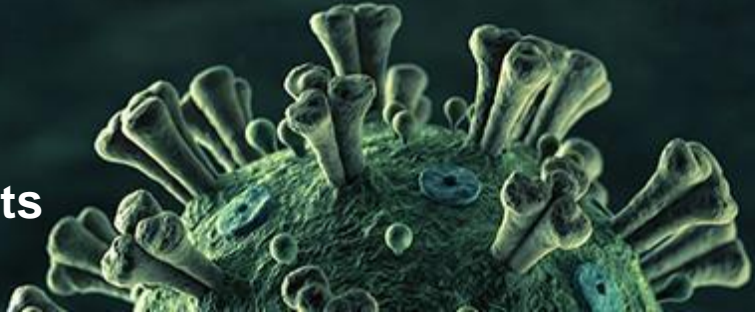
<https://wideopenschool.org/about/>

Varsity Tutors keeps K-12 learners engaged while schools are closed. Enjoy free live classes led by subject-matter experts in math, science, reading, literature, writing, and so much more (including SAT® and ACT® preparation classes).

<https://www.varsitytutors.com/virtual-school-day>



COVID-19 Latest Insights



Khan Academy is a free resource that also has a library of standards-aligned lessons covering kindergarten through early college math, grammar, science, history, AP® courses, SAT® preparation, and more. They offer exercises, quizzes and tests so students can practice and master skills, as well as instructional videos to help students learn or review material. They have even created a handy parents resource guide to help you navigate their site:

- [Daily schedules for students ages 4-18 to keep learning using Khan Academy during school closures](#)
- [Parent Quick Start Guide](#)
- [Parents: Frequently Asked Questions About Supporting Your Child's Learning During School Closures](#)
- [Getting Started with Khan Academy and Khan Academy Kids for Remote Learning](#) (webinar video recording)
- [Information regarding SAT® administrations](#) and [how to use Khan Academy's Official SAT® Practice with your child](#).
- For kids ages 2-7, check out the [Khan Academy Kids YouTube Channel](#) and [free printable activities](#).

<https://khanacademy.zendesk.com/hc/en-us/articles/360040167432-How-can-Khan-Academy-be-used-for-remote-learning-during-school-closures->

Parents with High School Seniors – College Planning

College visits and admitted student days are being cancelled due to campus closures.

Advice: If students were relying on these visits to help make their decisions, they should seek alternative ways to evaluate their options. Students can follow the colleges on social media, look for [virtual college tours](#) to get a sense of the campus environment and [connect with current students](#) at a college (who are likely to be home and willing to share their experiences).

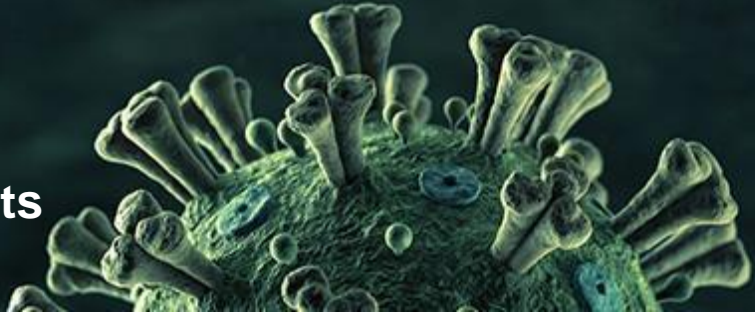
Admitted students may have more time to make their college decisions as colleges are changing their deposit deadlines in response to COVID-19.

Students may have more time (at least an extra month in many cases) to decide where they'd like to go.

Advice: If a student hasn't committed to a college yet, they'll probably want to wait until they understand how schools are responding to COVID-19 and have more information about their family's situation. Keep track of new deadlines in a spreadsheet as changes are announced. [The COVID College Choice](#), an essay from Brennan Barnard, a seasoned college counselor and writer on college admissions, shares wisdom on how to maintain the right attitude and get the information needed as students navigate to a decision.



COVID-19 Latest Insights



Experts say the effects of COVID-19 may extend into the next academic year.

Advice: If an employee's child does plan to attend college in the fall, they should be prepared for the possibility that they will not be on campus to start their college experience. Parents should do some extra due diligence about their child's chosen university's capacity to support online learning. They can find this information online (Google "[college name] online and look for results from the official university .edu website) or by calling the admissions office. They should ask about what portion of students take online courses in order to get a sense for the depth of experience. They can also look for a college's professors on Twitter, many of whom are sharing their experiences of transitioning courses online.

Parents may want to consider negotiating their financial aid package.

There is no official guidance from the federal government yet about how federal financial aid might be impacted by the economy. It's likely that with colleges facing financial realities and other factors may –have to make changes regarding the money they have set aside for financial aid and scholarships. Even if a parent's finances and employment are stable now, it's possible the family's financial situation may change or change again. If they do know of any actual changes to their employment or income that impact their ability to pay, they should reach out to the financial aid offices at the colleges to explore their options, including a financial aid appeal.

Parents with College Students

Financial aid is not likely to be impacted for the remainder of the school year.

While universities usually need approval to convert programs to an online platform and offer financial aid for those, that requirement has been waived by the government for now. There's one exception: work-study may not be paid out if the student is not working those hours.

Advice: If a student has questions about whether eligibility for aid this semester is impacted, it is worth confirming with the financial aid office. Students should check on all forms of scholarships and aid.

<https://bit.ly/2JMsY3N>

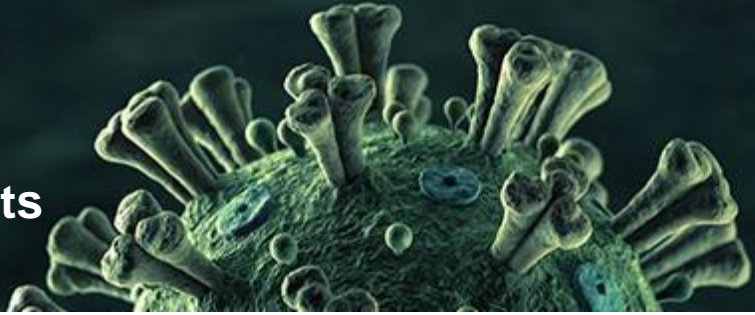
Other Resources

Alternative Celebration Ideas for Graduations during COVID-19

Tribute.co makes it easy to create a gratitude-filled video montage that you can give as a gift on special occasions. The company has recently decided to make their service free for any company whose employees are missing out on special gatherings – including graduations, as well as birthdays, weddings, or workplace anniversaries or retirements – because of COVID-19.



COVID-19 Latest Insights



To take advantage of the offer, simply head over to www.tribute.co/corona and click on "start a tribute." The site will walk you through the steps of setting up your page, sending invites, collecting videos and easily editing them together. You can turn a Tribute around in as little as 24 hours (Offer available through June 30).

<https://www.tribute.co/corona/>

College Financial Planning and Financial Aid Support

Edmit Plus is now available for free. They've partnered with SoFi to bring Edmit to more families. For a limited time, anyone can sign up and get full access to Edmit (a \$99 value).

<https://app.edmit.me/signup?hsCtaTracking=f9ab7f44-a50b-42a1-a53e-9c4edb69e63e%7C7b5c4b45-46f5-4515-8e5a-f253ebc0e242>

FINANCIAL WELLNESS

Impact on the Younger Workforce: Millennials and Gen Z

COVID-19 is impacting the buying decisions of millennials more than any other generation, [according to a First Insight survey](#). Both millennials and Gen Z are cutting back on spending as the coronavirus sparks recession fears.

More than half (54%) of millennials said COVID-19 has impacted their buying decisions, more than any other generation [according to the survey](#), published on February 28, 2020. But while 40% of millennials said they're cutting back on spending in preparation for coronavirus, even more of Gen Z (41%) said the same (compared to 36% of Gen X and 23% of baby boomers).

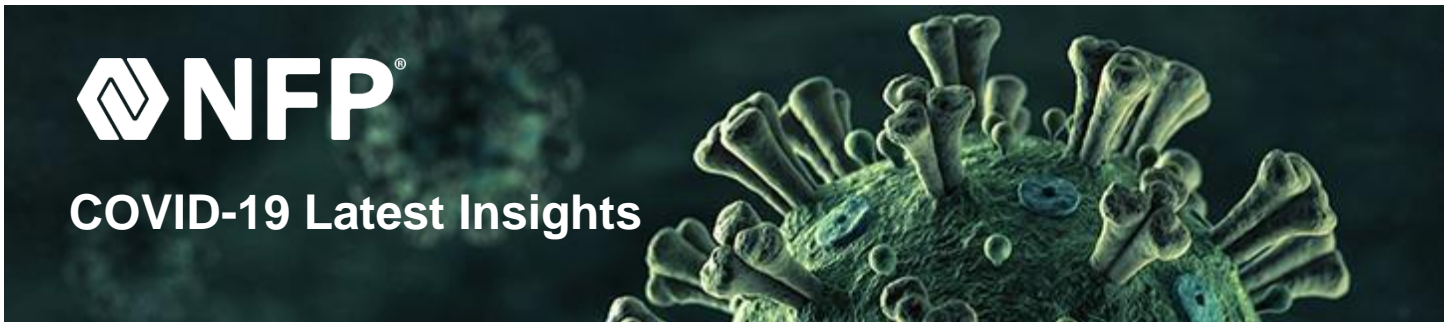
Possible Financial Relief During COVID-19

The biggest source of financial stress is student loans. Fortunately, there is some relief for those who have a federal loan.

- Federal student loan payments can be delayed until September 30, 2020; no interest will accrue during this time.
- Pausing payments will not delay an individual's progress toward student loan forgiveness. If an individual does not make a payment it will not push out their forgiveness date. For qualified loans, forbearance will be applied automatically. Individuals should see "no payment due" in their accounts when they check online.
- Individuals should contact their service provider if they anticipate needing student loan relief beyond September 30 (they should ask specifically about Income Driven Repayment (IDR) plans).

Unfortunately, private loans and school-held Perkins loans do not qualify for this program. But refinancing may be a good option to lower the interest rate and monthly payment, especially since interest rates are very low right now.

<https://www.iheartbudgets.net/covid19-financial-resources>



FERTILITY

Those Working to Start (or Add to) a Family

The latest recommendations published by several organizations, including [the European Society for Human Reproduction and Embryology \(ESHRE\)](#), have stated that although there is “no strong evidence of any negative effects of COVID-19 infection on pregnancies,” however as a “precautionary measure,” ESHRE has advised all women considering or undergoing fertility treatment to “avoid becoming pregnant at this time.” As a result, most fertility clinics have canceled appointments and suspended any further treatment. <https://bit.ly/3aRKAHh>

Fertility resources such as Kindbody (www.kindbody.com) and Resolve (www.resolve.org) offer community support, articles, blogs and more.

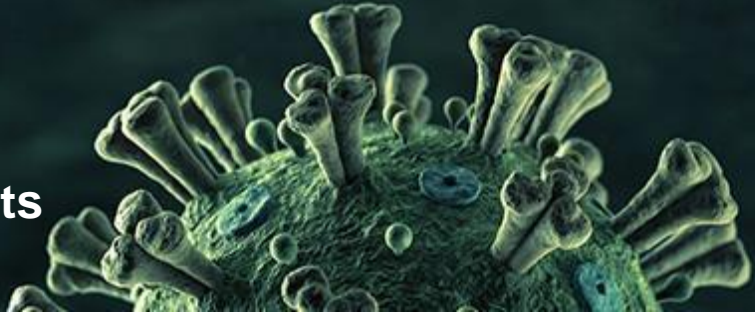
Those Who are Pregnant

Many women who are pregnant, especially those close to their due dates, may be experiencing anxiety as communities deal with a global pandemic. Routine doctor appointments, birthing classes, infant-care classes, and lactation consultations are all being canceled. Many are turning to these free resources for support.

- We Are Robyn (<https://wearerobyn.co/>) offers free online seminars, like breastfeeding courses, to take the place of the in-person ones that have been cancelled.
- The Bump (<https://www.thebump.com/>) posts helpful articles and tips on Instagram, sharing stories and experiences from women who are expecting.
- Expecting & Empowered (<https://www.expectingandempowered.com/>), started by two pelvic floor therapists, has built a large following on Instagram by providing exercise guides (requiring minimal equipment) tailored for specific trimesters. While these guides are not free, paying customers can join their Facebook group where you members can access a large, supportive community of women and an active discussion forum.
- Finally, check with your medical insurance carrier on any resources they might offer, including telehealth, telebehavioral and lactation consultations.



COVID-19 Latest Insights



The CARES Act Includes Provisions for Retirement Savings

The Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) that became law at the end of March, includes provisions that apply to retirement accounts.

- Participants can take a coronavirus-related distribution of up to \$100,000 from their retirement plan or IRA without the 10% early withdrawal penalty.
- Participants can borrow up to \$100,000 from their 401(k), double the usual amount.
- Retirees who would normally take required minimum distributions from their retirement savings can waive them for 2020.

For more information on the retirement provisions of the CARES Act, see NFP's [Latest Insights page](#).

CAREGIVERS

COVID-19 has forced many into informal caregiver roles as many hospitals, facilities and support centers closed or became overwhelmed responding to COVID-19 cases. Former First Lady Rosalynn Carter once said: "There are only four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need a caregiver."

Most caregiver sites have updated their information to include COVID-19, realizing the increase in family

caregivers that have had to support children and the elderly during this time. It is important for them to take care of themselves as well as those needing special care.

Family Caregiver Alliance (FCA) is a highly rated, aggregated resource platform. Their mission is to improve the quality of life for family caregivers and the people who receive their care. For over 40 years, FCA has provided services to family caregivers of adults with physical and cognitive impairments, such as Parkinson's, stroke, Alzheimer's and other types of dementia. Services include assessment, care planning, direct care skills, wellness programs, respite services, and legal/financial consultation vouchers. The services, education programs, and resources from FCA are designed with caregivers' needs in mind and offer support, tailored information, and tools to manage the complex demands of caregiving.

<https://www.caregiver.org/about-family-caregiver-alliance-fca>

This information has been provided as an informational resource for NFP clients and business partners. It is intended to provide general guidance, and is not intended to address specific risk scenarios. Regarding insurance coverage questions, each specific policy must be reviewed in its entirety to determine the extent, if any, of coverage available for the impact of the Coronavirus. If you have questions, please reach out to your NFP contact.