

A Note from Representative Kilmer:

Across our region and the entire country, the COVID-19 pandemic is putting an extraordinary strain on our health care system, our economy, and on families. I hope you are all keeping safe, staying well, and managing these challenging times.

Since this public health crisis began, I've had a phone attached to my ear from dawn until dusk – hearing from hospital leaders, local housing authorities, folks at the Naval Shipyard, disability advocates, veterans organizations, higher education institutions, immigrant and refugee support groups, labor leaders, small business owners, transit organizations, and thousands of constituents. I've had those conversations to hear directly from folks in every corner of our region about how COVID-19 and efforts to contain its spread are impacting Washingtonians – and to learn more about what resources are needed from the federal government.

In response, I've worked with my colleagues in Congress to pass three emergency response bills that have now been signed into law by the President. These new bills will provide bold and urgent action to protect the health, safety, and economic well-being of the American people – including our parents and students.

These actions provide more than \$30 billion in emergency education funding for K-12 districts and higher education institutions. Additionally, these efforts will help college students who have also seen things turned upside-down by this virus, and will help alleviate the pressure of student loan costs during this crisis by deferring student loan payments, principal, and interest for 6 months for all federally owned loans, and by eliminating the income tax on student loan repayment assistance by employers.

As this situation evolves, I encourage you to continue to visit <u>Kilmer.House.Gov</u> for more information or reach out to me and my team in Tacoma at 253-272-3515 if we can lend a hand.

As always, I'm honored to represent you.

Sincerely,

Derek Kilmer



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Resources

Washington State's <u>Central COVID-19 Webpage</u> provides daily updates and consolidated resources about the statewide response to this pandemic.

For information about the education provisions included in the Coronavirus Aid, Relief, and Economic Security (CARES) Act, click <u>here</u>.

For Parents of K-12 Students

- Office of Superintendent of Public Instruction (OSPI) for the latest OSPI guidance on COVID-19 response and resources for students and families, including how to access academic resources, school meal programs, and emergency child care, along with other key information.
- A Parent's Guide to Virtual Learning for additional support and resources to continue your child's learning while at home.
- Centers for Disease Control and Prevention (CDC) Guidance for Schools and Child Care
 Programs for the latest guidance from the CDC for how to keep students, parents, and
 teachers safe during this health crisis.

For College Students and Student Loan Recipients

- Emergency Financial Aid: The CARES Act provides more than \$6.9 billion for Colleges & Universities to provide emergency financial aid grants to students for expenses related to the disruption of campus operations due to coronavirus, including food, housing, course materials, technology, health care, and childcare. Contact your institution for further information.
- <u>Federal Student Loan Relief</u>: The CARES Act suspended interest rates and monthly payments for most federal student loans through September 30th. Click <u>here</u> for more information.

For additional assistance, please contact any of my offices, or visit my website at www.kilmer.house.gov

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			(PST)



Frequently Asked Questions: College Students and Student Loan Borrowers

What forms of relief are available for students impacted by COVID-19?

Students will be eligible for emergency financial aid grants from their institutions to meet unexpected and urgent needs related to the coronavirus, such as expenses related to food, housing, course materials, technology, health care, and child care.

Students who are currently participating in the Federal Work Study program can continue to receive work-study payments from their institution if they are unable to work due to workplace closures. Payments can be provided as a lump sum or in payments similar to paychecks.

Relief also exists for students who must drop out of school due to COVID-19. Students will have the portion of their student loan taken out for the semester (or equivalent) canceled. Further, students who received a Pell Grant or subsidized student loan will not have those types of financial aid counted toward their lifetime limits. For more information on all of these resources please contact your institution.

What relief is provided to federal student loan borrowers?

Borrowers do not need to make payments on student loans held by the federal government (Direct Loans and FFEL Loans held by the U.S. Department of Education) through September 30, 2020. Borrowers with commercially-held FFEL loans and Perkins Loans are not eligible, and private student loan borrowers are also not eligible. No interest will accrue on such loans for the same time period. This provides more than 37 million borrowers with relief from the financial pressure of making monthly payments for approximately six months.

During this period, borrowers will not be subject to involuntary collections (garnishment of wages, tax refunds, and Social Security benefits) and will not have any negative credit reporting for late payments during this time period. Student borrowers will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation even if they will not be making payments. If borrowers want to continue making payments during this time to pay down principal and previously accrued interest (since no interest is accruing as of March 13), they are free to do so.

The law also includes a provision that allows employers to contribute up to \$5,250 tax-free to their employees' student loans.



When will payments resume for federal student loan borrowers?

Starting in August, student loan borrowers will receive notices to help inform them that their regular loan payments and interest accrual will resume after September 30, 2020. These notices will help protect borrowers by providing them with a transition period to stay on track as regular loan payments resume and to offer them the option to enroll in other relief options (such as income-driven repayment, which can lower a borrower's monthly payment).

I'm currently enrolled in a foreign institution abroad and am hearing that I might lose my student loans if I have to take classes online or return home for the duration of this public health crisis. Does this bill help me?

Yes. The CARES Act allows American students who are studying at a foreign institution to continue their education during this crisis by taking courses via distance learning or at a partnering U.S. based institution without jeopardizing their federal grants or student loans.

Is there any relief for teachers?

For teachers who could not finish their year of teaching service as a result of COVID-19, their partial year of service shall be counted as a full year of service toward TEACH grant obligations or Teacher Loan Forgiveness. The CARES Act also waives a requirement that teachers must serve consecutive years of teaching service for Teacher Loan Forgiveness eligibility if a teacher's service is not consecutive as a result of COVID-19.

Are there any protections for students who are forced to terminate their term early due to the financial impacts of COVID-19?

Yes. The CARES Act takes a number of actions to protect these students, including:

- Excluding the term from counting toward lifetime subsidized loan eligibility
- o Exempting the term from counting toward lifetime Pell eligibility
- Waiving the requirement that students return Pell grants or federal student loans to the Department of Education
- Waiving the requirement that institutions calculate the amount of grant or loan assistance that the institution must return



I'm a student veteran and I am worried about losing my GI benefits because of changes in my academic program due to COVID-19. Does this bill help?

On March 21, 2020, Congress passed and the President signed into law a bill to guarantee that student veterans will continue to receive their GI Bill benefits during the COVID-19 pandemic regardless of any interruption to their academic program (Rep. Kilmer was a strong supporter and co-sponsor of this bill). The law relaxes rules that had threatened to reduce the monthly stipends of student veterans whose universities and colleges switched to online-only instruction due to the pandemic. These student veterans will now continue to receive their full GI Bill benefits, including housing, even if their institutions of higher education move all classes online. You can learn more about these new flexibilities here.



Frequently Asked Questions: Parents of K-12 Students

The health and safety of folks in our region is the number one priority. The decision to close schools in hopes of protecting public health is undoubtedly causing serious disruptions in everyday life. A lot of families are asking how they will navigate this. It's important for the federal government to step up and help to ensure folks can pay their bills and feed their families. That's why Rep. Kilmer pushed for Congress to pass legislation to establish an Emergency Paid Leave Program that can replace wages lost when someone needs to take leave due to illness, quarantine, or caregiving responsibilities.

What employers have to provide paid sick leave and paid family leave?

In general, a private employer with fewer than 500 employees is a "covered employer" for both the paid sick leave and paid family leave requirements. However, the Secretary of Labor has additional authority to exempt employers with fewer than 50 employees from the requirement to provide leave for caring for children due to closures of schools or child care, both in the paid sick leave and paid family leave contexts. Additionally, employers of Health Care Providers or Emergency Responders have authority to unilaterally exclude their employees from all of the paid sick leave and paid family leave requirements. Finally, while most public employers with 1 or more employees are covered by the paid sick leave requirements, and most public employers with fewer than 500 employees are covered by the paid family leave requirements, most federal employers are excluded from the paid family leave requirements.

Who is a covered employee?

To be a "covered employee," an individual must first be working for a "covered employer" explained above. In general, an individual who is employed by a covered employer is covered by both the paid sick leave and paid family leave; the definition of "employee" is based on the Fair Labor Standards Act (FLSA) and is broad and intended to capture most people. However, paid family leave has an additional requirement that an individual has been employed by the employer for at least 30 days to qualify; if an individual was laid off by their employer after March 1, 2020, had worked for that employer for 30 of the 60 calendar days before being laid-off, and is re-hired by the employer, then that employee qualifies as a covered employee even though upon their rehire they have not been working for 30 days for the employer. Most federal employees are excluded from the paid family leave, and OMB has the authority to exclude any federal employees from both the paid sick leave and paid family leave.

How much paid sick leave are employees eligible to take?

For paid sick leave, employees are eligible to take up to 80 hours (two weeks) of paid time, depending on the employee's regular schedule, at 100% of the employee's regular rate of pay (up to \$511 per day) due to quarantine/isolation order, health-care provider guidance to self-quarantine, or seeking diagnosis for symptoms of COVID-19; the pay is limited to 2/3 of the employee's regular rate of pay (up to \$200 per day) for caring for someone who is isolated/quarantined and for taking care of a child due to a closure of school or child care.



How much paid family leave are employees eligible to take?

For paid family leave, employees are eligible to take up to 10 additional weeks of paid time at 2/3 of the employee's regular rate of pay (up to \$200 per day) solely to take care of a minor child due to a closure of school or child care or the unavailability of a child care provider.

What are the qualifying reasons for leave?

For paid sick leave:

The employee is unable to work or telework due to:

- The employee is covered by a quarantine or isolation order by a federal, state, or local authority;
- The employee has been advised by a health care provider to self-quarantine due to concerns over COVID-19;
- The employee is experiencing symptoms of COVID-19 and is seeking diagnosis;
- The employee is caring for an individual who is covered by a quarantine or isolation order or who has been advised by a health care provider to self-quarantine;
- The employee is caring for a son or daughter if, due to COVID-19, the school or place of care is closed or if the child care provider is unavailable; or
- The employee is experiencing a "substantially similar condition" as specified by HHS and DOL.

For paid family leave:

The employee is unable to work or telework due to needing to care for a child under 18 years of age because, due to COVID-19, the child's school or place of care is closed or the child's child care provider is unavailable.

Are there documentation requirements an employee must provide to prove they are caring for an individual or child whose school or place of care is closed?

If the need for paid family leave is foreseeable, an employee must provide the employer with notice as soon as practicable; and an employer may require reasonable notice procedures to receive paid sick leave. However, while DOL may clarify this through guidelines or regulation, we do not read the Act to allow an employer to require any documentation to prove the employee is caring for an individual or child.

My child usually gets free or reduced meals at school. What happens now that schools are closed?

School districts are expected to help continue to meet the nutritional needs of their students. To learn about how to access those resources, visit this <u>site</u>.



I want to make sure that my child continues to learn even while the schools are closed. Are there resources available?

Yes. There are a number of resources (see the next page) to help your child's continued educational progress. Also, visit the Office of the Superintendent of Public Instruction's site here.



Additional Resources for Parents and K-12 Students

Guides and ideas for continuing your child's education from home.

- Visit **Scholastic's website for resources** on keeping up with your child's education during the COVID-19. More information can be found here.
 - o Pre-K and Kindergarten online lessons
 - o Grades 1 and 2 online lessons
 - o Grades 3, 4, and 5 online lessons
 - o Grades 6 through 9 online lessons
- You can also <u>visit Scholastic's resources for families</u> for a broad set of instructional resources ranging from free workbooks to reading, math, and science guides.
- Brooke's Publishing offers a guide to **24 At-Home Learning Activities to Share with Parents of Young Children** that can be <u>found at this link.</u>

Additional resources for children with disabilities, assistive technology resources

- <u>Ideas for Communication and AAC Practice</u>, Communication and Alternative and Augmentative Communication (AAC)
- <u>Hearing and Assistive Technology Resources</u>: These resources have curricular materials that include closed captioning or text with the audio or support access for students with hearing loss. (*Accessible version available upon request. Please email prc@apsva.us*)
- Reading Access and Assistive Technology (Accessible version available upon request. Please email prc@apsva.us)
- <u>Vision Access and Assistive Technology</u> (Accessible version available upon request. Please email prc@apsva.us)
- <u>Writing Support Resources</u> (Accessible version available upon request. Please email prc@apsva.us)

For more, visit the **Office of Special Education Programs** for additional resources available from the Department of Education. You can learn more by **clicking here**.



Helping Children Cope with Changes Resulting From COVID-19

More information and a variety of resources can be found at <u>this link to the National Association</u> <u>of School Psychologists</u>. Additional information is available at the <u>Child Mind Institute by</u> <u>following this link</u>. Top line suggestions to keep in mind when talking with your children:

- Stay calm, listen, and offer reassurance
- Monitor television viewing and social media
- Take time to talk with your kids
- Be honest and accurate
- Offer age-appropriate explanations

To help address behavioral concerns: <u>Temporary Strategies for Avoiding or Reducing Problem</u> Behaviors in the Home Setting

Social Stories and Visuals to Help Explain COVID-19

- Just for kids: A comic exploring the new coronavirus
- Social Story: My Story About Pandemics and the Coronavirus Carol Gray
- My Social Distancing Story
- Coronavirus Social Story for Children
- COVID-19 Information By and For People with Disabilities
- COVIBOOK explains COVID-19 for kids under 7
- Let's Talk About The Coronavirus (COVID-19) Whiteboard Social Narrative Video
- My Coronavirus Story
- Coronavirus Tips for Staying Healthy for People with Developmental Disabilities
- Hello I'm Coronavirus
- Coronavirus Video from BrainPop

Finding Child Care

- Child care centers are exempt from the order limiting gatherings to 50 people or fewer. Child Care Aware of Washington's hotline (800-446-1114) maintains a list of <u>child-care</u> options
- Some Boys & Girls Clubs are still operating. Find your local club at positiveplace.org/clubs

