

Financial ideas for saving money

1. Stop by your nearest Free Food Bank to pick up some groceries. Groceries can easily be 10%-20% of your take home pay. Attached is a list of location near all our stores.
2. Contact your phone (cell) company to provide assistance if you are having trouble paying your bill. AT&T, T-Mobile, Sprint, and Verizon are saying that they will help in this time of need. Please contact before you make you next payment.
3. Buy generic food at grocery store instead of name brand food to save money. Before, generic medicine was the only way to save money but buying generic food can save you money until your income goes back up. This could also mean buying less organic food right now.
4. If you are struggling to make your car payment, most major companies (Ford, Nissan, Chevrolet, Dodge ...) are willing to provide some assistance.
5. If you are behind on Credit Card payments or cannot make your minimum payment, reach out to your credit card company and let them know that you are struggling, many companies are willing to work with you on a monthly basis.
6. Cancel extra spending bills like Gym membership (if you will not pay cancellation fees), carwash membership, Netflix, Hulu, or any bill that you can live without for the next couple of months.
7. Search out new internet providers or TV providers that are less expensive, even if its for the first year.
8. The Dept. of Education can put a pause on your student loan if you contact them and ask for assistance.
9. IRS has pushed back the filling deadline to July 15, 2020, if you owe taxes.
10. Utility companies are providing assistance to their customers who are struggling to make their monthly payments.

Financial Assistance

- Dallas Water Utilities has suspended water service disconnects until further notice. Customers who are financially impacted by COVID-19, should contact Water Customer Service at 214-651-1441 to make payment arrangements.
- Atmos Energy has a program, "Sharing the Warmth" to aid customers who are being financially impacted by COVID-19. To apply for the program, customers should visit <https://www.atmosenergy.com/customer-service/get-help-paying-your-bill> or call 888-286-6700 .
- Employees affected by the coronavirus (COVID-19), can apply for benefits either online at any time using Unemployment Benefits Services (UBS) online. UBS is available 24 hours a day, seven days a week or employees can call Texas Workforce Commission's Tele-Center at 800-939-6631 from 8 a.m. to 6 p.m. Central Time Monday through Friday.
- Additionally, for TXU customers, they are providing additional bill-payment assistance to customers in need through its TXU Energy AidSM program.
- TXU, Ambit, Tri-Eagle will waive late fees, extend payment due dates with no down payment required, reduce down payments and deferring balances over five equal installments
- Reliant, Green Mountain, Cirro, Stream, XOOM, Discount Power are suspending disconnections for non-payment until April 3.
- All AT&T consumer home internet wireline customers, as well as Fixed Wireless Internet, can use unlimited internet data. Additionally, AT&T will continue to offer internet access for qualifying limited income households at \$10 a month through our Access from AT&T program. They have expanded eligibility to Access from AT&T to households participating in the National School Lunch Program and Head Start. Additionally, they offering new Access from AT&T customers two months of free service.

AT&T is redirecting more resources to provide communication services and tools for first responders, health care professionals, educators and other essential customers. This additional support will help ensure these customers can continue providing critical support to the country and their communities, particularly to first responders using the FirstNet network.