



# RESOURCE LIST FOR DEFERRED PRESENTMENT CONSUMERS DURING COVID-19

**Unemployment Insurance Agency:** Apply for unemployment benefits if you were laid off and are able, available for, and actively seeking suitable full-time work.

**MI Bridges:** Apply for food and other assistance, as well as insurance through Medicaid, CHIP, or the Healthy Michigan Plan through MI Bridges.

**MI Mortgage Relief Partnership:** This list of banks and credit unions have agreed to work with consumers in need of assistance with their mortgages. If you are experiencing financial hardship due to COVID-19, contact your financial institution to learn details of the relief options available.

**Meet Up and Eat Up:** Find a local school meal pickup site near you with the Department of Education's Meet Up & Eat Up program.

**MSHDA Housing Counseling Agency Resources:** Available from the Michigan State Housing Development Authority for residents facing housing and financial crisis.

**Health Insurance Information:** Free help with questions, worries, disputes, and complaints to anyone looking for assistance with their health insurance.

**Find a Job with Pure Michigan Talent Connect:** Michigan companies need to fill thousands of critical, immediate vacancies to support work during the COVID-19 pandemic.

**Michigan's Auto Insurance Law:** Michigan's auto insurance law went into effect in 2020 and lowers costs for Michigan drivers, maintains the highest coverage options in the country, and strengthens consumer protections. What choices do you have to lower your auto insurance premium? Attend virtual town halls, watch videos, view sample forms, and learn more.

**Mental Health Support:** If you're feeling emotional distress due to the COVID-19 pandemic, help is available. There are many ways to connect with emotional-support services without the need to leave home.

**Michigan 211:** Get connected to assistance in your county for housing, financial assistance, food, transportation, mental health, and more.

**Deferred Presentment (“Payday Loan”) Information:** If you are unable to visit a deferred presentment, or payday loan provider, location to make an installment payment, you may be able to have the due date extended or authorize an ACH debit by telephone from your bank account to make the payment. There should be no additional fee for extending the due date or for a telephone-initiated ACH debit.

If a payday lending location is closed due to COVID-19, customer checks cannot be deposited and must be held until the location is reopened. Customers must be notified when the location is reopened and have 2 business days to redeem the check.

If you are having difficulty making payments on your payday loan, please make sure to contact your payday loan provider to discuss your options.

Have additional questions? Visit [Michigan.gov/DIFS](https://Michigan.gov/DIFS), call toll-free Monday through Friday 8 a.m. to 5 p.m. at 877-999-6442, or email [DIFSinfo@michigan.gov](mailto:DIFSinfo@michigan.gov).

