# The CFPB’s COVID-19 media toolkit to help people protect and manage their money

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### What’s inside and how to use it

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during the coronavirus pandemic and the changing economy. Thank you for helping us spread the word about ways that people can protect and manage their money, and especially for sharing timely and important information for renters and mortgage borrowers.

We’ve provided a single zipped file that contains several pieces that you can insert into newsletters, blogs, email blasts, or social media to help get the word out about financial relief resources. CFPB, in close collaboration with partners like you, is providing homeowners and renters the facts and tips they need, including helping them understand their rights and protections, making them aware of scams, and helping them learn how best to request forbearance, mortgage relief, or eviction help. **If you use the content, please indicate that it originated with the Consumer Financial Protection Bureau.**

If you have any questions about how to use these materials, please contact Chris Bernstein at Christopher.Bernstein@cfpb.gov.

### Emails

#### Sample Coronavirus Relief Email

**Subject: CFPB COVID-19 Financial Education Resources**

The CFPB has up-to-date [information and resources to help you protect and manage your finances](https://go.usa.gov/xHXkA) during this difficult time.

* [**Guide to coronavirus housing relief options**](https://go.usa.gov/xHXkt)If you can’t make your rent or mortgage payments because of the coronavirus, start by understanding your options and reaching out for help.
* [**Beware of scams related to the coronavirus**](https://go.usa.gov/xHXkJ)Recognize and prevent fraud and scams during the coronavirus pandemic.
* [**What you need to know about student loans and the coronavirus pandemic**](https://go.usa.gov/xHX8q)Federally held student loan payments are postponed and interest has been waived. Learn what that means for your loans.

Visit the [CFPB’s website for more tools and resources](https://go.usa.gov/xHX8x)as the situation continues to change and evolve. We encourage you to share these resources with your friends, families, and others in your networks.

[**Stay up to date with CFPB's coronavirus resources**](https://go.usa.gov/xHX8x)

#### Sample Rental Relief Email

**Subject: CFPB COVID-19 Rental Relief Resources**

If you’re having trouble making rent payments as a result of the coronavirus pandemic, you’re not alone. Federal, state, and local governments are offering help with housing expenses and avoiding eviction. Visit the [CFPB’s mortgage and housing assistance site](https://go.usa.gov/xHX8n) to find out what this means for you and what you can do.

**You may have temporary protection from eviction**

If you owe rent to your landlord, or are facing eviction, the CDC has issued an order that may protect you. [Learn more about how to postpone eviction using the CDC Declaration form](https://go.usa.gov/xHX8d).

**Rights and protections apply to collecting back rent**

It’s also important to know about rights and protections you may have under federal laws about debt collection. In the case of rent debt, lawyers who represent landlords or property managers in eviction court to collect unpaid rent can be debt collectors under federal law. This generally only includes people who start collecting the debt for your landlord after you fall behind on your payments. As debt collectors, they can’t use false or misleading statements to try and collect rent from you.

**You may have the right to receive notice about federal, state, or local eviction protections**

What’s more, starting on May 3, 2021, in many cases, a debt collector filing an eviction action against you for not paying your rent must also give you notice of the CDC Order if it could reasonably apply to you. If the CDC Order does not apply to you because you have state or local eviction protections, the debt collector may give you notice about these protections instead. But you don’t have to wait for a disclosure to get protection. [You can act now](https://go.usa.gov/xHX8A).

Visit the CFPB to [learn more about how to postpone eviction using the CDC Declaration form, and more about your rights as a tenant](https://go.usa.gov/xHX8z).

#### Sample Housing (Homeowners and Renters) Email

**Subject: CFPB COVID-19 Mortgage and Rent Resources**

If you are concerned about how to pay your mortgage or rent because of the coronavirus national emergency, the CFPB has information on what to do now, and options for mortgage and rent payment relief.

The Consumer Financial Protection Bureau (CFPB), Federal Housing Finance Agency (FHFA), Department of Veteran Affairs (VA), and U.S. Department of Housing and Urban Development (HUD) partnered on a [housing assistance website](https://go.usa.gov/xHXQg) to help homeowners and renters during the coronavirus pandemic.

**Learn about:**

* [Mortgage relief options](https://go.usa.gov/xHX8W)
* [Protection for renters](https://go.usa.gov/xHX88)
* [Avoiding scams and bad actors](https://go.usa.gov/xHX8X)

Visit the unified [mortgage and housing assistance site](https://go.usa.gov/xHX8R) for the latest information on how to get help with housing during the coronavirus emergency.

### Social Media

#### Sample Coronavirus Relief Social Media Posts

* There are COVID-19 financial relief and protections available for many student loan borrowers, renters, and homeowners. Here’s what you need to know. <https://go.usa.gov/xHX9r> via @CFPB
* If you are facing financial difficulties as a result of the pandemic, the CFPB has resources to help. Find the information you need to help you protect and manage your finances during this difficult time. Visit <https://go.usa.gov/xHX9D> via @CFPB
* Are you facing financial difficulties as a result of the pandemic? Check out these resources to protect and manage your finances. <https://go.usa.gov/xHX9k> via @CFPB
* The CFPB has resources to help you and your loved ones make financial decisions during this difficult time. <https://go.usa.gov/xHX95> via @CFPB

#### Sample Renters Relief Social Media Posts

* Are you having trouble paying rent due to the coronavirus pandemic? Learn what protections you qualify for and what other resources are available to help. <https://go.usa.gov/xHXQG> via @CFPB #ProtectYourHouse
* If you are struggling to pay your rent due to the coronavirus pandemic, you may have protections to help you avoid eviction. Learn more. <https://go.usa.gov/xHXQA> via @CFPB #ProtectYourHouse
* For the estimated 8.8 million households behind on their rent, help may be available. Learn more. <https://go.usa.gov/xHXQ6> via @CFPB #ProtectYourHouse

#### Sample Homeowners Relief Social Media Posts

* If you are a homeowner struggling to pay your mortgage, you may have more time to seek mortgage forbearance and foreclosure relief. Learn about mortgage relief options during the coronavirus pandemic. <https://go.usa.gov/xHXQW> via @CFPB [#ProtectYourHouse](https://twitter.com/search?q=%23ProtectYourHouse)
* Are you struggling to pay your mortgage because of the coronavirus pandemic? You may be eligible for forbearance, which temporarily pauses or reduces your monthly mortgage payments. Learn about how to request mortgage relief. <https://go.usa.gov/xHXQk> via @CFPB [#ProtectYourHouse](https://twitter.com/search?q=%23ProtectYourHouse)
* Has the coronavirus pandemic made it hard for you to pay your mortgage? If you know you won’t be able to make your monthly mortgage payments, contact your mortgage servicer immediately. Learn more. <https://go.usa.gov/xHXQ5> via @CFPB [#ProtectYourHouse](https://facebook.com/hashtag/ProtectYourHouse)
* Millions of people are struggling with their mortgage. If you’re one of them, you have options. Learn about expanded protections and relief options for homeowners. <https://go.usa.gov/xHXQn> via @CFPB [#ProtectYourHouse](https://twitter.com/search?q=%23ProtectYourHouse)

### Videos

For the latest CFPB videos on coronavirus relief resources, visit our YouTube playlists:

English videos <https://www.youtube.com/playlist?list=PLrfmdUlWzRF2T7FR7vIMpotRKhhQ7G7tM>

#### Spanish videos

<https://www.youtube.com/playlist?list=PLrfmdUlWzRF0eurHXyFfOrdNYaxxpLQ9L>