

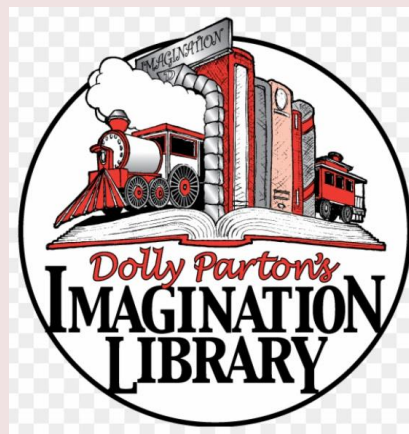
## September 2022 Community Report



## In the News

### Dolly Parton's Imagination Library of Ohio Provides Free Books to Ohio Children From Birth to Age 5

Dolly Parton's Imagination Library of Ohio mails kids one free book each month until their 5th birthday. Any child in Ohio between birth to age 5 — regardless of their zip code — can enroll in the program for free at: [OhioImaginationLibrary.org](http://OhioImaginationLibrary.org).



Children enrolled in the program are mailed one new book each month that's age appropriate. Newborns receive board books, while toddlers receive books with more complex storylines. The Imagination Library's collection is diverse, featuring several bilingual books, as well as books authored by Ohioans. This year, the collection includes *There's a Hole in the Log at the Bottom of the Lake* by Ohio author and illustrator Loren Long.

Ohio First Lady Fran DeWine frequently travels across Ohio to encourage more families to sign their child(ren) up a free monthly book. This month, she has hosted 15 book readings across the state. Currently, 343,490 kids in Ohio are signed up for the Imagination Library. While the program is currently reaching

48 percent of eligible kids between birth and age 5, there are many families who have not yet signed up to receive books from the Imagination Library. Please support Ohio's efforts in spreading the message about these free books to organizations you work with and families you serve.

Informational flyers can be found at:  
[OhioImaginationLibrary.org/supporters](https://OhioImaginationLibrary.org/supporters).

Click [HERE](#) to see a list of books available.

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## What do I need to know?

### Step 1: Check if you're eligible

You're eligible for student loan debt relief if your annual federal income was below \$125,000 (individual or married, filing separately) or \$250,000 (married, filing jointly or head of household) in 2020 or 2021.

- **\$20,000 in debt relief:** If you received a Pell Grant in college and meet the income threshold, you'll be eligible for up to \$20,000 in debt relief.
- **\$10,000 in debt relief:** If you did not receive a Pell Grant in college and meet the income threshold, you'll be eligible for up to \$10,000 in debt relief.



### Step 2: Prepare

Here's what you can do to get ready and to make sure you get our updates:

- *Log in to your account on StudentAid.gov* and make sure your contact info is up to date. We'll send you updates by both email and text message, so make sure to *sign up to receive text alerts*. If it's been a while since you've logged in, or you can't remember if you have an account username and password (FSA ID), we offer *tips to help you access your account*.
- If you don't have a StudentAid.gov account (FSA ID), you should *create an account* to help you manage your loans.
- Make sure your loan servicer has your most current contact information so they can reach you. If you don't know who your servicer is, you can *log in* and see your servicer(s) in your account dashboard.
- To be notified when the process has officially opened, sign up at the *Department of Education subscription page*.

### Step 3: Submit your application (when available)

The application will be available online in October 2022. You'll have until Dec. 31, 2023, to submit your application.

## Student loan forgiveness: Don't miss these four dates

by: Nexstar Media Wire, Addy Bink

(NEXSTAR) — As many as 43 million Americans are expected to have some or all of their federal student loans forgiven by the Biden administration in the coming weeks.

If you qualify, there are a few dates to be aware of to make sure you receive your loan relief.

### October

According to the U.S. Department of Education, nearly 8 million borrowers may qualify for automatic student loan forgiveness based on data the department already has. For the remaining roughly 35 million borrowers, an application is required to receive relief.

An exact date for when that application will open hasn't been released but the Education Department says you can expect it "by early October 2022." It will initially be an online form with a paper version being made available "at a future date."

You can register to be notified when the application is available through the

Department of Education by filling out this *form*.

### November 15

To receive your student loan forgiveness before the payment pause ends (more on that in a moment), the Education Department recommends applying for relief before November 15.

Doing so will ensure you receive your loan discharge before regular payments resume and interest begins accruing again.

Officials say borrowers will see forgiveness applied to their loan balances within four to six weeks after completing the application.

### January 1, 2023

If your entire loan balance won't be erased – which is likely for some 23 million borrowers – President Biden has extended the payment pause through the end of the year.

But come Jan. 1, 2023, interest will begin accruing again, and regular payments will resume. He has indicated the pause will not be extended again.

### December 31, 2023

As of now, borrowers will have until the end of 2023 to apply for this one-time student loan forgiveness, according to the Department of Education.

Exact details about how the federal debt forgiveness will be administered haven't been released yet. We do know that loan type and your income impact your eligibility for loan relief, and that you could see as much as \$20,000 in forgiveness.

Once you've applied for and been approved for student loan forgiveness, the Education Department says your loan servicer will notify you when relief has been applied to your account.

In addition to student loan forgiveness, the Biden administration has proposed a new rule to change to create a new income-driven repayment plan that will substantially reduce future monthly payments for lower- and middle-income borrowers, and proposed long-term changes to the Public Service Loan Forgiveness program.

*article courtesy of NBC4i.com*

### Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with ED and our loan servicers, and never reveal your personal information or account password to anyone. Our emails to borrowers come from [noreply@studentaid.gov](mailto:noreply@studentaid.gov), [noreply@debtrelief.studentaid.gov](mailto:noreply@debtrelief.studentaid.gov), or [ed.gov@public.govdelivery.com](mailto:ed.gov@public.govdelivery.com). You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting [reportfraud.ftc.gov](http://reportfraud.ftc.gov).

***Learn how to avoid scams and what you can do if you're contacted by a scammer.***

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## Knox and Licking County Call Totals for the Past 12 Months

	Sep 21	Oct 21	Nov 21	Dec 21	Jan 22	Feb 22	Mar 22	Apr 22	May 22	Jul 22	Aug 22	Sep 22
Total Calls w/Follow Ups	1144	1066	1009	1038	1253	1106	960	987	1009	980	1060	1019
Knox	305	275	233	227	246	298	203	199	233	231	282	273
Licking	839	791	776	811	1007	808	757	788	813	749	778	746

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## September Unmet Needs from Call Statistics

*Licking County*  
Bed Bug Control

*Knox County*  
Electronic Waste Recycling



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The 211 Community Monthly Report provides statistics regarding calls received and data on unmet needs in Licking and Knox Counties. New or important agency information and/or highlights of special programs and services available in Licking and Knox Counties are included.

If you have questions about this report or would like to suggest a program for us to highlight, please contact Lyn Romano at [lromano@pathwaysco.org](mailto:lromano@pathwaysco.org) or 740-345-6166 x200.

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There are 3 ways to contact us for free, confidential assistance:

CALL 211, 345-HELP, 1-800-544-1601

TEXT your zip code to 898211

VISIT [211pathways.org](http://211pathways.org)





211/Crisis Hotline Program Director, Amy Henning, is available to answer questions and provide public awareness to your organization about the 211/Crisis Hotline and the services provided.

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Amy Henning, MSSA, LSW  
740-345-6166 ext. 229  
[ahenning@pathwaysco.org](mailto:ahenning@pathwaysco.org)



211/Crisis Hotline Certified Resource Database Curator, Lyn Romano, can assist agencies with questions about service/program listings in the Resource Database. Call or email her when you need assistance.

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Lyn Romano, CRS-DC  
740-345-6166 ext. 200  
[lromano@pathwaysco.org](mailto:lromano@pathwaysco.org)



211/Crisis Hotline Resource Database Assistant, Andrea Rudin, works alongside our Database Curator to keep the service/program listings updated in the Resource Database. Email her when you need assistance.

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Andrea Rudin, Resource Database Assistant  
[arudin@pathwaysco.org](mailto:arudin@pathwaysco.org)



United Way of Licking County



United Way of Knox County



Pathways of Central Ohio | 1627 Bryn Mawr Drive, Newark, OH 43055

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