



HAVING TROUBLE MAKING RENT?

Here's a guide of helpful resources!

#1 - If you can't make rent, don't panic

Many other college students are in your shoes. It is good to know that statewide eviction moratoriums mean you're not going to lose your home/apartment. Our Governor, Tony Evers, has issued an emergency order that temporarily bans landlords from evicting tenants during the next 60 days

Read Governor Ever's emergency order [here](#).

Which means, landlords cannot issue a “pay-or-vacate” notices — a letter telling you to pay rent in 14 days or leave the property (which is required to start eviction proceedings in court). In most cases, landlords understand that this is a trying time for all their tenants and would encourage and welcome communication regarding this financial situation you may find yourself in.

We understand that these are stressful times and that panic is a normal part of the process. Please feel free to reach out to the Student Life Office at studentlife@uwlax.edu or that Counseling and Testing Center by calling 608-785-8073.



#2 - Gather your documents

Look at how much you can reasonably pay now, keeping rent as a top priority. It's your home, your haven, and where you 'shelter in' for the time being. If you are struggling to make ends meet due to the loss of income, you're not alone. Many students are finding themselves in the same situation. Make sure to gather any documentation that specifically ties loss of income to the COVID-19 pandemic — say, a letter from your employer, successive pay stubs showing lost hours, or proof of employment in an industry that's been forced to close. Gather those to present to your landlord. (Do understand that this is a temporary measure and that the full rent will still need to be paid eventually).

#3 - Assess your resources

If you know you won't be able to cover rent in full, there are many organizations specializing in rental assistance that can help. Start by calling 2-1-1, which will direct you to health and human services located in your community. Many rental assistance programs are specific to community households. 2-1-1 operators can assess which programs you qualify for. You may also look into La Crosse's local Couleecap's COVID-19 assistance



Make sure to check in with your employer and see what has been communicated during this time period and consider applying for unemployment if that is something you are eligible for. (Keep an eye on the IMC! And My Maroon Money Instagram pages for tutorials on how to apply.)

As a UWL student- you may also apply for UWL Emergency Fund. After applying for the emergency fund, the Student Life Office will be in-touch with you to review on and off-campus resources and find ways to address housing, food insecurity and financial emergency assistance. Also located here on the UWL Emergency Resource home page.

#4 - Create a budget

It is important to map out your monthly expenses and get a clear view of what money you have available to live on. Especially if you find yourself unemployed. Ideally, it is best to pay towards some of your rent if you can, than nothing at all. Nothing will be able to help determine what you can afford like a good 'ol budget. Here are a few downloadable templates to use

If you would like assistance in mapping out a personal budget, please email us itmakescents@uwlax.edu and one of our It Make\$ Cents! Financial Peer Mentors are happy to set up a virtual meeting with you to do this.



#5 - Contact your landlord & begin communication

Don't be afraid to pick up the phone and call your landlord. Explain the situation. If you're going to be late on rent, tell your landlord when you believe you can have the payment. If you're not sure, propose a payment plan (based on what you can afford guided by the budget you created). Include documentation of your loss of income, if you have it and let them know the steps you are taking to avoid missed payments, like applying for unemployment or emergency grants.

If you are concerned about reaching out to your landlord, please feel free to reach out the Student Life Office at studentlife@uwlax.edu, Student Life staff can assist in brainstorming ways to have these conversations.

#6 - Draft a payment plan with your landlord

Don't expect your landlord to agree to a payment plan that's going to last more than a year but offering to pay back what you owe in six months is reasonable. Don't oversell your ability to pay, though. Kindly ask your landlord to waive any late fees and go out as far as the landlord will let you. We still don't know how long this will go on and it is important to go into this conversation knowing that our current situation is also impacting the landlord. Understanding on both sides can be very beneficial in this time of uncertainty. After you both make an agreement, put it in writing, sign it and mail it to your landlord. Keep this for your records.

