

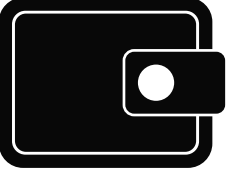






Extension
UNIVERSITY OF WISCONSIN-MADISON

TOOLS TO COPE WITH THE FINANCIAL IMPACT OF COVID-19

If you...	First steps to take	Resources
<p>Are about to lose your job or have already lost your job.</p> 	<ul style="list-style-type: none"> • Add up any savings you have and how long you can get by before it runs out. • Find out if you qualify for unemployment insurance and then apply if you can. • Make a list of your concerns. Place a mark next to those concerns you want to deal with first. The others can wait while you work on your priorities first. • When applying for public benefits, it often takes time for the assistance to come through. Check into other resources and focus on steps you can take while you wait. 	<p>Dealing with a drop in income: https://go.wisc.edu/2s54tr</p> <p>Applying for unemployment benefits: https://dwd.wisconsin.gov/uiben/apply/</p> <p>Other ideas or people I want to contact:</p>
<p>Know that you will not have enough money to pay a bill this month (rent, mortgage, utilities, phone, etc.).</p> 	<ul style="list-style-type: none"> • Prioritize which bills you need to pay first in order to meet your living needs, like rent/mortgage and electric. • Contact your landlord, utility, or other creditors to see if they have hardship programs. • Call 211 to find public assistance for which you may qualify. • Consider changing the due dates on your bills to better match the dates you have money coming in. You can look into a change in due date by calling your creditor or going to their website. • If you know you'll miss a payment, contact the company to try to work out a plan as soon as you can. • If bill collectors are calling, you might need to ignore them for a short time while you're taking care of necessities first. Don't pay collectors first just because they're making the most noise. 	<p>For public and private assistance programs: Call 211 or go to 211.org</p> <p>Money Matters – see When You Can't Pay Your Bills: https://go.wisc.edu/ym1h1k</p> <p>From the Consumer Financial Protection Bureau: Five Tips for When You Can't Pay Your Bills: https://go.wisc.edu/26ti59</p> <p>Other ideas or people I want to contact:</p>

If you...	First steps to take	Resources
<p>Need health coverage or food assistance.</p> 	<ul style="list-style-type: none"> • Call 211 to find out what services you're eligible for. • Visit food banks or pantries in your area. • Visit WisCovered to find out about health insurance options. • Apply for FoodShare using the ACCESS website. You'll also be able to apply for other benefits on this website. • Visit the Extension web site listed to the right to find food resources to help get through COVID-19. 	<p>WisCovered: https://wiscovered.com</p> <p>ACCESS: https://access.wisconsin.gov/access/</p> <p>Food resources to help get through COVID-19: https://go.wisc.edu/2ol6cv</p> <p>Other ideas or people I want to contact:</p>
<p>Have monthly expenses that exceed your cash inflows.</p> 	<ul style="list-style-type: none"> • Make a monthly spending plan. • Keep track of your spending. • Look for ways to cut back on spending or put off less important expenses. • Explore ways to increase your income. • Contact your creditors and make realistic offers to them of what you can do. • Some people may need to use credit cards or borrow money. Don't take on new debt if you can avoid it because this will cost you more in the future. 	<p>Cutting back and keeping up when money is tight: https://go.wisc.edu/6926c1</p> <p>Money Matters – see Making a Spending Plan: https://go.wisc.edu/ym1h1k</p> <p>Other ideas or people I want to contact:</p>
<p>Are struggling with stress caused by the pandemic and other current situations.</p> 	<ul style="list-style-type: none"> • Reach out to others and nurture your relationships. • Take time to reconnect with things you enjoy in nature, music, or art. Think about what you like to do that is free and takes your mind off problems for a bit. • Find support through social and economic resources. • Call 211 to referrals to community resources 	<p>9 Keys to Resilience: https://go.wisc.edu/dt046m</p> <p>Other ideas or people I want to contact:</p>
<p>Have other concerns not covered above.</p>	<p>Check out our Financial Resources to Help Get through COVID-19 web page</p>	<p>https://go.wisc.edu/5sd9m2</p>