

# Keep you & your finances healthy during the COVID-19 pandemic

We understand the important role that finances play during this difficult and unpredicted time. As an agency that cares about the people we serve, we are sharing some practical tips to help keep you and your finances healthy.

- Prioritize your spending with a plan. What are wants/ what are needs? Having a plan gives us more control about where our money goes
- Be smart about your spending. Only spend on what you need, and in moderation.
- Continue to limit your activities outside of your home. The more places that you go, the easier it is to spend money
- Cook all your meals at home. Getting takeout is more expensive than cooking
- Do not shop online for non-essentials. There may be some really good sales online, but think about whether it's something you need.
- Payments delayed will still be owed. Anything you owe today, you'll still have to pay in the future. So be mindful about what you're spending your money on right now
- Communicate with your lender or landlord and creditors about your situation if your income is being affected by COVID-19. Some lenders/creditors have programs in place for people facing a hardship
- Do not ignore notices, and open all your mail- if lenders, landlords, and creditors are trying to communicate with you, it's important to know what they're saying
- Lastly, our counselors are still available for support via telephone and email. So please reach out to us.

From The Human Relations Commission and the Financial Empowerment Center, please be safe. You can reach us at 864-467-7095