

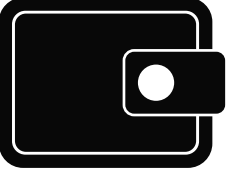






**Extension**  
UNIVERSITY OF WISCONSIN-MADISON

# TOOLS TO COPE WITH THE FINANCIAL IMPACT OF COVID-19

If you...	First steps to take	Resources
<p><b>Are about to lose your job or have already lost your job.</b></p> 	<ul style="list-style-type: none"> <li>• Add up any savings you have and how long you can get by before it runs out.</li> <li>• Find out if you qualify for unemployment insurance and then apply if you can.</li> <li>• 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.</li> <li>• 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.</li> </ul>	<p>Dealing with a drop in income: <a href="https://go.wisc.edu/2s54tr">https://go.wisc.edu/2s54tr</a></p> <p>Applying for unemployment benefits: <a href="https://dwd.wisconsin.gov/uiben/apply/">https://dwd.wisconsin.gov/uiben/apply/</a></p> <p>Other ideas or people I want to contact:</p>
<p><b>Know that you will not have enough money to pay a bill this month (rent, mortgage, utilities, phone, etc.).</b></p> 	<ul style="list-style-type: none"> <li>• Prioritize which bills you need to pay first in order to meet your living needs, like rent/mortgage and electric.</li> <li>• Contact your landlord, utility, or other creditors to see if they have hardship programs.</li> <li>• Call 211 to find public assistance for which you may qualify.</li> <li>• 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.</li> <li>• If you know you'll miss a payment, contact the company to try to work out a plan as soon as you can.</li> <li>• 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.</li> </ul>	<p>For public and private assistance programs: Call <b>211</b> or go to <a href="https://211.org">211.org</a></p> <p>Money Matters – see When You Can't Pay Your Bills: <a href="https://go.wisc.edu/ym1h1k">https://go.wisc.edu/ym1h1k</a></p> <p>From the Consumer Financial Protection Bureau: Five Tips for When You Can't Pay Your Bills: <a href="https://go.wisc.edu/26ti59">https://go.wisc.edu/26ti59</a></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"> <li>• Call 211 to find out what services you're eligible for.</li> <li>• Visit food banks or pantries in your area.</li> <li>• Visit WisCovered to find out about health insurance options.</li> <li>• Apply for FoodShare using the ACCESS website. You'll also be able to apply for other benefits on this website.</li> <li>• Visit the Extension web site listed to the right to find food resources to help get through COVID-19.</li> </ul>	<p>WisCovered: <a href="https://wiscovered.com">https://wiscovered.com</a></p> <p>ACCESS: <a href="https://access.wisconsin.gov/access/">https://access.wisconsin.gov/access/</a></p> <p>Food resources to help get through COVID-19: <a href="https://go.wisc.edu/2ol6cv">https://go.wisc.edu/2ol6cv</a></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"> <li>• Make a monthly spending plan.</li> <li>• Keep track of your spending.</li> <li>• Look for ways to cut back on spending or put off less important expenses.</li> <li>• Explore ways to increase your income.</li> <li>• Contact your creditors and make realistic offers to them of what you can do.</li> <li>• 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.</li> </ul>	<p>Cutting back and keeping up when money is tight: <a href="https://go.wisc.edu/6926c1">https://go.wisc.edu/6926c1</a></p> <p>Money Matters – see Making a Spending Plan: <a href="https://go.wisc.edu/ym1h1k">https://go.wisc.edu/ym1h1k</a></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"> <li>• Reach out to others and nurture your relationships.</li> <li>• 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.</li> <li>• Find support through social and economic resources.</li> <li>• Call 211 to referrals to community resources</li> </ul>	<p>9 Keys to Resilience: <a href="https://go.wisc.edu/dt046m">https://go.wisc.edu/dt046m</a></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><a href="https://go.wisc.edu/5sd9m2">https://go.wisc.edu/5sd9m2</a></p>