



Making adjustments to your budget will be essential to make it through a crisis.

Food	You and your family must eat. In our resource section there is a statewide list of food pantries. Also, do an internet search for ways to stretch a food budget, find coupons, and plan inexpensive meals.
Shelter	There is a federal hold on evictions in public housing and foreclosures for at least 60 days. However, this money will eventually become due. If you can make these payments, they should still be a priority to repay. You cannot just stop making our mortgage or rent payment. Contact your mortgage provider for forbearance options or work with your landlord. See step page 2 to get you started on a crisis budget.
Transportation	Car payment may be deferrable depending on who your loan is through. Contact your lender directly.
Phone/Internet	Communication is key during a crisis. Can you lower your communications bill by changing plans? Call your service provider directly to see if they are deferring payments etc.
Medications	Prescriptions and other health supplies are essential. Do not sacrifice your health during this stressful time. Read http://www.news.sanofi.us/What-to-Do-When-You-Cant-Afford-Your-Chronic-Disease-Medication or https://www.verywellhealth.com/what-to-do-when-you-cant-afford-your-medication-1942844
Insurance	Life still happens, accidents etc. Do not let your insurance lapse. Call your provider for assistance or possibly less coverage for the short term to keep yourself protected.
Utilities	Contact your utility companies during the COVID-19 Crisis. Depending on your state/local law, your utilities may not be eligible for shut off. Contacting your provider in advance will give you more opportunities to take advantage of assistance they may have.
Clothing	If you have clothing to wear and can make do for a few months this should be an expense that can be moved to a secondary priority or put



on hold all together.

Estimate Bills

If your bills vary month to month. You can look at the last few months of payments and use an average if you need to.

Other Bills

Make a plan to reduce/eliminate bills. Be careful of taking on more to credit to solve your problems. High interest loans, payday loans, other options may compound your problems long-term.

<https://www.consumerfinance.gov/consumer-tools/payday-loans/>

Please follow our steps and work with creditors before taking high interest or payday loans.