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Tips for Personal Planning During a Crisis

The times we are facing are certainly daunting for all of us. Below are a few tips to consider as it relates to financial and wellness planning during this crisis.

Financial Planning

Hermoney.com has compiled financial resources and advice for those experiencing hardship from the Coronavirus crisis. You can access the resources [here](#).

Identify ways to cut back. Identify those items that are non-essential and which items are a necessity. Can you eliminate the non-essential items either now or in the future? Do it!

Live within your means. It is recommended spending no more than 30 percent of your net income on non-essential items. Create a monthly budget to ensure that you are living within your means...and stick to it!

Talk to your creditors. If you are struggling to meet your obligations with your creditors talk to them sooner rather than later. Many creditors are offering temporary assistance such as waiving monthly payments for 90 days with no late fees.

Stimulus Funds. If you are receiving stimulus funds, consider how you will use those funds. Pay for your basic needs first - food, shelter and transportation. Do you have an emergency fund? This is also a good opportunity to start or add to your emergency fund.

Emotional Well-being

Keep connected. While social media can provide a sense of community, if it is stressing you out take a break and distance yourself. Consider reaching out to friends and family. Talk about your feelings and just enjoy the conversation and connection.

Take a break from the media. Media exposure during a stressful event can result in negative health outcomes. Set limits on your media consumption including local, national and social media. Also, limit your exposure to media around your children or family that might be feeling anxious.

Make sure your information is from a trusted source. The [Ohio Department of Health](#) and the [Centers for Disease Control and Prevention](#) are always updating with the latest information.

Speak to experts. The Ohio Department of Health has opened a call center staffed by nurses and infectious disease experts. You can ask questions about things like how to protect yourself from COVID-19, what resources are available in your community, and where you can get tested. You can reach them from 9:00 a.m. – 8:00 p.m. at (833) 4-ASK-ODH.

Stay Well. Get plenty of rest, eat healthy. Exercise daily; get outside and go for a walk.

Recognize if you or a loved one is in distress. If so, get help! You can call the National Disaster Distress Helpline at (800) 985-5990 or text TalkWithUs to 66746. This is a 24/7 helpline.