

TIPS FOR NAVIGATING FINANCIAL CHALLENGES

These are unprecedented times as we all navigate the impact of the Coronavirus pandemic. People are facing job loss, reduced hours, financial struggles and layoffs--many for the first time. Feelings of uncertainty, anxiety and stress are all normal.

TAKING ACTION WILL HELP.



DON'T BE AFRAID TO ASK FOR HELP

Dial **2-1-1** or visit 211nemichigan.org to be connected 24/7 to resources like food, utilities, housing, counseling and more.



APPLY FOR UNEMPLOYMENT

Go to www.michigan.gov/uia to use the MiWAM portal or call **866.500.0017** and select **Option 1** "Inquire about and file a claim."

Be patient, call volumes are heavy. There are new Federal supports in addition to State benefits, including self-employed and other gig professionals.

NEXT STEPS

Take immediate action if you won't be able to make payments or will be paying late.

- 1 CALL YOUR FINANCIAL INSTITUTION** where you have your mortgage, car or other loans right away. Many are suspending payments without interest if you contact them.
- 2 CONTACT YOUR UTILITY COMPANY.** Payment programs are available and services will not be shut off during this crisis. They also have tips for cutting your energy bills.
- 3 CALL YOUR LANDLORD** if you can't pay any or all of your rent. Through Executive Order 2020-19, no evictions will be allowed until April 17th in Michigan.

EXPLORE OTHER COST SAVINGS

- 1 LOOK AT YOUR SUBSCRIPTIONS.** Consider canceling cable, automatic subscriptions, memberships and streaming services.
- 2 CALL YOUR INSURANCE AGENT** to find savings for your auto, home and other policies.
- 3 LOWER YOUR CELL PHONE BILL.** Explore discounts, cancel insurance, lower data plans, etc.
- 4 SELL THINGS THAT DON'T BRING YOU JOY.** Get rid of things you don't use or don't need. There are many sites that can get you cash from selling your stuff.
- 5 SEEK FOOD ASSISTANCE.** There are many sources for food that will save money. Call **2-1-1** to find out more.
- 6 APPLY** for a \$500 assistance gift cards by through the Midland Area Community Foundation. Visit midlandfoundation.org/apply/

