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<thead>
<tr>
<th><strong>If you...</strong></th>
<th><strong>First steps to take</strong></th>
<th><strong>Resources</strong></th>
</tr>
</thead>
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| **Are about to lose your job or have already lost your job.** | - Add up any savings you have and how long you can get by before it runs out.  
- Find out if you qualify for unemployment insurance and then apply if you can.  
- 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.  
- 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. | **Dealing with a drop in income:**  
https://go.wisc.edu/2s54tr  
**Applying for unemployment benefits:**  
https://dwd.wisconsin.gov/uiben/apply/  
**Other ideas or people I want to contact:** |
| **Know that you will not have enough money to pay a bill this month (rent, mortgage, utilities, phone, etc.).** | - Prioritize which bills you need to pay first in order to meet your living needs, like rent/mortgage and electric.  
- Contact your landlord, utility, or other creditors to see if they have hardship programs.  
- Call 211 to find public assistance for which you may qualify.  
- 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.  
- If you know you’ll miss a payment, contact the company to try to work out a plan as soon as you can.  
- 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. | **For public and private assistance programs:**  
Call 211 or go to 211.org  
**Money Matters – see When You Can't Pay Your Bills:**  
https://go.wisc.edu/ym1h1k  
**From the Consumer Financial Protection Bureau: Five Tips for When You Can't Pay Your Bills:**  
https://go.wisc.edu/26ti59  
**Other ideas or people I want to contact:** |
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| Need health coverage or food assistance.      | • Call 211 to find out what services you’re eligible for.  
• Visit food banks or pantries in your area.  
• Visit WisCovered to find out about health insurance options.  
• Apply for FoodShare using the ACCESS website. You’ll also be able to apply for other benefits on this website.  
• Visit the Extension web site listed to the right to find food resources to help get through COVID-19. | WisCovered: https://wiscovered.com  
ACCESS: https://access.wisconsin.gov/access/  
Food resources to help get through COVID-19: https://go.wisc.edu/2ol6cv |
| Have monthly expenses that exceed your cash inflows. | • Make a monthly spending plan.  
• Keep track of your spending.  
• Look for ways to cut back on spending or put off less important expenses.  
• Explore ways to increase your income.  
• Contact your creditors and make realistic offers to them of what you can do.  
• 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. | Cutting back and keeping up when money is tight: https://go.wisc.edu/6926c1  
Money Matters – see Making a Spending Plan: https://go.wisc.edu/ym1h1k |
| Are struggling with stress caused by the pandemic and other current situations. | • Reach out to others and nurture your relationships.  
• 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.  
• Find support through social and economic resources.  
• Call 211 to referrals to community resources | 9 Keys to Resilience: https://go.wisc.edu/dt046m |
| Have other concerns not covered above.        | Check out our Financial Resources to Help Get through COVID-19 web page | https://go.wisc.edu/5sd9m2 |