

Don't Lose **HOPE**

7 THINGS TO DO DURING HARD TIMES

1. GET ON A BUDGET.

If you aren't already living on a budget, the time is now! Making a monthly budget will show you exactly where your money is going—no ifs, ands or buts about it. And you don't have to rely on a yellow lined notebook to crunch the numbers. You can download the EveryDollar budgeting app, for free. Download it from your favorite app store now, or check it out in your browser.

If your income or line of work has been affected lately, then make a budget based on the amount of money you do have. It's time to squeeze every last penny out of what you've got. It might be tough to switch up your lifestyle, but you've got to make temporary sacrifices to get through this.

2. TAKE CARE OF THE FOUR WALLS.

When the going gets rough—like it is right now—you need to focus on the things you really need to survive. We call these the Four Walls. Forget the student loan payment, the vet bill and the cell phone bill (for now). The Four Walls are your priority, so pay for these things in this order before anything else:

- 1. FOOD**
- 2. UTILITIES**
- 3. SHELTER**
- 4. TRANSPORTATION**

These are the basics you need to keep going so you can live to fight another day. And food is number one on the list, for obvious reasons. So if there's no food in the fridge, don't pay the cable bill. If there's any money left over after you take care of the Four Walls, make a list of what else you need to pay and tackle that in order of importance.

3. PAUSE YOUR DEBT SNOWBALL.

Around here we teach people just like you about the debt snowball. This is a step-by-step plan to help you get out of debt, once and for all. We simply have you list out all your debts smallest to largest and start chipping away in that order. But when you're just trying to make it to another day, you don't need to pay extra on your debt. Instead, focus on piling up cash as high as you can. This will help with peace of mind until you have income again. Once life gets back to normal and everything is okay, you can pick up where you left off with your debt snowball.

4. SELL STUFF.

Get radical. No, we don't want you to go selling hand sanitizer on eBay for \$50 a bottle. But this is the time to sell what you can to bring in extra cash. Maybe that's your jewelry, clothes, baby items or even the extra car sitting in your garage. If you know you can part with something and get extra cash in your hands—do it! Well, within reason.

5. START A SIDE HUSTLE.

When times get a little crazy, keep an open mind. You may be able to offer services or take up odd jobs around your neighborhood (think cutting the grass, picking up leaves, babysitting, or dog walking). Be on the lookout for opportunities that will add a few extra bucks to your pocket. In this situation, every little bit helps.

6. LOOK FOR THINGS TO CUT.

This is the time to cut back on any unnecessary expenses that you can. Stop or pause your subscriptions (think meal delivery kits, specialty makeup boxes). They aren't going anywhere, and you can easily pick them back up once everything blows over and you have extra cash to spend again. Don't forget to call your cable, internet and cellular providers to see if there's anything they'll do to work with you during this time. Be open and honest, and let them know your situation. You'll never know if you don't ask! And since you already have them on the line, go ahead and downgrade or pause your service for now. None of these things fall into the Four Walls, remember? We know making sacrifices like this can feel like adding insult to injury when you're already hurting. But keep reminding yourself: This is not forever. We're going to make it through this! You're making temporary sacrifices to tread water until this storm passes and you're back on your feet again.

7. CONNECT WITH CHARITY ORGANIZATIONS OR LOCAL COMMUNITY GROUPS.

Let's be clear here: Try to do everything in your power first before you seek help like this. Make sure you cut back where you can and take any temporary jobs to work hard and get back up on your own two feet.

But, in times of real need, don't be too prideful to ask for a helping hand. Charities and community groups in your area exist for situations like this. They want to help you! If going to a food bank means your family is fed, then do it.

DON'T LOSE YOUR HOPE.

Times might be tough and the headlines might be discouraging, but that doesn't mean you need to lose your hope too. Hang in there! Keep a level head and an open mind to get through the downturn. And once the clouds have cleared, make getting out of debt and building an emergency fund a priority.

HOPE