



# Coping with financial stress during COVID-19

## HONESTLY ASSESS YOUR FINANCES



Many Kentuckians have experienced job loss or a change in income due to the pandemic. If this has happened to you, it's important to examine your finances, determine your monthly income, and ask yourself if you can meet expenses. For now you might need to make some changes or seek assistance. Remember, these are unusual - and temporary - circumstances, and we will get through this.

## RE-EXAMINE YOUR SPENDING



Take a look at where your money is going and if there are areas you can change. Identify necessary expenses such as food, shelter, utilities, insurance. Trim as much as you can. Also, identify all of your debt – loans, car payments, credit card payments. Separate these from other bills. You may qualify for federal repayment programs on student debt. Contact credit card companies and request a payment plan, too.

## ACCESS BENEFITS



Public assistance programs are available for Kentuckians who have experienced job loss or a change in income due to COVID-19. Visit [kcc.ky.gov](http://kcc.ky.gov) for unemployment benefits or [benefind.ky.gov](http://benefind.ky.gov) for health coverage and food assistance. These programs help assure providers are reimbursed for medical care and Kentuckians have access to healthy food and shelter - all of which are critical to addressing COVID-19.

## FIND HEALTHY WAYS TO COPE



Try exercising, meditation, or connecting with others to ease stress and anxiety. If that doesn't work, seek professional help. Many health plans cover telehealth counseling and some providers are offering services for free during the pandemic. Using substances to cope can worsen stress and anxiety.

## WE WILL GET THROUGH THIS TOGETHER



We know that you want to stay healthy and make sure you can provide for your family's needs. Please remember that staying healthy at home is our priority, and use the resources available to help you get through the financial stress that may be creating. The sooner we can get through COVID-19, the sooner we can get you back to work.



During these hard times, stay positive and look out for each other. Worry and agitation can be addressed by limiting the time you spend watching and listening to the media. Be mindful to stay informed and use factual sources of information, such as [kycovid19.ky.gov](http://kycovid19.ky.gov).

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