

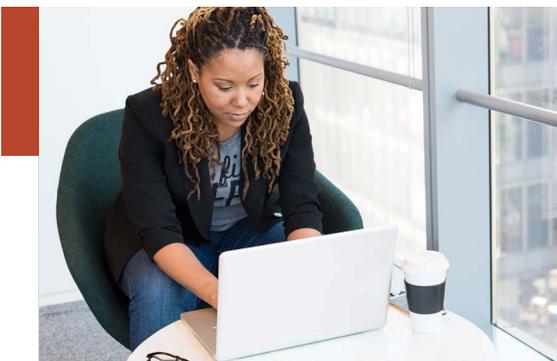


EVOLUTION OF THE WORKPLACE: TOOLS FOR NAVIGATING COVID-19

FOCUS ON WHAT MATTERS

(FOOD, UTILITIES, SHELTER, TRANSPORTATION)

These four things make the base of your survival pyramid, which means that they should take precedence before even thinking about anything else. When reviewing or building your budget, be sure that these four things are the items that money is getting allocated to first!



CREATE AND MANAGE A BUDGET

There is no better time than now to start a budget if you don't already have one, or if you do, a great time to review it to either start saving more or adjust the budget for a different income. Budgets do a great job of helping you actually see where your money is going (in the world of autopay – some things slip through the cracks) and help you see where you can cut back in order to make sure your core expenses above are taken care of.



LOOK FOR THINGS TO CUT

Do you think you could write down every subscription you are paying for on a monthly basis? For most of us, the answer is no – between streaming services, product boxes, news outlets, and meal kits it is hard to remember what you have signed up for. Many of these are easy to see (you get something delivered to you every month) but others could be lingering in the background in the form of an old app or the premium version of a website service.

Now is a great time to start reviewing your subscriptions to see what is essential and what you may be able to live without for the time being. There are some great (and free) services available that not only help you track down all of your subscriptions but let you cancel in app, and even can negotiate contracts on your behalf (for services like phone, cable, etc.).

Trim, Truebill

SPRING CLEAN (AND MAYBE SELL?)

Given the current situation many of us find ourselves in, it is a great time to utilize our “indoor time” and actually get around to spring cleaning this year. Not only is it helpful to take inventory of the things you have and review the items you push deeper and deeper into the back of the closet or basement, but it could be an opportunity to get some extra cash!

There are a ton of great marketplaces out there to both sell and buy things on a discount – be sure to do your research to find one that is the easiest to use and meets your needs!

- Letgo, thredUP

GET ON TOP OF IT

GET ON TOP OF YOUR DEBT

We know – during a time when you may be figuring out how to get your next round of groceries paid for, getting out of debt is probably the last thing on your mind. But after following each of the steps above, you may find that you are in a better position than you thought and do have some funds available to begin to halt the debt snowball.

There are some tried and true processes out there that are effective at helping you get on top of your debt, and many have been transformed into an easy-to-use app that recommends strategies and shows you what needs to be tackled first.

- Undebt.it, Debt Free (Download Debt Free on Google Play or the Apple App Store)