



APPRISEN

Helping people improve their financial health for 65 years.

Many Americans will be financially impacted by the spread of the Coronavirus (COVID-19) as workplace disruptions will leave many hourly wage earners short of income. Further, 4 out of 10 Americans can't meet a \$400 emergency.

Tips & resources to protect your financial health from the impact of Coronavirus:

Contact Your Creditors/Loan Providers

Contact your lenders & explain your financial situation. Most creditors may be willing to: waive fees, allow you to delay or skip some payments. Apprisen's Debt Management Program works with your lenders to: lower interest rates/payments, reduce or waive fees. The Apprisen team acts on your behalf as a support during hardship.

Switch to an Emergency Budget

Create a barebones spending plan & stick to it as much as possible. If needed, contact an NFCC accredited agency, like Apprisen, that can advise you on your money, debts, & help you with a budget. Apprisen offers phone & video chat sessions, & online financial reviews.

HUD-Approved Housing Counselors

Housing Counselors approved by the U.S. Department of Housing & Urban Development can discuss your options if you're having trouble paying your mortgage.

Tap Into Community Resources

- Stay informed by visiting Centers for Disease Control and Prevention's website.
- Visit [unitedway.org](https://www.unitedway.org) for assistance on finding food, paying housing bills, & more.
- Check your state unemployment policies to identify current benefit options.