



Be Well Financially

- **Manage your spending.** [Be mindful of your spending](#) and manage your budget, so that you're prepared for future financial emergencies. [Learn more about creating a budget](#). Or try a free app, such as Mint, which is available for [iPhone](#) and [Android](#). If you have trouble saving money because you're a compulsive shopper, [learn ways to resist your excessive shopping](#).
- **Prepare for the unexpected.** The coronavirus has taught us all to expect the unexpected. Be sure to protect your family's financial security in the event of a financial emergency. If you haven't already done so, aggregate and review all of your financial and legal documents, including your bank statements showing your emergency fund, emergency contacts, beneficiaries, life and disability insurance benefits, tax statements, and estate planning documents, to identify and fill gaps in your financial preparedness. Get started with this [financial checklist](#), which includes tips on how you can better plan for the future.
- **Contact your lenders.** If you are still dealing with the aftermath of the coronavirus pandemic and you are experiencing a financial hardship, there are many resources to help. Learn about the [financial services offered through the EAP](#), and contact your lenders to discuss ways you may be able to reduce or defer payments if you're unable to pay your bills. Be sure to contact them as soon as possible, before you damage your credit score and have to pay any penalties and interest charges. Learn more: [Tips for Weathering a Financial Emergency](#).
- **Don't sell your investments out of fear.** Although it can be stressful to watch the effects that the coronavirus has had on market volatility and your financial investments, it's important that you do not simply sell stock-based investments out of fear, especially in retirement accounts that you won't need for several years down the road. Speak with your financial advisor for professional advice. If you need help finding a certified financial advisor, [start here](#).
- **Be aware of financial scams.** It's common for scammers, identity thieves and other criminals to try to take advantage of vulnerable populations after a disaster. If you receive a phone call, text or email asking for personal or financial information in exchange for coronavirus testing or "cures," do not provide it. [Beware of Criminals Pretending to Be WHO](#) to help protect yourself against hackers and cyber scammers.