

Promoting Financial Health and Resiliency for People with Disabilities and Their Families During the COVID-19 Pandemic

The novel coronavirus, or COVID-19 pandemic, has created uncertainty for Americans' physical, mental and financial health. During this time, we must be vigilant in promoting healthy habits and resiliency. The Center for Disability-Inclusive Community Development (CDICD), managed by National Disability Institute (NDI), has developed five strategies and resources to assist you in taking steps to maintain your financial health.

Assess Your Financial Health

Assessing your financial situation and creating a plan for your financial health is an important part of preparing for and managing through a crisis.

- Create or update a spending plan: catalog.fdic.gov/system/files/4_PG.pdf. Developing a spending plan assists in understanding your financial situation.
- Look closely at your expenses. Identify any items that can be eliminated during this crisis.
- Plan ahead and put together a weekly menu and food shopping list: nationaldisabilityinstitute.org/wp-content/uploads/2020/03/menu-planning-and-shopping-list-2020.pdf.
- Look at your bills and prioritize which to pay. Call about bills that cannot be prioritized and ask what your options are during this crisis: consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/.

Find Community Resources

Municipalities and community-based organizations are working to meet the needs of the disability community during this time.

- 2-1-1 assists individuals who are looking for resources within their community: 211.org.
- Feeding America is the nation's largest domestic hunger relief organization. Locate a food bank in your area: feedingamerica.org/find-your-local-foodbank.
- The Disaster Distress Helpline is available 24 hours a day offering free support to people experiencing emotional distress: samhsa.gov/find-help/disaster-distress-helpline.
- The Administration for Community Living (ACL) has guidance for people with disabilities and caregivers, which includes connections to state and local resources at: acl.gov/COVID-19.



Questions? Send an email to ask@ndi-inc.org.



Be Informed About Benefits

This is a critical time to understand the benefits you receive or your eligibility for benefits.

- If you receive a Social Security Administration benefit, you can access resources at: <https://choosework.ssa.gov/>.
- If you have lost a job, you can determine eligibility and apply for unemployment benefits at: careeronestop.org/WorkerReEmployment/UnemploymentBenefits/unemployment-benefits.aspx.
- Supplemental Nutrition Assistance Program (SNAP) provides assistance for food. Learn how to apply for SNAP benefits at: [benefits.gov/benefit/361](https://www.benefits.gov/benefit/361).
- Consider applying for help with utility bills. Explore your options: liheapch.acf.hhs.gov/help.
- The IRS has extended the federal tax filing due date from April 15, 2020 to July 15, 2020. Federal income tax payments can also be deferred to July 15, 2020, without penalties or interest, regardless of the amount owed: [irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed](https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed).



Connect with Your Financial Service Providers

Many financial service providers are providing updates and support to their customers.

- Create a list of each of your financial service providers. This may include banks or credit unions, credit card companies, mortgage lenders or other loan providers.
- Get updates on what providers are offering their customers during this time by reviewing their specific websites.
- Sign up for online or mobile banking with your financial service provider. Learn more: [fdic.gov/consumers/consumer/news/cnwin18/mobilebanking.html](https://www.fdic.gov/consumers/consumer/news/cnwin18/mobilebanking.html).
- Explore FDIC-insured ABLE account savings options: [ablencr.org/state-plan-search/](https://www.ablencr.org/state-plan-search/).



Stay Connected in a Virtual World

Identifying ways to stay connected to family, friends, colleagues and others can help reduce feelings of isolation during this period of social distancing.

- Learn about low-cost Internet offers: [everyoneon.org/find-offers](https://www.everyoneon.org/find-offers).
- Stay connected with others by using video chat ([skype.com/en/](https://www.skype.com/en/)) or group chat ([whatsapp.com](https://www.whatsapp.com)).
- Keep it simple – pick up the phone and call someone you care about.
- Talk to a stranger through a new app called Quarantine Chat that lets you talk to someone else who is quarantined: [quarantinechat.com/](https://www.quarantinechat.com/).