



3 Steps to Survive the Pandemic Financially

Follow these 3 steps and use this free worksheet to survive the pandemic

Step 1 - Grab a pen

First, I invite you to write down how you're feeling at this exact moment. Be specific. Be vulnerable. Lament. No one has to see this but you.

Here's why this is step one. I had a pastoral care professor in seminary who said, "Unnamed problems rarely get solved." Giving that problem a name is the first step. Likewise, unnamed feelings get repressed. Name your emotions. Use ink on paper.

Second, I invite you to write down *how it will feel* when you make it through this tough time. Naming how it will feel in the future will give you a vision to pursue. Imagine overcoming adversity. Imagine what it will feel like to not only survive, but to come out on the other side thriving and more resilient.

Give yourself permission to dream about a future when you re-calibrate to financial balance.

Additional questions to help you write, name, journal, and reflect:

- What is true about the world right now is:
- Where I'm feeling financial stress in my body is:
- When it comes to money, I'm most worried about:
- I'm worried about disappointing these people in my life:
- I want to be generous, and when I can't be generous, I feel:
- When I make it through this situation, I will:

When you've worked through step 1, here is the next step.

Step 2 - Know what's mission critical

First things first, start cancelling the subscriptions and bills that are not critical to your survival. And no judgement - you and *you alone* can know what that means.

Now, let's move on to the things we need in order to survive.

Each bill and expense is unique. Some bills can be delayed or paused. Others simply cannot. Make a list of expenses and bills. Decide what can be delayed - in full or partially.

Knowing what you can pay when you can't pay for everything is a crucial part of this step.

Also, this is important. We live in a different world than just a few weeks ago. There are new priorities, not just for you but for the organizations and companies from which we purchase goods and services.

Check their websites. Many companies and organizations are making arrangements with their customers. We are in this together. They want to (need to) keep your business long term. Many businesses are taking advantage of legislation that passed recently (see below) and they are in a place where they can make arrangements with their customers and clients.

Now make a list of bills and expenses that can be paused and delayed, including what you will do when you can't cover everything. This may take a little research. In fact, I strongly suggest picking up the phone and making phone calls.

Of course, this isn't how you normally do things. We live in a different world and very little is "normal" right now.

Include those expenses that "must be paid no matter what." Use the worksheet to make a list of bills you can start skipping and putting on pause, either in full or partial.

What about that rent or mortgage? Check in with your bank, lender, or landlord. Give them a call. (I can't emphasize that enough.) Ask them to work with you through this tough time. With just 7 or 8 minutes on the phone with your bank, you could save hundreds of dollars or more over the next couple of months.

Now that you've done the hard and necessary work of reducing expenses and deciding what can be put on pause, you are ready for step 3.

Step 3 - Prepare to receive

Now that you are prepared emotionally (step 1) and you've prioritized expenses (step 2), let's talk about asking for help.

Are you ready to receive? Giving is easier than receiving, but the hose is open at both ends. And unless we learn how to receive a blessing, it's hard to *be* a blessing to others.

There is nothing wrong with asking for help. No shame. No guilt. Nor regrets.

What's the crucial thing about asking for help? People want to be asked. They want to be asked because they don't always know how they can help. No one wants to impose or assume.

The moment you're ready to ask for help is the moment you're ready to receive.

Let's talk about *who* to ask and *how* to ask.

There are your friends and family. Who in your life do you know is most likely on solid footing who can offer help? There are likely 3 to 5 (or more!) names that are coming to mind. Write them down.

Also, check out local community agencies and government programs. The CARES act includes provisions for small businesses and churches. [Vanderbloemen](#) & [Covid.Church](#) are excellent resources (please note: these links are changing daily, so search around for updated information).

The thing to know about *how* to ask for help is to *be as specific as possible*. For example:

“Hey Cheryl - I'm having a hard time right now. I've worked with my utility company and they will let me pay half this month. Can you help me out with \$40?”

“Hi Dad - I've been working on a plan to make it through this time financially. My landlord is willing to work with me. Can you help by paying half of my rent this month?”

When you are specific you give the people you are asking a huge gift. They know exactly what you need and how they can help. They may give more and they may give less, but if you are asking for help, you *will* receive help. It really is that simple.

NOTE: *If you find yourself reading this and you are in a position to help, please do not wait to be asked. Actively pursue opportunities to help in whatever ways you can. You will look back on the Pandemic of 2020 and know you played a key role in working collaboratively to get through this.*

Hone your financial skills.

This could be a great time to take our *6 Weeks on Money* Course, which guides you to adopt some practical and smart steps for managing your finances. The course has an inspirational approach for how we can think about money, so you'll be blessed by it.

BONUS: We'll have a **6 Weeks on Money Community Group** meeting online on Thursday nights from 5:30 to 6:30, and so email pastormatt@surpsiechurch.com if you'd like to join us.

We are in this together.

For those who make their livings by helping others, including the nonprofit worker above, this feels like new territory. We are in this together. Remember writing down how it will feel when you make it through this? That's where we're going. That's hope. And hope changes our relationship with the future.