

## Take Charge America offers ways to overcome financial hardships

With the ongoing COVID-19 pandemic forcing the closure and shutdown of most facets of daily life, more people are facing uncertainty surrounding employment and finances.

“Uncertainty breeds fear and anxiety — especially about money — and this health crisis is no exception,” said Michael Sullivan, a personal financial consultant with Take Charge America, a national nonprofit credit counseling and debt management agency.

Sullivan shares several steps to take during a financial setback:

**Reallocate budget:** If faced with a loss of income, take a close look at your existing budget and reallocate spending in accordance with a socially distanced lifestyle. Shift transportation or lunch money toward monthly bills or credit card payments.

**Sell stuff online:** Classic yard sales may be off limits in the era of social distancing, but selling lightly used possessions remains a great way to earn extra cash.

**Turn to the gig economy:** If you’ve lost your job, you may consider gig work for extra income. With people sequestered at home, demand for delivery

services such as Instacart and Postmates has surged.

Several companies have instituted policies to limit in-person contact and help workers stay safe. You’ll want to assess your comfort level with the potential risks considering the current situation.

