

# Survival Tips for COVID-19

## HOUSING

- Pay your rent monthly. If you cannot pay the full amount of your rent, pay a portion of it each month. Talk to your landlord about your situation. This will help avoid a huge amount of rent due at the end of the moratorium.
- Report your job loss or reduction of income to your Public Housing or Section 8 Housing Counselor. They can reduce your rent in accord with your income.

## INCOME

- If you have a loss of income, apply for Unemployment Compensation if you have not done so already. Unemployment is being offered to those who may not have qualified in the past. A flyer with contact information for the Unemployment Office is on the FSS page of WCHA's website or [www.uc.pa.gov](http://www.uc.pa.gov).
- If you have not had a loss or reduction of income, budget your regular income, and use your stimulus payment as an emergency fund for unexpected needs such as car repairs.
- If you lose your job or have a reduction of income, budget your stimulus money, extra \$600 a week of unemployment compensation and other community resources to meet your daily needs.
- If seeking employment, contact Westmoreland CareerLink or your FSS Case Manager. CareerLink link: [www.pacareerlink.pa.gov](http://www.pacareerlink.pa.gov).

## FOOD

- To help stretch your food budget to meet family needs use local food banks, community food distributions and extra food stamps. Budget any extra food stamps over a longer period so, you do not run short on food in the future months. Local food bank link: [www.westmorelandfoodbank.org](http://www.westmorelandfoodbank.org).

## BUDGET

- Create and follow a budget.
- Prioritize your money to keep a roof over your head: Rent & Utilities. Food to feed your family and Transportation for necessary trips.
- Reduce unnecessary expenses.
- Let your creditors know your situation.
- Building an Emergency Fund. Save any extra money (no matter how small the amount) for an emergency such as a car repair, unexpected medical expense.
- For more information on budgeting, please watch the following videos:  
Steps to Better Money Management  
[https://www.youtube.com/watch?v=CU4l\\_rs50Kk&feature=youtu.be](https://www.youtube.com/watch?v=CU4l_rs50Kk&feature=youtu.be)  
How to Set a Budget and Stick to it  
<https://www.youtube.com/watch?v=pZDxU74V924&feature=youtu.be>

CONTACT YOUR FSS CASE MANAGER FOR ADDITIONAL RESOURCES OR HELP WITH A BUDGET.