

Financial tips for use during COVID-19

C **Credit** scores play an important role in your financial future. Set up online payments to stay on top of credit card payments during this pandemic. On-time payments help you maintain a good credit score.

O **Open** an emergency fund, if you don't already have one. Save a little money at a time for future use, in case this crisis lasts longer than is anticipated.

V **Voice** your concerns to your financial lenders. Many institutions have announced proactive measures to help borrowers impacted by COVID-19.

I **Inquire** about your student loans. Ask for the income-sensitive payment plan or a limited loan forbearance period. Check with your loan provider for details.

D **Don't** be fooled by scammers! Be cautious of emails, texts or social media posts that may be selling fake products or inaccurate information about emerging coronavirus cases.

1 **One** way to damage your financial profile is by accruing unnecessary debt. Don't take on any new debt and try to reduce your current debt as much as possible.

9 **90%** of the time we make emotional purchases when we are stressed. Save your money. Now is not the time to spend on unnecessary purchases.