

Ways to have a successful conversation:

**Stay in the driver seat-** make sure to give our neighbors space to share, we can learn a lot from the story that someone shares while in crisis...often indicate where the biggest needs lie. That does not mean that you are just along for the ride with them you can still set the goals for the outcome that you need.

**Make a plan-** a step by step plan of who and what needs to be addressed and when

- Look past rent and utilities- what is a breakdown of their expenses
  - Rent
  - Utilities
  - Car insurance, registrations, license renewals
  - Health insurance
  - Food/ hygiene
  - Prescription costs
- What is their total (current) income-
  - Residual income from former employment
  - Receiving government benefits
  - Have they applied for unemployment?
  - Have they calculated their stimulus payment – based off 2019 taxes, if not filed 2018s taxes will be used
    - Individual- \$75,000 or less = \$1200 + \$500 per claimed dependent child
    - Couple filing jointly- \$150,00 or less= \$2400 = \$500 per claimed dependent child
  - Do they have a savings account, retirement account, or any other form of passive income that they could tap
  - Can they cut any unnecessary payments
- Discuss with them what should be priority based on their current circumstance- car payments and insurance could be higher than house payments during this time, based on someone's work circumstance
- Encourage them to contact the companies they hold payments with
  - Each industry has their own way they are addressing non-payments
  - Guests should advocate for a realistic payment plan
  - Look at freezing memberships that allow- think gyms, magazines, wellness doctors, etc.
  - Doctors bills should be very low on the priority list, but they should still reach out to the company to inform them of their situation
- Give a time-line for when they should have the information and what follow up will look like, should they contact you directly or will they speak with someone else once they have accomplished this step.

**Resourcing-** SERVE 6.8 has redirected the Family Assistance Fund and are working closely with our churches to open up resourcing. Things we are looking at investing in-

- Payments centered around transportation
- Phones/Internet for work or homeschooling
- Prescriptions (especially that a gift card can pay for)
- Rent – since there are no evictions it would need to be extenuating circumstances at this time

- Utilities – same as rent