



# 10 Financial Steps for Emergency or Uncertain Times

1. Pause & Assess
2. Cut Non-Essential Expenses
3. Negotiate Bills & Payments
4. Recover Money Owed to You
5. Find Emergency Income Options
6. Seek Financial Assistance
7. Preserve Emergency Savings
8. Build an Emergency Budget
9. Plan for the Future
10. Avoid Pitfalls & Scams

**Need help getting started?**

✉ Reach out to us at [info@bewellfinance.org](mailto:info@bewellfinance.org) to connect with a Certified Financial Literacy Professional (CFLP<sup>SM</sup>) and take control of your financial future!

[www.bewellfinance.org](http://www.bewellfinance.org)