

## MISSION

Qualitas of Life Foundation is a non-profit organization that provides basic financial education to Hispanic people and their families, in order to promote their financial security and improve their standard of living.

## EXPERTISE

In our workshops, we combine technical expertise with comprehensive advice and hands-on activities to enable participants to consider new possibilities for planning a more financially stable future.

## FINANCIAL TIPS IN TIMES OF COVID-19

### 1. Make a Budget

Given the current situation, it is very important to know how much money is available to plan accordingly and prioritize the needs of the whole family.

### 2. Minimize Your Monthly Bills/Payments

Now is when it is most recommended to eliminate all unnecessary expenses, especially in the case of families without a fixed income. Keep your recurring monthly expenses as low as possible, so you have less difficulty paying bills when money is tight.

### 3. Develop an Emergency Plan

Due to the economic uncertainty we are currently experiencing, it is important to have an emergency plan, anticipating possible financial difficulties that your family may face in a situation like this.

### 4. Set Financial Priorities

It is essential to determine what your financial priorities are, in situations like this. Setting priorities will help you use your money wisely in order to get more out of however much or little you have.

### 5. Follow All Stated Health Recommendations

It is important to listen to the advice of health experts and the recommendations of the authorities. Caution is preferable to avoid dealing later with paying bills and expensive treatments in hospitals.



### BONUS TIP

It is a good time to make a list of all non-essential expenses, such as subscriptions and periodic memberships (monthly or annual). Arrange them in order of importance, try to cancel those of lesser relevance, at least temporarily.

## CONTACT US

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