

MAXIMIZING **RESOURCES** DURING EMERGENCIES

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ASSESS WHAT YOU HAVE

Knowing what resources you have is crucial during an emergency.

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TAKE **STOCK**

- Make a list of all food and spices.
- Create a list of all medical supplies and medicine.
- Take inventory of all household goods.
- Write down key contacts — including state, provincial, and city resources.

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ORGANIZE YOUR PANTRY

Make a list of everything
you have. Include:

- category such as canned goods, dry goods, herbs, etc.
- name of item
- quantity
- use by or expiration date

PANTRY INVENTORY LIST	
Dry Goods (flour, sugar, etc.)	Quantity
Cereals, grains, crackers	Quantity
Pasta, rice and beans	Quantity
Canned goods	Quantity
Spices	Quantity
Miscellaneous	Quantity

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ORGANIZE YOUR REFRIGERATOR

Knowing what's in your fridge
will help cut down spoilage!

- Categorize everything by type such as meats, vegetables, leftovers, drinks, etc.
- Record dates bought, opened or cooked if known
- Record any expiration dates

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ORGANIZE YOUR HOUSEHOLD GOODS

Take inventory of your household goods:

- Organize goods by category such as cleaning supplies, paper goods and medicines
- List all items, don't assume they are unimportant to track
- Note item types/kinds such as specific brands or exact mg/g for medicine
- Record quantities and prescription length

HOUSEHOLD GOODS INVENTORY

ITEM	TYPE/KIND	HAVE ON HAND	NEED TO BUY
Cleaning Supplies:			
Toilet Bowl Cleaner			
Window Cleaner			
All Purpose Kitchen Spray Cleaner			
Floor Cleaner			
Wood Floor Cleaner			
Dish washing Detergent			
Personal Hygiene:			
Toothbrushes			
Toothpaste			
Floss			
Hand Soap			
Hand Lotion			
Body Wash			
Shampoo			
Conditioner			
Paper Goods			
Toilet Paper			
Paper Towels			
Facial Tissue			
Medicine Cabinet			
Assorted Band Aids			
Aspirin			



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KNOW IMPORTANT CONTACTS


Organize your list of contacts!
Key contacts should include:

- family and close friends
- one or two trustworthy neighbors
- emergency professionals: local police, fire department, poison control, hospitals, and clinics
- utility companies
- organizations that assist families in need


A list of resources is available at:

- United States: <https://iam4.me/covid19>
- Canada: www.iamaw.ca/covid-19-news


EMERGENCY CONTACT LIST
In case of a life-threatening emergency, call 911.

 **EMERGENCY NUMBERS**


Police Department: _____
Fire Department: _____
Poison Control: _____
Hospital: _____

 **IMPORTANT NUMBERS**

Water Company: _____ Tow Truck: _____
Power Company: _____ Veterinarian: _____
Insurance Company: _____ Animal Control: _____
Doctor: _____ Locksmith: _____
Local EMS: _____

 **PEOPLE**

Neighbor: _____ Employer: _____
Relative #1: _____ Co-worker: _____
Relative #2: _____ Teacher: _____

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BUDGETING DURING CRISES

- In the U.S., 69 percent of Americans have less than \$1,000 in savings.
- In Canada, nearly one-third of the population has enough in savings to cover one month of expenses.
- Household budgeting cannot wait.

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HOUSEHOLD BUDGET: **STARTING POINT**

Get a clear financial snapshot:

- identify all current income: work, unemployment insurance, spousal and/or child support, federal, state, and provincial assistance
- gather totals from all checking and savings accounts and cash on hand
- identify all expenses (food, medical expenses, housing, utilities, entertainment, personal, etc.)
- include personal habit costs (smoking, alcoholic consumption, coffee, etc.)

PERSONAL MONTHLY BUDGET

PROJECTED MONTHLY INCOME

Income 1 _____
Extra income _____
Total monthly income _____

ACTUAL MONTHLY INCOME

Income 1 _____
Extra income _____
Total monthly income _____

PROJECTED BALANCE (Projected income minus expenses)

ACTUAL BALANCE (Actual income minus expenses)

DIFFERENCE (Actual minus projected)

	PROJECTED COST	ACTUAL COST	DIFFERENCE
HOUSING			
Mortgage or rent	_____	_____	_____
Phone	_____	_____	_____
Electricity	_____	_____	_____
Gas	_____	_____	_____
Water and sewer	_____	_____	_____
Cable	_____	_____	_____
Waste removal	_____	_____	_____
Maintenance or repairs	_____	_____	_____
Supplies	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____
TRANSPORTATION			
Vehicle payment	_____	_____	_____
Bus/taxi fare	_____	_____	_____
Insurance	_____	_____	_____
Licensing	_____	_____	_____
Fuel	_____	_____	_____
Maintenance	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____
INSURANCE			
Home	_____	_____	_____
Health	_____	_____	_____
Life	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____

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HOUSEHOLD BUDGET: **NEEDS VS WANTS**

NEEDS

- Expenses that you cannot live without
- Obligations that have penalties if you do not pay

Examples include:

- Food/Water/Heat
- Rent/Mortgage
- Utilities
- Transportation

WANTS

- Expenses that you can live without
- Have no legal ramifications if you do not pay

Examples include:

- Entertainment
- “Junk” Food

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HOUSEHOLD BUDGET: **MAKE FURTHER CUTS**

Emergencies call for drastic measures:

- cancel subscriptions (HBO, Spotify, Netflix etc.)
- consider eliminating cable television and use internet only
- prepare meals at home
- eliminate non-essential trips and conserve fuel use
- cancel all non-essential club memberships
- buy bulk when possible; buy only essentials
- think about each purchase and be diligent in saying “no” when you need to

A hand is holding a piece of light-colored paper with the word "EXPENSES" printed in large, bold, black capital letters. A pair of scissors is positioned to cut the paper. The background features several blue gears of different sizes, some of which are partially cut off by the edges of the frame. The overall theme is one of budgeting and cutting costs.

EXPENSES

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HOUSEHOLD BUDGET: **PROJECTED SHORTFALL**

Create a new financial snapshot minus future income loss:

1. Sum up the new income reality.
2. Tally expenses based on the need vs want analysis after eliminating the wants.
3. Subtract the new total expenses from the new total income.

This is the adjusted projected shortfall.

PERSONAL MONTHLY BUDGET

PROJECTED MONTHLY INCOME

Income 1 _____
Extra income _____
Total monthly income _____

ACTUAL MONTHLY INCOME

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Electricity	_____	_____	_____
Gas	_____	_____	_____
Water and sewer	_____	_____	_____
Cable	_____	_____	_____
Waste removal	_____	_____	_____
Maintenance or repairs	_____	_____	_____
Supplies	_____	_____	_____
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Maintenance	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____
INSURANCE			
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Life	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____

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HOUSEHOLD BUDGET: PROJECTED SHORTFALL EXAMPLE

With Job (Monthly)

Wages	\$3,500
Child Support	\$400
	\$3,900
Expenses	(\$3,200)
Total:	\$700

Without Job (Monthly)

Wages	\$0
Unemployment	\$1,200
Government Aid	\$256
Child Support	\$400
	\$1,856
Expenses	(\$2,750)
Total:	(\$894)

New expenses
total minus wants

Adjusted projected
shortfall

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3 DEALING WITH A FINANCIAL SHORTFALL

**It is important to know how much need your family will incur.
This will help you devise a plan to meet that need.**

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PROJECTED SHORTFALL **PLANNING**

Write out a list of all possible resources:

UNITED STATES

- Unemployment benefits
- Federal aid
- State aid
- Non-profit organizations
- See links for special COVID-19 aid or other resources

CANADA

- Unemployment benefits
- Federal aid
- Provincial aid
- Non-profit organizations
- See links for special COVID-19 aid or other resources

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PROJECTED SHORTFALL **UNION PLUS**

Union Plus offers great resources for members in need. Services offered fit into three categories:



Financial Assistance



Healthcare Assistance



Homeowner Assistance

You can read more details about the above services by visiting: <https://iam4.me/UnionPlus>

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CREDIT CARD **DEBT MANAGEMENT**

Minimize interest and avoid late penalties by:

- consider consolidating and refinancing with a lower interest rate personal loan.
- take advantage of 0% APR credit card promotions.
- contact your credit card company in advance.
- ask your credit card company if it offers hardship programs for struggling families.
- not waiting until missed payments have adversely affected your credit score.



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MORTGAGE DEBT PLANNING

When facing income loss, immediately contact your bank/mortgage provider!

- If you have the means, refinancing may be an option.
 - Ask your lender if you qualify for a loan modification.
 - Upon request, lenders may work out a loan repayment plan.
 - Request to apply for mortgage forbearance.
- Think about potentially “short selling” your home, or cash offer.
 - Last resort can be a request for a deed-in-lieu of foreclosure.
 - Generally, you must be delinquent 120 days before a foreclosure begins.

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LANDLORDS AND RENTAL PLANNING

If you don't own your home, contact your landlord immediately.

- Let them know that you've recently lost your job.
 - Ask them what the options are during this pandemic.
 - Don't avoid the discussion. If you don't communicate, they may evict you.
- Check with your state or provincial government to see if they have assistance available.
 - Watch for reputable news sources that identify national or local assistance.
 - Communication is key.
 - Landlords may work with you rather than spend the time and money on eviction.

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UTILITY (HYDRO) DECISIONS

You may have to decide what to pay.
Here are some helpful tips:

- Don't ignore the bills; stay in contact with utility companies.
- Request a payment plan or ask about hardship programs.
- Many provincial and state governments have suspended utility shut off during the pandemic.
- If you can afford to pay or make a partial payment on your utilities, you should still pay your bills.



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PRIORITIZING PURCHASES

Focus on needs vs wants — long term vs short term.

- Food and prescribed medications should be the first priority.
 - Buy food that can be stretched.
 - Have a household discussion, make sure everyone is on the same page.
 - Plan your meals to avoid purchasing unnecessary items.
- Don't make emotional or impulse purchases.
 - Buy multi-use items.
 - Emergency budgeting requires asking:
 1. Is this purchase within the budget?
 2. What are the opportunity costs if I spend "x" amount of money?

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MEAL PLANNING

Food is an important resource during an emergency.

- Planned meals can help cut down on waste and spoilage.
- Use smaller dinner plates to control portion sizes.
- Cook simple recipes and not lavish meals.



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MEDICAL CARE RESOURCES

Nothing is more frightening during a medical emergency than not knowing where to go or whether you can get the help you need.

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PLAN FOR MEDICAL EMERGENCIES

You should plan for medical emergencies before they happen!

- List all available resources.
- Know that hospitals by law must provide necessary emergency medical treatment to anyone — with or without insurance coverage.
- Consider academic hospitals and dental offices frequently offer lower-cost treatment options.
- Double prescription purchases while you still have insurance and the means.

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MEDICAL INSURANCE OPTIONS

Here are some U.S. options to consider:

- Consolidated Omnibus Budget Reconciliation Act (COBRA)
 - COBRA provides for continuing group health insurance coverage for some employees and their families after a job loss
 - COBRA only applies to health plans offered by private-sector employers with more than 20 employees
- Children's Health Insurance Program (CHIP)
- A low-cost Marketplace insurance plan
- Short-term health insurance coverage
- Medicaid

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TELEHEALTH OR TELEMEDICINE?

Telehealth uses technology such as computers and mobile devices to help you get health care.

- It is an extremely affordable option for common health needs.
- You can receive treatment for conditions including:
 - allergies, arthritic pain, asthma, bronchitis, rashes, sore throats, UTIs, birth control and more.
 - other services include therapy and psychiatry.
- Consultations are with board-certified doctors or qualified nurses.
- Always research services before signing up for treatments.

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5 THINK OUTSIDE THE BOX

Getting creative isn't always intuitive, but can play an important role in cutting costs and maximizing resources!

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ADDITIONAL **COST SAVING HABITS**

Changing habits can save a lot of money:

- Shut off lights in empty rooms
- Turn off electronics not in use
- Repair faucets and conserve water use
- Consider only using "1 of 2" or "2 of 3" bathrooms
- Buy essentials that can be used for multiple purposes
- Lower the temperature in your hot water heater
- Learn to DIY as much as possible
- Eliminate extra vehicles

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MULTIPURPOSE HOUSEHOLD ITEMS

Many resources can be multi-purposed:

Old cotton t-shirts	Cut them up and use as cleaning rags or reusable
Dawn dish soap	Can clean dishes, steel appliances, clothes, household utensils and objects
Olive oil	Can substitute for shaving gel, furniture polish, hair conditioner and more
Plastic shopping bags	Make great trash bags or shoe covers for walking in the house with work shoes on

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ALTERNATIVES FOR **ADDITIONAL** **RESOURCES**

Think about other ways to meet your needs:

- Sell unused items
 - Think about the skills you have to offer (mechanical, craftsmanship, creative, etc.) that you might use to generate additional income
 - Barter items you don't need or services you can render
- Borrow or rent needed equipment vs buying
 - Start a small garden and grow your own food





HANDLING **PUBLIC EMERGENCIES**

When faced with a public or national emergency:

- do not panic.
- stay informed, consider the source.
- follow guidance provided by experts familiar with ground zero.
- take things seriously, do not put yourself or others at risk.
- do not wait to take action.
- help others if at all possible.

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...take care of yourself, your coworkers,
your family, and your community.
Together, **in solidarity**, we shall overcome.

—Robert Martinez Jr., IAM International President

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