

WHEN YOUR INCOME DROPS: PART ONE CONTROLL STRESS

The Covid 19 pandemic is causing major changes in our lives. These include social isolation, working from home, and for some, the inability to work. This leads to a drop in income and security. When this happens we are likely to become stressed as you cope with the worry of how you are going to pay your bills and care for your family.

It is important to understand some causes, effects, and ways of handling stress to cope with difficult times. Severe and prolonged stress of the type associated with events causing loss of income can have a serious effect on a person's physical and mental health. Stress-related exhaustion is believed to play a significant role in heart attacks, high blood pressure, cancer, some kinds of arthritis, migraine headaches, peptic ulcers, asthma, allergies, and kidney and thyroid disease. Stress alone probably does not cause these disorders; rather, it is one factor in their onset and progression. In addition, stress contributes to many types of accidents through human error, fatigue, worry, and haste. If your income has dropped, suddenly you must cope with this worry as well as daily reminders-the bills piling up, the children needing shoes, medical treatment, or school supplies. Regardless of the source of stress, your body may react to it in three stages: alarm, resistance, and exhaustion.

Managing your well-being

What can you do? Concentrate your efforts on keeping your psyche, your family, and your body as strong as possible:

Don't blame yourself for what has happened. Many other people are in your situation. Find support with friends, family, and others going through similar circumstances. The anger and depression

you feel will gradually disappear. Recognize it for what it is - a natural and temporary feeling.

Don't keep anxiety and anger bottled up.

Talk out your problems with your family or someone close to you. Be honest about your situation, your anger, your hurt, your confusion. Your spouse and children know when you are feeling tension. Others can help if you will let them.

Take one thing at a time. Set small goals and celebrate your progress. Don't try to resolve all your problems at once.

Keep yourself occupied, active, and involved.

The loss of a job presents you with more time than you want to think about your troubles. Of course, you need to spend some time planning your future but don't allow yourself to worry continuously about these problems. Spend some of your time doing those family and personal things you've been postponing for years.

Keep yourself healthy through sensible diet and exercise. Although your family income may be sharply reduced, it is important to maintain good nutrition. Exercise regularly to keep fit, reduce tension, and help your self-esteem. Maintain medical and life insurance if possible.

See *When Your Income Drops : Part Two* on Page 3.

Source: <https://ag.purdue.edu/>

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Health & Human Science News

CALENDAR OF EVENTS

May 2020

- 7 Extension Homemaker Club Dues to County Treasurer (if possible)—\$20 per member
- 10 Happy Mother’s Day!
- 25 Memorial Day—County Offices Closed

June 2020

- 2 Election Day—County Offices Closed
- 21 Happy Father’s Day!

Purdue Extension and COVID-19

Due to COVID-19 pandemic all Extension Homemakers Clubs, 4-H Clubs and Purdue Extension programs and meetings should be postponed or held virtually.

There are to be no face-to-face Purdue Extension meetings or events through the month of June. Once we know more information about when activities may be able to resume, we will reach out to our leaders. It may be possible to have some Extension activities rescheduled when restrictions are lifted.

As event registration is rapidly changing due to COVID-19, please make sure to check our website, www.extension.purdue.edu/wells, or call the Wells County Extension Office if you are unsure that an event is still taking place.



Purdue University is empowering students to direct their own futures through a new initiative, the free Purdue Fast Start program. Fast Start, which could save Indiana families thousands of dollars, gives promising scholars the opportunity to take their first steps toward a Purdue degree.

Fast Start, made possible through Purdue’s partnership with the philanthropic online learning program Modern States, provides free online courses and textbooks plus vouchers to pay for credit-bearing exams. Passing five courses, the corresponding College Level Examination Program (CLEP) exams, and meeting Purdue’s standard admissions requirements assures admission into Purdue.

This innovative partnership will create opportunities for Indiana students to take giant leaps in their education with a new pathway to Purdue. The move also aligns with Purdue’s land-grant mission and its commitment to affordability and accessibility. Since 2012-13, Purdue has frozen tuition for nine consecutive years, allowing more and more students than ever to graduate debt-free.

Visit purdue.university/faststart for complete details on the Purdue Fast Start program.

WHEN YOUR INCOME DROPS: PART TWO KEEP A ROOF OVERHEAD

When you rank your bills in order of priority, chances are shelter and utilities are at the top of the list.

Contact the lender. Explain your situation and try to work out an alternative payment schedule. Before calling, prepare a projection of income and expenses, and a plan for continuing to meet at least part of the payments. If you are having trouble paying your mortgage loan, consider talking to a counselor approved by the U.S. Department of Housing and Urban Development. Housing counselors can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. These counselors are available at little or no cost to you.

Contact your utility providers. If you are having trouble meeting payments, contact your utility provider. The utility company will work with you on a payment schedule. You may be asked to sign a “pay agreement” laying out the manner in which you will meet your obligations. If you are having trouble paying your utility bills, contact your township trustee, your county’s office of the Division of Family and Children, or connect with a resource navigator at Indiana 211, to assist with utility bills.

Think of alternatives. Consider alternative ways to cover mortgage payments. Could you rent a spare room or share the house and the mortgage payments with others? Assess your housing options realistically. If you rent your home or apartment, be familiar with the terms of your lease. More mortgage repayment options can be found on the Consumer Financial Protection Bureau’s website.

Be aware of fraud & scams. Unfortunately, scammers take advantage of desperate situations. If information sounds too good to be true, it is probably a scam. Be aware of fraudulent advertisements from companies willing to pay your mortgage, lower your interest rate,

refinance a loan or save your home from foreclosure. Indiana Attorney General, Curtis Hill has provided a list of tips to avoid phishing scams during the coronavirus pandemic. Stay current on scam and fraud alerts by visiting the Indiana Attorney General’s Website.



Know your rights. During this state of emergency, Governor Eric Holcomb has announced that no residential eviction proceedings or foreclosure actions may be initiated, and providers of essential utility services are prohibited from discontinuing service to customers. This does not relieve the individual of obligations to pay rent or mortgage payments. Read the full temporary prohibition on eviction and foreclosures executive order online at https://www.in.gov/gov/files/EO_20-06.pdf.

Source: <https://ag.purdue.edu/>



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**WELLS
COUNTY**

2020 4-H FAIR – JULY 18-23

More details will be available in the coming months on our website at www.extension.purdue.edu/wells

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