



**A GUIDE FOR
TOUGH TIMES**

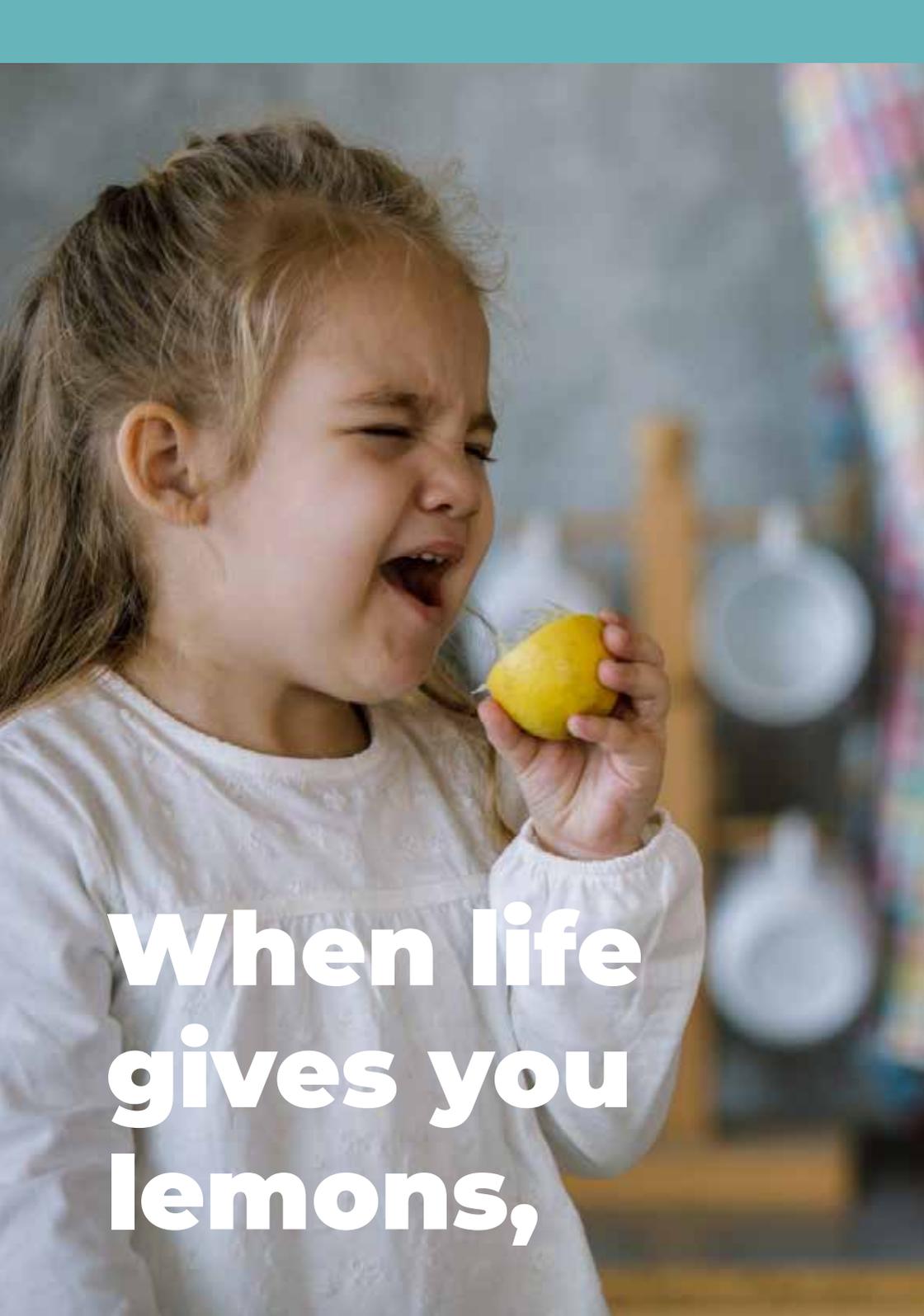
**7 ways to
get through
tough times.**





Many of us are facing new challenges every day. But even during periods of uncertainty, there's plenty you can do to keep yourself safe, well and financially secure.

In this guide, you'll find a number of practical tips to help you. It doesn't have all the answers, but hopefully provides a little inspiration and reassurance that there's positive steps you can take.



**When life
gives you
lemons,**

make lemonade.



TIP 1

GET A BETTER UNDERSTANDING OF YOUR FINANCES

Whether you're on full pay, reduced hours or struggling to make ends meet, it's worth taking a moment to understand exactly what the coronavirus means to your bank balance.

Depending on your situation, you may be entitled to income support, mortgage payment holidays or even interest-free loans. So, before you make any rash decisions, make sure you're in full possession of the facts.

HAS YOUR INCOME CHANGED?

If you've lost your job or had a reduction in income, there are more options than you might think. But first, you need to work out the numbers. In order to get a true perspective, it's worth reviewing all your direct debits and standing orders online. Once you know where your money's going and what you can afford, you'll be in a much better position to do something about it.

WHAT ARE YOUR ESSENTIAL OUTGOINGS?

Make a list of any priority bills, such as your mortgage, gas and electricity. If you think you're going to miss payments, get in touch with your providers sooner rather than later – they may be able to offer payment holidays or come up with an alternative solution.

Just be mindful that many call centres are struggling at the moment, so if you want a quick response, you might be better off sending an email or completing an online form.





ARE YOU DUE ANY REFUNDS?

If you had any planned holidays, concerts or events booked in over the next few months, you're probably entitled to a full refund – especially if you have insurance in place.

ARE YOU WORRIED ABOUT YOUR JOB?

Your income is probably one of your biggest concerns right now. But it's not as bleak as you might think. If you're

worried about a potential loss of earnings, the government has introduced new legislation that might help. You can read all about the benefits, sick pay schemes and income support [here](#).

DO YOU RUN YOUR OWN BUSINESS?

If your business has been affected by recent events, there's help for that too. Find out about the support available [here](#).

ARE YOU STILL STRUGGLING TO PAY THE BILLS?

If you still can't find enough money to pay your bills, don't struggle on your own. There is a great deal of advice available online and people who are willing to help.

The [citizens advice website](#) includes all the latest information as does [gov.uk](#)

**Keep your
options
open.**





TIP 2

DON'T PANIC, PLAN

Although, it's difficult to know what lies around the next corner, a little bit of planning goes a long way. No matter how bad things look, try not to panic about your finances, because there are always steps you can take to ease the pressure.

SPEAK TO YOUR MORTGAGE ADVISER OR INSURANCE ADVISER

If you're worried about money, the best thing you can do is speak to an expert. Your financial adviser will be able to talk you through your mortgage payment options and give you free advice on the best way to keep your home fully protected.

If you don't have an existing adviser, now might be a good time to consider getting one. A recommendation from a friend or family member is a good place to start – or even a simple google search. There's normally no charge for advice and professional advisers can generally save you a great deal of time, effort and money.

FREEZE ANY UNNECESSARY BILLS

If you have any clubs, memberships or subscriptions that are not being used at

the moment, most organisations are happy to put your fees on hold for the time being. Some TV providers are also allowing you to pause any sports subscriptions due to the lack of activity.

If in doubt, drop them a quick email.

PLAN YOUR BUDGET

If your income has taken a hit, planning a monthly budget is a great way to get on top of your finances. Always start with the essential items like food, rent and household bills and then move on to those nice-to-haves like gadgets, games and fashion accessories.

The silver lining is that while you're spending more time indoors, you're likely to be saving money on pubs, clubs and gym memberships – so living life on a budget should be a little easier.



PLAN YOUR MEALS

Although supermarket shopping is far from normal at the minute, there's no sense in panic-buying groceries. Having excess food and vegetables will only lead to wastage. Planning a weekly (or even fortnightly) menu is a more sensible approach. It will make your food go further and save you cash along the way.



WEEKLY MEAL PLANNER

SNACK

LUNCH

SNACK

DINNER

SNACK	LUNCH	SNACK	DINNER

To Do



CHECK YOUR UTILITY BILLS

The cost of gas, electricity, phone services and broadband can vary enormously depending on your provider. So, if you want to save a few pounds, you should consider switching providers.

Other questions to consider:

- Does your existing supplier have an exit charge (this could impact your cost)?
- Are you using more energy during the day (this could affect your tariff)?
- Are you happy to have online bills (this could save you money)?
- Are you happy to have a smart metre (again, this could save you money)?
- Would you prefer a renewable energy supplier (it could cost a little more, but it's better for the environment)?

If you don't fancy doing the legwork yourself, there are a number of online companies out there that provide switching services. They organise everything on

your behalf and ensure you're being looked after by a reputable provider.

tip

Switching energy providers can take up to 21 days. So, if your contract is about to expire and you want to avoid the price increase, you should act sooner rather than later.

KNOW YOUR RENTAL RIGHTS

If you're struggling to pay the rent at the moment, you'll be pleased to hear that the government has promised you won't be evicted during the coronavirus crisis. Landlords have been told that they can't start eviction proceedings for at least three months, which gives you a bit of time to get straight.

To find out what additional support is available, visit the [Money Advice Service](#) website.

MANAGE YOUR MORTGAGE

Despite the recent reduction in interest rates, paying your mortgage may prove difficult if you've had a serious drop in income. Some mortgage

providers are offering payment holidays to ease the burden. But before you go ahead, be aware that this may lead to a payment increase in the future.

In reality, the best solution is to continue paying your mortgage each month. But if that simply isn't possible, contact your provider as soon as possible to run through the options. Better still, speak to your mortgage broker and get some expert advice.

BORROW SOME EMERGENCY MONEY

Borrowing is never ideal, but if you've no other option, it's better to take on a loan with your eyes wide open. Family and friends are a sensible place to start. Or if you don't know anyone who is in a position to help out, make sure you approach a reputable provider, such as a bank or building society.

In the current climate, you may be able to extend your overdraft free of charge or get a personal loan at an affordable rate. Alternatively, a 0% credit card may be a better option. Just remember, you will need to pay it

back – so don't borrow more than you need and be clear on the terms of the agreement.

AVOID LOAN SHARKS

If you come across an offer that sounds too good to be true, it probably is. Loan sharks tend to come out of the woodwork when people are most vulnerable, so avoid them at all costs and stick to lenders you know and trust.

Beware of scammers. Sadly, this crisis hasn't brought the best out in everyone and if you receive unusual texts, emails or phone calls from people you don't know, it could be a scam.

As a general rule, don't click on links from unknown sources and don't pass on personal information or bank details to people you don't know. If in doubt, just delete the email or text – if it's genuine and important, they will get back in touch.

For more information on coronavirus scams and how to deal with them, visit the [Citizens advice](#) website.





RAINY DAY
FUND



TIP 3

FUTURE-PROOF YOUR FINANCES

While you're stuck at home, it's an ideal time to get your finances in order – for yourself and your family. It may not be the most appealing task in the world, but a few sensible decisions today, could save you thousands in years to come.

If your circumstances have changed in the last few years, you'll probably find your insurance needs have too. So, rather than taking any unnecessary risks, it's worth digging out your documents, checking the benefits and ramping up your cover in those areas where you may be a little lacking.



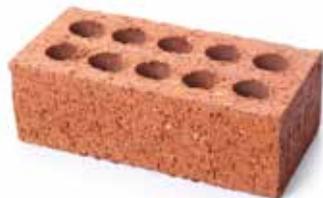
HOME INSURANCE

Now that you're spending more time at home, it's more important than ever to have the right level of home insurance in place. Plus, it's an ideal time to review those optional extras – like accidental damage cover – which could be particularly relevant if you have children in the house 24/7.

When reviewing your options, remember to consider the benefits and not just the cost. Or to keep things simple, go for home insurance that has a five star Defaqto rating. Home emergency cover is also well-worth considering at the moment. It gives you the reassurance of knowing that any urgent problems will be fixed without delay.

DID YOU KNOW?

The two most popular home insurance claims are accidental damage and escape of water, which generally happen as a result of human error. So, the more time you spend at home, the more likely you are to need your cover.



BUILDINGS INSURANCE

This covers the property itself in the event of a fire, flood, storm or other damage. Just make sure the maximum pay-out is enough to cover your property's value in the worst-case scenario.



CONTENTS INSURANCE

This protects all of your belongings, from furniture, clothing and carpets, to computers, TVs and kitchen appliances – everything that would fall out of your house if you turned it upside down! Be sure to tot up the cost of your contents before agreeing to a maximum pay-out and consider added extras, like accidental damage.

TENANTS CONTENTS INSURANCE

If you rent a property, this cover is cheaper than traditional contents cover and can also protect you against damage to your landlord's fixtures and fittings.



Consider increasing your home insurance cover, not reducing it. You may think you're less likely to be burgled while your spending more time at home. But in reality, burglaries only account for a small proportion of claims.



LANDLORDS INSURANCE

If you rent out a property, Landlord's cover is designed to protect your investment and your belongings, along with any legal liabilities. But remember, every situation is different, so be sure to check out the optional extras.



CAR INSURANCE

You may not be using your car as much as you used to, but it's good to know it's there in an emergency. So be sure to keep it fully insured. And don't worry if your MOT is due soon, because the government has extended all MOT expiry dates by 6 months.



INCOME PROTECTION

This protects a percentage of your income whenever you're unable to work through accident or illness. There are plenty of options available these days, so be sure to speak to your insurance broker before taking out a new policy.



MORTGAGE PROTECTION

This helps to fund your mortgage in the event of accident, sickness or unemployment. If you have an existing policy, you may be able to claim right now. If not, speak to your mortgage adviser about getting one set up.

LIFE INSURANCE

As the name suggests, this ensures that your family receive financial support in the event of your death. Depending on the type of policy, it can either pay a lump sum, which can be used to pay off your mortgage or a series of regular payments to ensure an ongoing income.

Be aware, if your family receive a pay-out, it could affect any means tested benefits they might otherwise be eligible for.



ALWAYS SPEAK TO YOUR
INSURANCE BROKER
BEFORE MAKING ANY
CHANGES

REVIEW YOUR PENSIONS AND INVESTMENTS

The problem with pensions and investments is that the benefits always seem a long way off. But if you want a financially secure future, it is something that you should be thinking of at every stage of life.

In essence, pensions are just a tax-free way of saving for your retirement. Investments are a way of building on this by, for example, buying shares in a company. Obviously, there are no guarantees, but the more you plan ahead now, the better off you're likely to be in the future.





CHECK YOU'VE GOT THE RIGHT BANK ACCOUNT

There's more to choosing a bank account than meets the eye. If you want your money to work harder for you, it's worth doing a quick review of the market.

Before getting started, you should think about what's important to you – such as having a downloadable app or being able to pop into your local branch. Plus, you might want to consider whether you want a standard current account or a packaged account that includes additional benefits, such as preferential interest rates, breakdown cover or insurance.

OFFERS TO LOOK OUT FOR

- | | | | |
|--|--------------------------|---|--------------------------|
| Does it offer a debit card? | <input type="checkbox"/> | Packaged bank accounts – monthly or annual charge | <input type="checkbox"/> |
| Is there an overdraft available? | <input type="checkbox"/> | How much interest do they pay? | <input type="checkbox"/> |
| Can I get a cheque book? | <input type="checkbox"/> | Look at the Equivalent Annual Rate (AER) | <input type="checkbox"/> |
| Can I set up direct debits and standing orders? | <input type="checkbox"/> | What overdraft facilities | <input type="checkbox"/> |
| Do they offer additional extras at a cost (e.g. travel insurance)? | <input type="checkbox"/> | What will I need to open an account? | <input type="checkbox"/> |
| Can I bank online? | <input type="checkbox"/> | You're likely to need two forms of identification – one to prove your identity and one to show your address | |
| Do they have a branch locally? | <input type="checkbox"/> | | |
| Will they help me switch accounts? | <input type="checkbox"/> | | |
| Will they reward me for switching from another account? | <input type="checkbox"/> | | |
| What type of account do I need? | <input type="checkbox"/> | | |
| Basic bank account – limited offers | <input type="checkbox"/> | • Passport | <input type="checkbox"/> |
| Standard current account – free of charge | <input type="checkbox"/> | • Driving licence | <input type="checkbox"/> |
| | | • ID card | <input type="checkbox"/> |
| | | • Utility bill | <input type="checkbox"/> |
| | | • Birth certificate | <input type="checkbox"/> |



PLAN AHEAD FOR YOUR KIDS

If you have children, it's never too early (or late) to plan for their future. From setting up their first bank account to putting money aside for their first house, a helping hand goes a long way.

CHOOSE YOUR NEXT CAREER PATH

Whether you've recently lost your job or simply had time to reflect, it could be just the prompt you need to plan your next career move. There may not be too many positions starting in the next week or two, but there's no reason you can't get your CV up-to-date in readiness.

If your chosen career requires specialist qualifications, there are plenty of online courses to consider. Or if you want to get ahead of the game, it's an ideal time to do a little research.

WRITE A WILL

Nobody really likes to talk about wills or estate planning. But while you've got a bit of time on your hands, it makes sense to plan ahead.

Remember, anything you own – property, belongings, money or other assets – is part of your estate. And if you don't have an up-to-date will, divvying up your belongings can get rather complicated. So, in order to look after your friends and family, it's worth speaking to a solicitor or legal executive who specialises in wills, trusts and estates.

If you have young children, an important part of your will is to name a personal guardian who will be responsible for them (if both parents aren't around). You can also help to avoid future disputes by naming a lasting power of attorney – a person who

would be responsible for your health, estate or finances if you became incapacitated or unable to look after your own affairs.

CONSIDER EQUITY RELEASE

If you own your own property and are looking for ways to boost your pension pot, equity release may help to free up some capital. It can be in the form of a lump sum or a regular income, plus you can choose to release anything from a small percentage, up to the full value of your home.

The main thing to bear in mind is that if you do sign up for equity release, you are effectively reducing the amount of money you will be able to leave to friends or family in your will. So, you need to get professional advice and think long and hard before going ahead.

A photograph of a hammock strung between two trees in a lush garden. The scene is bathed in warm, golden sunlight filtering through the leaves, creating a soft, dappled light effect. A large, dark tree trunk and dense foliage are in the foreground on the left, partially obscuring the view. The hammock is a vibrant reddish-brown color and hangs gently in the middle ground. The background shows more greenery and a clear sky, suggesting a peaceful outdoor setting.

**A stitch
in time,
saves
nine!**



TIP 4

LOOK AFTER YOUR HEALTH AND WELLBEING

Just because gyms and sporting fixtures are on hold, doesn't mean you can't stay fit and healthy over the next few weeks. Even if you're stuck at home, there's plenty you can do to keep your body in good shape and your mind active.



FIND AN ONLINE EXERCISE CLASS

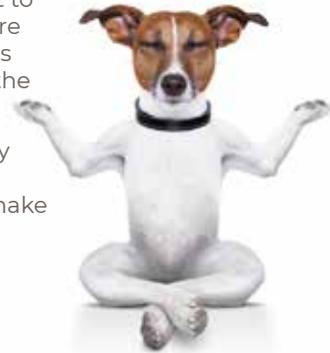
Whether you're a gym junkie or a reluctant runner, you should try and fit some form of exercise into your daily routine. It's important to keep moving as much as possible and if you're looking for inspiration an online exercise class or a bit of YouTube yoga, could be just what the doctor ordered.

To make it more interesting, why not set daily challenges with friends and family? Besides being fun, a bit of healthy competition can make it easier to stay motivated and often lead to better results.

BE MINDFUL OF YOUR MENTAL HEALTH

Don't feel guilty about enjoying some much-needed downtime – reading, listening to music and watching the odd film is be a great way to relax. And if you want to avoid anxious moments, try practicing meditation or mindfulness for a few minutes each day. There are a number of free sites online and apps like Headspace and Calm are also very popular.

If you're worried about your mental health, you can find help and support at mind.org.uk.



GET OUT IN THE GARDEN

Gardening is a tried and tested way to ensure a healthy body and a healthy mind. Besides being great exercise and an easy way to get your fix of vitamin D, it's an ideal environment to forget about your coronavirus concerns. Plus, it's the perfect time of year to start planting your own fruit and veg. So, if you want to avoid the shops and save a few pounds, it ticks all the right boxes.

There are plenty of online videos to get you started. And if you don't have the luxury of a garden, there's no reason you can't find a few pots and plant one or two items indoors.



MAKE TIME FOR FAMILY AND FRIENDS

The one good thing that has come out of this lockdown, is the increased opportunity for family time. From family meals and movie nights to band practice and board games, there's never been a better time to relax with the people you care about.

And just because you live on your own, doesn't mean you have to miss out. It's the easiest thing in the world to call your friends and relatives. Plus, many apps and consoles now include online games and interactive features that can make conversations a lot more fun.

KEEP YOUR CHILDREN BUSY

Although most children will find the idea of missing school exciting, the novelty will soon wear off when they start missing their friends. Keeping a regular routine will help. And if they've been set homework, maybe suggest they work together by telephone or video call. Plus, there are countless online resources to keep them busy and their brains active.

To avoid your kids getting restless, try to encourage regular exercise at home or in the garden. And although you won't want them on screens all day, there's no harm in them interacting with their friends online a little more often.



A vibrant field of tulips in shades of yellow, orange, and red, with green leaves and stems. The flowers are in full bloom, and the scene is captured from a high angle. In the bottom right corner, a person's foot wearing a purple sneaker and blue jeans is visible, resting on a patch of green grass. The overall mood is bright and cheerful.

**Put
your
best
foot
forward.**



TIP 5

MAKE YOURSELF AS COMFORTABLE AS POSSIBLE

Whatever your living arrangements at the moment, the novelty of social-distancing and self-isolation is probably long gone by now. So, in order to stay stress-free and on speaking terms with the rest of your family, you may need to make one or two home adjustments.



HAVE A CLEAR-OUT

If your new-found confinement is making you feel down in the dumps, try tidying your house to lift your spirits. Clearing out the cupboards and having a good old-fashioned spring clean can be a great way to spread some positive energy. And there are a million books online that extol the virtues of clutter-free living.

The general gist is that an untidy home leads to an untidy mind and when it comes to belongings, you need to be brutal – ‘if you don’t use it lose it’. It’s good advice and when you’re done, you could even go one step further and try Feng shuiing the house.

CREATE A DEDICATED SPACE FOR WORK

If, like a lot of people, you're now working from home, you should do your best to create a dedicated office space that allows you to be productive... without interfering with the rest of your household.

Remember, work spaces don't have to take over a full room – a quiet corner will do. Even if you're living alone, you don't want to be staring at your work when you've logged off and are trying to relax.



CONSIDER EVERYONE'S NEEDS

If you're in a shared household, it's more important than ever to consider the feelings of others – especially your children. Chances are, everyone will be feeling a little out of sorts, so be prepared to compromise on your living space... and your behaviour.

TREAT YOURSELF

If there are any affordable purchases that might make your life easier or give your family a boost, now is the time. Depending on your situation (and your bank balance) it could be anything from a new book or board game to a new laptop or TV.



A modern living room interior. In the foreground, a grey fabric sofa is shown with two pillows: one with a colorful geometric pattern and one plain light-colored pillow. A green tablet with a white bezel lies on the sofa. In the background, a white wall is decorated with a black dot grid pattern. Several white shelves are mounted on the wall using light-colored wooden dowels. One shelf holds a woven basket and a potted plant. Another shelf to the right holds a small decorative object. The overall aesthetic is clean, minimalist, and contemporary.

**Give yourself
the space
you need.**





TIP 6

USE YOUR TIME WISELY

It's easy to feel hard-done-to when you're forced to stay at home. But rather than worrying about toilet rolls and trips to the shops, it's important to focus on the positives – like spending time with your family, trying new things and filling your days productively.



GIVE YOUR DAY SOME STRUCTURE

Your routine has probably gone out of the window in recent weeks. But as creatures of habit, we all need structure in our lives – especially children. So, try to keep busy and include some order to your days – even if it's just around cooking, cleaning and family meal times.



Putting together a daily timetable can also help to restore a sense of normality – as can family rotas for jobs around the house!

DO A LITTLE DIY

You don't have to be a DIY expert to put up a few shelves or add a lick of paint – but it's a productive way to fill your time and can often add value to your home. Plus, there are all kinds of tips online, to help you get started.

If you're feeling more adventurous, you might want to consider a more sizeable project on your house or garden. But before you do, be sure to check your home insurance policy for accidental damage cover... just in case anything goes wrong!



LEARN A NEW SKILL

If DIY really isn't your thing, there are plenty more ways to make use of your time indoors. You could learn a new language, try your hand at photography or even train yourself up as the next master chef. Arts and crafts are another option or maybe attempt to learn a musical instrument (see what you have lying around) – the internet is full of online tutorials and even if it doesn't go according to plan, you can have a lot of fun trying!



ENJOY SOME WELL-EARNED DOWNTIME

Of course, not everything you do has to be full-blown. Sometimes you just need a little downtime to help you relax and unwind. Whether it's reading a good book, watching your favourite film or doing the daily crossword, it's better to fill your time than spend it worrying about what might go wrong.



A child is standing in a bedroom, wearing a costume made from a cardboard box. The box is decorated with two metal cans for eyes, a blue zigzag line for a mouth, and a blue line for a neck. The child is wearing a brown long-sleeved shirt, light-colored pants, and blue socks. The room has a wooden floor, a bed with white pillows, and a lamp with a red shade in the background.

**Seize
the
moment.**



REACH OUT FOR HELP IF YOU NEED IT

The most important tip of all is to make sure you stay as safe as possible. If you're struggling with the restrictions that are imposed by the coronavirus or worried about the symptoms, the help and support you need is never far away.

NHS 111 ONLINE

If you're worried you may have coronavirus symptoms, please visit the [NHS 111 online](#) website where you can access appropriate medical information and advice.

To protect others, do not go to a GP, pharmacy or hospital

GOV.UK

For all the latest government information relating to the coronavirus, including benefits, rules and advice, visit the [gov.uk](#) website

CITIZENS ADVICE

If you need help and support understanding the benefits available to you, visit the [Citizens advice](#) website

CHARITIES

For additional information on the coronavirus, or to offer your support, the charities on the next page may be of interest.

YOU'RE NOT ON YOUR OWN

MIND

0300 123 3393

(Mon-Fri 9-6)

The mental health charity Mind are aware you might be worried about coronavirus (COVID-19) and how it could affect your mental wellbeing while we're all having to stay at home and avoid other people.

Their website has lots of great information and resources if you're feeling anxious or worried or just finding things difficult or stressful at the moment.

CHILDLINE

0800 1111

(24 hrs)

NSPCC

0808 800 5000

(24 hrs)

SAMARITANS

116 123

(24 hrs free)

NATIONAL CENTRE FOR DOMESTIC VIOLENCE

0207 186 8270

SHELTER

0808 800 4444

(Weekdays 8am-8pm
Weekends 9am-5pm)



**NATIONAL
DOMESTIC
ABUSE HELPLINE**
0808 2000 247

VICTIM SUPPORT
0808 168 9111
(24 hrs)

**RESPECT - MEN'S
ADVICE LINE**
0808 801 0327
(Mon-Fri 9-5)

AGE UK
0800 678 1602
(Everyday 8am-7pm)

