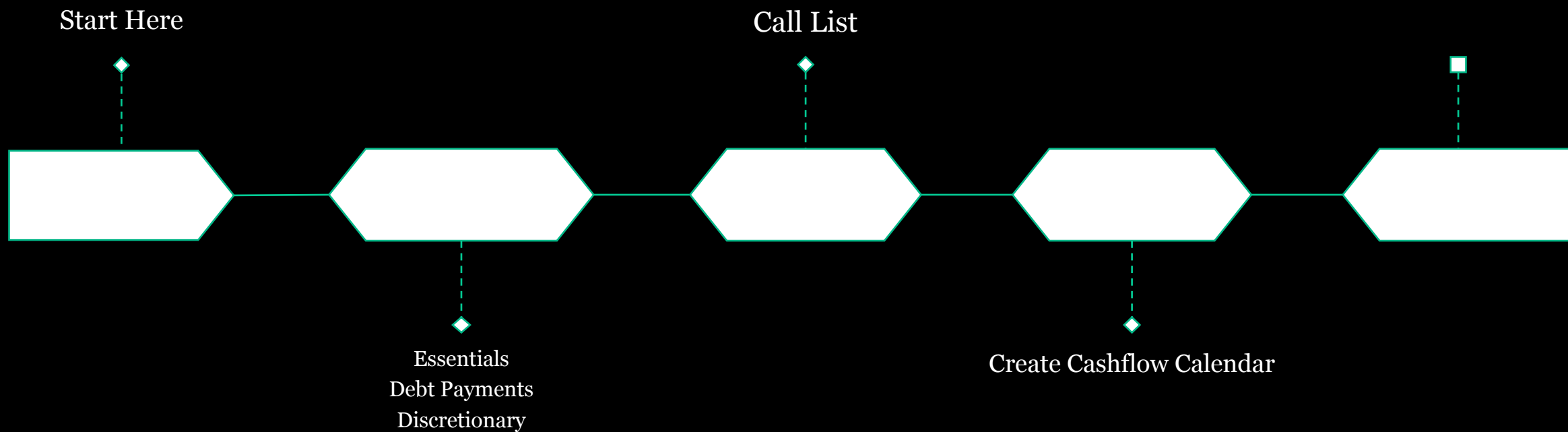


2020 Crisis “Budgeting”

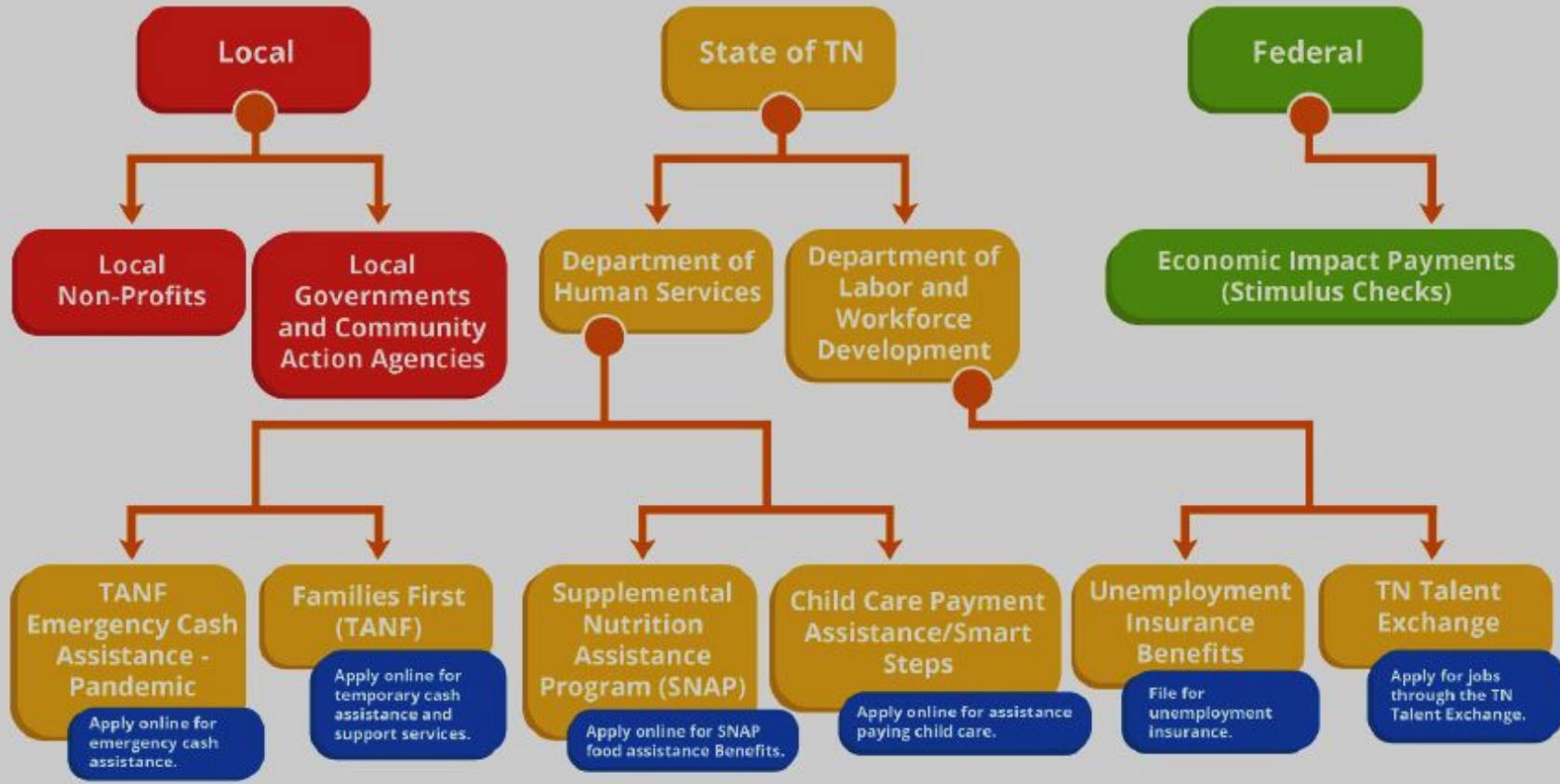
Financial Empowerment Center Guidance

For Frontline Social Service Staff

Process



Where to Turn in Tennessee: Financial Resources in Response to COVID-19



EXPENSES

FIXED ESSENTIALS

HOUSING

UTILITIES

TRANSPORTATION

CHILDCARE

CELL PHONE

INSURANCE

FLEXIBLE ESSENTIALS

GROCERIES

MEDICAL NEEDS

FIXED DEBT PAYMENTS

STUDENT LOANS

CREDIT CARD
MINIMUMS

FLEX/PAYDAY/
TITLE LOANS

DISCRETIONARY

SUBSCRIPTIONS

ENTERTAINMENT

TAKEOUT & DRIVE
THRU

Mitigate Loss

- Make a call list
- Contact everyone to whom you own money
- Options are available if you ask

Implement

- List resources based on frequency
- List fixed bills based on due dates
- Utilize a calendar to determine cash flow

Refer to FEC



615.748.3620

fec.nashville.gov