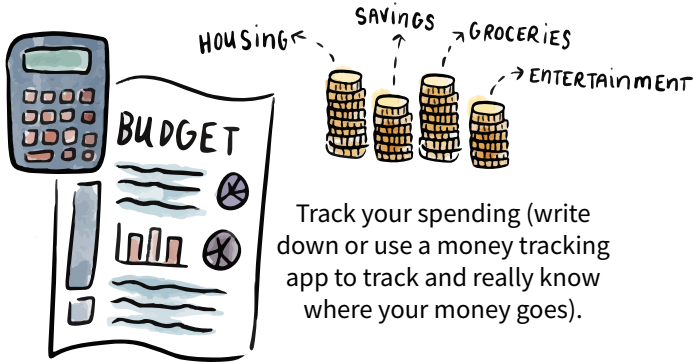




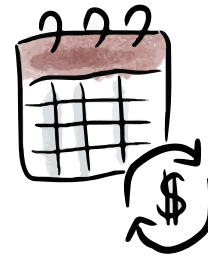
# FINANCIAL WELL-BEING

**The ability to have financial resources to meet practical needs, and a sense of control and knowledge about personal finances\* *during COVID-19***

Create and maintain a [budget](#).



Identify your financial stressors, and make a plan to address them (a credit counsellor or financial planner might help).



Set bills to auto-pay to avoid interest charges from missed due dates.

[Curb online shopping](#) (e.g. set a budget, leave things in cart without checking out, differentiate needs vs. wants).



Research financial planners who you may want to connect with.



Find ways to self-care that don't involve shopping (e.g. hobbies, make a favourite meal, take a bath).



Check out ideas to limit food waste and get the most out of your grocery dollars (The Guelph Family Health Study has a terrific cookbook: ['Rock What You've Got: Recipes for Preventing Food Waste'](#) - available free!).

De-clutter and set aside unwanted items for later sale (e.g. consignment shops, Kijiji).



\* [Swarbrick and Yudorf, 2015](#)