

# Sharpening financial survival skills is more important than ever

*K-State specialists offer suggestions*

MANHATTAN, Kan. – Some say, “when the going gets tough, the tough get going” and the going is tough right now for millions of Americans from the economic fallout sparked by COVID-19. But even for the toughest among us, it’s not easy to pick up the pieces, especially after a job or business loss.

“Many of the people who are now going to food pantries and seeking assistance have never had to rely on it before,” said Denise Dias, K-State Research and Extension agent in Johnson County. “It has been a shock to many of them to lose their income, almost overnight.”

In her role as a family and consumer sciences extension agent, Dias works directly with individuals and families, providing financial management education. She said one gentleman she works with was turned down for unemployment recently because he had a part time job driving for Uber. With the stay-at-home order, his Uber job dried up and he could not appeal his unemployment decision. “He was desperate to find out any information to provide for his family and understand how he could get his stimulus check,” she said. “He had never been unemployed before in his life and was struggling to figure out a way to provide for his family.”

Dias helped him determine the status of his stimulus check and shared information about local resources he and his family could tap into, plus potential sources of income and public assistance to help get them through the coming weeks.

Sometimes it’s helpful to put pen to paper – or fingers to computer – and take steps to sharpen your survival skills, Kansas State University family resources experts say.

“Remember the motto, ‘Use your resources so they do the most good,’” said Elizabeth Kiss, family resource management specialist with K-State Research and Extension. “Some resources will be used to buy goods and services you use or consume. Other resources may be invested in retraining, job searches, or other future needs.”

Kiss collaborated with extension educators across the state to produce a fact sheet, [Sharpening Survival Skills](#). The information is part of a [series of fact sheets](#) titled When Your Income Drops, focused on helping individuals and families through difficult financial times.

Some steps include:

Plan how to use your resources. Identify what you need and separate needs from wants.

Substitute more costly goods and services for less costly where possible. Is walking an option rather than driving? Store brand versus name brand? Borrow or rent seldom-used equipment rather than buying. Substitute actions for gifts – lawn mowing for child care ... or vice versa?

Find new uses for resources you already have.

Conserve resources through wise use. Consolidate trips – get the most use from each time you take a trip out in the car. Wait until you have a full load to do laundry.

Cooperate with others to stretch resources. Organize food, housing, or childcare cooperatives and carpools. Sell unwanted or unused items.

Take advantage of available community resources. Examples are Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), health insurance through the Affordable Care Act and Kansas Low Income Energy Assistance Program (LIEAP).

More information linked to the series of fact sheets, When Your Income Drops, is available on the K-State Research and Extension

[webpage](#). Kansans are also encouraged to contact their [local extension office](#) for a variety of resources.



## **Links used in this article**

When Your Income Drops: Sharpening Survival Skills, <https://bookstore.ksre.ksu.edu/pubs/MF3501.pdf>

Family Finances: When Your Income Drops, <https://www.k-state.edu/family-finances/whenyourincomedrops.html>

K-State Research and Extension local and area offices, [www.ksre.k-state.edu/about/stateandareamaps.html](http://www.ksre.k-state.edu/about/stateandareamaps.html)

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