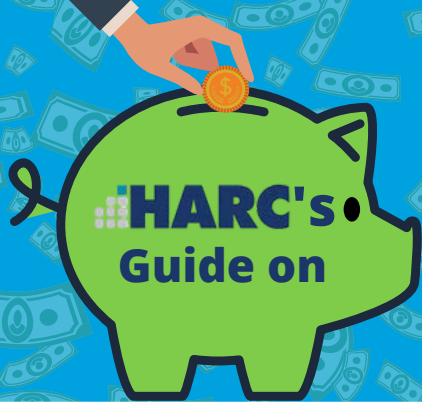


STRETCHING YOUR MONEY DURING A PANDEMIC



SAVING FROM HOME

When paying bills...

- **AVOID LATE FEES:** You can easily save money by avoiding late fees on utilities such as electricity and water.¹ Either set up monthly reminders to pay bills one or two days early or set up an autopay option online.
- **CANCEL SERVICES:** Cancel or unsubscribe from monthly services that you do not use much. For example, if you pay for streaming services such as Netflix, Hulu, YouTube Premium, Disney+, etc. Ask yourself how often you use each of the streaming services? You may find that you mostly use one or two of them, so it would save money to cancel some subscriptions.
- **USE COUPONS:** Although it may not seem like you are saving a lot through coupons, the savings add up. Consider using coupons, especially while shopping online. A quick search for a coupon online can save you 10% or more.¹
- **MAKE SOME CALLS:** Call or email your auto insurance to see if you can save money on insurance. Let your auto insurer know that you are driving less or not commuting anymore and ask for a cheaper policy. In addition, take some time to review their insurance policies and understand what you're paying for.²



Staff Tip

Our research assistant, Amairani, began to save money by verifying that her gym membership was paused or canceled. She also lowered her phone data plan as she began to notice that she could rely more on her home internet during the stay-at-home orders.

In the kitchen...

- **GROW HERBS:** Growing your own vegetables or fruits is a great way to save money on groceries. Even though you will not see immediate results after planting, you will benefit in the long-run by saving money on a couple of herbs for months!¹
- **AVOID BOTTLED WATER:** Instead of buying packs of water bottles, consider buying a filter or drinking tap water. This will not only save you money but it is also eco-friendly.¹
- **FREEZE VEGETABLES:** Vegetables have a short life-span in the refrigerator. If you notice that they are about to spoil, instead of throwing them away, place them in the freezer and defrost them later for a smoothie.¹
- **FILL YOUR DISHWASHER:** If you use a dishwasher, make sure you are using it with full loads to get full use out of both water and dish detergent. Using your dishwasher when it's completely full can save as much as 1,000 gallons of water a month.³

Staff Tip

Our administrative manager, Theresa, saves money by growing fruits and herbs. She also learned how to make her own disinfectant that can be used as a general household cleaner. In addition, she enrolled in the Nest Thermostat Program to earn rewards and rebates.



In the laundry room..

- **AIR DRY YOUR CLOTHES:** Hanging your clothes to dry will help lower the cost of your utility bills.¹ If you are worried about your clothing wrinkling, then hang your clothes in the restroom while you shower with warm water and the steam will de-wrinkle your clothes.
- **WASH WITH COLD WATER:** Washing with cold water will also reduce the cost of utilities bills since higher temperatures require more energy and result in higher fees. In addition, washing your dark clothing in cold water does not only save energy and water, it also protects the color of the clothing.³
- **WASH FULL LOADS OF LAUNDRY:** Similarly to the dishwasher tip mentioned earlier, washing full loads of laundry is cost-effective.¹ You will not be wasting more water than what is needed and you will save in the long run.

Staff Tip

Our CEO, Jenna, and her husband are taking the time to improve their home's insulation. Some of the doors are missing bits of weather stripping, and therefore heat can leak in. Fixing this is cheap and easy. Another trick they've used is to apply UV-blocking window film; these can block the sun and reduce your electricity bill so your AC doesn't have to run so hard (which is super important in the Coachella Valley summer).

MAKING MONEY

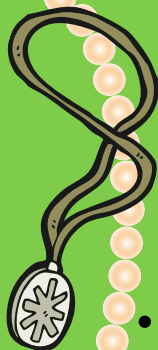
By selling...

- **SELL OLD THINGS:** There are websites such as Poshmark, Decluttr, and Depop where users set up their virtual store. You may post listings for things you no longer need or use in order to make some extra money.
- **SELL HANDMADE ITEMS:** Did you recently pick up a hobby such as jewelry making or painting? There are websites such as Etsy which provides a marketplace for crafters, artists and collectors to sell their handmade creations.



Staff Tip

Our research assistant, Jerry, used to frequently shop at Sephora and now he is saving a lot of money on cosmetics because he stays home and finds no reason for to wear makeup at home. He has also taken on a minimalist approach and practiced spring cleaning by selling clothes, shoes, and leather goods online.



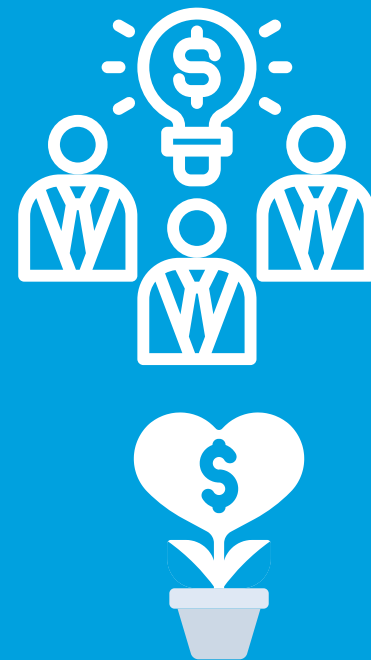
By providing services...

- **DELIVER FOOD/GROCERIES:** PostMates, Doordash, and Grubhub are popular food delivery platforms that implemented no-contact services to prevent the spread of COVID-19.⁴ If you are in good health and able, consider delivering food with one of these services. Similarly, Instacart is a platform that connects people to a customer's order to deliver groceries. You can adjust your own schedule with full control and flexibility.
- **GO FREELANCE:** Many services and aptitudes can be utilized in freelancing such as artistry, data entry, and proofreading. Freelancer is a reputable website for hiring freelance workers.⁴
- **FILL ONLINE SURVEYS:** Many companies seek out the opinion and point of view of people to review products and business ideas. Consider filling out surveys for cash.

SAVING AS A BUSINESS

As an organization...

- **CUT DOWN COSTS:** Try to cut down on all costs except marketing. During the 2008-2009 recession, business owners who cut marketing costs experienced a slow decline in their business. However, businesses that invested in marketing tended to perform better.⁵ Therefore, be strategic in your marketing to connect with your target audience and advertise your services via email newsletters or social media.
- **USE TEMPORARY ASSISTANCE PROGRAMS:** Due to the pandemic, utility and insurance companies are offering temporary discounts or payment deferrals.⁶ It is worthwhile to call your service providers to see if they are offering any assistance. Reduce unnecessary expenses such as travel budget, bonuses, software expenses, office space expenses, etc. Look for areas where expenses may be cut back to reevaluate your budget.
- **WORK REMOTELY:** If your work allows, then encourage your staff to work remotely because this can cut back on office supply expenses, utilities, janitorial services, etc.⁶



COMMUNITY RESOURCES

- **OnwardCA:** This is a one-stop resource for California residents that have been impacted by job loss during the COVID-19 pandemic. OnwardCA works by connecting you to essential life services (money, food, shelter, etc.); retraining opportunities; and your next job.
- **Riverside County Department of Public Social Services (DPSS) Child Care:** These child care programs provide child care payments to a variety of eligible families. They offer prompt and accurate access to help with child care expenses.
- **CalFresh:** The CalFresh/SNAP Assistance Program provides low-income households with electronic benefits they can use at most grocery stores.
- **CalWorks:** California Work Opportunities and Responsibility to Kids (CalWORKs) is temporary financial assistance for eligible families with minor children who have lost or had a reduction in their income. The program is designed to provide families the means to meet their basic needs in times of hardship, while helping them to enter or re-enter the workforce and become self-sufficient.

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For more resources, please visit:
HARCdata.org/covid-19

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