NaviGating Uncertainty

4 Conversation and Journaling Activities to Inspire Awareness, Connection and Control, When We’re Unsure What the Future Holds.

GreenPath™
financial wellness
Empowering people to lead financially healthy lives.
The following page was created with the intention of:

- Encouraging us to talk about what we need in a time of great uncertainty
- Providing an opportunity to bond with our communities at a time when we need connection and support

We recommend you discuss the following questions with someone you trust. This can be done virtually with participants taking turns answering each question.

GreenPath financial wellness
Do you know someone who has overcome similar financial struggles? What did they do? Would you be willing to reach out to them and discuss how you are feeling?

It is common to feel overwhelmed, among other emotions. How are you feeling? What area of your finances are you most concerned about and why?

What is one good thing and one bad thing that has come out of this time?
The following story is based on a real person's situation and feelings in a time of uncertainty. Only her name and picture have been altered.

Nicole's story is being shared to give the reader an example to see how one person navigates a time of uncertainty.

IT IS RECOMMENDED THAT YOU READ THE STORY ON YOUR OWN AND THEN DISCUSS YOUR REACTIONS TO THE STORY WITH SOMEONE YOU TRUST.
I first heard of the Coronavirus (COVID-19) spreading in the US a few weeks ago when there were cases in Washington. My brother lives in Seattle, so I felt afraid for him at the time.

Now it’s getting a lot scarier closer to home. I hear how lonely and scared my patients are at the retirement home. Their families can’t visit them. They have to stay in their rooms and can’t socialize with their friends in the cafeteria.

I’m scared I will bring it in, so I’ve told my friends and husband that I’m only going to work and home. I don’t even want to stop for gas. The news is becoming overwhelming to me and I told people I don’t want to talk about it.

On top of all this, I’m paid hourly and my pay depends on how many patients I’m seeing. If I don’t get any new patients, I won’t get my 40 hours and my pay will slowly go down. I think I will have to use up all my PTO until I run out then... I don’t know what I’ll do. Maybe apply for unemployment? How will I pay for my housing? I just wish I knew what was going to happen and how long this will last.

HOW ARE NICOLE’S EXPERIENCES AND FEELINGS SIMILAR TO YOUR OWN?
DISCUSS WITH SOMEONE YOU TRUST OR CAPTURE YOUR THOUGHTS BELOW.

• 29 year old Speech Pathologist working in a retirement community
• Lives with her husband and cat Conrad
• Talks to her three best girlfriends daily
I’ve talked to my friends again and found ways to still make plans with them while staying at home. We’re going to use FaceTime and try to talk on the phone.

After talking with a friend, I realized I want a financial plan for what might happen. Even though I’m not sure of the future, a plan around the worst helps me feel more in control. My husband and I sat down, looked over all our income and expenses, and talked about what would happen if I lost my income. We want to pay our mortgage above anything else and will have to sacrifice if we need to. We eat out a lot, and since most places are closing, we estimate we will save money there. We’re keeping some of our streaming services but cutting out alcohol for now.

I’ve found I’m not the only one struggling and in a bad mood. Just a week ago, I was fine and confident, even with the future. This sudden change is hard. I am slowly finding ways to be at peace with it. My husband and I have started taking walks to get outside, but away from people. My hope is that things get better quickly, and I’m going to do all I can to be a part of that.

### Based on Nicole’s Choices, What Actions Might You Take?

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In discussing how we’re all coping with the unknown as the reality of the pandemic set in, we discovered a common theme: we desire a way to stay connected with loved ones. We wish to gain a sense of control and safety over our finances in order to remain peaceful and calm.

On the following page, there are a few exercises you are invited to try. First, please read the page on your own. Then, feel free to discuss with someone you trust.
Consider making a list of income and expenses to feel greater control over your cash flow.

**BUDGET WORKSHEET**

Looking over your list of typical expenses, what items will you no longer need during this time or easily be able to reduce?

**COVID-19 RESOURCES**

Unsure where to go for financial support? Consider connecting with GreenPath to talk to someone about your options.

**WHAT’S YOUR REACTION TO THESE STEPS AND SUGGESTIONS?**

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**WHAT ARE YOU WILLING OR ABLE TO DO?**

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In this time of physical isolation, consider new ways to stay connected with your community and loved ones. Would you be willing to keep social routines and plans while moving them to the phone or video chat?

Find something to appreciate each day. Consider starting a gratitude journal. Big things like family and health are fine, but don’t forget about the little things like your favorite slippers.

Consider taking time for yourself, whether it’s resting and watching a movie, taking a twenty minute walk alone, or meditating.

*Make sure to stay connected with updates from the CDC and your local health department for activities that are safe in your area.

**WHAT'S YOUR REACTION TO THESE STEPS AND SUGGESTIONS?**

**WHAT ARE YOU WILLING OR ABLE TO DO?**
As you reflect upon what you have read and discussed, what would meet your needs at this time?

CREATE AN ACTION PLAN BY COMPLETING THE FOLLOWING PAGE.
### REFLECTIONS

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<td>[ ] Having purpose and meaning in my days</td>
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<td>[ ] Feeling in control</td>
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<td>[ ] Finding ways to connect with loved ones</td>
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<td>[ ] Finding ways to escape and practice self-care</td>
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<th>I hope to find meaning and purpose in my days by:</th>
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<th>I hope to obtain a sense of control and safety over my finances by:</th>
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<th>I hope to stay connected to others by:</th>
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While completing this activity booklet, we hope you have:

- Shared and found community around your financial situation and living in this time of instability
- Related to the story of someone questioning what to do when her future income is uncertain and how she chose to navigate her path
- Been inspired by potential ideas to reduce money-related anxiety and improve your overall well being
- Discussed or completed a worksheet to reflect on the prior activities and write down what you want for yourself going forward

GreenPath is a team of people, from your community, committed to bringing you relevant and human centered experiences and information.

If you need additional support navigating your journey, call our caring and compassionate experts at:

877-337-3399
OR
REQUEST A CALL FROM GREENPATH

COVID-19 RESOURCES  BUDGET WORKSHEET

Consider Sharing Your Experience
CLICK HERE FOR SURVEY

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Empowering people to lead financially healthy lives.