



# The Debt Free Guys'

## CRISIS PROOF YOUR MONEY CHECKLIST

- ☐ **APPS** Download the digital app for your credit cards, banks, credit unions and other financial institutions and update all passwords.
- ☐ **NECESSITIES** If your income will be down, focus all spending on necessities. If necessary complete a spending analysis: [debtfreeguys.com/190](https://debtfreeguys.com/190)
- ☐ **CALLS** If you'll miss a credit card payment contact credit card companies & ask for forbearance/delay in having to pay monthly amount or fee waiver.
- ☐ **CART HOLDS** Put all online shopping into the cart and wait for prices drops. Download the Honey App for free discount codes: [debtfreeguys.com/go/honey/](https://debtfreeguys.com/go/honey/)
- ☐ **ONLINE ACCESS** Get online access to your arm's length away emergency savings account to request funds via check, debit card or ACH if necessary.
- ☐ **0% CARDS** Get a 0% on new purchases credit card if you need access to funds and cannot access savings. Here's our favorite. [debtfreeguys.com/zero](https://debtfreeguys.com/zero)
- ☐ **PAYMENT INS.** Apply for/add payment insurance to your credit cards if you think you'll be out of work or have reduced pay. Investigate costs first.
- ☐ **HEALTH CARE** Sign up for "call-in healthcare" to help reduce the reliance on doctors allowing them to focus on emergencies. [debtfreeguys.com/doctors](https://debtfreeguys.com/doctors)
- ☐ **GIVE BACK** If your income's not impacted, add to emergency savings and give to organizations that can help those in our LGBTQ community.

**Learn more at [debtfreeguys.com](https://debtfreeguys.com)**

This list includes "affiliate links," wherein we receive a small thank you if you make a purchase/sign up for a service using the link, which helps us provide education like this for free. We only endorse or link to products and services we do or would use ourselves.