

# What Will You Do With Your Stimulus Check?

An important part of the federal relief CARES Act stimulus package is the delivery of one-time payments to eligible individuals and families. No matter your current financial situation in the midst of COVID-19, this payment will go the farthest if you plan ahead.

Here is a fillable form with expenses for you to consider. Use this to help make the money work best for you and your family!

My Bills	Due Date	Amount Due	Past Due	Priority (1=high, 5=low)	Using Relief Funds? (Y / N)	Paid
<b>HOUSING</b>						
Rent or mortgage						
Renter's insurance or homeowner's insurance						
Utilities (like water, electricity and gas)						
Internet, cable, and phones						
Other housing expenses						
<b>TRANSPORTATION</b>						
Car loan						
Car insurance						
Vehicle maintenance (oil change/mechanic)						
Other transportation expenses						
<b>FINANCE</b>						
Credit Card(s)						
Other Loan(s)						
	<b>TOTAL</b>					

Here are a few expenses that have likely changed during recent events and are worth reviewing:

My Expenses	Est. Monthly Cost	Think About It	Using Stimulus Funds? (Y / N)
Groceries and Meals (Take-out/Delivery)		This may have changed recently especially in your household now that more people are home.	
Gasoline		Gas prices are down and most likely so is your consumption of fuel. There should be some savings here for you.	
Fun		With less socialization comes more isolation in your community and household. Be sure to keep doing the things that make you happy.	
Savings		Building your savings is always a good idea, even in these uncertain times. If you can, put some money aside. Stimulus checks, while meant to help individuals and families engage in the economy, could help start or add to your emergency fund.	
Other Expense 1			
Other Expense 2			
Other Expense 3			

## Now What?

Remember, the stimulus funds won't cover all of these items, so be sure to prioritize them and pay the highest-priority bills first. Think about how you are going to use your funds in a way that is meaningful to you and those you care about.

Don't forget! Many of the lenders you're borrowing from likely offer some form of payment relief. Contact them proactively to learn how you can take advantage of this help, and build that into your plan.

For more information about stimulus checks, special financial assistance available to Unitus members, small business relief, and more: visit [unitusccu.com/coronavirus](https://unitusccu.com/coronavirus).



### My Commitment

I, \_\_\_\_\_, commit to myself that I will abide by the plan I have laid out to the best of my ability. Any additional funds will be used to better my financial, physical, mental/emotional well-being.

Signature \_\_\_\_\_

Date \_\_\_\_\_