

FINANCIAL Help + Hope EVENT

CARES ACT



- Subject to the following INCOME LIMITS:
 - Individuals: \$75,000
 - Phase out: \$75,000 - \$99,000
 - Couples: \$150,000
 - Phase out: \$150,000 - \$198,000

UNEMPLOYMENT

- Extra \$600 per week from federal government in addition to the base amount a newly unemployed worker receives from their state
 - Now 39 weeks instead of normal 26 weeks
- Benefits have been extended an additional 13 weeks
 - Temporary Pandemic Unemployment Assistance through end of 2020
- Gig workers and freelancers

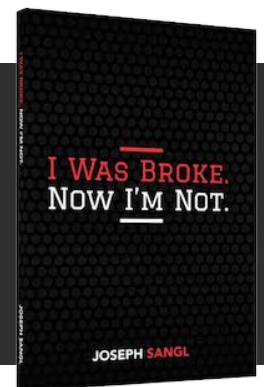
ADDITIONAL BENEFITS

- Federal tax filing and payment deadline moved from April 15, 2020 to July 15, 2020
- Federal student loan payments and interest waived until September 30, 2020

IMPORTANT LINKS:

- WWW.IWBNIN.COM/COVID-19
- WWW.IWBNIN.COM/TOOLS
- WWW.IWBNIN.COM/LIVE

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JOE'S BOOK**



10 FINANCIAL STEPS YOU CAN TAKE RIGHT NOW

1. Prepare a Plan
2. Reduce/eliminate spending on non-essential items
3. Reduce spending on essential items
4. Reduce all payments to minimum requirement
5. Establish delayed repayment scheduled
6. Move high interest debt to 0% CC
7. Temp. pause contributions to retirement acct
8. Temp. pause contributions to college funds
9. Temp. pause contributions to HSAs
10. Find ways to produce additional cash

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PREPARING A BUDGET

1. Face financial reality
2. Calculate "the gap"
3. Make it EZ™
4. Live it!

4 PROMISES YOU CAN RELY ON

1. God is our Great Provider
2. We can not outgive God
3. God provides according to our ability
4. God is honored when we GSIPTR

NOTES:

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