MEZA TALBOTT LAW

A Family Law Mediation & Estate Planning Firm

Special COVID-19 Issue

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Cutting Costs

DURING THE ECONOMIC TURNDOWN

A message from our staff:

We know this is a difficult and unprecedented time of history. We want to do all that we can to ensure that we are here for you for whatever you need. Please call and make an appointment with our staff and we will reach out to you as soon as possible.

Keep yourself safe. Keep your neighbors safe.

The novel coronavirus, also known as COVID-19, originated in Wuhan, China and, thanks to a series of events that could really be described as a perfect storm, it has now spread across the globe, becoming a pandemic. At this stage, entire countries have gone under quarantine while our own is beginning to shut down starting with all nonessential services.

Even if the area you live in hasn't begun to go into a state of lockdown, you have probably felt the impact of these events financially. Many of us likely know someone who has been laid off as nonessential businesses around the country close their doors or switch to maintaining mere skeleton crews for safety's sake. If you are still one of the people who have a job, you may be seeing the impact in other ways such as working from home or having adjusted hours. And, of course, those individuals who have any stock market holdings or have a 401K have noticed a big drop in their investments.

Everything that has been happening due to the current pandemic has been concerning to say the least. Worrying about maintaining your health can be

scary enough without also having to stress over your finances. There are ways to make the concern regarding your financial status a little better though.

TACTICS TO CUT BACK DURING THE ECONOMIC DOWNTURN

These are a few tactics that you can put into play now to help survive the current economic downturn:

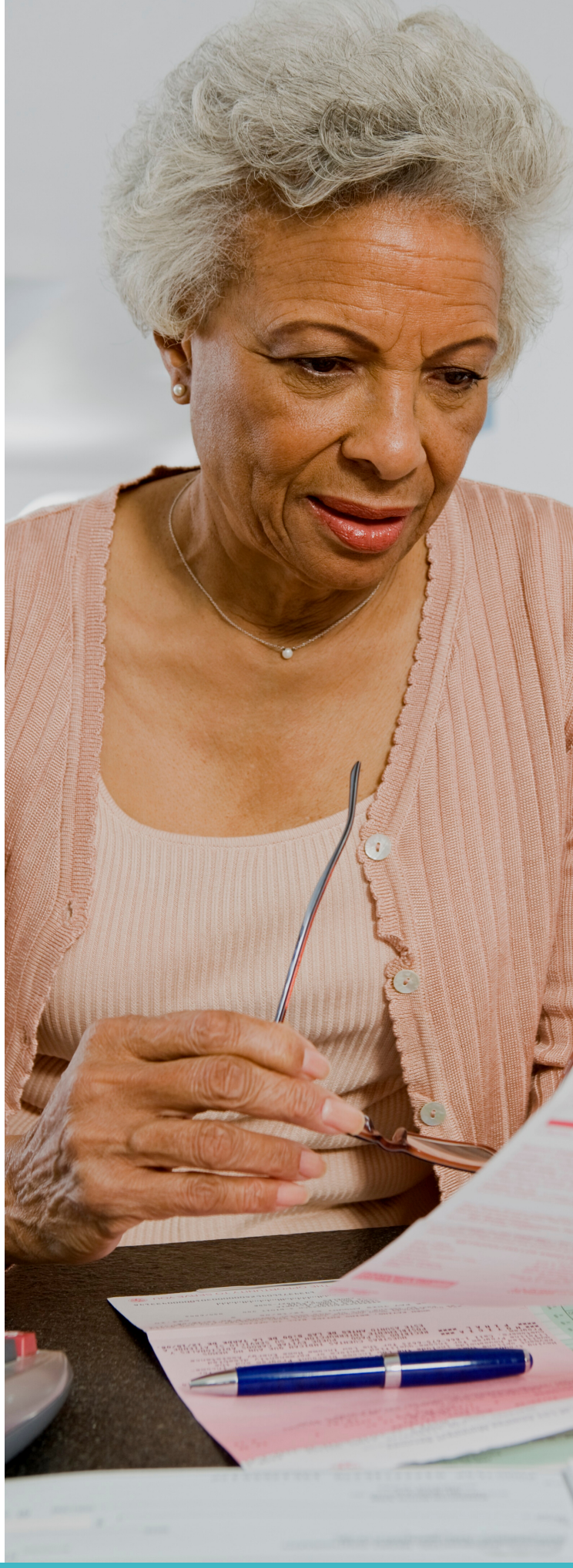
- **Build a reasonable budget:** If you haven't done this already, it is important to start here. Building a monthly budget can help you figure out where your monthly expenditures sit and allow you to identify any areas where you can cut back. Start by sitting down and taking stock of your mandatory monthly bills like mortgage or rent, electricity and gas, home insurance, etc. From there, look at your essential costs for things like food, toiletries, and other supplies. Look for any costs that you may want to try to reduce (i.e. asking for a discount on your Wi-Fi bill or adjusting your grocery list to save a little more.)
- **Adjust your debt approach:** Many modern adults are dealing with trying to pay off debt. Whether it is a car payment, student loan, or a credit card, debt is something that many of us have to deal with and unfortunately they still have to be dealt with, even during an economic downturn. If your strategy before now was to try to pay off your debts as aggressively as possible, it may be time for a break. You still need to make those payments, but it is a good idea to switch to making the minimum payments for a while until things balance out.
- **Cut back any unnecessary expenses:** Obviously right now going out for a sit-down dinner isn't going to be something that is possible. However,that doesn't mean there aren't additional ways to spend money. Ordering out when it isn't needed, purchasing items online that aren't required for getting by throughout the week, etc. are all purchasing patterns that you will want to cut back on. While this doesn't mean that ordering take-out has to stop completely, it does mean that it should be a once or twice a month occurrence, instead of a weekly one.
- **Avoid dipping into your savings account:** Your savings is there for a reason--you need it to help you out when you choose to make a larger purchase, when you go a little over-budget at times, or even when you need to make ends meet when your finances are a little tighter than usual. With that said, unless it is for your mandatory or essential purchases, right now it is better to avoid doing anything other than putting funds into your savings account. Look for ways to continue putting cash into your savings account if you can, such as any money you are saving on gas after switching to working from home.
- **Don't panic:** If you have any stock market investments, it can be hard watching your

- numbers drop. However, it isn't a reason to panic and sell everything off. As long as your investment doesn't become a financial burden, it is better to leave things as they are.
- **Keep an eye on the stock market:** It might sound strange, but if you are looking to give your finances a boost in the future, it might pay to keep an eye out for investments you'd like to make. Investing in stocks when they are priced low, before the economy starts to take a big upturn, can pay off in the coming years if done wisely.
- **Prepare for any potential problems:** Preparing in the event of things getting a little worse than they are isn't the most enjoyable thing to do, but it is smart. You don't want to be caught off guard in the event of a problem such as a job loss.Preparing for an issue means checking on your savings account, ensuring your employment, being careful to manage expenditures, and creating a plan for if worse comes to worst. Your preparation should also include knowing where to turn for additional assistance if needed, such as applying for unemployment or federal aid.

A NOTE ON FINANCIAL AID

It is always a good idea to know what your options are for financial aid. One factor to be aware of is the financial stimulus package passed by our government recently. This is a $2.2 trillion emergency relief bill that is meant to lessen the impact that the pandemic is expected to have on our economy. This bill will mean that more than 150 million households in the United States will receive checks to help them. It is also going to assist in setting up loan programs for small and large businesses, provide funding for unemployment programs, increase spending for hospitals, and more.

Whatever your situation is, planning ahead and preparing for a worsening situation is always going to be smart. Above all, remember to stay safe and don't be afraid to reach out when you need financial or legal assistance.



Stay Connected During Isolation

Many of us are finding ourselves working from home today. While remote work offers many benefits to the environment (and to your bottom line), it can be challenging to remain connected with others. These tips and tools will help to keep you connected and healthy while working from home.

SET A SCHEDULE

Setting a schedule for yourself for working from home is crucial. It will help keep you focused and productive. Give yourself breaks to stretch, walk around, and look away from the screen like you would in the office. Staying on a schedule is extremely beneficial if you're working with a team who may need to chat with you throughout the day.

It's also helpful to stay connected to people in your life outside of the office. People will know when you're available and can check in more easily.

UTILIZE VIDEO CALLING

Video calling platforms are rapidly gaining popularity. There are many different platforms you can use, so it can't hurt to experiment and decide which one works best for your needs. These are great because they give you a chance to meet with your whole team face-to-face -- even if it's through a screen.

Different platforms offer different features, but a popular one is the ability to screenshare. A chat option can be helpful, too. Some offer backgrounds that you can implement, even without a green screen, if your home office looks less than professional.

These group video calls are important, and if you've found one you like, you can use it to socialize with other people in your life as well. Being able to see the person on the other end of the call feels more personal.

STAY ACTIVE IN YOUR OFF TIME

Setting a work schedule will help you to maintain your routine for the workday, but it's also important to have some type of routine in your downtime. It's easy to waste time binge watching your favorite TV show, but it's important that you take care of your health. Working from home can sometimes make it difficult to end the workday, but scheduling a workout that starts at the end of your workday can help you feel refreshed.

You don't have to do an extremely hard workout everyday, but going for a walk or doing some yoga will help you to feel better. You may even want to consider getting a standing desk or athletic ball so you're not sitting on an office chair all day, as there can be health risks associated with sitting too much. Having some type of physical activity in your routine will help you feel better, mentally and physically.

REACH OUT

Sometimes, communication can suffer when you're working remotely, but that doesn't have to be the case. Try to overcommunicate. Don't wait for your team to reach out to you; reach out to them. Schedule extra video calls if needed, either with the whole team or with one member.

That also goes for the people in your life that don't work with you in the office. Reach out frequently. The reality is that sometimes, working from home can get lonely. If you're feeling anxious or depressed, consider calling a therapist who can help you.

THE PERFECT TIME FOR

Spring Cleaning

Spring cleaning has never looked so good when the majority of us are trapped in our houses with our piles of junk staring us in the face. And the piles are not just staring at us, they're mocking us. The mess is sitting there in its dusty corners saying "Remember how you said you would get to me when you've got time? Well, **you've got time.**"

Or maybe your piles of junk just aren't as aggressive as my piles of junk.

Either way, we are now sequestered to our homes, stuck with our piles of junk we accumulated throughout the holidays (and life in general) and very quickly, our houses (apartments, condos, or god-forbid, studios) are starting to feel a bit. . . claustrophobic.

So let's take a quick look back at cleaning goddess Marie Kondo, and what she has to say.

- **Only keep the item if it sparks joy.**
- Make sure every item you decide to keep has a home.
- Fold your clothes in the trademarked KonMari way and put them into your drawers standing up.
- Storage and organizing bins are absolutely worth it, but don't buy them before you have a use for them. Purge first, organize your treasures second.
- If you are quarantined with someone less likely to want to purge, do your best to purge in private. Nothing kills the joy of a good cleaning session as someone sneaking items out of your donate or trash pile. *Note: Unless you are very confident in your relationship, whether it is with a family member, a loved one, or a roommate, **do NOT throw out someone else's stuff.** Remember. You are trapped in a house with them.

These tips are a great place to start. Now, turn them into reality. I recommend starting with your wardrobe. You could likely spend a whole day - or multiple nights if that's more your style - reviewing your wardrobe, going through each item and holding it for a couple of seconds to determine whether or not it sparks joy. By the way, **if it does not fit, it cannot spark joy** - toss it. Or better yet, donate it.

Once you've gone through your wardrobe, you will hopefully have a pretty good sense of how the process works for you. Now you can move onto bigger ticket items. Like your storage closet. Good luck!

Slowly but surely, I am confident you will be able to move through your living space deciding whether you should keep, donate, or ditch each pile that was once laughing at you. And maybe, by the end of this quarantine, you'll feel better about your living space than you did at the start! Or maybe you'll just be so grateful to leave the house it won't matter.

Hopefully during this time of isolation, you are not focused wholly on cleaning. Maybe now is the chance to finish that project you were always putting off! You could try out a new hobby!

Hobbies like knitting, painting, drawing, developing a fitness regime, baking, woodworking, and more are all great to **engage the mind, and more importantly, the hands.** As we all know, idle hands make fretful minds. So try out something new. Maybe you won't be good at it, maybe you won't even like it, but engaging yourself in a new activity will hopefully provide you with enough stimulus to keep from ripping out the throats of your housemates.

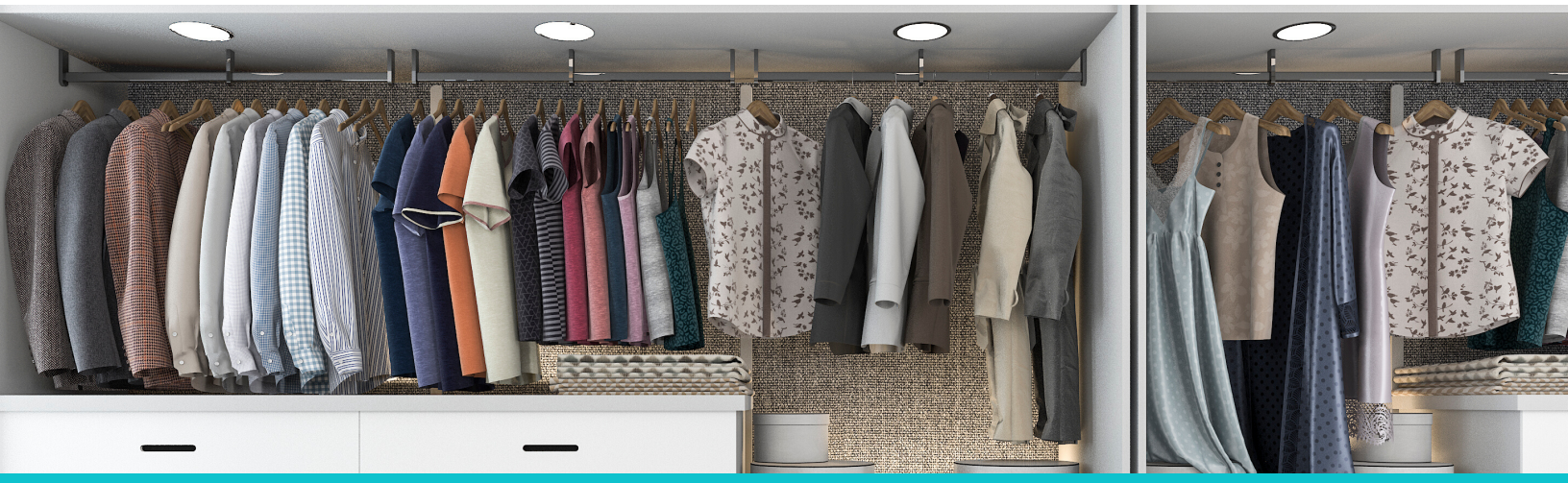
If you are feeling stuck on what to do during this unprecedented time, here are some suggestions to get you started:

- Find a good book, author, or series.
- Exercise: honestly, never hurts and can always help.
- Binge watch a Netflix series: we're in quarantine. Not even Netflix is judging you.
- **Write to a friend or family member.**
- Take up something with yarn: knitting, crocheting, macrame - there are tons of options.
- Paint, draw, collage, anything creative.
- Learn a new skill (Photoshop, Illustrator, Excel,etc.) Brush up on any sort of digital skill or take on a new one entirely.
- Try a new recipe (baking, cooking, bartending - there are tons of options here.)
- Test your green thumb.
- Learn an instrument! (On behalf of your neighbors, please not the drums.)
- Build something. (Break out some legos if you have to!)
- Writing. Start a journal. Keep a mental health log.

There are a ton of ways you can focus your time during this period. Most importantly though, and often most neglected, it is a time to **focus on yourself and your mental health.** Sometimes, it is actually our minds that are most in need of a Marie Kondo treatment.

You do not have to be okay during this time. You do not have to be productive. It is also totally okay, totally reasonable, if you decide to take this time to just rest. Recuperate. Give yourself permission to just be. Stop thinking about next, next, next. And just let yourself be.

Either way, we will come out of this. And it is totally your call whether you want to spend this time tackling each pile of stuff, starting a new hobby, or taking a bubble bath every single night. There is no judgement, no right or wrong here. You are allowed to use this time in a way that most benefits you. And that's okay too.



How to (Properly) Wash Your Hands

Washing your hands is something that you've been doing longer than you can remember. You probably think you already know how. But if you're not washing your hands the right way, you could contribute to the spread of viruses without knowing it.

Correctly washing your hands can help keep you and the people you love healthy. Luckily, the Center for Disease Control and Prevention has shared some tips.

WET YOUR HANDS

Start by wetting your hands under running water. It can be hot or cold.

LATHER

Make sure you get soap all over. That includes the backs of your hands, between your fingers, and under your nails.

SCRUB

Scrub your hands for at least 20 seconds. Sing happy birthday twice or choose 20 seconds of your favorite song. Make sure to scrub your palms and thumbs.

RINSE

Under running water, rinse well.

DRY

Be sure to dry your hands with a clean towel to avoid getting them dirty again. You can also air dry them.

Washing your hands with soap and water is the safest route. Of course, there may be times when you're not able to wash your hands under running water.

If you're on the go, you can use hand sanitizer. Check the label to make sure that the hand sanitizer contains at least 60% alcohol. Sanitizers don't get rid of all types of germs, so try to wash your hands with soap when you are able. Lather the hand sanitizer on the entire surface of your hands for 20 seconds or until dry.

Cake Box Cookies

Featuring Funfetti and Strawberry Cake Mix

There are few better pastimes than baking cookies. But who wants to go through all the hassle of making them from scratch when you can easily make a delicious and unique cookie that is sure to please out of something you might already have in your own cabinet?

Cake box cookies are not a new concept, but there are endless possibilities when it comes to customizing and styling these cookies. You can make cookie sandwiches, add some white chocolate chips, or sliced almonds - really, anything goes.

They are also incredibly easy to make and use very few ingredients, so let's dive in!

INGREDIENTS

1 box of your preferred cake mix (strawberry or funfetti recommended)
2 eggs
⅓ cup of butter or oil
Preferred topping (White chocolate chips, cream cheese frosting, sprinkles are all good options.)

INSTRUCTIONS

Preheat the oven to 350 degrees.
Beat the eggs.
Melt the butter and add to eggs.
Add cake mix.
Mix well to create your delicious dough.
Add white chocolate chips if desired.
If you have a cookie scooper, spray it with non-stick spray and start scooping out your dough.
Place on parchment paper or a greased cookie sheet and bake for 8 - 10 minutes.
Add your sprinkles or drizzle with cream cheese frosting (microwave 15-20 seconds to get it ultra drizzly.)