Fidelity INVESTMENTS

Ways to replace lost income during a crisis

Between emergency expenses and lost wages, major disasters can seriously impact your cash flow. While Fidelity recommends building an emergency fund of at least 3 to 6 months' worth of expenses, you may not have that cushion—or you may find that's not enough to cover your needs.

Additional options for dealing with lost income include:

- **Unemployment assistance.** If your employment is interrupted or you lose your job or business because of the disaster—and you're not eligible for regular state unemployment—you can apply for unemployment benefits through the Disaster Unemployment Assistance program.
- **SBA disaster loans.** The US Small Business Administration (SBA) offers long-term, low-interest loans to help homeowners and renters recover from disasters for lost and damaged property that's not covered by insurance—and you don't have to be a small business owner to qualify for one of these loans.
- **Emergency grants.** Individuals may be eligible for disaster relief funds through FEMA to help pay for food, utilities, medical bills, cleanup, and other costs not covered by insurance.
- **Workplace retirement plan loans and hardship withdrawals.** If your workplace retirement plan allows for it, you may be able to take a loan from your retirement account to cover losses that aren't covered by insurance, savings, or other relief funds. You could also apply for a hardship withdrawal, but consider this as a last resort since you will owe income tax and possible penalties on your withdrawal and you'll lose out on the potential growth of that money.

To access additional information on government resources and services, please visit www.usa.gov.

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