

Survival Action Steps If You Are Totally Out of Funds

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What to Do if You are Totally Out of Funds:

-Get A Job: If you have been laid off because of COVID or another reason, then apply for several jobs to make money. Try to obtain 3 or 4 part time jobs to make ends meet.

-Apply for Payday Loan: If you have a bank account, you should be approved for a payday loan of at least \$150 to \$200 but you will have to pay back 30% to 40% of the amount you requested within a few weeks or the interest will continue to add up – so it will be like digging a hole.

-Get a Title Loan: If you have the clear title to a vehicle, you can receive a loan for several hundred dollars. The amount probably depends on the shape and type of vehicle. If you don't make the payments of course you will lose the vehicle.

-Reach Out to Family: Remember your family is your #LifeLine so these are the people you should reach out to first when you have a hardship. Call your family and friends to try to get a loan.

-Reach Out to Food Banks: Go to food banks for foods.

-Reach Out to Churches: See if you can get churches to help the family out. They might be able to get a family to sponsor your family, give you funds or foods.

-Sell Extra Foods, Personal Belongings, etc.: Sell extra foods you have stored or is growing in your garden or crops or auction or pawn off personal belongings.

-Tell Your Story and Ask for Donations Online: Go online and tell your story on www.GoFundMe.com or use these accounts to collect funds -- PayPal.com, Venmo, Cash App, etc.

-Get a Tin Cup and Ask for Donations: Many people on the side of the road can make up to several hundreds of dollars

everyday so don't be ashamed if you have to stand on the side of the road and ask for donations.

What To Do If You Are About to Become Homeless:

-File Your Own Bankruptcy to Stay in Your Home: Before funds run out you can file your own bankruptcy on your home to save it. You can go to Office Depot and fill out the bankruptcy packet and file the bankruptcy yourself – until you can obtain the services of a bankruptcy lawyer to assist you. Fill out as much as possible then take the packet to the bankruptcy court. Once they stamp the bankruptcy packet, fax it over to your mortgage company. This might cost a couple of hundred dollars. The stamp on the paperwork should buy you some time and you won't have to move. You might have to file a Chapter 7 and Chapter 13 to continue staying in the home so don't miss any court dates. You can probably get away with not paying anything to remain in the home for several months.

View the Gesara updates with my e-newsletters at www.CathyHarrisSpeaks.com. Remember all mortgages up to \$150,000 is about to be wiped out by Gesara so filing this bankruptcy your ownself will buy you time to continue to have a roof over your head. Learn more from my first book in my 3-part empowerment book series – available as an ebook and paperback -- **“How To Take Control of Your Own Life: A Self-Help Guide to Empowering Your Family and the Entire Community (Series 1)”** - https://www.amazon.com/gp/product/B006MN98K2/ref=dbs_a_def_rwt_bi_bl_vppi_i30.

-Don't Move Until You Have To: If you haven't paid your mortgage for at least 3 months banks might start sending foreclosure letters. Don't let these foreclosure letters scare you because you still have time to stay there and keep a roof over your head. Don't leave until the Marshal's place a yellow or pink slip on your door then you will have 2 weeks to move.

-Reach Out to Family or Friends: Call family and friends for a loan or have them come and pick you up if you receive a final notice from the Marshals. If you have to move call family and friends to see if they can hold your belongings in storage or their garages.

-Don't Wait Until You are Totally Broke: Before you totally run out of money, you can go ahead and put all your belongings in storage for at least 90 days but if your circumstances don't improve and you can't make monthly

payments, you will lose everything so you might also want to think about holding yard sales and auctioning off everything.

-Go To a Homeless Shelter: For protection to keep a roof over your head try to go to a homeless shelter, but these will probably be full and if you are an abled-bodied male, they really will not want you there. Remember if you are a single mother and have a pre-teen male, he will have to stay on the side with the men and will be at risk of being molested.

-Move In Your Car, a Van or RV: Many people move in a car, van or RV and go to Walmarts, Truck Stops and out on government land (BLM.gov or National Forest Land, which is plentiful out west). Or ask a family member or friend if you can park in their driveways or on their land. Because of the weather, you can stay on government land for up to 12 months out west, but you might have to change spots every 2 to 3 weeks. You can bring along a tent to stay in and you can work remotely from your computer or go to local libraries or coffee shops to get on the internet.

Check out Living in a Car, Van or RV tips on my traveling blog at www.SimpleLifeRVing.com.

-A New Way of Living in a Car, Van or RV -
<https://cathyharrisinternational.com/aneuwayofliving>

-How To Live Successful in a Car or Van
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Cathy Harris is an Empowerment and Motivational Speaker, Advice Columnist at www.DearCathy.com, Non-GMO Health and Wellness Expert, Business and Love Coach and Self-Publishing Expert and the author of 26 non-fiction books at www.AngelsPress.com. Her books cover topics such as family and community empowerment, health, youth and adult entrepreneurship, writing/publishing, workplace discrimination, whistleblowing, government, law enforcement, domestic and international traveling, politics, media, beauty, car buying and selling for women, aging/retirement - just to name a few. She offers seminars, workshops and consultations at www.CathyHarrisInternational.com.