

10 Pandemic Coping tips for Adults

While the pandemic may be causing you and your loved ones feelings of anxiety and apprehension, now is a good time to look for reasons to be happy. Practice these tips to nurture yourself, improve your mood and help others.

1. **Be kind.** Call your friends and neighbors. Maintain social distancing, but smile to all the grocery workers who are keeping the shelves stocked. Ask an elderly neighbor if they need anything. An act of kindness boosts serotonin, a natural antidepressant in your brain, in both you and others.
2. **Be thankful.** Don't rush through your daily interactions on autopilot. Slow down and notice when someone is kind to you, even in the smallest way, and show them your appreciation. When you practice thankfulness, you become more positive; that helps others feel good too.
3. **Deepen your connections:** Share your feelings about this experience with those closest to you. Encourage each other to make the best of this moment in time, and come up with a game plan to support each other moving forward.
4. **Move your body.** Exercise is vital to maintaining physical and mental health. Get your heart pumping by taking a walk in your neighborhood, going on a hike in nature or using an app for a guided training or yoga session. If you do go outside for a walk, maintain social distancing.
5. **Write down your thoughts.** Keeping a journal is a powerful way to get perspective. Clarifying your thoughts and feelings on paper helps you get to know yourself better and release the stresses of daily life.
6. **Meditate.** All you need to do is sit quietly for a few minutes, breathe deeply and let your mind relax. Meditation alleviates anxiety and helps you get in touch with your inner self, helping you face the world in a centered and focused way. Find free guided meditation sessions online.
7. **Determine what is really bothering you.** Vague worries are harder to manage because they are all jumbled together. Try to get clear on what you are specifically concerned about. Finding the root of the worry helps you figure out what to do about it.
8. **Play games.** Engaging in a game with others online, or even by yourself on your phone, helps you take your mind off other things. Give yourself permission to have some fun.
9. **Dine Well.** Have fun with food. Make your favorite recipes. Set the table with your finest dishes. Cook a meal with others. If you live alone, share pictures with friends for fun.
10. **Remind yourself that this will pass.** Try and come to terms with what you can't control, and focus on what you can do to move through this time in a positive way. Draw on skills you have used during other difficult times, and remember how those times eventually passed by.

For more information and tips, visit [MagellanHealthcare.com/COVID-19](https://www.MagellanHealthcare.com/COVID-19).

Financial resilience during the COVID-19 pandemic

With stock market volatility and worrying headlines about how long the pandemic will last, it's hard not to feel uneasy and question what the future holds. Consider these tips and resources to help you work through financial decisions and challenges that you may face in the weeks ahead.

Create a budget

Make a list of your regular monthly expenses, like rent, loan payments, utilities, food, etc. Compare that with your household's take-home pay. If you are bringing home more money than your expenses, consider putting a bit of the extra to the side as a financial cushion. If your budget is more than you bring home each month, look for places you can cut to make ends meet. For help, visit www.consumer.gov.

Control your spending

Being isolated and bored at home can give you a lot of time to shop online. With so much uncertainty, it's important to resist the urge to buy impulse items. Prioritize your most important financial obligations such as food, shelter and transportation first, and items like household décor and extra clothing last. If necessary, consider pausing automatic bill payments so you can control the payment timing until you are on better financial footing.

Contact your lenders (mortgage, car, rent, utilities, student loans, etc.)

If you are unable to work due to COVID-19 – you've fallen ill, your place of employment has temporarily closed, you have to stay home and take care of children or loved ones who are ill, etc. – you may not be able to pay your bills. Many lenders have set up exceptions, special accommodations and relief funds to support the public during this health crisis. Take advantage of them.

Reach out to your credit card company

Even if your credit card issuer has not formally released a statement of support, if you are at risk of missing a payment, it is worthwhile to contact the company to discuss your options. The Federal Deposit Insurance Corporation (FDIC) advises on its [website](#) that during a disaster, "Your creditors will likely work with you on a solution, but it's important to contact them as soon as possible and explain your situation." Late payments can hurt your credit score, and pile on extra charges and fees, so getting ahead of the issue will save you down the road.

Be aware of financial scams

If you receive a phone call, text message or email asking for your financial information in exchange for COVID-19 testing or medication, do not provide it. Unfortunately, fraudulent companies are taking advantage of people worried about COVID-19 and trying to steal their money and/or sensitive information by offering unproven cures. In particular, note that the [World Health Organization](#) is warning about people posing as their representatives to get sensitive information and solicit donations through emails, phone calls, text messages and even fax messages. You can find links to sources of fraud reports at MagellanHealthcare.com/COVID-19/fraud.

Discuss finances with your partner or someone you trust

Concerns over money is at or near the top of the list of things that stress most of us out. It's important to communicate with your partner and family about finances on a regular basis to understand your situation and agree on financial priorities. If necessary, consult with a financial professional.

Access community resources

- State and local human service agencies can connect you with public assistance programs such as food stamps or emergency financial funds, Medicaid, housing and the like. Learn more at hhs.gov/programs/social-services/index.html.
- The United Way has information on food banks, clothing closets, shelters, rent and utility assistance, support for older Americans and persons with disabilities, etc. Visit www.unitedway.org.
- Aunt Bertha is a social care network where you can search for services like medical care, food, job training, transportation and more, right in your area. Visit www.auntbertha.com.
- The U.S. Government offers benefit information for individuals younger than age 55. Visit www.benefits.gov.

For more information and tips, visit MagellanHealthcare.com/COVID-19.

Source: Kostaras, S., & Trent. (2020, March 18). Where to Find Financial Support During Coronavirus COVID-19. Retrieved from <https://www.thesimpledollar.com/financial-wellness/coronavirus-financial-assistance/> on March 19, 2020.

School is canceled. Now what?

Coronavirus (COVID-19) concerns are growing, and school closures are happening in most states. While grown-ups are anxiously figuring out how to handle the impacts of these decisions, kids are observing everything and may feel just as scared and confused as adults.

Talking with children about COVID-19

Children look to parents, guardians, caregivers and other trusted adults to help them make sense of what is happening in the world. COVID-19 is the topic of conversations everywhere on social media, web news outlets and TV. Everyone is being exposed to the fear and uncertainty of this global pandemic.

Children might find it difficult to understand what they are seeing or hearing about COVID-19, so they can be particularly vulnerable to feelings of anxiety, stress and sadness. As an adult, it's important to make yourself available to listen to children's thoughts and communicate in an age-appropriate way that addresses children's questions without stoking anxiety. Children react, in part, on what they see from the adults around them. When parents and caregivers deal with a stressful situation calmly and confidently, they can provide the best support for their children.

The Substance Abuse and Mental Health Services Administration provides [Tips for Caregivers, Parents and Teachers During Infectious Disease Outbreaks](#) that includes information on possible reactions and tips for talking with children and youth of different age groups.

Tips for staying at home with children during the outbreak

- Focus on the uniqueness of the moment. This situation has never happened before. How can you make the best of it? Yes, it is stressful on many levels, but for your children, it is a time they will never forget and there is an opportunity in forced togetherness to reinforce your family bonds.
- Plan for different age groups. Younger children will love being home. Young teenagers may not be as thrilled by not being able to hang out with their friends on a daily basis. High schoolers can handle themselves and may be able to help with the younger kids if you have to work.
- Bend with the wind. Meaning: be flexible with the schedule. Let children play, do a fun project together (make cookies or do a craft), eat breakfast for lunch and make room for downtime to read and hang out. Your kids may have quite a bit of time at home, so try to maintain your patience and perspective.

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Adapted from: Stockwell, A. (2020, March 13). What to do with your kids when schools are canceled. Retrieved from <https://www.vox.com/the-highlight/2020/3/13/21178234/coronavirus-covid-19-school-closures-kids-home>