

If you have a chronic or critical illness, the cost of care can be a financial burden. Unexpected medical expenses may make it difficult to budget for utilities, housing, transportation, and nutrition needs. There are resources available to help you manage these expenses, so don't be afraid to ask for help or utilize these tips:

UTILITIES



- **Save money on utilities by conserving energy:** Turn off lights and unplug electronics when not in use, adjust thermostat settings, and consider energy-efficient appliances. (Learn more: [Energy Saving Tips www.energy.gov/energysaver/save-electricity-and-fuel/lighting-choices-save-you-money](http://www.energy.gov/energysaver/save-electricity-and-fuel/lighting-choices-save-you-money))
- **Explore utility assistance programs:** Contact your local utility company or community organizations to inquire about financial assistance or discount programs available to eligible individuals or families. (Find assistance programs: [Benefits.gov www.benefits.gov](http://www.benefits.gov))
- **Learn about weatherization programs:** Find out if you qualify for weatherization programs that provide energy-saving upgrades to your home, such as insulation or window sealing. (Check eligibility: [Department of Energy Weatherization Assistance Program www.energy.gov/eere/wap/weatherization-assistance-program](http://www.energy.gov/eere/wap/weatherization-assistance-program))

HOUSING

- **Seek rental assistance programs:** Research government-funded rental assistance programs or local organizations that offer financial aid to help cover rent payments. (Find programs: [HUD Rental Assistance www.hud.gov/topics/rental_assistance](http://www.hud.gov/topics/rental_assistance))
- **Explore housing subsidies:** Check if you qualify for housing subsidies like Section 8 or other government assistance programs that provide affordable housing options. (Learn more: [Housing Choice Voucher Program www.hud.gov/program_offices/public_indian_housing/programs/hcv](http://www.hud.gov/program_offices/public_indian_housing/programs/hcv))
- **Consider roommate or shared housing options:** Sharing living expenses with a roommate or moving into a shared housing arrangement can help reduce costs.



TRANSPORTATION



- **Utilize public transportation:** When available, take advantage of local buses, trains, or subways to save money. Look for discounted fares or passes available for frequent travelers. Check local transit authority websites for fare options and discounts.
- **Explore carpooling or ride-sharing options:** Share rides with coworkers, neighbors, or friends to split fuel costs and reduce transportation expenses.
- **Research low-cost or free transportation services:** Many counties and cities offer emergency assistance, resources for seniors, and help for disabled people. Find out if such services are available in your area. Contact local community centers or organizations for information.

NUTRITION



- **Apply for food assistance programs:** Check your eligibility for programs like Supplemental Nutrition Assistance Program (SNAP) to receive assistance in purchasing groceries. ([Apply for SNAP: www.benefits.gov/benefit/1620](http://www.benefits.gov/benefit/1620)) Many counties and cities offer emergency assistance, resources for seniors, and help for disabled people.
- **Visit local food banks or pantries:** Find nearby food banks or pantries where you can access free or reduced-cost food items to supplement your household's nutritional needs. ([Locate food banks: Feeding America www.feedingamerica.org/find-your-local-foodbank](http://www.feedingamerica.org/find-your-local-foodbank)) Also, local churches and places of worship may offer food pantries or host free dinners to assist with nutritional needs.
- **Plan meals and shop wisely:** Create a budget-friendly meal plan, make a shopping list, and compare prices to stretch your grocery budget further. ([Get meal planning tips: www.choosemyplate.gov/budget-save](http://www.choosemyplate.gov/budget-save))

While it may be overwhelming to navigate a diagnosis and financial challenges related to household expenses, seeking assistance is a positive step toward improving your financial well-being.



You may also find help in Patient Advocate Foundation's National Financial Resource Directory. This searchable database allows you to seek help based on your individual needs. To conduct a search, choose the options that best match your needs from drop-down menus. Selections include insurance status, age range, state, diagnosis category, and the assistance type needed. Click search and an exclusive list of resources is automatically generated. Visit www.patientadvocate.org/financial to search and learn more.

Curious about other topics? Our newly redesigned Education Resource Library houses our resources and provides straightforward information in a variety of formats to help you make informed decisions throughout your healthcare journey. Learn about health insurance, disability, medical bill management, and more by visiting our Education Resource Library today. Call us anytime at 800-532-5274 or visit www.patientadvocate.org for help!