January is “Financial Wellness Month,” a time to take a deep breath and focus on your financial health. It’s the perfect time after the holiday spending rush, just as New Year’s resolutions are fresh in our minds and tax season is just around the corner. It’s the right moment to check in, build a budget, and get your financial future looking bright.

But having a chronic or critical diagnosis can make it harder to budget and manage your monthly expenses, especially if you are newly diagnosed and have an influx of new medical bills. You may find that the cost of care has a big impact on your finances. If you must reduce your work hours during treatment or recovery, you may need help paying your household bills. Or, if you can maintain employment while managing your diagnosis, you may incur medical expenses that exceed your monthly budget. Keep in mind that if you are struggling with household or medical bills that keep you from getting the care you need, you may be able to find help from a local or national organization.

The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves.

Patient Advocate Foundation also created and maintains the National Financial Resource Directory. The Resource Directory allows users to seek help based on their individual needs. To search, choose the options that best match your needs from dropdown menus. Selections include insurance status, age range, state, diagnosis category, and assistance type needed. Click search and an exclusive list of resources is automatically generated. You can use filters to further tailor your results. Visit us at patientadvocate.org/financial to search!

We know that managing your money can be tough, all while trying to navigate life with a chronic or debilitating illness. We hope these resources provide some financial direction -- by getting your budget in check, you can focus on your physical health!

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