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June Newsletter 2018

www.kalfusnachman.com

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June 2018, Vol 43

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5 Action Steps to Take When Dealing with a Financial Emergency

A financial emergency such as a job loss, unplanned home repair, medical expenses or any unexpected change to your financial situation can happen at any time. Do you know what to do?

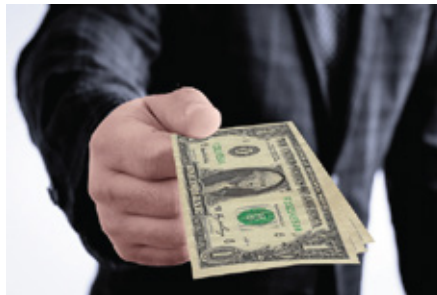
Here are our top 5 steps on how to approach and handle a financial emergency:

1. **Evaluate.** Stop and carefully evaluate your situation as calmly as you can. Ask yourself what caused the emergency to get at the root cause – this will not only help you to format a plan but may help you avoid repeat situations by dealing with the origin of the problem.
2. **Prioritize.** You will have to pay your bills, but some must be prioritized, including shelter and food. Make a list of all your expenses and scrutinize each one for anything that can be reduced or even eliminated. Now is the time to forgo extras in order to minimize the damage to your financial status.
3. **Negotiate.** Ask your lenders to reduce your interest rates or to restructure your loans. Utilities may work with you to make your payments affordable.
4. **Look for extra money.** If you have exhausted your savings accounts, you may be able to borrow some money – although that will create another monthly payment with a high-interest rate. Tap those family and friends who can graciously lend you some funds. Review the terms of your investments and retirement accounts to discover if any money can be used in a hardship situation. Many 401(k)s or 403(b)s have loan provisions too.
5. **Ask for help.** If you have lost your job, check out unemployment benefits as well as COBRA health insurance continuation. Based on your individual circumstances and whether or not you have been injured or are ill, you may qualify for Workers' Compensation, Medicaid or Social Security Disability. Check within your community for local job search resources.

Plan Ahead

You can't anticipate all financial emergencies, but you can make a plan right now to help minimize their impact.

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North Carolina

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....continued from page 1 **5 Action Steps to Take When Dealing with a Financial....**

Establish an emergency fund equal to several months of everyday expenses. Review your insurance coverages – should you add disability insurance to cover you if you become unable to work? Do you have adequate life insurance to cover your family's expenses if you die?

Personal Injury May Result in a Financial Emergency

If you are injured in any type of accident, you may be unable to work for a period of time. Not only will you experience loss of income, but you may also incur significant costs for medical expenses and rehabilitation, as well as home and vehicle modifications.

If your injury was due to the negligence of others, we would like to help you get the compensation you and your family deserve. Put us on your team – we have the resources and experience to make sure you get the best outcome for your personal injury case.

If you or a family member has been injured in a car accident or any personal injury or has been denied Social Security Disability benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-361-0430** for your initial free consultation. Kalfus & Nachman PC, Personal Injury Attorney in Norfolk, can help you determine whether you need a lawyer for any personal injury case.



We Love Our Newsletter Readers & This is How We Said Thank You in April!

Congratulations to our \$500 winner - Akeem Guishard



**Always be watching for our future contests & raffles
for more chances to win!**

We appreciate you and we mean to prove it!

June 28th – Celebrate Insurance Awareness Day



Insurance Awareness Day has got to be one of your top holidays, right!? Now, at this point, one must be asking... Why Insurance Awareness Day? Good question.

Insurance, be it home, auto or life insurance, offers you peace of mind that if something happens, you will be financially protected. Of course, when it comes to life insurance, if something happens, you won't be around to worry about the outcome.

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....continued from page 2 **June 28th – Celebrate Insurance Awareness Day**

Insurance is a gamble. If you buy it, you're gambling that something will go wrong. If you don't buy it, you're gambling that something will not happen.

We're not sure what you should do to enjoy and appreciate this day. We are certain what the insurance companies would like you to do today.....

(Courtesy of HolidayInsights.com)



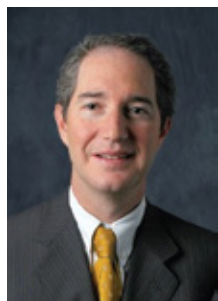
**Congratulations to our
2018 Graduate**

(son of proud mother and employee Jaynie Hemmings Jackson)



Avniel "Avi" Jackson

Paint Nite with the Firm
After Hours at K & N



Attorney Neal C. Schulwolf

I had a most wonderful experience! It took a year but the wait was well worth it. During the entire process, I received excellent--no, superb customer service!!! Kalfus & Nachman PC take good care of their clients in their very own unique way with style. The staff and my attorney, did an excellent job, both preparing me for the trial and defending. Kudos!!! – Mary Boykins

Thank You FOR YOUR REFERRAL

The highest compliment you can provide to our business is to recommend those colleagues, friends and family whom you feel might benefit from our services. If you know of someone, please feel free to forward our contact information and website (www.KalfusNachman.com) or let us know directly and we'd be happy to set up a meeting. Thank you.t

Happy Father's Day!!



Kalfus & Nachman

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Legal Matters June 7th & 21st



Tune in for a double dose of Legal Matters on WAVY and FOX at 10 AM & 11 AM

Case by Case June 6th & 27th



Case by Case Season 2 on WTKR News Channel 3 @ 10 am

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