

Resources for Your Family During Tough Financial Times



The normal events of the week can be enough of a struggle—getting the kids off to school, paying the bills, making sure you have dinner on the table, and lots of things in between. But when times are tough or you're facing unexpected expenses, caring for your family's needs can seem overwhelming. Use these tips from USA.gov's special [Help for Difficult Financial Times](#) section to find resources from the government that can make things a little easier:

- If you're having trouble with housing expenses, it's important to be able to [spot scams and know how you can avoid foreclosure](#) before it happens. There are also a [variety of programs](#) to help you stay in your home or find a temporary place to live.
- We all want healthy and happy families, but emergencies can come out of nowhere. Even if you don't have insurance, [your family can still get medical care](#), including health care options in your local community.
- It can be hard to leave your little ones at daycare while you go off to work or are job hunting. [USA.gov has resources](#) to help make this tough decision easier, helping you decide what type of child care you can afford and what kind of environment is best for your children.
- Your kids can help the family save money too. Use [these fun comics from Kids.gov](#) to explain to kids of all ages how some simple chores and tasks can save your family money over time. Educating your kids about saving money while they're young can help them better understand finances for the rest of their lives.