**Corona & PFC Communication**

**Zoom Web Conversations - http://bit.ly/pfczoom**

I’m going to do something new! Let’s talk about financial situations, and what is concerning about personal finances in these trying times. I am offering a daily, M-F 1215 to 1300 web conversation on personal finances. AND, to allow flexibility, and involve spouses into the conversation, check-in on Tuesday’s 1930 to 2015. Other staff in the *Service Member and Family Support Program* (SMFS)may also join in at times.

These are the last words I put on the last newsletter article I sent out on Monday….

*I continue to be available 16/7/350 ish days per year. Is there an emergency that requires more availability? ANY financial topic, ANY day, ANY time, ANY place. The virus precautions being rolled out even today may limit my availability to phone, email, and web conferencing.*

Today, we’re looking at a different, but still a continuing dynamically changing situation. Coffee shops are now closed to inside seating where I often meet with clients. More people are tele-commuting unless presence is essential. Commute time is easier with so much voluntary or mandated *“Social Distancing”*. Drill weekend dates into the future are uncertain. State and Federal responses and assistance programs are being proposed. Stock market and TSP funds are continuing down. Civilian employment may be changing, especially as retail services change. Kids out of school, childcare issues, your personal financial situation. Etc… Etc… Etc…

It’s all a moving target. Especially in an unpredictable situation, we need to be prepared with the best information possible; to plan, and develop contingency plans, to help you financially ~~survive~~ thrive through down times! Please do not panic and overreact from ignorance, and fear, but act based upon the best reliable information available.

**YES, I am still available for individual conversations. Schedule directly with me!**

Check out the SMFS webpages (under construction). Find the link to our pages on the **oregon.gov/omd/ong** website. **We’re all here to help!**

I appreciate the military mindset that believes we are all first responders.

*“No battle plan survives 1st contact with the enemy.”* ~Helmuth von Moltke

First responders find a way! **Improvise, Adapt, and Overcome!**

****Questions about ANYTHING PERSONAL FINANCE? Let’s talk.

**George**

George Katsinis, AFC®

Personal Financial Counselor for the Oregon National Guard