



# Webinar Resources

**Presentation:** Financial and Emotional Resilience for Foreign Aid Workers (February 6 & 7, 2025)

**Contact us:** [Courtney Mallow](#), [Ali Sadek](#)

Thank you for attending the webinar! Below is a list of resources mentioned during our session to support your journey! Hang in there and be well. 😊

## **Resilience, Fight-Flight-Freeze Response, Nervous System Regulation**

- A short introductory [video](#) about the fight-flight-freeze response.
- Free [weekly Healing & Support Group](#) to process emotions and learn about different nervous system regulation techniques and healing modalities (starts on February 13!)

## **10 Financial Steps to take in Emergency/Uncertain Times**

- List of [10 Financial Steps to take in Emergency/Uncertain Times](#)

### **Food Assistance**

- Check your eligibility for [Supplemental Nutrition Assistance Program](#) (SNAP)
- Check back for quick, easy [“Furlough Food” recipes](#) – coming soon!

### **Housing Assistance**

- Find [local resources](#) to that provide rental assistance.
- If you have a mortgage, contact your lender to ask for **temporary relief options** such as forbearance, loan modification, or deferred payments. Find additional [relief options](#) for homeowners.

### **Utility Assistance**

- Low Income Home Energy Assistance Program ([LIHEAP](#)) helps cover heating and cooling costs for eligible households in the US.
- Call **211** or visit [211.org](#) to find local nonprofits offering utility bill relief.
- Contact your utility providers to ask for payment plan options or hardship discounts.

### **Unemployment Benefits**

- Learn how to [apply for unemployment benefits](#) for your state.

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## Webinar Resources

### **Health Insurance**

- [Health insurance options](#) if you are unemployed.
- [Medicaid](#) information.

### **U.S. Income Taxes**

- Review [IRS payment plans](#) if you owe money. Remember that interest will accrue if you do not pay by the April 15 deadline.
- If you are a U.S. taxpayer living overseas, check your eligibility to claim the [Foreign Earned Income Exclusion](#).
- Free tax preparation and advice from [AARP Tax-Aide](#).

### **Free/low-cost budgeting/money management software**

- Free [1:1 Emergency Budgeting Sessions](#) with Certified Financial Literacy Professionals<sup>SM</sup>.
- [GoodBudget](#) – uses the envelope budgeting method.
- [Wave Financial](#)
- [Mint](#)
- [You Need a Budget](#) (YNAB)

### **Credit Card Points**

- [CardPointers App](#) helps you to maximize points on your credit cards.

### **Free/low-cost entertainment alternatives**

- Free e-books at [Open Library](#)
- Check your local library for books, magazines, music, movies, TV shows. You can also access materials from your library through the [Libby App](#)

### **Free/low-cost physical health resources**

- Free [weekly Grounding Yoga for Crisis and Uncertainty](#) online
- Check out bodyweight exercises on YouTube (no equipment required)

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### **Short-term freelance work options**

- [Fiverr](#) – Offer services like writing, graphic design, video editing, consulting, or even voiceovers.
- [Upwork](#) – Find freelance gigs in writing, admin support, marketing, finance, and tech.
- [Toptal](#) – High-paying gigs for experienced developers, designers, and consultants.  
Freelancer.com – Similar to Upwork, with one-off and ongoing projects.
- [TaskRabbit](#) – Help with moving, assembling furniture, errands, or house repairs.
- [Gigwalk](#) – Do simple local tasks like taking store photos or testing services.
- [Instacart](#), [DoorDash](#), [UberEats](#) – Grocery/takeout delivery.
- [VIPKid](#), [Cambly](#) – Teach English online.
- [Wyzant](#) – Online tutoring for various subjects.
- [Coach.me](#) – Offer coaching in fitness, finance, or life skills.
- If you engage in freelance work, check the [IRS Self-Employed Individuals Tax Center](#) for tax guidance.

### **Support for Independent Contractors/Self-Employed Individuals**

- [Freelancers Union](#) – Non-profit organization supporting the self-employed.
- [The Freelance Co-op](#) - Connects creative freelancers with the resources they need to be professional business owners.

### **Future Career Planning**

- Check back at the [be well & heal events page](#) for a webinar for self-employed individuals – coming soon!
- Upskill with new certifications, classes on [Coursera](#), [Udemy](#)
- [Free career chats](#), offered by Vanessa (webinar attendee)
- [Premium AI resources](#) for your career journey (free for USAID + International Development professionals)

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