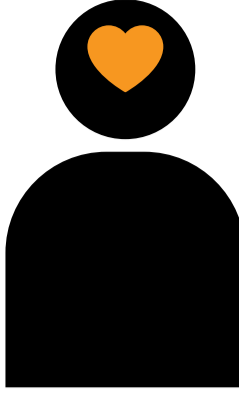


Mental Health



When the Apollo 13 oxygen tank failed and the lunar module was in danger of not returning to earth, Gene Kranz, the lead flight director overheard people saying that this could be the worst disaster NASA had ever experienced—to which he is rumored to have responded, "With all due respect, I believe this is going to be our finest hour."

Imagine if we, as **people leaders**, could make our response to this crisis **our finest hour**. Imagine if a year or two from now we looked back on this situation and told the stories of how **we came together as a team** in our **companies**, our **community**, as a **nation**, and as members of this **planet**.

What We Can Do?

Schedule worry time
Schedule 10 minutes in the morning for worry time (bonus - write down what you are worried about). Then, when you start to worry throughout the day you can think, "I already worried about that today! Will worrying about it more be useful?" Worrying is often like a rocking chair. It gives you something to do but doesn't get you anywhere. (Source: CBT therapy)



Create a gratitude habit
Practicing gratitude is one of the most brain-friendly habits for overall well being and especially in times of stress. Simply write down or share 3 good things or one thing you are grateful for every evening.

Strengthen self-care
During these anxiety-provoking times, it's important to remember the tried-and-true anxiety prevention and reduction strategies. Get adequate sleep, exercise regularly, practice mindfulness, spend time in nature, and employ relaxation techniques.



Do a fitness challenge
Invite coworkers and/or friends to do a fitness challenge together over video or just report back your results.

One-minute of kindness
Each day, think of one thing you can do to be kind to someone. For example: send an email with a genuine compliment or expression of gratitude. After all, we need a little extra kindness to counter the stress and uncertainty of the coronavirus.



Step outside
If you're able to step outside to get fresh air, do! If that is not an option, look outside, especially at trees. In many places, it is spring, which is a psychologically friendly time for our brains. If that's not an option, simply looking at images of nature can help!

Communication



Communication is an **essential aspect** of our lives. In our personal life, we need to communicate to deal with various concerns and daily problems. In our professional life, it is communication that helps us to build healthy relations and credibility with co-workers.

From a business standpoint, all transactions **result from communication**. Good communication skills are essential to allow others and yourself to **understand information** more accurately and quickly. In contrast, poor communication skills lead to frequent misunderstanding and frustration.

How to Communicate



Open communication in the workplace builds **trust**, creates feelings of ownership, surfaces issues faster, and generates useful feedback.

Open communication occurs when all parties are able to **express ideas** to one another, such as in a conversation or debate. Some **benefits** of open communication include **transparency**, **team building** and **increased productivity**.

Keep an open and honest communication with your team when it comes to:

- 1** Your work availability and schedule 
- 2** Possible blockers 
- 3** Possible conflicts 

For more tips & tricks read these articles on **Mastering the Basics of Communication*** and **How to Communicate more Effectively in the Workplace***.

Insurance



Having **insurance** is **important** as it ensures that you are financially secure to face any type of problem in life, and this is why **insurance** is a very **important** part of financial planning.

Types of Insurance



The life and property of an individual are surrounded by the risk of death, disability or destruction. These risks may result in financial losses.

Insurance is a prudent way to transfer such **risks** to an **insurance company**.

Please find below **types of insurance** that will help you in your daily activity and business, regardless if you are a **freelancer** or **full time employee**.

Please keep in mind that these are **general guidelines** and can be obtained in **any country** of residence according to each individual's needs.

Depending on the country in which you live, an insurance broker can provide you with detailed information on the type of insurance that would **best fit your needs**.

Indemnity Insurance for Errors and Omissions



This kind of insurance is also called **professional liability insurance*** or **professional indemnity insurance*** and protects you **against expensive litigation** by clients or former clients claiming that your writing or the product you made was somehow negligent due to an **error** or **accidental omission**.

This insurance* is similar to the **malpractice insurance** doctors hold. It **covers you** and **limits your liability** while you are in the process of **doing your job**. This is a type of insurance that is very often carried by consultants and independent contractors.

Liability Insurance



Liability insurance provides the insured party with **protection** against claims resulting from **injuries** and **damage** to **people** or **property**. Liability insurance policies cover both **legal costs** and **any payouts** for which the insured party would be responsible if found legally liable. That is, it's insurance that covers you were someone to be injured on **your premises**. Other scenarios include dog bites, etc.

Home Insurance



If you work from a **home office**, consider checking in with your **home insurance agent**. Make sure your home insurance **also covers your home office** and the **items inside it**. Two laptops and a printer could cost up to **\$5,000** to replace were they damaged in a fire or lost in a robbery. Your insurance may require a **rider** or **separate policy** and you wouldn't want to find that out as you're recovering from a tragic event.

Car/Vehicle Insurance



If you use **your vehicle** to visit clients, get to meetings, or do marketing tasks, check with your **car insurance agent** to make sure these uses are **covered** under your vehicle insurance.

Business Interruption Insurance



This kind of insurance ensures a **consistent income** if your business operations are **interrupted** by some type of **natural disaster**. Arrangements vary, but could save you lots of grief.

Disability Insurance



Disability Insurance, often called DI or disability income insurance, or income protection, is a form of insurance that insures the beneficiary's earned income **against** the risk that a disability creates a barrier for a worker to **complete the core functions of their work**. Disability insurance* ensures you'll **continue to have an income** if you were hurt or injured and could no longer work.

Health Insurance



Health policies **differ from country to country**, but nonetheless they are a **major financial support**.

Make sure to contact a regional provider to find out what your **options** are and what would be the best program that suits your needs.

Dental Insurance



We all know how expensive **dental care** can be, especially for those with **frequent issues** or **sensitive teeth**. Such insurance can save you a lot of money.

Life Insurance



If you have **children** and **family**, life insurance can provide a stream of income to **replace yours**.

Media Insurance



"**Media perils**" insurance offers protection against **defamation** and **libel suits**, which may not be covered by your writing clients. It's insurance to cover the **legal fees** associated with fighting such charges.

Budget Planning



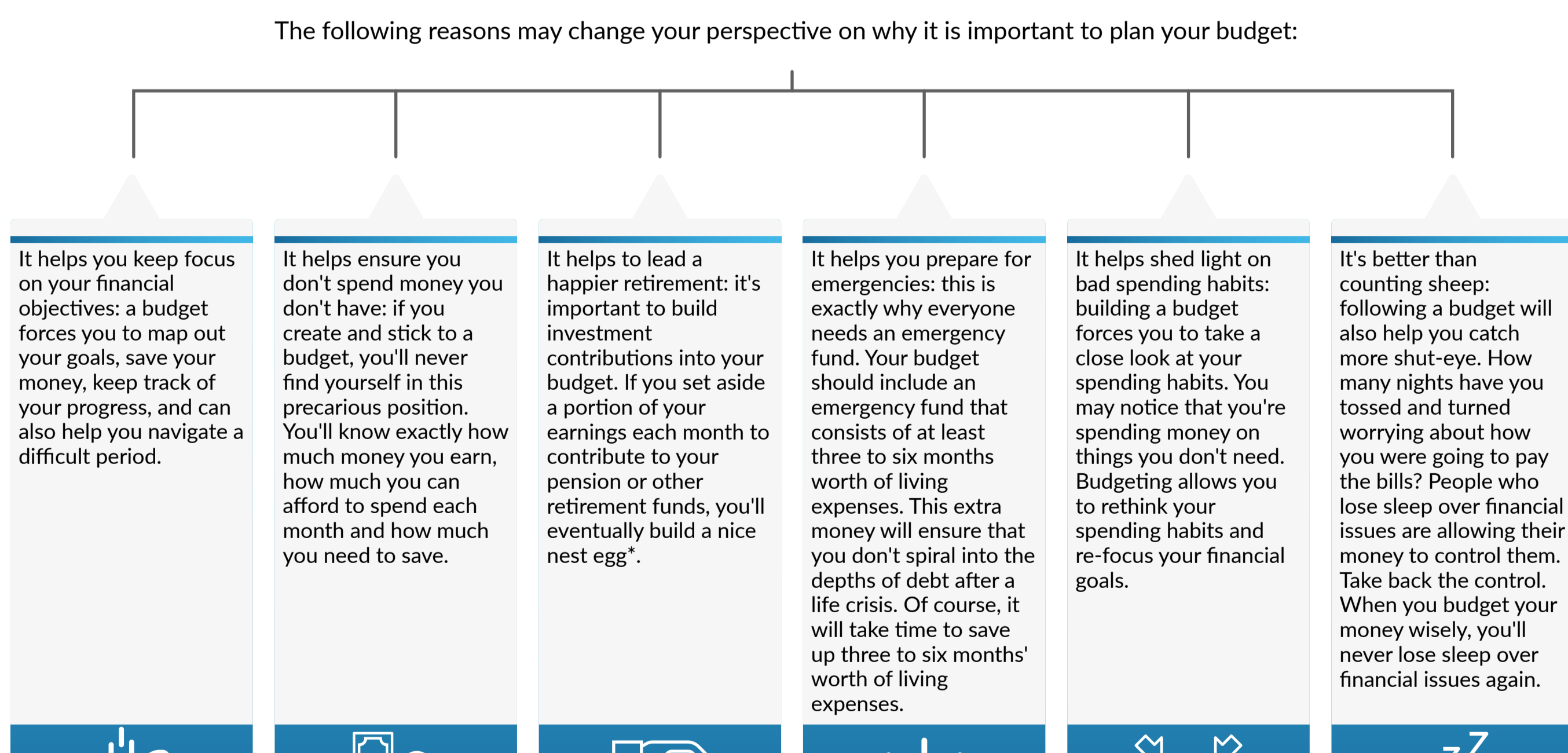
One of the **most important** types of insurance an individual can have in place is a solid **emergency fund** and learning how to **budget**.

Since **budgeting** allows you to create a spending plan for your money, it ensures that you will always have enough money for the things you need and the things that are **important** to you.

Following a **budget** or spending **plan** will also keep you **out of debt** or help you work your way out of debt if you are currently in debt.

Why Budget?

The following reasons may change your perspective on why it is important to plan your budget:



Good to Know

Internet Backup



Make sure to check with your internet provider that they can offer a **back-up solution** in case your connectivity is affected and your work from home is **impacted**.

Each country offers different solutions to such issues. Make sure you are informed and aware of the solutions available in your country.

Keep Your Calendar Up-to-Date



Add **all your working hours** to your **calendar**. Remember to **block the hours** when you will **not be available**. If your working ability is impacted for any reasons, **reach out** to your team and People Operations.

How to Stay Productive



It can sound counter-intuitive but **developing a daily routine** can help us to feel more in control of everything, and help us to make room for all that's **important**. Routine can aid our mental health. It can help us to cope with change, to form healthy habits, and to reduce our stress levels.

Tips for a productive day:

- Have a good time management* so you don't get overloaded with tasks.** 
- Keep a clear and open communication on with your team.** 
- Still keep a little time for your hobbies so you don't feel overwhelmed.** 
- Also make time for what's important to you and your personal growth.** 

Resources:
 - <https://www.extension.harvard.edu/professional-development/blog/mastering-basics-communication>
 - <https://www.extension.harvard.edu/professional-development/blog/how-to-communicate-more-effectively-workplace>
 - <https://www.thebalancesmb.com/who-needs-errors-and-omissions-liability-coverage-462644>
 - <https://www.thebalancesmb.com/how-to-write-a-letter-of-indemnity-4169303>
 - https://www.investopedia.com/terms/i/indemnity_insurance.asp
 - <https://www.thebalancesmb.com/disability-insurance-for-freelancers-1360534>
 - <https://www.investopedia.com/terms/f/finestegg.asp>
 - <https://blog.proofhub.com/work-smarter-not-harder-9-time-management-tips-that-will-change-your-life-f2292f3d0044>