

COVID-19 OUTBREAK: A COLLECTION OF MENTAL HEALTH & SUPPORT RESOURCES

To help our Sheboygan County neighbors through the uncertainty during this time, we have put together the following resources. Please reach out if you or a loved one needs assistance.



*For additional assistance,
please contact us at:*

920.458.3951

info@mhasheboygan.org

MHASHEBOYGAN.ORG

INFORMATION & ASSISTANCE

COVID-19 MENTAL HEALTH & SUPPORT RESOURCES



To help our neighbors through the uncertainty during the COVID-19 outbreak, we have put together the following list of helpful information and resources. Please reach out if you or a loved one needs assistance.

SUBSTANCE ABUSE & MENTAL HEALTH SERVICES ADMINISTRATION (SAMHSA) DISASTER DISTRESS HELPLINE

1-800-985-5990

Text: Send TalkWithUs to 66746

TTY: 1-800-846-8517

MOBILE CRISIS

24/7 mental health emergency and
suicide prevention support.

920-459-3151

SAFE HARBOR OF SHEBOYGAN

(920) 452-7640

sheboygansafeharbor.org

HOPELINE 24/7 TEXT LINE

A free 24/7 emotional support text line.

Text HELP to 741741

NATIONAL DOMESTIC VIOLENCE HOTLINE

800-799-SAFE (7233) or Text 22522

thehotline.org

UNITED WAY OF SHEBOYGAN CO.

*Information regarding efforts to help the
Sheboygan County during the outbreak,
including the COVID-19 Relief Fund.*

(920) 458-3425

NATIONAL SUICIDE PREVENTION LIFELINE

(800) 273-8255

suicidepreventionlifeline.org

EMPLOYEE ASSISTANCE PROGRAMS (EAP)

*Please refer to your employer's HR department or
benefits information to see if you qualify for this service.
EAPs provide benefits such as counseling, legal advice,
and connection to other community services.*

MENTAL HEALTH AMERICA IN SHEBOYGAN COUNTY

*Our office will be temporarily closed to visitors. Email &
voicemail will be responded to as soon as possible.*

920-458-3951

info@mhasheboygan.org

CALL 2-1-1

Information about all resources available
in Sheboygan County and beyond.

INFORMATION & ASSISTANCE

COVID-19 MENTAL HEALTH & SUPPORT WEBSITES



FOR THE LATEST COVID-19 UPDATES FROM SHEBOYGAN COUNTY:

sheboygancounty.com

UNITED WAY OF SHEBOYGAN COUNTY

Information regarding efforts to help the Sheboygan County during the outbreak, including the COVID-19 Relief Fund.

uwofsc.org

MENTAL HEALTH AMERICA (NATIONAL OFFICE)

mhanational.org

SUBSTANCE ABUSE & MENTAL HEALTH SERVICES ADMINISTRATION (SAMHSA)

samhsa.gov

VIRUS ANXIETY RESOURCES

virusanxiety.com

NATIONAL SUICIDE PREVENTION LIFELINE

suicidepreventionlifeline.org

CHILD MIND INSTITUTE

Resources for parents

childmind.org

TELE-HEALTH SERVICES

We are anticipating limited availability of in-person counseling services during this time. Below are two resources that may be helpful to those currently seeking counseling.

betterhelp.com

talkspace.com

MENTAL HEALTH AMERICA IN SHEBOYGAN COUNTY

mhasheboygan.org



1 STAY CONNECTED

Although we are all working hard to practice social distancing, connect with friends via phone, video calls, and social media. Schedule times to connect with those most important to you.

2 GET SOME SLEEP

Falling asleep- and staying asleep- can be incredibly difficult during these times of high stress and uncertainty. However, getting enough sleep helps our mental and physical health and allows us to stay more alert and have more energy throughout the day. Try these tips to encourage healthy sleep:

- Wake at the same time each day.
- Avoid screens for at least 30 minutes before bed.
- Find a favorite quiet "wind down" activity, such as gentle stretching or reading a book.

3 STAY ACTIVE

Go for walks around your neighborhood (if able) or find spaces in your home where you can exercise. Stay motivated and consistent by setting goals for yourself.

4 STICK TO A SCHEDULE

Lack of routine can make us feel more anxious and uncertain. Find a schedule that works for you, and stick to it in order to find better balance and structure during the day.

5 REMEMBER TO BREATHE

Despite the uncertainty of the world around us, know that we are all in this together. Practice empathy and compassion for those around you and also for yourself. Take time each day to focus on your breath, noticing the sensations of the air traveling through your body as you breathe in and out. By focusing on breath in the present moment, we can help tame anxious thoughts.

5 WAYS TO TAKE CARE OF YOUR MENTAL HEALTH



Adapted from Happify
www.happify.com



Mental Health Considerations during COVID-19 Outbreak

6 March 2020

In January 2020 the World Health Organization (WHO) declared the outbreak of a new coronavirus disease in Hubei Province, China to be a Public Health Emergency of International Concern. WHO stated there is a high risk of the 2019 coronavirus disease (COVID-19) spreading to other countries around the world.

WHO and public health authorities around the world are taking action to contain the COVID-19 outbreak. However, this time of crisis is generating stress in the population. These mental health considerations were developed by the Mental Health Department as support for mental and psychological well-being during COVID-19 outbreak.

General population

1. COVID-19 has and is likely to affect people from many countries, in many geographical locations. Don't attach it to any ethnicity or nationality. Be empathetic to those who got affected, in and from any country, those with the disease have not done anything wrong.
2. Don't - refer to people with the disease as "COVID-19 cases", "victims" "COVID-19 families" or the "diseased". They are "people who have COVID-19", "people who are being treated for COVID-19", "people who are recovering from COVID-19" and after recovering from COVID-19 their life will go on with their jobs, families and loved ones.
3. Avoid watching, reading or listening to news that cause you to feel anxious or distressed; seek information mainly to take practical steps to prepare your plans and protect yourself and loved ones. Seek information updates at specific times during the day once or twice. The sudden and near-constant stream of news reports about an outbreak can cause anyone to feel worried. Get the facts. Gather information at regular intervals, from [WHO website](https://www.who.int) and local health authorities platforms, in order to help you distinguish facts from rumors.
4. Protect yourself and be supportive to others. Assisting others in their time of need can benefit the person receiving support as well as the helper.

5. Find opportunities to amplify the voices, positive stories and positive images of local people who have experienced the new coronavirus (COVID-19) and have recovered or who have supported a loved one through recovery and are willing to share their experience.
6. Honor caretakers and healthcare workers supporting people affected with COVID-19 in your community. Acknowledge the role they play to save lives and keep your loved ones safe.

Health care workers

7. For health workers, feeling stressed is an experience that you and many of your health worker colleagues are likely going through; in fact, it is quite normal to be feeling this way in the current situation. Stress and the feelings associated with it are by no means a reflection that you cannot do your job or that you are weak. [Managing your stress](#) and psychosocial wellbeing during this time is as important as managing your physical health.
8. Take care of your basic needs and employ helpful coping strategies- ensure rest and respite during work or between shifts, eat sufficient and healthy food, engage in physical activity, and stay in contact with family and friends. Avoid using unhelpful coping strategies such as tobacco, alcohol or other drugs. In the long term, these can worsen your mental and physical wellbeing. This is a unique and unprecedented scenario for many workers, particularly if they have not been involved in similar responses. Even so, using the strategies that you have used in the past to manage times of stress can benefit you now. The strategies to benefit feelings of stress are the same, even if the scenario is different.
9. Some workers may unfortunately experience avoidance by their family or community due to stigma or fear. This can make an already challenging situation far more difficult. If possible, staying connected with your loved ones including through digital methods is one way to maintain contact. Turn to your colleagues, your manager or other trusted persons for social support- your colleagues may be having similar experiences to you.
10. Use understandable ways to share messages with people with intellectual, cognitive and psychosocial disabilities. Forms of communication that do not rely solely on written information should be utilized if you are a team leader or manager in a health facility.

Team leaders or managers in health facility

11. Keeping all staff protected from chronic stress and poor mental health during this response means that they will have a better capacity to fulfil their roles.
12. Ensure good quality communication and accurate information updates are provided to all staff. Rotate workers from high-stress to lower-stress functions. Partner inexperienced workers with their more experienced colleagues. The buddy system helps to provide support, monitor stress and reinforce safety procedures. Ensure that outreach personnel enter the community in pairs. Initiate, encourage and monitor work breaks. Implement flexible schedules for workers who are directly impacted or have a family member impacted by a stressful event.
13. If you are a team leader or manager in a health facility, facilitate access to, and ensure staff are aware of where they can access mental health and psychosocial support services. Managers and team leads are also facing similar stressors as their staff, and potentially additional pressure in the level of responsibility of their role. It is important that the above provisions and strategies are in place for both workers and managers, and that managers are able to role-model self-care strategies to mitigate stress.
14. Orient responders, including nurses, ambulance drivers, volunteers, case identifiers, teachers and community leaders and workers in quarantine sites, on how to provide basic emotional and practical support to affected people using [psychological first aid](#).

For caretakers of children

15. Help children find positive ways to express disturbing feelings such as fear and sadness. Every child has his/her own way to express emotions. Sometimes engaging in a creative activity, such as playing, and drawing can facilitate this process. Children feel relieved if they can express and communicate their disturbing feelings in a safe and supportive environment.
16. Keep children close to their parents and family, if considered safe for the child, and avoid separating children and their caregivers as much as possible. If a child needs to be separated from his/her primary caregiver, ensure that appropriate alternative care is and that a social worker, or equivalent, will regularly follow up on the child. Further, ensure that during periods of separation, regular contact with parents and caregivers is maintained, such as twice-daily scheduled phone or video calls or other age-appropriate communication (e.g., social media depending on the age of the child).

17. Maintain familiar routines in daily life as much as possible, especially if children are confined to home. Provide engaging age appropriate activities for children. As much as possible, encourage children to continue to play and socialize with others, even if only within the family when advised to restrict social contact.
18. During times of stress and crisis, it is common for children to seek more attachment and be more demanding on parents. Discuss the COVID-19 with your Children in honest and age-appropriate information. If your children have concerns, addressing those together may ease their anxiety. Children will observe adults' behaviors and emotions for cues on how to manage their own emotions during difficult times.

For caretakers of older adults

19. Older adults, especially in isolation and those with cognitive decline/dementia, may become more anxious, angry, stressed, agitated, and withdrawn during the outbreak/while in quarantine. Provide practical and emotional support through informal networks (families) and health professionals.
20. Share simple facts about what is going on and give clear information about how to reduce risk of infection in words older people with/without cognitive impairment can understand. Repeat the information whenever necessary. Instructions need to be communicated in a clear, concise, respectful and patient way. and it may also be helpful for information to be displayed in writing or pictures. Engage their family and other support networks in providing information and helping them practice prevention measures (e.g. handwashing etc.)
21. Encourage older adults with expertise, experiences and strengths to volunteer in community efforts to respond to the COVID-19 outbreak (for example the well/healthy retired older population can provide peer support, neighbor checking, and childcare for medical personnel restricted in hospitals fighting against COVID-19.)

People in isolation

22. Stay connected and maintain your social networks. Even in situations of isolations, try as much as possible to keep your personal daily routines. If health authorities have recommended limiting your physical social contact to contain the outbreak, you can stay connected via e-mail, social media, video conference and telephone.

23. During times of stress, pay attention to your own needs and feelings. Engage in healthy activities that you enjoy and find relaxing. Exercise regularly, keep regular sleep routines and eat healthy food. Keep things in perspective. Public health agencies and experts in all countries are working on the outbreak to ensure the availability of the best care to those affected.
24. A near-constant stream of news reports about an outbreak can cause anyone to feel anxious or distressed. Seek information updates and practical guidance at specific times during the day from health professionals and [WHO website](https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/) and avoid listening to or following rumors that make you feel uncomfortable.

Stay informed:

Find the latest information from WHO on where COVID-19 is spreading:

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/>

Advice and guidance from WHO on COVID-19

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

<https://www.epi-win.com/>

Living with Mental Illness During the COVID-19 Outbreak— Preparing for Your Wellness

Just as individuals with pre-existing physical illness are more likely to get physically ill from the coronavirus, people whose mental health is compromised are at greater risk of experiencing worsening mental illness as a result of the coronavirus – no matter what their mental illness may be.

Clinical anxiety is a concern at times like this. It is understandable and expected that people will experience worry and stress during this time. However, for individuals living with mental health conditions, it is important to know when these natural emotions are becoming anxiety.

Anxiety is a treatable clinical condition that should not be left untreated. Testing for anxiety is simple and takes just a few minutes. It can be done at home using our free, anonymous, and confidential online tools at www.mhascreening.org.

It is important to know that severe anxiety can bring on a panic attack. Panic attacks can mimic heart attacks. Individuals who have never experienced panic attacks may be inclined to go to the ER due to their symptoms, but at this time ERs are inundated. It may be helpful to try to determine what brought on these symptoms and attempt grounding exercises to alleviate the panic. If you feel your life is in danger, please get help immediately.

Mental health conditions are by nature isolating, and we want to keep people connected. Create your wellness plan to help you during this time.

- Make sure you have enough medication on hand.
 - Typically prescriptions can be filled a week or so before they run out. (Refill them on the first possible day, because that can buy an extra few days of lowered stress about a prescription running out and not being able to get to the drug store to fill it.)
 - Contact your pharmacy to see if they provide delivery services or if they can provide you a longer supply (30 days versus 90 days)
- Keep the routines that make you feel good, and try to modify the ones that you can. For example, if you typically go to the gym or fitness class, you can exercise at home.
 - Check to see if your local gym is offering online classes or trial periods for their online sessions.
- Create a routine.
- Reach out to friends and schedule virtual hangouts.
- Find an accountability and support buddy.
- If you have a therapist, see if they offer telephone or video-based sessions.
- Utilize resources like Crisis Text Line (Text 741741) or online support groups.

<https://mhanational.org/living-mental-illness-during-covid-19-outbreak-preparing-your-wellness>



Tips for Disaster Responders: PREVENTING AND MANAGING STRESS

Responding to disasters and other emergencies is critically important, and while personally rewarding, it also carries the potential for affecting responders in harmful ways. Dealing with persons affected by natural disasters (e.g., hurricanes, earthquakes) is challenging. Disasters that are “human-caused” have the potential to produce even more negative mental health outcomes, whether harm is unintentional (e.g., industrial accidents, oil spill) or intentional (e.g., mass shootings, arson, acts of terrorism).

Engaging in disaster and emergency response work is stressful for both traditional first responders (e.g., fire, rescue, emergency medical services, law enforcement, emergency management personnel) and non-traditional first responders (e.g., substance abuse, public health, and mental health professionals; paid and volunteer staff of community and faith-based organizations active in disasters).

Depending on the nature of the event, sources of stress may include exposure to scenes of human suffering and massive destruction, risk for personal harm, life-and-death decision making, intense workloads, limited resources, and separation from family members who may also be in harm’s way.

Responders can take actions to protect themselves and to manage stress before a disaster or other traumatic event, as well as during the response and recovery phases. These actions can also help once the responder returns home after deployment or a particularly traumatic shift.

Introduction

Stress prevention and management begin long before you are called upon to respond to an emergency or disaster. This tip sheet presents a series of personal stress prevention and management skills that you can learn and practice *before* you are called upon to respond, as well as approaches you can apply to manage stress *during* your deployment. You can also download SAMHSA’s new Disaster Behavioral Health App and access resources specific to pre- and post-deployment (for responders, supervisors, and family members).

Stress Prevention and Management

PREPARING FOR YOUR DISASTER ASSIGNMENT

The ideal time for taking actions to prevent stress and to strengthen your stress management skills is *before* your disaster assignment. Responder stress can be diminished by practicing for the disaster role, developing a personal toolkit of stress management skills, and preparing yourself and your loved ones.

Practice for the Disaster Role: Know Your Job

- *Train hard and know your job well.* You will perform at peak capacity, with more confidence and less stress, if you know you are as ready as you can be.

- *Participate in exercises and simulations* that expose you to disaster stressors. This will strengthen your skills and prepare you to deal with the unexpected.
- *Keep a freshly stocked Go-Kit* in your car or at your worksite and make sure to include your top choices for stress reducers.
- *Know the Incident Command System* so that you understand the language, the lines of reporting, and ways to work effectively with responders from other units.
- *Live the “disaster-ready” healthy lifestyle:* regular physical activity, healthy diet, and emotional stability. Clear thinking will make you a valuable team member—while decreasing your personal risk for harm.

Practice Stress Management: Make Stress Management #1 on Your List

- *Know your personal signs of stress.* Include coworkers in your stress control plan; they can tip you off when they see your stress signs “showing.”
- *Identify the major stressors* associated with disasters to which you may respond, and plan how you will address them.
- *Create a team culture and a buddy system* where you can choose to spend off-duty time exercising, relaxing, or talking together.
- *Take time for yourself.* Mentally disconnect from the disaster scene as completely as possible during down time.
- *Select and practice constructive ways to release stress*, such as the following:
 - Choose physical activity that can be done safely while on deployment, like walking, stretching, and taking deep breaths.
 - Read or listen to music that is timed to your breath.
- *Practice healthy sleep behaviors.* Train your body to downshift by getting into a routine sleep pattern.

Prepare and Plan With Your Loved Ones

- *Reduce your concerns* by preparing your loved ones and protecting your home and your possessions for possible emergencies.
- *Create a communication plan* that allows you to stay connected to your loved ones, whether you are responding to a disaster close to or away from home.
- *Develop a home disaster plan for you and your loved ones*, being sure to actively involve all members in the process. Conduct disaster drills to test and improve your plan.
- *Prepare emergency supplies for sheltering* at home and Go-Kits for your loved ones in case they need to evacuate.
- *Consider declining the next disaster assignment* opportunity if you have had a recent death or trauma in your own family.

DURING YOUR DISASTER ASSIGNMENT

During the impact phase of a disaster or emergency event, the focus of stress management shifts to handling the real-time stressors of the rescue and recovery mission.

Set Your Personal Disaster Plan in Motion

- *Activate your personal disaster plan* and include loved ones who may be directly affected by the event.
- *Review your communication plan.* Know where each family member and/or loved one will be located and at what times each day you will be checking in with each other.
- *Double check your response “gear,”* including your Go-Kit and your communication equipment.

Take Stress-Reducing Precautions While on Duty

- *Make sure you are briefed and updated* regularly on the specifics of the event and the hazards.
- *Safeguard yourself* by always wearing the personal protective equipment recommended for use in the incident.

- *Verify your response duties* and reporting lines at the start of your assignment daily.
- *Mentally rehearse* your disaster response role as you approach each scene.
- *Communicate and check in* with your buddy, teammates, and supervisors regularly.
- *Take breaks* regularly. Pace yourself.
- *Limit time* spent working in very high-intensity settings (e.g., “ground zero,” “hot zone”).

Set Your Self-Care Plan in Motion

- *Try to eat nutritiously* and avoid excessive junk food (especially foods high in sugar), caffeine, alcohol, and tobacco.
- *Maintain contact* with family and other social supports during off-duty hours.
- *Get enough rest and sleep*, especially on long assignments.

Implement Stress Management Techniques

- *Reduce physical tension* by exercising, stretching, taking deep breaths, and walking.
- *Use time off* for reading, listening to music, talking with family, and thinking calmly.
- *Talk with teammates* about reactions and emotions as appropriate.

Practice Self-Awareness

- *Recognize* your personal stress signs—and those of your teammates. Agree with your buddies that you will accept each other’s instruction when signaled to stop and take a “stress break” to calm down.
- *Avoid over-identifying* with survivors’ grief and trauma. For example, remind yourself this is not happening to you or your loved ones.
- *Be aware* that some responders reach a limit in their abilities to continually provide care and empathy to survivors. This is known as “compassion fatigue.” Accept when you need to end direct contact with survivors and alert your team leader for support.

AFTER YOUR RESPONSE ASSIGNMENT

Stress Management When Response Extends Into the Recovery Phase

In the recovery phase, stress management techniques must also take into account your exposure to disaster survivors who may be experiencing severe hardships.

- *Recognize* that when you are working at a disaster scene with severely limited resources, your personal stress may increase.
- *Know where to refer survivors* so you can connect them to the services they need.
- *Conserve energy.* You will need to recognize the fatigue effects of long-term deployment and know when to conserve your energy.
- *Take time away from the scene.* Alternate between on-scene and off-scene duty, and between time spent doing physically exhausting work or working with highly stressed survivors and time on less stressful tasks.
- *Use stress management skills* like deep breathing as often as you can.
- *Focus on reintegration* with friends, loved ones, and coworkers who did not share the experience with you. Pay extra attention to rekindling relationships.



Signs of Stress

What are common signs that you may be experiencing stress? And how do you know when your stress level is becoming harmful? *Hint: You may be able to “see” these stress signs better in your teammates than in yourself.*

- **Bodily sensations and physical effects**
Rapid heart rate, palpitations, muscle tension, headaches, tremors, gastrointestinal distress, nausea, inability to relax when off duty, trouble falling asleep or staying asleep, nightmares or flashbacks
- **Strong negative feelings**
Fear or terror in life-threatening situations or perceived danger, anger, frustration, argumentativeness, irritability, deep sadness, difficulty maintaining emotional balance

- **Difficulty thinking clearly**
Disorientation or confusion, difficulty problem-solving and making decisions, difficulty remembering instructions, inability to see situations clearly, distortion and misinterpretation of comments and events
- **Problematic or risky behaviors**
Unnecessary risk-taking, failure to use personal protective equipment, refusal to follow orders or leave the scene, endangerment of team members, increased use or misuse of prescription drugs or alcohol
- **Social conflicts**
Irritability, anger and hostility, blaming, reduced ability to support teammates, conflicts with peers or family, withdrawal, isolation

Helpful Resources

Substance Abuse and Mental Health Services
Administration Disaster Technical Assistance
Center (SAMHSA DTAC)
Toll-Free: 1-800-308-3515
Website: <http://www.samhsa.gov/dtac>

SAMHSA Behavioral Health Disaster Response Mobile App
Website: <http://store.samhsa.gov/product/PEP13-DKAPP-1>

Administration for Children and Families*
Website: <http://www.acf.hhs.gov>

Department of Veterans Affairs*
National Center for Posttraumatic Stress Disorder (PTSD)
PTSD Information Voicemail: 1-802-296-6300
Website: <http://www.ptsd.va.gov>

Treatment Locators

Mental Health Treatment Facility Locator
Toll-Free: 1-800-789-2647 (English and español)
TDD: 1-866-889-2647
Website: <http://findtreatment.samhsa.gov/MHTreatmentLocator>

MentalHealth.gov
Website: <http://www.mentalhealth.gov>
MentalHealth.gov provides U.S. government information and resources on mental health.

Substance Abuse Treatment Facility Locator
Toll-Free: 1-800-662-HELP (1-800-662-4357)
(24/7 English and español); TDD: 1-800-487-4889
Website: <http://www.findtreatment.samhsa.gov>

Hotlines

Disaster Distress Helpline
Toll-Free: 1-800-985-5990
Text: “TalkWithUs” to 66746
Website: <http://disasterdistress.samhsa.gov>

National Suicide Prevention Lifeline
Toll-Free: 1-800-273-TALK (1-800-273-8255)
TTY: 1-800-799-4TTY (1-800-799-4889)
Website: <http://www.samhsa.gov>
This resource can be found by accessing the Suicide Prevention Lifeline box once on the SAMHSA website.

National Domestic Violence Hotline*
Toll-Free: 1-800-799-SAFE (1-800-799-7233)
TTY: 1-800-787-3224

*Note: Inclusion of a resource in this fact sheet does not imply endorsement by the Center for Mental Health Services, the Substance Abuse and Mental Health Services Administration, or the U.S. Department of Health and Human Services.



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(Revised 2014; previously KEN01-0098R2)

Talking to Kids About the Coronavirus

Kids worry more when they're kept in the dark

Rachel Ehmke
Child Mind Institute

News of the coronavirus COVID-19 is everywhere, from the front page of all the papers to the playground at school. Many parents are wondering how to bring up the epidemic in a way that will be reassuring and not make kids more worried than they already may be. Here is some advice from the experts at the Child Mind Institute.

- Don't be afraid to discuss the coronavirus. Most children will have already heard about the virus or seen people wearing face masks, so parents shouldn't avoid talking about it. Not talking about something can actually make kids worry more. Look at the conversation as an opportunity to convey the facts and set the emotional tone. "You take on the news and you're the person who filters the news to your kid," explains Janine Domingues, PhD, a child psychologist at the Child Mind Institute. Your goal is to help your children feel informed and get fact-based information that is likely more reassuring than whatever they're hearing from their friends or on the news.
- Be developmentally appropriate. Don't volunteer too much information, as this may be overwhelming. Instead, try to answer your child's questions. Do your best to answer honestly and clearly. It's okay if you can't answer everything; being available to your child is what matters.
- Take your cues from your child. Invite your child to tell you anything they may have heard about the coronavirus, and how they feel. Give them ample opportunity to ask questions. You want to be prepared to answer (but not prompt) questions. Your goal is to avoid encouraging frightening fantasies.
- Deal with your own anxiety. "When you're feeling most anxious or panicked, that isn't the time to talk to your kids about what's happening with the coronavirus," warns Dr. Domingues. If you notice that you are feeling anxious, take some time to calm down before trying to have a conversation or answer your child's questions.
- Be reassuring. Children are very egocentric, so hearing about the coronavirus on the news may be enough to make them seriously worry that they'll catch it. It's helpful to reassure your child about how rare the coronavirus actually is (the flu is much more common) and that kids actually seem to have milder symptoms.
- Focus on what you're doing to stay safe. An important way to reassure kids is to emphasize the safety precautions that you are taking. Jamie Howard, PhD, a child

psychologist at the Child Mind Institute, notes, “Kids feel empowered when they know what to do to keep themselves safe.” We know that the coronavirus is transmitted mostly by coughing and touching surfaces. The CDC recommends thoroughly washing your hands as the primary means of staying healthy. So remind kids that they are taking care of themselves by washing their hands with soap and water for 20 seconds (or the length of two “Happy Birthday” songs) when they come in from outside, before they eat, and after blowing their nose, coughing, sneezing or using the bathroom. If kids ask about face masks, explain that the experts at the CDC say they aren’t necessary for most people. If kids see people wearing face masks, explain that those people are being extra cautious.

- Stick to routine. “We don’t like uncertainty, so staying rooted in routines and predictability is going to be helpful right now,” advises Dr. Domingues. This is particularly important if your child’s school or daycare shuts down. Make sure you are taking care of the basics just like you would during a spring break or summer vacation. Structured days with regular mealtimes and bedtimes are an essential part of keeping kids happy and healthy.
- Keep talking. Tell kids that you will continue to keep them updated as you learn more. “Let them know that the lines of communication are going to be open,” says Dr. Domingues. “You can say, ‘Even though we don’t have the answers to everything right now, know that once we know more, mom or dad will let you know, too.’”

SBA Disaster Assistance Loans

BUSINESSES & NONPROFITS



Business Disaster Loans — up to \$2 million*

SBA disaster loans are available to businesses, regardless of size, and nonprofits including charitable organizations such as churches and private universities.

Borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. Loans may also be used for structural improvements such as adding a retaining wall or sump pump, clearing out overgrown landscaping, building a safe room or elevating the property to lessen the effect of future disasters.

Economic Injury Disaster Loans — up to \$2 million*

These loans are for small businesses, agricultural cooperatives, aquaculture enterprises and nonprofits affected by disaster to help meet working capital needs or normal business operating expenses through the recovery period. Businesses are eligible for these loans regardless of whether or not they have suffered property damage.

**The maximum loan for any combination of property damage and/or economic injury is \$2 million.*

When Disaster Strikes

Even with the best preparedness planning, a disaster can affect your business. But rest assured, the U.S. Small Business Administration (SBA) offers two low-interest loans designed to help you get up and running again as quickly as possible.

How to Get Started

1



Apply for an SBA Loan

disasterloan.sba.gov/ela

Find Disaster Recovery Centers at sba.gov/disaster.

(800) 659-2955 or TTY (800) 887-8339 to request an application.

2



The Application Process

After an initial credit check, an SBA loss verifier estimates the total cost to repair or replace your damaged property.

An SBA loan officer reviews applications and guides applicants through the process.

3



Loan Decision

If approved, SBA contacts applicants to discuss the loan.

A case manager assists with closing the loan and scheduling disbursements.



U.S. Small Business
Administration

DISASTER ASSISTANCE

Businesses • Homeowners • Renters • Nonprofits