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The CRNA market has seen a tremendous amount of turmoil in recent weeks with the suspension of elective surgeries while the financial markets have seen similar turmoil. Thankfully this is all temporary and our lives will all get back to normal in just a matter of time. In the meantime, many changes have occurred in recent weeks from the passing of the CARES Act which has led to changes around retirement accounts, interest rate changes and new loan deferment options. It is crucial to take advantage of the opportunities this event has presented, while also protecting ourselves from the outside risks that will continue to present themselves in the weeks and years to come. Just as this pandemic is temporary, so will be the time to move on some of the financial strategies we have available to us. The structural integrity of a financial plan is more important now than ever before. Taking the time to understand what is available to you in the current economy can make a great difference to your financial well-being when the dust has settled and we all walk away from this storm.

Below are a few links to articles pertaining to some of the changes that recently occurred.

Michael is providing free consultations to NJANA members to help them better understand what is available to them given their current situation during the pandemic.

[No Medicals For Life and Disability Insurance](https://www.forbes.com/sites/advisor/2020/04/15/life-insurance-companies-plan-b-coronavirus-pandemic/" \l "5fed45b34533)

[Wade Pfau: Pandemic Tears Up 4% Rule](https://www.thinkadvisor.com/2020/04/14/wade-pfau-virus-crisis-has-slashed-4-rule-nearly-in-half/)

[5 Ways The Cares Act Impacts Retirement](https://www.forbes.com/sites/jamiehopkins/2020/04/10/5-ways-the-cares-act-impacts-retirement-planning/#7fe3f31e676a)

[Mortgage Forbearance](https://www.consumerfinance.gov/coronavirus/cares-act-mortgage-forbearance-what-you-need-know/)

[PPP Loan for Independent Contractors](https://www.sba.com/funding-a-business/government-small-business-loans/ppp/1099-independent-contractors/)