Navigating INCOME LOSS

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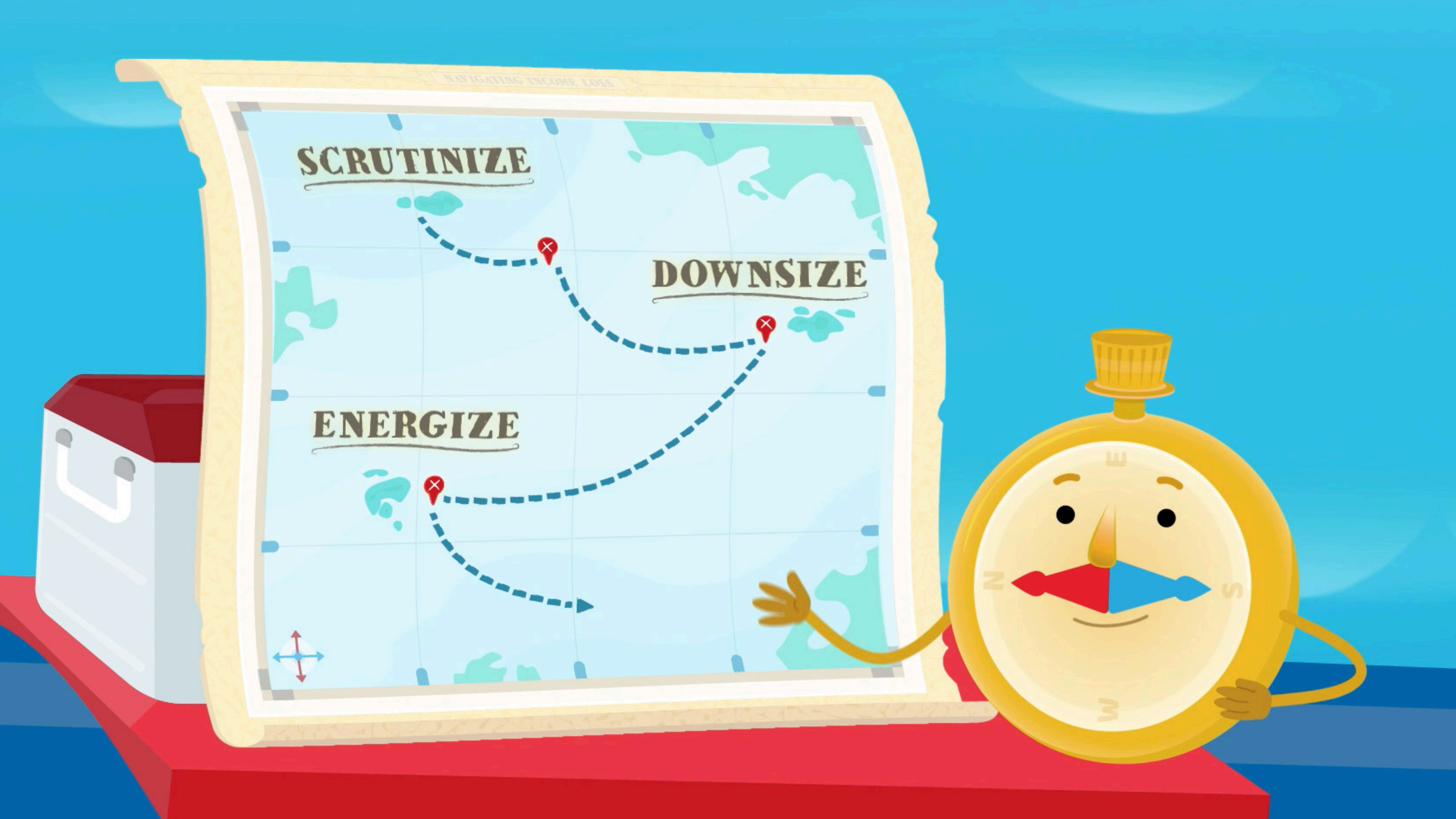
NAVIGATING INCOME LOSS
SCRUTINIZE
DOWNSIZE
ENERGIZE

Sudden job or income loss
can be stressful to navigate

Your path to recovery should include stops along the way to **scrutinize** your options, **downsize** your spending and **energize** your spirit

Part 1:

SCRUTINIZE

REVIEW YOUR BUDGET

Go back three months and track exactly where you spend your money

RESEARCH YOUR OPTIONS

Check to see if you qualify for any unemployment benefits or government assistance programs

Part 2:

DOWNSIZE

REDUCE YOUR SPENDING

Eliminate any non-essential expenses and substitute cheaper alternatives for your everyday purchases

EVALUATE YOUR ASSETS

Take stock of your savings and investments—decide whether or not it makes sense to use your funds as part of your recovery

INCREASE YOUR CASH FLOW

Make your savings stretch a little further by selling items you no longer need

Part 3:

ENERGIZE

LEARN SOMETHING NEW

Invest in yourself by pursuing a new interest or developing a new skill

PREP FOR YOUR JOB SEARCH

Refresh your resumé, practise your interview skills and take some time to focus on your achievements

PRACTISE SELF-CARE

A healthy body and mind will help carry you through your recovery—remember to rest, to eat well and to stay hydrated

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Sources: BBC, Forbes, HelpGuide.org, Investopedia

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