

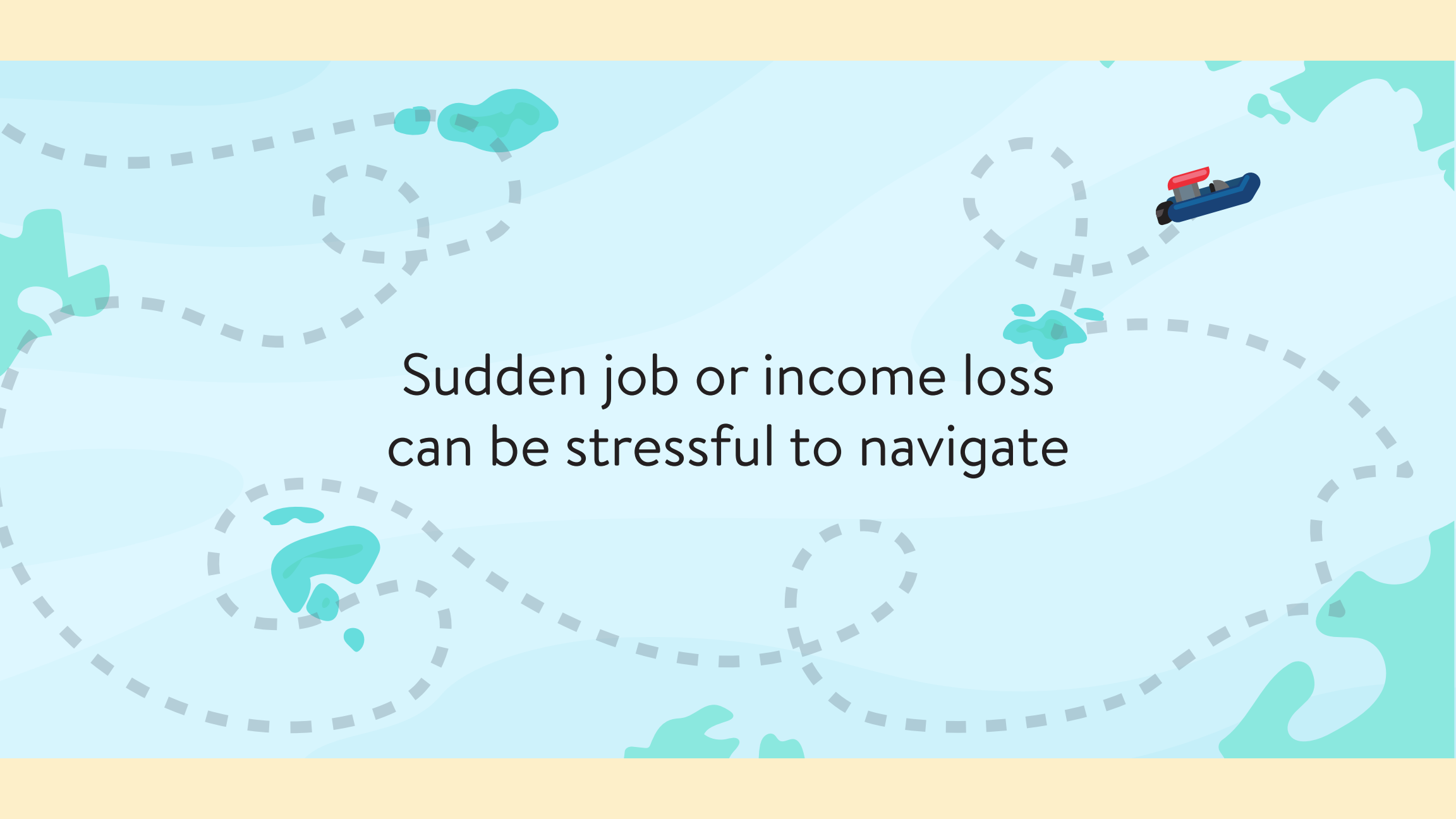
Navigating **INCOME LOSS**

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A stylized illustration of a boat navigating a complex, winding path on a light blue background with green landmasses. The path is marked by a dashed grey line that forms several loops and turns. A small blue boat with a red cabin is positioned on the path in the upper right quadrant. The background features soft, wavy light blue shapes and several green, irregular landmasses. The entire scene is framed by a solid orange border at the top and bottom.

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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