



# What to Do When You're Facing Sudden Job Loss

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In today's economy, the thought of losing your job is a real possibility. Perhaps you're already in that situation. ***But don't despair, there are things you can do and places you can go to help you through this tough time.***

The first place you must go is to your unemployment agency. You may even be able to apply for benefits online. Either way, contacting them is the first step you need to take. The unemployment agency provides financial benefits to those who qualify and they'll help you find another job.

***Many states are now offering programs that extend unemployment benefits so you can go back to school and learn a new trade or skill.*** Be sure to ask your local agent about any special programs they're currently offering.

Although they can make a significant difference in the short-term, unemployment benefits are usually much lower than your normal salary. However, there are many other sources you can also take advantage of to help you get by during this rough financial time.

### Let's look at some of your options:

- 1. Reduce monthly expenses.** Take a serious look at some of the things you can live without for a while until you get back on your feet. Go through all of your bills and expenses and cut out the things that aren't necessities. Be honest with yourself - just because you think you can't live without your cable or cell phone, doesn't mean it's true. ***Some of the first places to look include:***

- Television
- Phones - both cell and land line
- Cell texting or other data communications
- Transportation
- Eating out
- Power usage
- Air conditioning and heating

**2. Save money by meal planning.** You can save over \$100 (based on a family of 4 with bi-monthly pay periods) on each trip to the grocery store simply by planning meals ahead, using coupons and shopping your grocer's weekly sales flyers.

- Not only will you reduce how much you spend on food, but you'll probably reduce some weight around your waistline as well. Who couldn't use that added benefit?

**3. Waiting tables.** One of the fastest ways to earn some quick cash is to wait tables. This may not be glamorous, but it can bring in some immediate cash, and many restaurants beef up staff for the summer months.

**4. Community agencies.** If you're in dire straits and need assistance right now, there are many local agencies you can turn to for aid. The United Way and Salvation Army are located in most areas and offer a variety of programs that may be able to help you.

- Your area may have different agencies, so check online or in the phone book for the ones in your community.

**5. Government agencies.** Besides the unemployment agency, most areas have a Department of Human Resources, Social Services, or Health Department that can help or guide you to assistance.

**6. Sell items on eBay.** Take a good look around your home, shed, or garage. How many boxes do you have lying around filled with stuff you never use? You'll be surprised at what people will pay for what you consider junk!

**7. Have a yard sale.** You can make a nice chunk of change by selling off furniture, clothing, and other household items you don't use anymore.

**8. Set up your own online or offline shop.** If you can make arts and crafts, sell your items on eBay, Etsy or at local craft fairs.

With some communication, research, and creativity, you can take advantage of your time off to learn a new skill or start a new venture with skills and passions you already have. ***Have some fun utilizing your creative ability while making the extra money you need to make ends meet.***

These tough financial times don't have to be devastating. Use these tips to take advantage of the resources available to you to reduce the negative impact on your life. You may even look back on this time as the lucky stroke that pushed you toward success in your new career!