

## Surviving Job Loss

**Who am I now?** For many of us, our job is “who we are”. It is how we are identified. We introduce ourselves as a teacher, firefighter, nurse, engineer, tool and die leader, shift supervisor, salesperson, mechanic, HR director, salesman, banker, social worker, etc. Our role at work is a vital part of how we feel about ourselves. We take pride in what we do and the skills we have acquired.

**Taking Control** - Losing your job is stressful and traumatic. We feel as if we have lost a part of who we are in addition to losing our income. Our work provides for our families. Unemployment is difficult and will change the way you live. But it's not the end of the world. By knowing where to turn and taking control of your situation, you can survive unemployment and reduce the impact of temporary joblessness on your family. Job loss is real and can't be ignored. You may feel like you want to “hide your head in the sand” but don't. It will only make things worse.

**Maintain a Positive Attitude** - Choose to be a survivor. It may feel like it the “end of the world” but its not! It is simply a change that needs to be managed. Keeping thoughts positive and maintain a focused and an open frame of mind will help you, and your family, get through this difficult time.

**Reach out for Help** - We all need a little help at some time in our lives and now is certainly one of them. There are many public programs, services and community organizations that can offer support. Try to overcome feeling embarrassed to ask for the help. It's ok, even though it may not feel like it is.

**Revisit your household budget** - Having a solid financial plan is critical to surviving unemployment. Make a list of how and where you spend your money and ways you can save. List payments in order of priority (such as home, auto, health, food) so you know what is most important to pay first when money is tight.

**Put some serious thought into what you can “cut”** - You may have not had to really think about this before but now you do. Take a look at the amount of money you spend on groceries, going out to eat, the video store, clothes, telephone, cable, internet, energy and fuel, sports, magazine subscriptions, entertainment, car insurance, auto insurance and everything else. Find ways to reduce or eliminate. We can survive without cable T.V!

**Manage your credit** - Make a list of who you owe money to. Determine how much you can pay regularly on each bill. If you need to negotiate a lower monthly payment than your creditors expect, notify them before you get behind. Creditors are usually easier to work with when you let them know about your situation before a severe problem arises. Contact creditors in writing: Even if you can't pay the amount creditors want, pay something regularly. This keeps your overdue balances as low as possible and lets creditors know you are making a good faith effort. Partial payment may keep your account from being turned over to a collection agency. After your first letter, keep in regular contact with your creditors. This reassures them, shows a responsible attitude and may keep them from harassing you.

**Keep Communications Open** - Unemployment affects you, your spouse and your children. Helplessness and fear are common feelings. Talk about this as a family and let everyone have a say in what needs to be done. Looking at the situation and developing a plan to deal with it can be empowering. It helps to give each member of the family some positive steps they can take to help. By sharing the burden and pulling together, members of a family grow closer together and draw strength from one another.