

*Navigating*  
**INCOME LOSS**

BROUGHT TO YOU BY



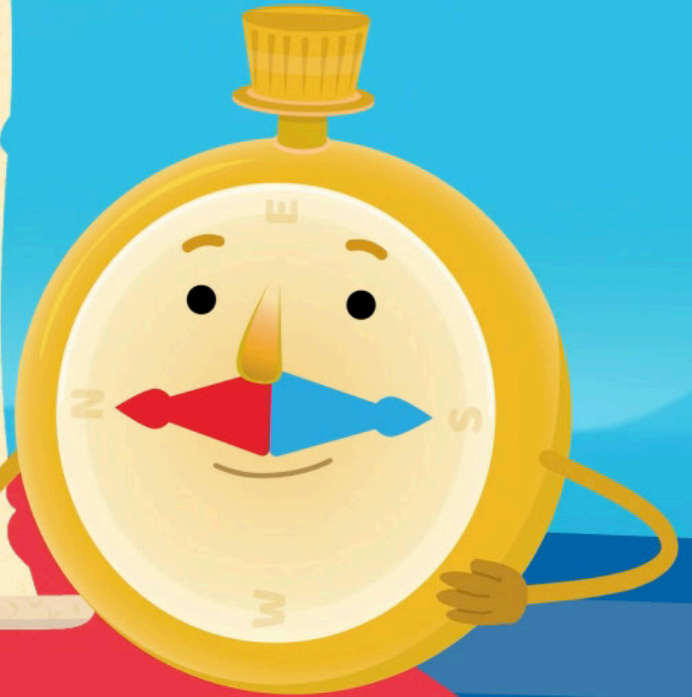
- IT'S A -  
**MONEY  
THING®**

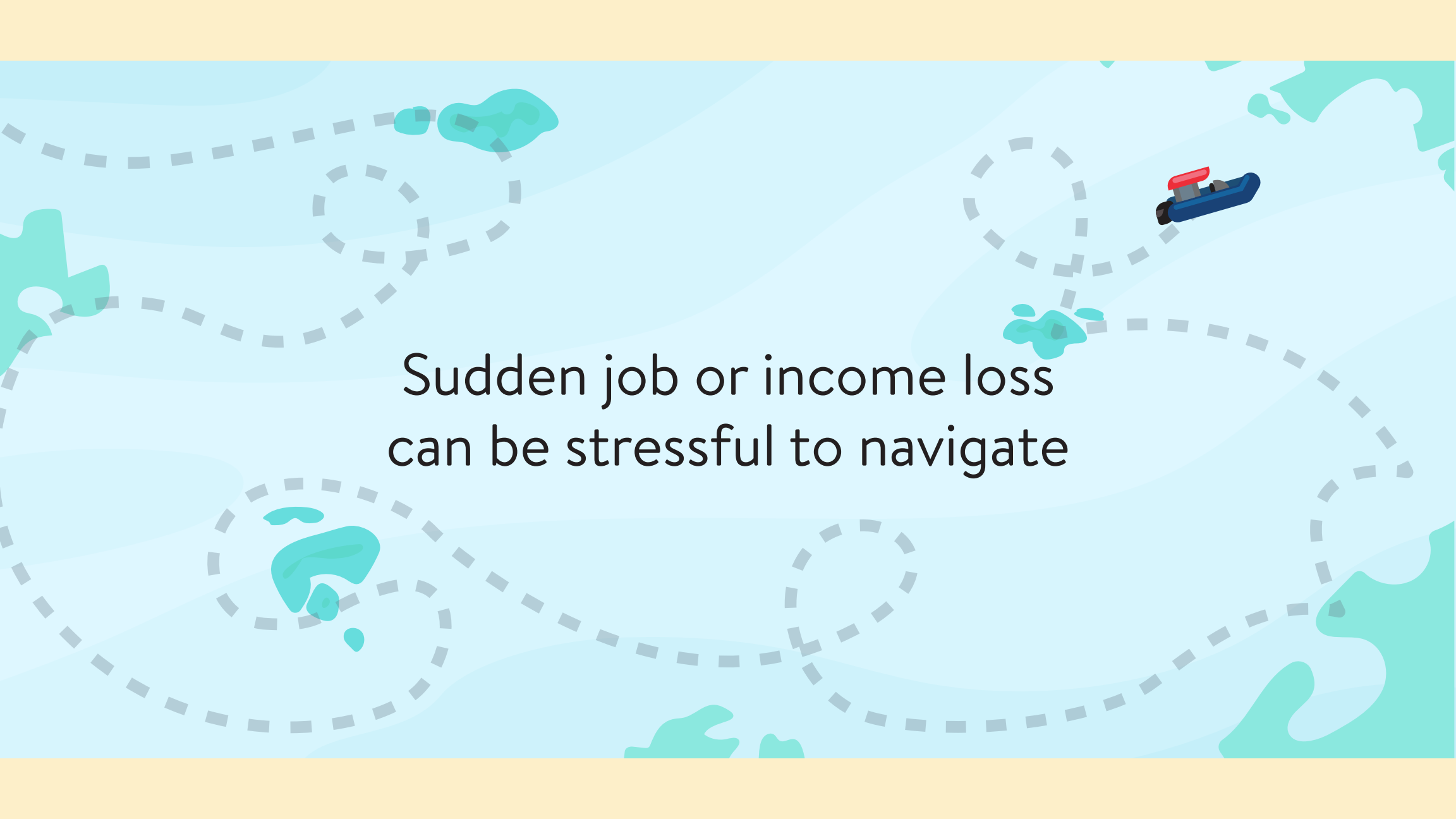
NAVIGATING INCOME LOSS

SCRUTINIZE

DOWNSIZE

ENERGIZE



A stylized illustration of a boat navigating a complex, maze-like path of dashed lines on a light blue background with teal landmasses. The boat is a small blue vessel with a red cabin, positioned on the right side of the image. The path consists of several interconnected loops and turns, suggesting a challenging journey. The background features soft, wavy light blue lines and several teal-colored landmasses of various shapes. The overall aesthetic is clean and modern.

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,  
practice your interview  
skills and take some  
time to focus on your  
achievements





## **PRACTICE SELF-CARE**

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

BROUGHT TO YOU BY



**DuGood**  
**Credit Union**

Sources: BBC, Forbes, HelpGuide.org, Investopedia

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