

# *Navigating* **INCOME LOSS**

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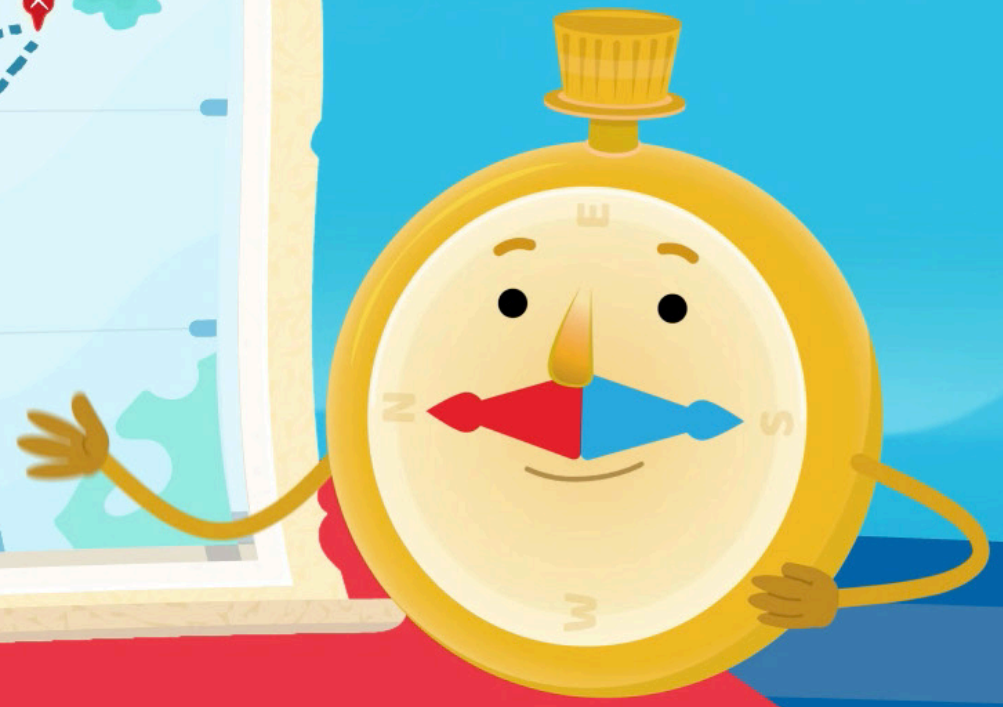
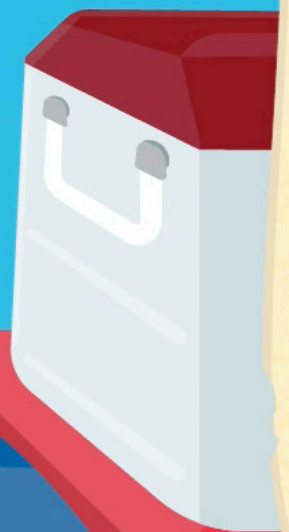
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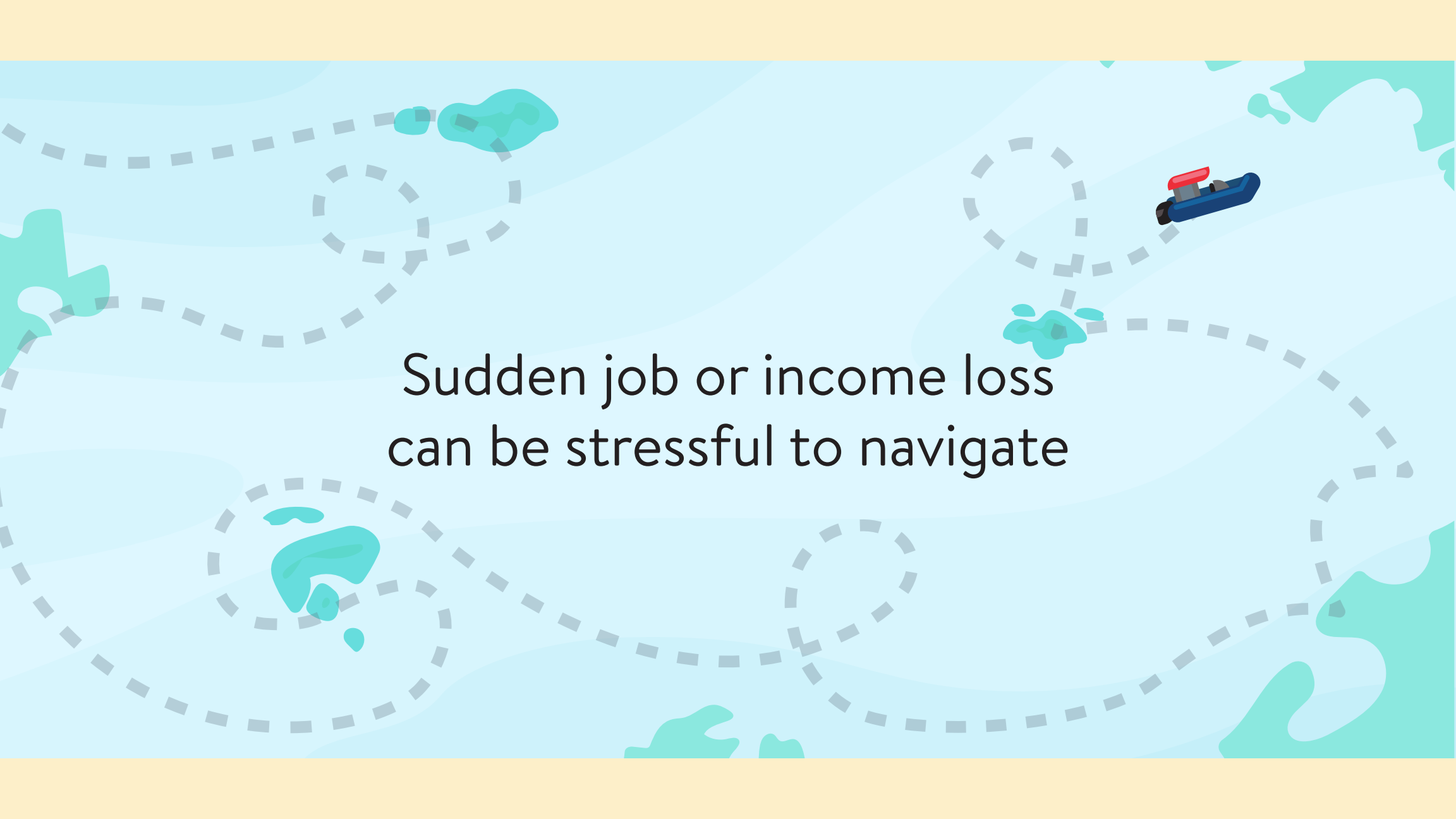
NAVIGATING INCOME LOSS

SCRUTINIZE

DOWNSIZE

ENERGIZE



A stylized illustration of a boat navigating a maze of dashed lines on a light blue background with green landmasses. The boat is a small blue vessel with a red cabin, positioned in the upper right quadrant. The maze consists of several interconnected dashed grey lines that form a complex path. The background is a light blue gradient with soft, wavy patterns and several green, irregular shapes representing landmasses or islands. 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,  
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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