



Surviving a Job Loss or Loss of Income

CREDIT.ORG

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About Credit.org



Credit.org is a Nonprofit Consumer Credit Counseling Agency Formed in 1974

Our mission is simple, yet vital: Improve the financial well-being of individuals and families by providing quality financial education and counseling. We offer personal assistance with money, credit, and debt management through educational programs and confidential counseling.



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Our Services

Financial Education Programs

We offer seminars, workshops, and educational materials on topics such as budgeting and money management, identity theft, and understanding credit.

Debt Management Programs

If you choose this option, we can work with your creditors to reduce costs and repay debt through one monthly payment.

Confidential Debt Counseling

Our certified consumer credit counselors will discuss your financial situation with you, help you understand what may cause financial stress, and help you create a personalized budget, an action plan and give you options to help manage your finances more effectively.

Credit Report Review

Our certified counselors work with you to break down your credit report, answer questions, and give guidance for improving your credit score over time.

Housing Counseling

We are a HUD-certified housing counseling agency. We provide homebuyer education seminars, mortgage counseling, foreclosure prevention assistance, landlord/ tenant counseling, post-homebuyer education, and reverse mortgage counseling (please call ahead for reverse mortgage appointments).

Bankruptcy Pre-petition Credit Counseling

We provide counseling (and a certificate of completion as mandated by the bankruptcy reform law) for those considering bankruptcy. We also provide financial education (and a certificate of completion as mandated by the bankruptcy reform law) for those completing their bankruptcy discharge.



Introduction

Facing money problems can happen for lots of different reasons. Maybe it's trouble paying bills each month, or because one owes a lot of money on their credit cards. Losing a job, a business not doing well, or getting sick and unable to work can also make money tight. Sometimes, we were counting on earning more money from working extra hours, but those hours stopped suddenly. Buying a house or dealing with surprise bills for a home or car can also make things tough.

Regardless of the reason for a person's financial difficulties, this guide is here to help get one's finances back on track to feel secure again

LET'S START BY FIGURING OUT WHERE YOU ARE NOW!



What is a Budget?

A spending plan (budget) is a plan to figure out where your money goes before you get it. Knowing where your money is going is the first key to financial security, and keeping a budget, which includes tracking your spending. This is the only way to know where your money is going.

WHERE TO BEGIN WHEN CREATING A BUDGET

There are two things everyone needs to know before you begin to budget:

1. How much you earn
2. How much you spend

Most people can tell you by the penny what they earn in a month. Our paychecks tend to look the same week after week.

However, very few can say with any certainty what they spend. To create a budget, one must do the work necessary to have a thorough knowledge of one's spending habits. Without a solid understanding of what one spends, no budget can hope to be accurate enough to be useful. We believe many budgets fail because not enough effort is put into tracking one's spending as part of the budgeting process.

You'll find budgeting sheets on the next few pages that will help you add up your living expenses and see where you stand. You'll need that information to adjust your spending that will allow you to stay within your income.

TRACK YOUR SPENDING

We recommend that you track all of your spending for at least 90 days. It takes some work, but it's a good habit to get into and it's easier as you do it more and more. There are a variety of methods you can use to track your spending:

- Use the forms provided in this book
- Carry a small notebook
- Keep your receipts in a separate envelope for each day
- Use software like Microsoft® Money or Quicken® (chances are you already own one of these applications if you own a personal computer)
- Use a smartphone app or spreadsheet, or even photograph all of your purchases/receipts with your phone

Use whatever method works for you; the main objective is to track where your money is going. But remember, tracking will only work if you include every single expense. Every time you drop \$1 in a vending machine, you have to make a note of it.



What is a Budget?

Date	Mortgage/ Rent	Property Taxes	Insurance	HOA	Gas/ Electric	Cell Phone/ Data	Water/ Sewer/ Trash	Groceries	Car Payment	2nd Car Payment
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
Total										



What is a Budget?

Date	DMV Registration	Gas/ Oil	Auto Insurance	Day Care	Child Support	Taxes	Medical	Internet	Emergency Savings	Misc
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
Total										



Building Your Emergency Savings Fund

Your first savings goal is crucial; build an emergency savings fund. Before you start setting aside money for any other purpose, strive to build a fund equal to at least three months' income. When that savings fund is in place, then you can think about other long-term savings goals to work toward.

And three months' income might not be enough. One of the primary purposes of the emergency savings fund is to replace income in the event of a future job loss. If you're going through a period of unemployment or reduced income, you know how important an emergency savings fund can be.

Historically, we suggest saving 90 days' worth of funds, which will give you three months to search for a new source of income while living off of your savings. However, the average duration of unemployment in the US has risen dramatically in recent years, and is currently over 40 weeks*. That means instead of saving three months' income in their emergency savings fund, some people need to save ten months' income. The median term of unemployment is currently 22 weeks*, so the average worker should plan for 5.5 months of unemployment while they search for a new job.

This means the wisest course of action for the typical consumer is to set aside six months' income in an emergency savings fund. People who are highly employable or are confident they can find new sources of income could get by with three months' income in their fund, but that's the absolute minimum.



Building Your Emergency Savings Fund

How can the typical consumer set aside six months' income?

Set aside small amounts. If money is tight, set aside whatever you can, no matter how small. Develop the habit of saving, and increase the amount you save later when your financial situation improves.

Aggressive budget cuts. Temporarily, while you are building your savings, cut out optional activities like dining out, vacations, movies, etc.

Choose your savings vehicle wisely. Get a savings account that you can access in the event of an emergency, but nothing that is too convenient, so the money doesn't get spent on other things. Don't put your savings in a risky investment; a regular savings account in an online bank is a better option. If you have a steady paycheck, see if your employer can take a regular deduction from your paycheck and put it straight into savings.

Pay off credit card debts. Every credit card swipe puts you further into the financial negative. Work to pay down debts and save money on fees and interest. When you pay off a credit card balance, you'll have freed up a bit more income to put toward savings.

Delay retirement savings. This is a last resort only, but if you have no emergency savings, you might consider not contributing to retirement for a few months while you put every extra cent you can toward savings. When your fund is established, resume your contributions to your retirement accounts.

Save extra cash. Any money that comes in that doesn't conform to your current budget—a new job with higher pay, a pay raise, a tax refund, a financial gift—should be put into savings. Don't treat unexpected income as a windfall that can be used frivolously.

*Source: U.S. Department of Labor



Add Up Your Income Sources

Three things you need to know before creating a budget:

Your budget should be developed based on three things: your income, your expenses, and your goals.

To begin, establish your current financial situation by looking at your monthly budget. Two pieces of information are essential when preparing a budget: what you earn and what you spend. We're constantly amazed at how many consumers have no idea what they spend every month.

1. Add up your monthly income (all sources)
2. List your expenses
3. Establish the gap

If you have negative cash flow, then it's time to cut back.

Use this chart to track all of your sources of income:

Monthly Income	Gross	Net
Source:		
Job		
Spouse's job		
Part-Time Job		
Rental, Room & Board Received		
Commissions, Bonuses		
Tax Refund (annual amt divided by 12)		
Investment Income		
Government Benefits		



Add Up Your Income Sources

Monthly Income	Gross	Net
Unemployment Insurance		
Child Support/Alimony		
Support from Family/Friends		
Personal Loans Collected		
Garage/Yard Sales		
Other		
Total Monthly Income		



Add Up Your Income Sources

The purpose of creating a budget in the first place.

An essential part of achieving financial freedom is setting clear goals and employing some intelligent joint planning. You need to know what your financial goal is, and in what time period you hope to achieve your goal. It's suggested that the whole family be a part of it to make it successful!

A short-term goal should be accomplished within one year. Say you plan to take a vacation that will cost \$1,200 next year. You'll need to save \$100 per month to reach that goal in time.

A mid-range goal takes between 2 and 5 years to accomplish. Saving for a car might be a good mid-range goal.

Long-term goals take over 5 years to achieve. Saving for retirement, college, or to purchase a home are common long-term goals.

Financial Goals	Target Date	Total Needed	Current Savings	Additional Savings Needed	# of Pay Periods Until Target Date	Savings Needed Per Pay Period	Savings Needed Per Month
Example: A new car	36 months	\$20,650	\$6,250	\$14,400	72	\$200	\$400
Short-Term Goals							
Mid-Range Goals							
Long-Term Goals							
					Total:		



[illegible]

Monthly Budget

Now that you're more familiar with your income, expenses, and goals, it's time to propose a monthly budget:

Necessary Expenses	Current	Proposed
Housing Rent/Mortgage		
Mortgage		
Property Tax		
Insurance		
HOA Dues		
Gas/Electricity		
Water/Sewer/Trash		
Cell		
Food Groceries		
Dining Out		
At Work/School		
Insurance Life		
Health/Dental		
Disability		
Medical Care		
Doctor		
Optometrist/Lenses		
Dental		
Prescriptions		
Counseling/Therapy		
Transportation		
Car Payment 1		
Car Payment 2		
Insurance		
Gas/Oil		
Repairs		

Necessary Expenses	Current	Proposed
DMV/Smog		
Tolls/Parking		
Public Transportation		
Child Care		
Daycare/Sitting		
Child Support/Alimony		
Miscellaneous		
Banking Fees		
Laundry		
Union Dues		
Other		
Income Taxes		
Prior Year		
Estimated Tax Payment		
Savings		
Emergency		
Goals		
Total Expenses		



Monthly Budget

Discretionary Expenses	Current	Proposed
Personal		
Beauty/Barber		
Clothing/Jewelry		
Cosmetics		
Manicure/Other		
Entertainment		
Streaming Services		
Movie/Video		
Dining Out		
Sport/Hobbies/Clubs		
Vacations/Travel		
Books/Magazines		
Music/App Subscription		

Discretionary Expenses	Current	Proposed
Miscellaneous		
Pet Care/Vet		
Gifts		
Warranties/Service Plans		
Postage & Shipping		
Cigarettes/Alcohol		
Donations/Tithing		
Internet Access		
Other		
Total Discretionary Expenses		
Debt Payments		
Creditor Name:	Monthly Payments	
Total Debt Payments:		



Monthly Budget

Making sure you have a workable budget

Now it's time to put everything together and see whether your budget will work. Remember, your short, mid and long term goals should be included with your expenses on your budget.

First, determine your total monthly expenses:	
Total Necessary Expenses	
Total Discretionary Expenses	
Total Debt Payments	
Total Monthly Expenses	
Now let's see if your budget balances:	
Total Monthly Net Income	
Minus Total Monthly Expenses	
Balance (+/-)	

Now, if your expenses exceed your income, you will have to work to find solutions if you are going to avoid falling deeper into debt. Credit counseling can help if you have high debt payments that are upsetting your budget. You may also tighten your belt in some areas to balance your finances. Start by going through your expenses and make adjustments and reductions in spending wherever you can.

Whatever you do, don't cut into the 10% - 15% you should be saving; you need to save up to three – six months' income to get through an emergency before you can start saving for anything else. If necessary, you can look at ways to cut your spending and increase your earnings to make ends meet. For now, you should set reasonable, attainable goals; you can also push a goal's deadline back and give yourself more time to save money.

Re-evaluate your budget periodically, especially when your income or needs change. A budget is simply a guideline, a tool to help you save to buy the things you want. With smart money management and clearly defined goals, consumers can come to rely on credit cards less and less.

We're entitled to have the things we want; we just have to be prepared to budget intelligently and save to get them.



What Your Spending Should Look Like



What does your spending look like?

Below is a range that you can use to create your own budget. Please make sure to adjust your numbers to total 100%.

Website: www.credit.org Email: education@credit.org

Spending Guide

% of Monthly Budget

What to Include

Housing

35% - 45%

Housing costs, mortgage, rent, property taxes, insurance, and utilities, can fluctuate based on location (urban, suburban, or rural). If expenses exceed 35-45% of income, consider alternative arrangements to allocate funds for essential budget items.

Monthly Installments

10% - 20%

Installments, credit card payments, personal & student loans, any other debt payments. If you are paying more than 20% of your income in unsecured loans, you may be in serious financial jeopardy.

Utilities

8% - 15%

Gas, electricity, water, trash, sewer and telephone (regular & cell). If you spend too much on utilities some actions you can take are consider switching phone providers, update to energy efficient appliances, utilized programmable thermostats, etc..

Food

10% - 20%

All food items, dining out, and pet food. On average, Americans spend 15% of their incomes on food. It's 5 times more expensive to dine out than to prepare meals yourself.

Auto & Transport

15% - 25%

Purchase or installment payments, gas & electric power, repairs, insurance, parking and public transportation. If you are exceeding the recommended 25% of your income for a vehicle, consider trading in for a more affordable option.

Medical

8% - 15%

Medical insurance premiums, prescriptions, doctor and dentist bills. Medical bills don't come along every month; however, consumers should save funds within the 8-15% range monthly for emergencies.

Clothing

3% - 5%

All clothing purchases, shoes & alterations. There are a number of options when it comes to clothing, keep an eye out for sales year round and shop at discount department stores versus luxury department stores.

Personal & Misc.

5% - 10%

Miscellaneous expenses, subscriptions, admissions, hobbies, postage, tobacco, cosmetics, haircuts, and cable. Chances are you spend far more than 10% in this category. Most of these are "wants" and not "needs" and can be greatly reduced.

Savings & Invest.

5% - 10%

It's crucial that you set aside this 10% of your earnings for your goals. You should not consider investing until you have significant savings (\$10,000 or more) in the bank.



Personal Financial Counseling (800) 449-9818

Headquarters: 1450 Iowa Ave, Suite 200,
Riverside, CA 92507

San Diego: 2140 Hoover Avenue, Suite 115,
National City, CA 91950



Cost-Cutting Tips

If you do not have enough money to make ends meet each month, you'll have to cut expenses. Where should you cut expenses? The obvious places are in supermarkets, restaurants, malls, and in your home. Some cost-cutting tips are provided below. Give them a try. These tips can help you save hundreds of dollars each month:

- Stop carrying your credit cards. Pay in cash. Bring only enough cash for things on your list.
- When buying groceries, prepare a list, and **STICK TO IT**. Avoid impulse buys, even with sale items.
- Clip coupons from the newspapers, or find them online at sites like couponcabin.com or couponmom.com. Sign up for your store's loyalty program to get emails about discounts and deals.
- Shop once a week. Buy store brands—they are often of comparable quality to national brands, and prices are much lower.
- Make sure your items ring up correctly at the check stand.
- Stay away from restaurants. We spend 15 % of our income on food. More than a third of that amount is spent in restaurants, snack bars, and fast food.
- Eat at home or bring a homemade lunch to work or school. Make cookies or other sweet treats instead of buying them. Packaged, pre-cooked, and otherwise “prepared” foods can be expensive—you are paying a premium price for convenience.
- Stay away from malls. Malls are budget-busters. It's too easy to spend money on impulse when browsing at the mall.
- Shopping is not entertainment. Shopping is an expensive and serious form of family business. Find a cheaper form of amusement. We spend close to 10% of our income on entertainment: movies, video rentals, cable TV, MP3s, hobbies, sports, toys, and other recreation. Put a hold on it.
- Turn off the lights and the TV when not in use. Run the dishwasher, clothes washer, and dryer with full loads. Set the thermostat to 68 degrees in the winter. Use the same brands of toothpaste, shampoo, soaps, and razors, etc., and buy in bulk.
- Buy at discount shopping clubs; buy in bulk and only items that you will use and that will keep. If you aren't a member, see if you can go with a friend as a “guest” shopper for a day.

Evaluating your spending takes work. Spend a month tracking your spending so you'll have a clear picture of your personal finances.

You can always call Credit.org for a free counseling session; our certified counselors will help you evaluate your situation thoroughly.



Setting Priorities

Know what's important and what isn't.

Decide what are needs and what are wants. Most wants—things you can live without, such as cable TV or magazine subscriptions— can be canceled or postponed until you're financially stable again. Concentrate on the essentials—shelters, food, clothing, transportation—and what you must do to survive until the crisis is over.

Stop charging! Curtail all credit usage to avoid overextending yourself.

If your hardship is temporary, but you're desperate, there are some things you can do:

- Take money from savings or an investment
- Sell a car and get by with only one automobile
- Cash-in or borrow from a life insurance policy
- Cash-in savings bonds
- Apply for public assistance
- List things you could liquidate (garage sales or eBay) to help pay off bills
- Borrow from family or friends
- Involve the entire family in cost-saving measures
- Encourage part-time employment or odd jobs to contribute to family income
- Rent out a room in your home

Communicate with your creditors. Your second priority is to contact your creditors right away. Don't ignore your bills and past-due notices.

If you do not contact your creditors about your financial difficulties and do not make your scheduled payments, several things can happen:

- You will have late charges along with interest charges that will continue to increase your balance
- Your account may become delinquent and affect your credit record
- Vital services, such as gas, electricity, water, and telephone may be shut off
- Your account may be turned over to a collection agency. Once the account is turned over for collection, it may be reported to your credit reports.

Remember that your creditors are dealing with a lot of borrowers in situations similar to yours. They may have programs already in place to help you if you let them know you need assistance.



All Those Bills

How can you meet your financial obligations during hard times?

Here are some things to think about as you talk to each of the people to whom you owe money. Remember to take it one day at a time, be honest, and keep the lines of communication open. There's almost nothing you can't accomplish if you communicate.

Mortgage

What to do: Contact your lender/servicer when there is a reduction or loss of income. Ask about programs available, including loan modification, refinancing, forbearance, repayment plans, short sales, etc. Contact Credit.org or a local HUD housing counselor for free assistance.

Rent Payments

What to do: Write to your landlord explaining your situation immediately. The landlord may accept partial payments for one or two months. You may want to look for less expensive housing; however, be realistic and remember to include moving expenses, deposits, and family adjustments as you calculate your decision to move. If it is a private landlord and you or your family are able, you may be able to do some maintenance work as part of your rent payment. Check with your county's Community Action Partnership (CAP) and ask about rental assistance programs.

Always get any agreement for special rent/mortgage payment arrangements in writing.

Car Loan

What to do: If you can't make your car or other vehicle payments, it can be repossessed. Repossession means that the creditor takes the vehicle and sells it at a public auction or private auction. If the vehicle is sold for less than what is still owed on it, as is often the case, you are still responsible for the remaining balance owed on the vehicle. Check with the creditor to see if the loan can be written for lower monthly payments. Remember, however, doing this will increase the total finance charges you pay for the loan; you will be paying more for the vehicle because you will be paying for a longer period of time. Also check with your lender about deferments, forbearance, and repayment plans.



All Those Bills

Loans: Banks, Finance Companies, Student Loans

What to do: Look into consolidation, rehabilitation, loan forgiveness, and “volunteer loan forgiveness” programs. Be aware of any action that can be taken against you if you are late or default on payments. If your debt is a student loan, check the paperwork on your statements to find out what steps to take to apply for a deferment.

Credit Cards: Bank Cards/Retailers

What to do: Your credit card debts and miscellaneous obligations should be paid last. Begin with the credit card that is charging the highest interest rate. Check your creditor statements; if you are paying for insurance or other protection plan that may cover your payments for a while. Also ask your creditor about fee waivers, workout plans, and lowering your minimum payment. Credit card payment records are part of your credit rating. If you are late on your payments, fail to pay, or if your accounts are canceled, this will be reported to the credit bureaus.

Insurance: Auto & Medical

What to do: Write to your insurers and explain your situation. Ask what payment options are available. There may be a grace period in making payments, from 1-30 days, but check with your insurance company. If you allow insurance to lapse, you may need several months up front to re-establish a policy. Do not let a short-term situation harm your family’s well-being. Remember, state law requires that you keep liability coverage. Consider shopping around for less expensive coverage if necessary; also talk to your insurance company about increasing your deductible to lower your premium payments.

Health Insurance

What to do: Check to see if the health insurance provided by your former employer will be continued and for how long. Find out who is responsible for the premium and at what amount. If coverage is not available and you cannot afford the premium, check to see if you qualify for Medicaid. Also, check into policies that would pay for major hospitalizations (with a very high deductible, these can be less expensive than the more comprehensive plans) and find out what low-cost community services are available for routine medical concerns. Check with U.S. Department of Health and Human Services (www.hrsa.gov) to find medical programs in your state.



All Those Bills

Utilities

What to do: If you are delinquent with your payment, your first warning bell will be a form received in the mail, stating that you are late on your payment. This payment needs to be paid promptly; if not, you may be subject to having the utility disconnected. Ask your utility company for help with payments, payment plans, or other community organizations for assistance. Call Public Service for information on their assistance program, “LEAP.” There may be additional emergency funds you can apply for to help pay your past bills. Call your local Community Action Project (CAP) for assistance in your county.

Telephone Company

What to do: Telephone service is not always an essential human need. If you do not pay, your bill, service may be disconnected. You need to contact the phone company and discuss the matter with them. Don't just allow the service to lapse. Your service is more likely to be disconnected if the company's efforts to reach you by phone or in writing receive no response. If that happens, you must pay the bill in full, and pay a substantial deposit to have the service reinstated. If you have both cell and land lines, drop one of them to save costs. Look for ways to lower your phone bills by reducing the amount of coverage or extra services you have. Look into pre-paid phone cards instead of having a long-distance phone plan.

Internet Service

What to do: If you can live without internet access, it may be best to remove your service temporarily. If you have a laptop computer, you might be able to use the Wi-Fi at your local library, Starbucks, or McDonalds. There may also be free community Wi-Fi in your area. If you just need ready access to email for job-hunting purposes, you might also drop your connection speed from broadband to dial-up to save money.



Increasing Income & Reducing Expenses

Increasing Income:

- If you are getting a tax refund each year, consider increasing the number of exemptions you are claiming on your W-4 form at work. This will give you more take-home-pay, but be sure that this will not result in an end-of-year tax debt.
- Could you or your family member obtain part-time jobs to increase income? Work overtime or extra shift a few times a month?
- Can your house be sold for a profit? Be sure to consider any tax consequences from the sale of your property, the cost of new housing, and your family's stability and moving costs before deciding.
- Can merchandise or real estate be sold for a profit?
- Could you have a garage sale with all the unwanted treasures you have?
- Could you sell an auto and get by with one car, even temporarily?
- Can you borrow against cash values in insurance policies?
- Does your mortgage escrow account have a surplus? Call and ask.

Reducing Expenses for you and your home:

- Get a home energy audit every couple of years with your power company to find ways to cut costs.
- Check with your utility company for rebates whenever you install energy-saving equipment.
- Turn down your home thermostat two degrees and save 24 kilowatt hours a month
- Lower your hot water thermostat 10 degrees, but no lower than 120 degrees, you'll get the hot water and save 25 kilowatt hours a month.
- Fix leaky faucets—one drip per second wastes 3,000 gallons per year.
- Invest in weather stripping for drafty windows or doors.
- Close your fireplace damper when not in use.
- Is less-expensive housing possible? (consider all expenses of moving)
- Consider generic prescription drugs; ask your doctor if a true equivalent is available. Shop for prescriptions by calling and asking for prices. Also look into Wal-Mart/Sam's Club \$4 Generic Prescription Drug Program.
- Hang clothes out to dry. Wear clothes that do not require dry cleaning.
- Shop at garage sales for children's clothes. Shop the essential "white" sales. Shop on eBay.
- Personal care: find out where discount stores, beauty colleges, and low-cost dry cleanings are in your area. Use Dryel to dry-clean at home.



Increasing Income & Reducing Expenses

- Can a relative or friend provide low-cost day care? You could form a “daycare pool” with other working parents to share daycare duties.
- Can you remove club membership dues and cut back on cost for newspapers, magazines & cable TV?
- Explain the situation to your children, and get them to help with your efforts to economize. They can be a big help.

•

Reducing Expenses for your phone:

- Review your telephone service costs. You can reduce them.
- Cancel all the extra charges, caller ID, voicemail, call forwarding, and three-way calling.
- Drop your landline altogether, especially if you already have a cell phone.
- Shop around for a better deal from a competing cellular carrier. If you do switch, be sure to port your phone number instead of establishing a new one.

Reducing Expenses for your transportation:

- Review insurance coverage (accidental death, collision on an old car). Are you over-insured?
- Can you “trade down” your present car for one that has lower monthly payments and will cost less to insure and operate? Also, can you reduce any extra mileage?
- Carpooling will help save costs on gas and maintenance.

Reducing Expenses when grocery shopping:

- Trim your food bill by as much as 19% simply by shopping at a couple of different stores.
- Don't “crisis cook.” Shopping after work for the day's dinner gets expensive. Plan a weekly menu before shopping and watch your grocery bill shrink.
- Don't waste money on prepared foods. Instead, prepare meals ahead of time and freeze them, or double a recipe when cooking, and freeze the second for a hectic day coming up.
- Take the farmer's market approach: Buy produce that's fresh, inexpensive, and in season. With less middlemen involved, you get good buys and your family gets the freshest food.
- The highest markup items on the shelves are at about chest level. Reach up or kneel to select the cheaper house or generic brands.
- A grocery store's main aisles, like the paths to milk and bread, are usually strewn with high-priced land mines. Avoiding those pricey areas will really help.
- Try to shop when you're alone. Those little helpers can quickly boost your bill.
- Shop early in the day. You get through the store faster with your list and spend less.
- Avoid shopping for food when you're hungry; you'll buy more.



Increasing Income & Reducing Expenses

- Don't grocery shop when you're tired, you'll buy more sweets, more high-carbohydrates. When you're angry you go for crunch food, the junk food.
- Buy on the markdowns and save as much as 20 percent.
- Read your newspaper's weekly food section for local grocery sales and menu ideas.
- Clip coupons. You'll also find coupons in women's and general-interest magazines.
- Scout coupon swap-boxes, generally found at supermarkets, but also at some public libraries.
- Take advantage of in-store coupon displays and the machines that spew them.
- Log on to your supermarket's online home page for coupons.
- Call the toll-free numbers on your favorite products' labels and tell the customer-service rep how much you enjoy them. Some reps will offer a cents-off (or even a free) coupon for the product itself; if not, ask.
- Does your newspaper vendor just dump the inserts in unsold papers at the end of the day? If so, would he mind tossing a few your way?
- Check out the wealth of national brands coupon-offering services on the Web. They can save you money—even the ones that charge nominal fees.
- Find supermarkets that double—some stores even triple—the face value of manufacturers' coupons.
- Try for triple plays. That's when you use a manufacturer's coupon and a store's own coupon.
- Some retailers guarantee that if the item doesn't ring up at the correct price, you get it for free or at a discount. Pay attention to the details.
- Avoid purchasing nongrocery items, such as painkillers, contact lens solutions, etc., at a grocery store. You usually pay more.
- Always get a rain check if a sale item is gone.
- Know when your store marks down goods that expire, like meat and bread. The deal: Use them that night or freeze them.
- Check your store for a small section where they discount products that aren't as popular as the manufacturer had hoped. This area can be a gold mine for bargains.
- Shop with a calculator. That way, you can figure out whether the unit price for a case lot is really cheaper than buying one of the same item.
- Request price matching. Find a store in your area that will honor all competitors' ads. You'll save money, time, and gas.
- Beware of "discount store syndrome." Just because you're in a bargain store doesn't mean you're getting the best price on every item.
- Check your receipts. No matter how careful you or the store staff might be, mistakes happen.
- Always send in for the rebate on a purchase, whether it's \$2 or \$50. It all adds up.
- Put your savings to work. Whether it's a trip, a car, or a savings account, have some specific goals for the money you're not spending on food.



Your Free Annual Credit Report

The FACT Act of 2003 required the three major national credit-reporting bureaus to establish a website, a toll-free number, and a mail address for consumers to request their credit report for free every year:

1 Go to the website, www.annualcreditreport.com. MAKE SURE you type the address in correctly, or you may end up at an imposter site set up by identity thieves.

a. Type the exact address of the free report site, INCLUDING the www (that is, type www.annualcreditreport.com).

b. Verify that you are immediately redirected to the secure page:
<https://www.annualcreditreport.com/cra/index.jsp> is the address.

c. Verify that the security lock is present in your browser.

d. On the data entry page (the first page you visit after you tell the site what state you live in), verify that a “VeriSign security” symbol is present near the top-right of the page. Click on the certificate to make sure that it is indeed the certificate for www.annualcreditreport.com.

2. Call by phone: 877-322-8228

3. To submit a request by mail, download the Annual Credit Report Request Form located at www.annualcreditreport.com/cra/requestformfinal.pdf and mail it to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281.

(Keep in mind that the location of the form or file name may change.) Do not contact the credit reporting bureau directly, as this is the only method to receive a free credit report.

4. If you haven’t done so, opt out of prescreened credit offers. To do so, call 1-888-5-OPT-OUT (1.888.567.8688) or visit www.optoutprescreen.com. You’ll have to verify your identity by providing personal information like your Social Security Number, date of birth, phone number, etc.



Other Free Credit Reports

There are certain circumstances under which consumers are entitled to free credit scores. If a creditor takes “adverse action” based on your credit score (such as denying your application for credit or raising your interest rate), they must send you a “Credit Score Disclosure” notice. This notice will contain your credit score and information on how to request a free copy of your credit report, along with information about how credit scoring works.

There are other circumstances where you may request a free credit report:

- If you are unemployed and are planning to apply for a job in the next 60 days
- If you receive public assistance
- If your report contains fraudulent information and you place a 90-day fraud alert on your file
- If you’ve been denied credit or offered credit at less favorable terms because of what your credit report says

Contact the credit bureaus using the information below:

Equifax – www.equifax.com

To request your report call: 800-685-1111

Or write to: P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 800-525-6285

AND write to: P.O. Box 740241, Atlanta, GA 30374-0241

If you are hearing impaired (TDD), call: 800-255-0056 and ask the operator to call 1-800-685-1111 and request a copy of your credit report.

Experian – www.experian.com

To request your report, call: 800-EXPERIAN (800-397-3742)

Or write to: P.O. Box 2002, Allen, TX 75013

To report fraud, call: 888-Experian (888-397-3742)

AND write to: P.O. Box 9530, Allen, TX 75013

TDD: 1-800-553-7803



Other Free Credit Reports

TransUnion – www.transunion.com

To request your report, call: 800-888-4213

Or write to: P.O. Box 1000, Chester, PA 19022

To report fraud, call 800-680-7289

AND write to:

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92634

TDD: 1-877-553-7803

If you are requesting a free report because you have been denied credit, include a copy of your rejection letter and submit your request within 60 days of your denial.



Handling Unemployment

What to do if you're out of work.

Every year, thousands of Americans lose their jobs. That is the nature of the times: businesses are streamlining operations and consolidating jobs, and that means workers will face layoffs and cutbacks. The important thing to understand is that you are not alone, and that you shouldn't blame yourself.

You should communicate with your family, express your feelings in the wake of your layoff, and you won't feel so alone. Of course, this doesn't mean you should take your anger out on your spouse, parents, or kids. It's only natural to feel angry, but be careful how you vent that anger. Keep in mind that you will need your former employer for future job references, and you should strive to maintain good relations.

After the initial period of anger wears off, you will likely go through a period of grief. You will feel sad for the loss of friends and co-workers, and you may feel ashamed at your situation. Remember that people will treat you the way you act; stay upbeat and let everyone see that you are a survivor, and they'll treat you with respect, regardless of your employment situation.

For most people, unemployment may result in reduced economic well-being. Serious financial hardship is not always a consequence of temporary unemployment, especially if you have an adequate emergency savings fund.

Budgeting wisely is always important; however, it is especially important when experiencing unemployment. It is very important that you re-analyze your expenses and set priorities that are representative of your income. This applies to whether you are trying to manage on a reduced income or not.

Cut Your Expenses

Now is the time to evaluate your overall spending and cut back to the bare essentials. This can be done by reducing your living expenses. If you want a clear picture of your financial circumstances, see a counselor at [Credit.org](https://www.credit.org).



Considering an Entirely New Line of Work

Start with a wish list of jobs that interest you. Think about your hobbies and interests. Could you turn something you enjoy doing into a career? Think about people you know; use the contacts you already have to explore a new career path. And of course, there's always the Sunday help section, and websites like monster.com, careerbuilder.com, quintcareers.com, and wetfeet.com (to name a few). These sites can all help you get a feel for requirements and pay scales for a particular job or field, and give you job hunting and resume writing tips as well.

Some things to ask people you meet when considering a new career:

- How did you get into this line of work?
- Tell me about your typical day at work and what's a hectic day like?
- What do you like most about what you do? Why?
- What do you dislike most about what you do? How do you cope?
- What are your duties and responsibilities?
- What skills do you need to do this job?
- What do employers really look for when hiring?
- Does the future look healthy for employment in this field?
- Any advice for someone looking for a job in this field?

Getting that job

When you're ready to start looking for a job, you need to first accept that looking for a job is a full-time job.

You need to set yourself apart from the rest of the job hunters out there.

Start by listing your projects and accomplishments. Think about the things you have done, both personally and professionally. Think back to former jobs and volunteer work. You'll be surprised at how much you've done when you get it all laid out on paper in front of you. On the following pages, we'll go through the steps to getting your resume in shape so you can start applying for that new job!



Job Search Techniques

Start by uploading your resume to job-search web sites like monster.com, careerbuilder.com, linkedin.com, etc. Also, seek out local temp agencies and staffing companies. Some of the larger national staffing companies include Kelly Services, Manpower, Remedy Intelligent Staffing, AppleOne, Aerotek, OfficeTeam, and Account temps. Use the Yellow Pages or a Google search to find staffing companies close to you. You can also use social networking sites and craigslist.com to find opportunities, but beware of online scams.

Use many methods to search for jobs, including the following;

- Ask around. Talk to friends, family, neighbors, acquaintances, former coworkers, etc. and let them know you are looking for work.
- Contact employers directly. Even if they have no positions open currently, ask them to keep you in mind if something opens up.
- Read classified ads. Check the paper and websites often to see if new jobs are posted.
- Check government employment services. Find out if the Department of Labor has a local “Job Service” office.



Updating Your Resume

The best resume is a resume that gets read. Simple, clean resumes that show off your accomplishments are best. You don't have to do anything particularly fancy. Let the content of your resume be the focus, not fancy fonts and graphics. One page is preferable, as many hiring professionals receive hundreds of resumes, and may not be inclined to read more than a single page. Use "neon" words or verbs that will help your resume be pulled forward out of many. Other content that should be on your resume:

Contact Information (required)

Include your full name, permanent and local addresses, phone (include area code), email address, and, if you have a Web homepage, the URL (i.e., www.myhome.com). Inappropriate or immature email addresses can be a red flag for potential employers. You may want to sign up for a new email address that is simply your name, rather than a nickname or handle.

Objective (encouraged)

Write a brief statement summarizing the type of work you want to do and a career field in which you are interested. Let the reader know your specific interests; provide a focus for the rest of the resume (similar to a thesis statement in an essay). Focus on skills; begin with active verbs such as "Seeking," "Desire" or "To obtain."

Education (required)

Summarize your educational achievements (colleges attended, locations, certificates, academic majors, minors, and course concentrations, degrees earned). Include international study experience here or in the "International Experiences" section. Start with the most recent degree awarded and work backward in time.

Do not list high school or early education unless it is exceptional or relevant in some way. GPA is optional, and usually included if you are a recent graduate and/or do not have much work experience. Include it if you feel it will enhance your resume. Include either cumulative GPA, major GPA, or both, as long as they are appropriately labeled, or simply highlight academic achievements such as honor roll or dean's list.

Experience (required)

List any experience relevant to your stated job objective, whether paid or unpaid. Begin with your most recent experience and work backward. Include full-time or part-time work experience, volunteer jobs, internships, or cooperative education placements, and clinical experience relevant to your field. Focus on transferable skills (communication, analysis, teamwork, research, leadership, and writing) and accomplishments when describing your job duties.



Updating Your Resume

Activities (optional)

Emphasize any significant activities you participate in outside of work (community service, extracurricular activities). They should be relevant to your stated objective. List activities that demonstrate leadership ability, initiative, good communication skills, and perseverance. Highlight leadership roles.

Languages (optional)

If you include languages (either under “Skills” or “Languages” section), be sure to accurately represent your skill level: Basic ability - completed coursework in language. Literate - Can read and write language. Conversational - Can speak language. Proficient - Can read, write, and speak understandably. Fluent - Can read, write and speak with similar skill to native speaker, and could interview and/or work in that language.

Additional Information (optional)

Areas of Knowledge: Special qualifications, language skills, computer skills, military experience, any publications or presentations.

References

References should not appear on your resume. You will need to create a separate reference page that should include each person’s name, title, address, and phone number. Generally, you DO NOT need to state “References available upon request” on your resume. If an employer wants your references, they will ask.



Handling the Interview

The easiest way to get an interview is to simply pick up the phone and give the employer a call. Make an appointment. Remember that how you present yourself will make a big first impression. If you aren't comfortable calling employers, send them a letter and then follow up with a phone call.

Before you call an employer, take some time to prepare what you are going to say. Research the company you'll be talking to so you understand their culture and what they do.

1. Introduce yourself
2. Say something friendly
3. If you have a contact who knows the employer, mention it early on.
4. Get down to business
5. Tell the employer what you can do, what experience you have, and what you're looking for in a job.
6. Ask to schedule an interview.
7. Be prepared for rejection. A lot of businesses will tell you that they're not hiring. Be persistent. Ask for an interview anyway, and tell them you'd like to be considered when the company begins hiring again.
8. Wrap it up and confirm.
9. Thank the employer for their time and make sure the date and time of the interview is set.



Dress For Success

When a job interviewer meets an applicant for the first time, they will be looking for any extra information that can be gained about the applicant. The first impression will be based on how the applicant looks; it may not always be fair, but in a tight job market, any small detail can make the difference between one applicant and another. Your appearance may not be the most important factor in your interview, but it's a vital part of the image you present.

Being attired appropriately signals that you are taking the interview seriously; if you are interviewing for a job where you will be dealing with customers and representing the company, how you dress will be even more important.

Tips for dressing for success:

- Wear clothing that fits you well.
- Avoid extreme or bold colors; dark, solid colors or very subtle patterns are best. You want to be remembered for your interview, not what you wore.
- Make sure everything you wear is clean and well-pressed. Remove any dangling tags, loose threads, or lint.
- Dress well even if the job won't require professional attire; always err on the side of looking more professional. Always wear a suit (or something close to a suit) when interviewing with a company; a nice business casual is okay when approaching a staffing company.
- Don't wear too much perfume or cologne, and avoid strong-smelling hair care products. Never enter an interview smelling of cigarette smoke.
- Cover any exposed tattoos if possible, and avoid wearing unusual facial piercings.
- Don't dress as if you are going to a party or on a date.

Tips for women:

- Keep your makeup simple and conservative; avoid unusual nail polish or hair colors.
- Tailored pants suits are always appropriate, as long as the pants aren't too tight or too loose and flowing. If you wear a skirt, it should be an appropriate length when seated.
- Don't wear excessive jewelry-better to wear no jewelry than too much. Nothing too large or noisy; choose something tasteful and understated.
- Wear comfortable shoes that are leather or attractive imitation leather. Avoid high platforms or stiletto heels; a closed-toe pump is best. Never wear tennis shoes or sneakers. Your hosiery should be plain, sheer, and in a neutral color that goes well with your outfit.
- If you carry a purse, go with something basic. It should match your shoes in color, and not be too large, unless it doubles as a briefcase or business tote, and looks professional.



Dress For Success

Tips for men:

- Suits don't have to be high-priced. A simple, quality two-piece matched suit that is dark in color is always a safe choice. Wear a nice silk tie if possible, but avoid extreme patterns or anything that is obviously out of date.
- Wear dark brown or black leather shoes that are polished and comfortable. Wear socks that match your pants and are long enough to not show any skin when sitting. Never wear sneakers or tennis shoes.
- Your belt should match your shoes.
- The only jewelry you should wear to an interview is a conservative wristwatch and wedding ring if you are married.
- Your fingernails should be clean and neatly trimmed; if you wear a mustache or beard, make sure it is well trimmed and clean.
- Don't carry a briefcase unless you genuinely need one. A small organizer or pad folio is acceptable.



Where to Go from Here

Finding a new job that's right for you.

Attitude is half the battle. If you have a friendly disposition, you'll find a job faster than someone who doesn't. More than two-thirds of displaced workers find new employment within 90 days.

What's the most critical factor in finding a job? Having a job-search strategy - and following it. Besides having some sort of plan, the other key issue is having the tenacity to stick with it -- and adjust it as necessary -- for as long as it takes. There are no magic formulas or guarantees. Job-hunting is hard work, but the more you plan, and the more committed you are to finding a new job, the better your chances.

So, with that introduction, here are the 10 steps to finding a new job.

Step 1: Examine your life/career. Are you where you want to be in your career? How well does your current job and career path meet your life goals? Do you feel as though your life and career are in or out of balance? Be completely honest with yourself in answering these questions.

Step 2: Set career/job-search goals. Create a vision of where you see yourself in six months, in six years. Research careers, jobs, and employers. Be sure all your goals are realistic.

Step 3: Reconnect with/expand your network. Your network of personal contacts is the most powerful job-searching tool under your control. Expand, build, and strengthen your network.

Step 4: Upgrade your knowledge/skills. Employers want employees who have a set of what are termed "soft" skills, including communications (written and verbal), interpersonal, teamwork, problem-solving, analytical, and adaptability.

Step 5: Consider additional training/education. One of the best ways to improve your employability is to gain additional knowledge, training, or certification.

Step 6: Update/polish your resume. There are so many new rules of resume-writing, including different formats and versions, that you best spend a fair amount of time on this step.

Step 7: Learn/refresh job-search techniques. Do you know how to generate job leads? How to use your network? You must stay current with the latest job-search techniques.

Step 8: Practice interviewing. One of the most overlooked areas of job-hunting is preparing for job interviews. Research the employer; practice answering common interview questions.

Step 9: Test your marketability. Job-hunting is all about marketing yourself to employers. Determine what makes you unique among all other job-seekers.

Step 10: Consider advancing internally. Don't always assume the best job opportunities are those waiting for you outside your current employer.



What Managers Are Afraid Of

At the interview, it'll be time to be at your best.

Here are some things the interviewer will be trying to find out without asking you outright about them. They are weaknesses you don't want to exhibit!

- That you won't take your work seriously and someone must constantly check your work.
- That you'll be lazy, give only minimum effort, and have to be told when to do everything.
- That you'll frequently call in sick, arrive late, refuse overtime, and constantly ask for raises.
- That you're a quitter and you'll walk out at a time when they really need you.
- That you're a chronic complainer, a braggart, or someone who blames others for your mistakes, blunders, sloppy work, or forgetfulness.
- That you're arrogant, conceited, rude, antagonistic, pushy, broody, or moody.
- That you might say or do something to disgrace or embarrass the company, the department, the manager, or your fellow workers.
- That you'd steal, embezzle, lie, or cheat.
- That you'd show no pride in your work or your appearance.

When you go into the interview, your primary job is to sell yourself. Show enthusiasm, that you're a team player, and what you can do for the employer. Be careful not to talk too much; it's a turn-off. Listen as much as you talk. And don't forget to dress the part.

If you can, do some research on the company you're interviewing with before the interview. If they have a website, check it out. The more you already know about the company when you come in for the interview, the more attractive you will be.

If you really want the job, you'll have to follow up. Send the manager a thank you note. It'll make you stand out in the crowd. Five to seven days after the interview, give the manager a call. They'll prefer to hire someone who really wants the job. Show them you do.

If you didn't get the job, send a thank-you letter, thanking them for the opportunity to interview. You never know when that company will have another opening. The person they did choose might not work out. Make your last impression as good as your first.



Life at a New Job

Putting your best foot forward.

When starting a new job, you want to do your best to fit in and become accepted by the other workers. Here are some tips to help break the ice:

- **Be friendly.** Don't be shy. When you meet someone new, offer your handshake, smile, and introduce yourself. Remember names. Ask questions to get the conversation going. Be a listener.
- **Be flexible.** At first, you'll probably get stuck with those tasks everyone else dislikes. Show that you're mature enough to handle it; it shows that you respect their seniority.
- **Show initiative.** When you finish a task and have some free time, don't stand around waiting for someone to tell you what to do. Ask someone if you can give them a hand with their work. Be a team player.
- **Be dependable.** Show that you can be counted on. Show up for work on time every day. Stay until quitting time. Finish your work on time. Volunteer to work late if they need a hand.
- **Don't try to fake things.** If you don't know how to do something, don't try to fake your way through it. You'll lose respect, which could be hard to rebuild. Just ask them to show you how they want it done.
- **Obey the rules.** Learn both the written and unwritten rules and follow them. Don't step on any seniority or territorial toes. Make friends, not enemies.
- **Admit your mistakes.** Everyone makes mistakes, especially when they're new to the job. Be honorable and admit when you make a mistake.
- **Hold your ideas.** Don't try to change things right away. Keep your eyes and ears open and your mouth closed.
- **Solve your own problems.** Don't be a pest. Try to figure some things out for yourself, instead of running for help every time you have a small problem.
- **Find a role model.** Watch the boss and try to figure out which of the workers they like and rely upon the most. Model yourself after that person.



The Fair Debt Collection Practices Act

In 1970, the Fair Debt Collection Practices Act (FDCPA) became law. Its purpose is to prevent abusive, deceptive, and unfair debt collection practices by debt collectors. The FDCPA does not apply to originating creditors who are collecting on their own behalf. The FDCPA prohibits:

- Contacting a third party who does not owe the debt, such as a relative, neighbor, or your employer. Co-signers to the debt, however, may be contacted by the debt collector;
- Threatening to refer your account to an attorney, harm your credit rating, repossession or garnishment, without actual intention of action on the threat. Please note that a debt collector may warn you of an impending intention to refer your case to an attorney or to report your debt to a credit agency. What they cannot do is use a false threat to try to intimidate you into paying;
- Making repeated telephone calls or telephone calls at unreasonable times. The act defines unreasonable times as contact before 8:00am or after 9:00pm, unless you have given the debt collector permission to contact you during those hours;
- Placing telephone calls in an inconvenient place. For example, contacting you at work in violation of a policy by your employer that is known to the debt collector or following a written request by you that they not contact you at work;
- When placing a telephone call to you at work, informing your employer of the purpose of the call, unless first asked by the employer;
- Using obscenity, racial slurs, or insults;
- Sending letters, which appear to have come from a court;
- Seeking collection fees or interest charges not permitted by your contract or by state law;
- Requesting post-dated checks with the intention of prosecuting if they bounce;
- Suing in courts far removed from your place of residence;
- Making certain false representations in association with efforts to collect the debt, including the false claim that the person contacting you in relation to the debt is an attorney, falsely claiming to have started a lawsuit, using a false name, or using stationery that is designed to look like an official court or government communication;
- Using false claims to collect information about the debtor, such as pretending to be conducting a survey;
- Threatening you with arrest if you do not pay the debt.

Your most powerful weapon against a debt collector is your right to tell them to leave you alone (send a follow-up letter like the one on the following page). They must stop all communications, except to tell you that collection efforts against you have ended, or they or the original creditor may or will invoke a specific remedy against you, such as suing you.

If violations are flagrant and unending, contact the Federal Trade Commission at www.ftc.gov.



Sample Cease & Desist Letter

Date: _____

Collection Agency Name _____

Address _____

City, State, Zip _____

Re: File # /Account number _____

To Whom It May Concern:

As per our telephone conversation on _____ (date) regarding the above referenced account in accordance with the Fair Debt Collection Practices Act (FDCPA), section 805 (c), this letter serves as notification to Cease and Desist any further communication activity regarding the above debt. If you fail to comply with my request, it will result in charges being filed against your company, along with any employee attempting to collect the above debt. Your agency is to Cease and Desist communication with me at my residence or place of employment either via correspondence or phone.

Thank you for your immediate attention and cooperation.

Sincerely,

Signature: _____

Name (Print): _____

Address: _____

City, State, Zip: _____

CC: Federal Trade Commission

Surviving a Job Loss or Loss of Income

Credit.org

1825 Chicago Avenue
Suite 240
Riverside, CA 92507

PO Box 5438
Riverside, CA 92517-5438

1-800-WISE-PLAN (800.947.3752)

www.credit.org

