



# Overview: Surviving a Job Loss or Loss of Income

CREDIT.ORG

# A Guide for Surviving the Unexpected

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Our guide book for Surviving a Job Loss or Other Loss of Income is there to help consumers who are struggling to make ends meet during tough circumstances. Our guide includes:

- **Starting where you are now**
  - Evaluating your budget
  - Building an emergency savings fund
  - Adding up your income sources
  - Setting financial goals
  - Creating a monthly budget
  - What your spending should look like
- **Cost-cutting tips**
  - Cutting expenses
  - Saving whenever possible
  - How free counseling can help
- **Setting priorities**
  - Down what's important and what isn't
  - Stop charging
  - Communicate with your creditors
- **All those bills**
  - Mortgage
  - Rent
  - Auto Loans
  - Loans
  - Credit cards
  - Insurance
  - Utilities



# Surviving a Job Loss (cont'd)

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- **Increasing income & reducing expenses**
  - Increasing income
  - Reducing personal and home expenses
  - Cutting your phone bill
  - Reducing transportation expenses
  - Reducing grocery shopping expenses
- **Checking your credit report**
  - Free credit reports
- **Handling unemployment**
  - What to do if you're out of work
  - Cut your expenses
  - Considering an entirely new line of work
- **Job search techniques**
  - Updating your resume
  - Handling a job interview
  - Dressing for the interview
  - Interviewing remotely
- **Where to go from here**
  - Finding the right job for you
  - 10 steps to finding a new job
- **What managers are afraid of**
  - What to do after the interview
- **Life at a new job**
  - Putting your best foot forward
- **Your rights under the FDCPA**
  - Sample Cease & Desist Letter



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