

# I'VE JUST LOST MY JOB. WHAT SHOULD I DO?

At times like these, knowing what to do and where to get help are critical to your family's financial stability. The following are ideas that can help you and your family get back on track after losing a job.

- 1.** Apply for unemployment benefits, insurance and basic needs coverage (Food Stamps, Family Employment Program) with the Department of Workforce Services (801) 342-2600.
- 2.** Consult a credit counselor. AAA Fair Credit Foundation is a local nonprofit that offers a wide range of services including, debt and credit counseling, financial coaching and debt management. Counselors can educate you on the best financial strategies. Contact them toll free at 1-800-351-4195.
- 3.** Avoid payday lenders or organizations that offer a quick fix. You may end up paying a lot more over time in interest.  
  
Prioritize Your Bills.
  - *Rent/Mortgage and Utilities.* Always pay your housing expenses first to avoid losing your home.
  - *Transportation.* The ability to get around is vital to finding a job.
  - *Legal/Court Fees.* It's important to pay fees to avoid further problems.
  - *Healthcare and Prescriptions.* Stay in top health to successfully weather unemployment.
- 4.**  
  
Cut Costs
  - *Create a food budget.* Many community resources are available to help cut food costs. Community Action Services and Food Bank, Department of Workforce Services and ecclesiastical leaders may be able to provide food assistance. Children should have access to free or reduced school lunch. Avoid eating out and consider using food storage.
  - *Reduce utilities.* Keep lights, television and appliances off whenever possible. Don't run heaters or air conditioning unnecessarily.
  - *Review your expenses/liquidate assets.* Cut unnecessary expenses, such as cable, internet, entertainment, vacation, shopping, etc. Talk with a professional about possibly dipping into your 401K.
- 5.**  
  
Look for Possible Income Supplements
  - Liquidate your assets by getting rid of any "rent-to-own" items. Sell extra vehicles, boats, ATVs and other luxury items.
  - Sell plasma
- 6.**  
  
Manage Family Stress
  - Recognize that is a stressful time for everyone
  - Involve children in financial planning
  - Use Family Support Center or Respite Care if necessary (801) 229-1181
- 7.**

## On the Job Hunt

- Tell everyone you know that you're looking for a job
- Sign up with temp services
- Contact LDS Employment and Department of Workforce Services
- Consider retraining or getting additional education
- Consider self-employment
- Talk to an employment specialist

# RESOURCES IN TIMES OF ECONOMIC STRESS

## **United Way of Utah County 2-1-1**

United Way of Utah County Information & Referral connects the community to health and human service resources. Knowledgeable specialists assess individuals' needs and make appropriate referrals. We advance the common good by empowering individuals to find the help they need.

### **ABUSE AND DOMESTIC VIOLENCE**

**Center for Women & Children in Crisis** provides 24-hour service for victims of domestic violence and rape.....(801) 377-5500

**Division of Child & Family Services** investigates reports of child abuse or domestic violence.....(801) 374-7005

**Family Support & Treatment Center** offers child abuse prevention, therapy and crisis nursery.....(801) 229-1181

### **COUNSELING**

**BYU Comprehensive Clinic** provides family, marriage and individual counseling at a sliding scale rate.....(801) 422-7759

**Family Support & Treatment Center** provides therapy and support groups for victims of child abuse and domestic violence.....(801) 229-1181

**LDS Family Services** counsels families, spouses, children, individuals and adoptive counseling.....(801) 422-7620

**Wasatch Mental Health** provides crisis intervention and counseling services with Medicaid clients.....(801) 373-4760

### **SHELTERING & HOUSING SERVICES**

**Community Action** provides temporary sheltering service and mortgage, first-time home-buyer and foreclosure prevention counseling for families.....(801) 373-8200

**Food and Care Coalition** provides temporary shelter for single individuals.....(801) 373-1825

### **DEPARTMENT OF WORKFORCE SERVICES**

provides employment help, training, and general application for welfare, unemployment, Medicaid, WIC and food stamps

- American Fork.....(801) 492-4500
- Provo.....(801) 342-2600
- Spanish Fork.....(801) 794-6600

### **CRISIS INTERVENTION**

**Center for Women & Children in Crisis** provides a 24-hour hotline for victims of rape and domestic violence.....(801) 377-5500

**Crisis Line of Utah County** is a 24-hour hotline helps callers in crisis and gives emergency referrals.....(801) 226-4433

**Wasatch Mental Health** provides a 24-hour intake and assessment for callers in crisis.....(801) 373-7393

**Vantage Point** mediates parent/child conflict between youth ages 11-17 and their families.....(801) 373-2215

### **FINANCIAL ASSISTANCE & COUNSELING**

**AAA Fair Credit** provides free debt counseling and low-cost credit management, consolidation and other services.....1-800-351-4195

**American Red Cross** facilitates utilities assistance program for senior citizens and those with disabilities.....(801) 373-8580

**Community Action** assists with temporary financial, food, and sheltering services for families.....(801) 373-8200

**Utah State University Extension** helps people find ways to pay their debt off faster and manage their home finances better..(801) 851-8479

### **HEALTH CARE**

**Children's Health Insurance Program (CHIP)** provides children access to health care.....888-KIDS-NOW

**Community Health Connect** gives referrals for primary and specialized health care (habla español).....(801) 818-3015

**Mountainlands Community Health Center** provides primary medical and dental care for low-income and medically under-served populations.....(801) 374-9660

**Volunteer Care Clinic** provides basic medical care to low-income individuals with no insurance.....(801) 812-8094