

Navigating **INCOME LOSS**

BROUGHT TO YOU BY



LUMINUS
FINANCIAL

- IT'S A -
MONEY
THING®

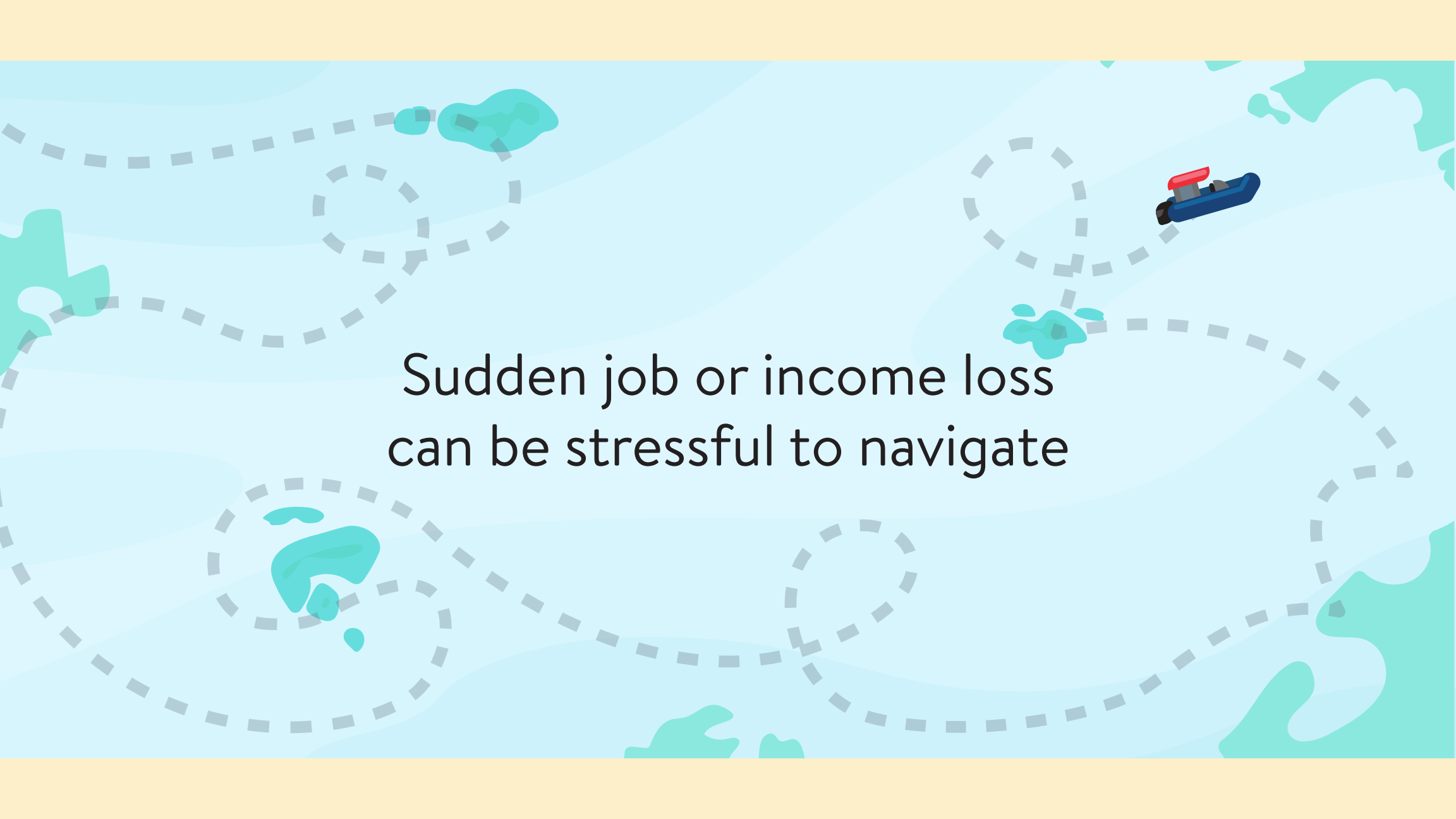
NAVIGATING INCOME LOSS

SCRUTINIZE

DOWNSIZE

ENERGIZE



A stylized map of the world with a light blue background and teal landmasses. A dashed grey line represents a path that winds across the map, starting from the top left, curving around the top, then down the right side, and finally curving back towards the bottom left. A small blue boat with a red roof is positioned on the path in the upper right quadrant, moving towards the right. The text is centered in the middle of the map.

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

BROUGHT TO YOU BY



LUMINUS
FINANCIAL

Sources: BBC, Forbes, HelpGuide.org, Investopedia

It's a Money Thing is a registered trademark of Currency Marketing

- IT'S A -
MONEY
THING®