

Navigating **INCOME LOSS**

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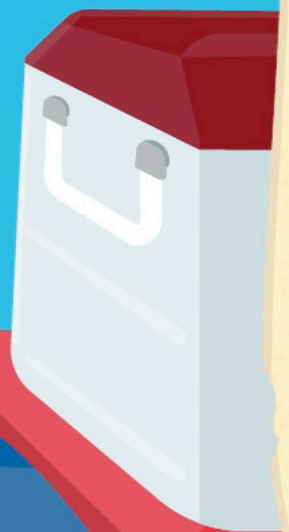
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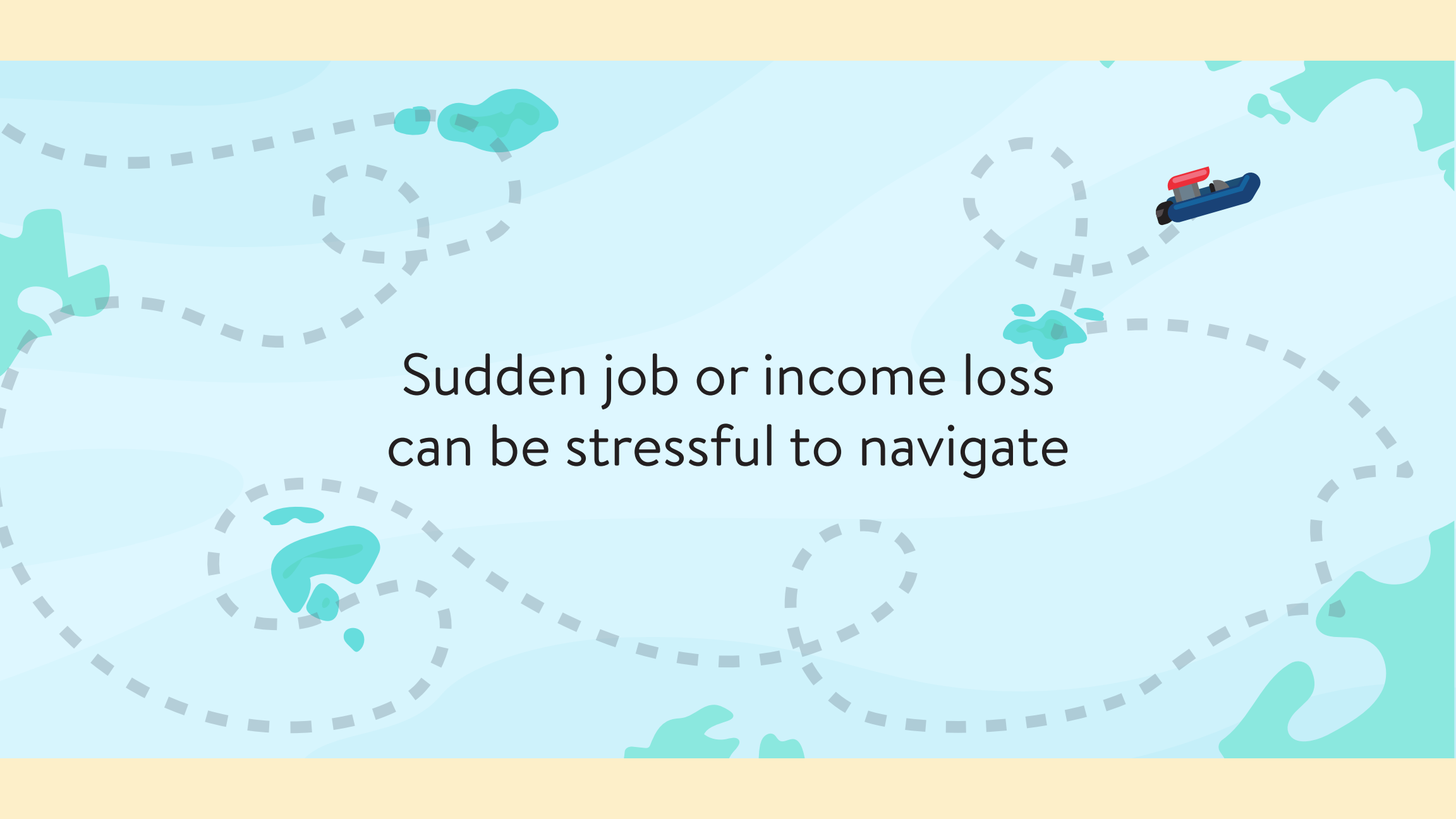
NAVIGATING INCOME LOSS

SCRUTINIZE

DOWNSIZE

ENERGIZE



A stylized illustration of a boat navigating a complex, maze-like path of dashed lines on a light blue background with teal landmasses. The boat is a small blue vessel with a red roof, positioned on the right side of the image. The path consists of several interconnected loops and turns, suggesting a challenging or stressful journey. The background features soft, wavy light blue lines and several teal-colored landmasses of various shapes and sizes.

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,
practice your interview
skills and take some
time to focus on your
achievements





PRACTICE 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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