



Managing during difficult financial times

Today's financial climate might have you worried about your future.

It can be helpful to remember that:

- Financial ups and downs have been the reality for many nations throughout history
- A long-range financial plan may help you
- Taking care of yourself and your attitude can help

Weathering the storm

It's common to feel out of control during a tough time. The loss of a job, home and/or savings can scare you and leave you feeling overwhelmed. Here are some tips that may help:

Avoid blame. No one has a crystal ball. Holding onto anger at yourself or others because of financial losses can get in the way of moving forward.

Focus on meeting immediate needs. You have real needs right now, including food, shelter and clothing. Next come your monthly bills. Focus on trying to meet your immediate needs. Also, contact your local town hall to find out about any extra resources available right now.

If you're laid off... File for unemployment benefits immediately. Contact your former employer about your healthcare options.

Remind yourself often of all the good things in your life. These might include family, friends, pets, hobbies, activities and your health. Stay in touch with the supportive people in your life. All of this can help you get through these tough times.

Money concerns and changes in finances can create stress. We're here for you 24/7.

The EAP is administered by Resources For Living, LLC.

All EAP calls are confidential, except as required by law. Information is not a substitute for diagnosis or treatment by a professional. Contact a professional with any questions about specific needs.