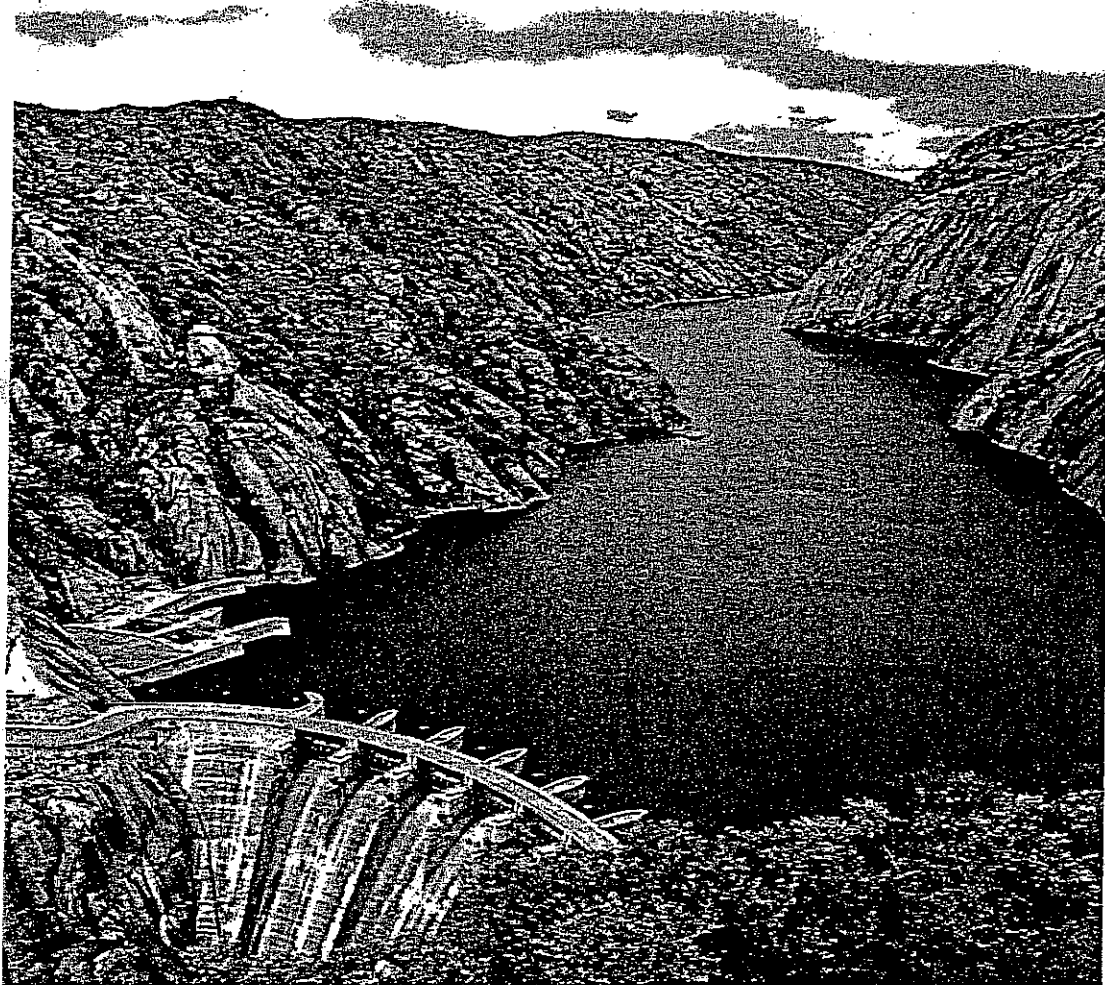




When the Paycheck Stops



**Coping with unemployment by
providing resources for Working
Families in the Sacramento Valley**

Introduction

Losing one's job is always a shock and it can be a very difficult time for everyone involved, from the individual whose job has been lost to those who depend on them.

Whether unemployment results from layoff, plant closure, illness, disability, injury, termination, strike, lockout, natural disaster, or even retirement, unemployment means a drop in income that can make life difficult and change the way people are accustomed to living.

However, unemployment is not the end of the world or your life; it can be survived and triumphed over. Having a positive attitude, knowing where to find help and taking the proper actions can help reduce the impact of temporary joblessness on you and your family. **A cautionary note**, children and other family members with disabilities or impairments will generally sense stress in the home unit due to change in normal financial affairs.

When The Paycheck Stops will assist you in surviving hard times on the best possible terms. The materials provided herein are generalized. Programs may vary from state to state and county to county. Please take the time to read the pamphlet carefully. Review it yourself, with your family and others who maybe involved in employment displacement or reduction. Use the listed public support bureaus and service providers to fit your needs. If you have any questions concerning the services mentioned herein, please contact the service providers directly. **Note:** Eligibility for community programs may depend on the cause of your unemployment and individual family needs.

The California State Employment Development Department (EDD), your local United Way California Capital Region (UWCCR), By Design (tm) financial solutions and your local United Way-Community Services Labor Liaison have long-standing commitments to assisting those who are impacted by such events. We hope you find this booklet valuable.

Prepared by:

- ❖ Sacramento Central Labor Council--Labor Participation Committee
 - ❖ United Way California Capital Region
 - ❖ United Way-Community Services Labor Liaison Office

In cooperation with
State of California Employment Development Department

- ❖ By Design TM financial solutions

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Part I

Surviving Unemployment



START WITH YOURSELF AND YOUR FAMILY

You lost your job....not your life.

The most important thing to remember is the most valuable resource you have is you and your family. Your job now is to stay strong and be positive about yourself and your future. This may also be one of the hardest parts of losing a job.

Unemployment is bad enough for single workers, but loss of work is particularly frightening for those with families who depend upon them. Kids especially sense tension about the home. Explain your unemployment situation to them and include them in developing plans to deal with it. You will be amazed at the solutions they come up. The older ones tend to get a sense of belonging and closeness when you confide in them, and they usually respond by understanding and wanting to do something as their part of being in the family.

You have many financial stakeholders and now is the time for you to recognize them and treat them like the partners they are. It's hard to tell your family (your financial partners) that you have lost your job. You have taken a lot of pride in your ability to provide but unemployment is hard on the whole family. Your spouse and children may feel as helpless as you do, so be sure to talk about it with them. Bad news does not get better with age. So talk about the problem and make plans together.

A POSITIVE ATTITUDE IS EVERYTHING....AND IT'S CONTAGIOUS

While it is natural to feel angry, afraid and depressed when you are out of work, take pride in your skills and the things you have accomplished in your life. You may even feel betrayed, helpless and blame yourself. Relax; this is a normal reaction to the situation. You can and will overcome these feelings. In fact, it is essential that you do so. Here is how: Take stock of the good things in your life: family, friends and skills. In addition, when you think about it, you already know what to do. It is a cliché, but you were looking for a job when you found the last one and now you are even better-trained and have even more experience.

WATCH OUT FOR THE STRSS RELATED “BLUES”

Those “out of work” blues can affect the way you feel about yourself and family and it can really hurt your relationship with family and friends. The stress of financial hard times is way up there on the “Richter” scale of emotions and if you are not careful can cause emotional withdrawal and even sexual problems. You may be tempted to escape by overeating or even alcohol or substance abuse. Being “quick to anger” is not unusual and alcohol and drugs only make it worse, so be especially aware of these temptations. In addition, do not be afraid to talk to someone, friend, neighbor, or minister. In the Sacramento Metro Area, there is a variety of family service agencies to help. **Call 2-1-1**, talk to a referral specialist, and get information on local area community based organizations / services that specializes can assist you in your need. They provide marriage counseling, child or spouse abuse treatment, credit and financial counseling and other referral services—often for little or no financial charge.

MANAGING STRESS

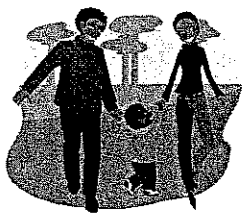
Remember, losing a job is very high on the “Richter” stress scale. Anger, fear and anxiety are probably the most powerful sources of stress. Too much stress can cause your physical and mental health to begin to break down...So recognize the symptoms so you can control the situation, make it work for you instead of against you.

9 QUICK TIPS TO RELIEVE STRESS

1. Talk openly about your problem with someone close to you; family member or friend.
2. Meet for support and assistance. with others in the same situation. Exchange job search information and tips.
3. Work out and work off frustration through exercise and sports. Daily exercise is a proven stress reliever and keeps you mentally and physical prepared.
4. Escape for a while by enjoying a relaxing activity with family and friends.
5. Participated in community and interfaith volunteering. This will provide both a networking opportunity and sense of community building.
6. Eat healthy foods, maintain a good diet and avoid overeating.
7. Avoid drug and alcohol abuse.
8. Spend time with your family and friends. Do things together as often as you can.
9. Most important, establish and maintain a positive attitude.

Remember, the simple rule of POP

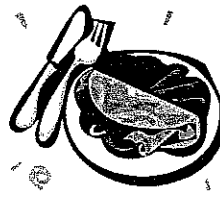
Preservation Over Pride



Family



Home



Food

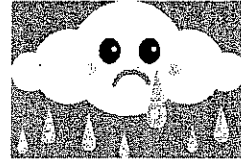


Co-Workers / Friends

Part II

Finding Work

Feeling bad about not having a job?
Feeling bad about not having a job?



NOW IS THE TIME TO MOVE INTO AN ACTION PLAN, NOT TOMMOROW

You now have a new full time job and it's to find a new job or source of income for you and your family. Remember: You have a lot to sell and offer. You have conceptual knowledge, skills, practical experience and more maturity than when you first started working.

The key to success is to market yourself effectively. What you need is a plan of action. You know the value of a paycheck and you know the value of a work plan. You also know how to work and how to do things well.

Step 1: Plan Daily / Weekly Accomplishments

When the structure of the work environment is removed by job lost, it is very easy to “waste” your time away. By planning daily goals into your schedule, you are less likely to lose your self-esteem and maintain your normal productivity. Prepare goal lists both daily and weekly. As you complete each task, check it off your list. Such routines organize your days and make you aware of your accomplishments. Planning a daily exercise program is a good example; it also helps maintain your normal physical work ethic.

Volunteering is a great use of both your daily time and skill sets when not engaged in searching for work. You can volunteer in your interfaith community or local community services by calling your local United Way or local resource center, which will provide local information for community services volunteer needs. Volunteering is also a great place to network in your job search.

Step 2: Plan Your Job Search

Of course, the best way to cope with *unemployment* is to find another job as soon as possible. Planning and implementing an effective job search takes sustained effort and time. It is not a quick-fix venture. Job seeking activities should be the *major focus* of your daily activities. **Your new job is finding a job.**

If you have not sought work for some time, your job search skills may be a little rusty. Many books and pamphlets on resume preparation and job search techniques are available through

libraries or your local EDD One Stop Career Centers Office (see page 11). If you are having difficulty finding work on your own, you may get help through a job search-training workshop at your local One Stop Career Center Office, adult education classes and other sources.

If you are a union member or have trade experience, you should contact your local industrial union office immediately. Many unions have local hiring halls and referral lists and they network with like trade unions throughout North America (which can help if you are willing to work elsewhere).

If you are not a member of a union, you should still consider exploring this option. You may have skills sets that may qualify you at levels you may not have believe you were qualified.

For information on local Sacramento-Metro Area labor union offices and hiring halls, call the Sacramento Central Labor Council Community Services Office at 916.927.9772 ext 224.

JOB SEARCH ACTION PLAN.

- Inventory and review your qualifications and skillsets, format a resume
- Plan your time and time management
- Find out who is hiring, (internet, media / networking)
- **Networking** with family, friends, volunteering at community and interfaith events
- Prepare for the interview.

Networking is one of your most important tools for finding a job, use it as a resource.

INVENTORY AND REVIEW YOUR QUALIFICATIONS AND EXPERIENCE

Work history

- Write out your work history, including the name and address of previous employers, job titles, duties and dates of employment for all your past jobs. Put them in chronological order.

Skills and abilities

- List all skills and abilities that you've developed on and off the job. Many of your present skills may be transferable to other types of work or jobs. For example if you have been in sales, you have been managing a territory and your time. You have been coordinating orders, shipping, etc. All are managerial skills transferrable across industries.

References

- List positive references; ask former employers and friends for permission to use them as references. Make sure references know what to say if they are called. List your volunteer service engagement.

Education

- List all your education and training (schools attended, degrees, and vocational training)

Interest and Talents

- List any special talents, hobbies and volunteer activities. These often provide skills that are transferable to the work environment.

Job Search Action Plan

1. Plan daily activities
2. Plan an aggressive job search.
3. Take stock in your qualifications
4. One Stop Career Centers (EDD)
5. Union hiring halls / Independent contractors-employers
6. Find out who's hiring. (internet, media / networking)
7. Set standards (wages / benefits)
8. KEEP A POSITIVE ATTITUDE.

Employers look for the following in their employee selection:

- A professional and accurate resume/employment application
- *Self Confidence:* Ability to set personal and career goals
- Understanding of the employer's business/industry needs
- Ability to communicate and follow directions; read, write and do basic computations
- Effective oral and written communications (bilingual skills are a plus)
- Organizational achievement and leadership skills
- Creative thinking and problem solving in past assignments
- *Teamwork:* Ability to work in a group/team environment, leading or following in direction of work assignments

Step 3: Take Stock of Yourself

- What kind of workplace history do I bring?
- What skills do I maintain?
- What certifications/licenses do I maintain?
- Am I bilingual in communicating with and directing other employees?
- What working conditions do I prefer and have I worked under?
- What kind of paid or unpaid (charity/community/Interfaith) work have I done?

You now have a new full time job and it's to find a new job or source of income. You have a lot to sell and offer. You have product knowledge, skills, experience and more maturity than when you first started. The key to success is to market yourself effectively. What you need is a plan of action. You know the value of a paycheck and you know the value of a plan.

Comprehensive Employment Worksheet and Check List, in back of this document)

1. Think about what you have to offer by grouping your skills into four categories:
 - a. How will do you work with **PEOPLE?** *Examples:* Trained and supervised workers, made decisions, worked on a team or committee: _____

 - b. What **Certifications / Licenses** do you maintain? *Examples:* Equipment certifications, special driver licenses, safety, professional, instructional: _____

 - c. What can you do with **Information?** *Examples:* Trade skills, office skills, Internet skills, math and communications skills, research/follow instructions and develop occupational plans: _____

d. What can you do with specific **Machinery or Equipment**? *Examples: Used instruments or tools, drove trucks, repaired/adjusted equipment and operated machinery:* _____

2. Think about skills you may have developed off the job, through outside activities, such as the military service, hobbies and volunteer work with community services, civic, interfaith or social groups: _____

3. Think about any promotions or changes in duties you may have had with the same employer. Were any changes in skills involved? List everything _____

Take all this information and create a formal, updated employment record (resume). This is important for the following reasons;

- It will help to remind you of the skills that you can offer to an employer.
- It can become a handy aid for filling out job applications.
- Your resume can be taken to your interview, or attached to your job application.

Also, complete the employment worksheet. Take it with you when you apply for jobs.

For further information on developing a resume, go to your local library or community college or on the Internet. There are many books on resumes and job searching that include samples of typical employment histories.

Identify Working Conditions That You Prefer

- **Physical** working conditions—for example, do you like to work outdoors? If so, building, mechanical work or jobs involving driving may appeal to you.
- **Mental** working conditions—these jobs usually involve working alone, taking instructions from others, and having the potential to learn and make decisions.
- **Pay and Benefits**—Although changing jobs may require a cut in pay initially, you should think about:
 - The lowest pay level you will accept.
 - Benefits; healthcare / dental (individual / family), holidays, sick leave and vacations
 - Shift availability (day/ night/ weekends)
 - The chances for future wage increases and/or promotions as you stay on the job.
 - The costs to you (day care, transportation, uniform, tools) of accepting the job.

Step 4: Find Out Who Is Hiring:

Choose which employers to contact. Most job openings are never advertised in the paper, especially in high unemployment areas. You must use informal methods to uncover this HIDDEN JOB MARKET.

Places to Look for a Job

1. EDD
2. One-Stop Career Centers
3. Community / Business Job Fairs
4. Company Postings, Union Hiring Halls
5. Internet, Libraries, Classifieds, Phonebook
6. **Networking:** Family, Friends, Neighbors, School Events, Interfaith and Community Events

Personal Informal Methods

Most jobs are found through personal contacts and by word of mouth. Inform everyone you know that you are looking for work:

- Family, friends, neighbors, acquaintances, and union members.
- Somebody working in an occupation / industry with an employer that interests you.
- Ask them to listen and watch for openings you may not have heard of.

Remember: Your personal contacts may be your most important ones.

Other Employment Options

You may have to face the reality that you will need retraining in your skill levels, or face relocation in securing new employment. The One Stop Career Centers is the place to start.

JOB AND CAREER TRAINING PROGRAMS



Economic Dislocation and Worker Adjustment Assistance Act (EDWAAA) Program

Your State Economic Development Department (EDD) administers the EDWAA program through local One-Stop Career Centers (see page 11). EDD provides job referral and placement, job search workshops, vocational guidance counselors, and job agents to assist you in your employment search. For more information, please contact you are nearest EDD listed under "Employment Development Department" in the State Government section of the telephone directory, or visit EDD's Internet site at www.edd.cahwnet.gov. EDD's Cal JOBS (www.caljob.ca.gov), an Internet based job matching system, provides a no-fee service, which is available 24 hours a day. Cal JOBS gives job seekers access to thousands of job listings and the ability to create resumes that can be seen by employers statewide. This Internet service is also linked to America's Job Bank, giving access to nationwide job information and employment opportunities. Services available include national Job Search Assistance, Vocational Skills Training, On-the-Job Training (OJT), Basic Language and Math Skills Training, Relocation Assistance and Counseling

Youth Employment Opportunity Program (YEOP)

This program provides special services to youth, ages 15 to 21, to assist them in achieving their educational and vocational goals. Services include peer advising, referrals to supportive services, workshops, job referrals and placement assistance, and referrals to training and community outreach efforts.



Youth and One-Stop Career Centers

The statewide and nationwide connection network of One-Stop Career Centers is a cooperative effort of government agencies, school districts, community agencies, and employers to integrate academics, vocational training and social services with job training and employment. For on line questions: <https://eapply4ui.edd.ca.gov/eddcomm>. You can find all California One-Stops on the Internet at edd.ca.gov. The following are main **Sacramento Valley One-Stop Career Centers** provide job and career training opportunities.

<p>Amador County 245 New York Ranch Rd. Suite A, Jackson CA. 95642 (209) 223-4411</p> <p>Butte County 2445 Carmichael Dr. Chico, CA 95928 (530) 5387301 2348 Baldwin Ave. Oroville, CA 95966 (530) 538-2228</p> <p>Calaveras County 700 Mt. Ranch Rd. Suite A, San Andreas, CA 9524 (209) 754-4242</p> <p>Colusa County 145 Market St. Colusa, CA 95932 (530) 458-0326</p> <p>El Dorado County 4635 Missouri Flat Rd. Suite 1 Placerville, CA (530) ###-#### 1029 Takela Dr. Suite 5, South Lake Tahoe, CA 95610 (530) 543-6740</p> <p>Glenn County 604 E. Walker St. Orland, CA. 95963 (530) 865-6102 420 E. Loral St. Willows, CA 95988 (530) 934-6514</p> <p>Napa County 650 Imperial Way, Suite 101 Napa, CA 94558 (707) 253-4291</p> <p>Nevada County 117 New Mohawk Rd. Suite G Nevada City, CA (530) 265-3204 10775 Pioneer Trail, Suite 102 Truckee, CA (530) 582-7332</p> <p>Placer County 11548 E. Ave. Auburn, CA 95603 (530)823-4631 1880 Sierra Gardens Blvd. Suite 100 Roseville, CA 95661 (530) 774-4074</p> <p>Plumas County 1953 E. Main Street Quincy, CA 95971 (530) 283-1606</p>	<p>Sacramento County <i>Various locations by Zip Code</i> (916) 263 3800</p> <p>San Joaquin County 302 Northgate Dr. Manteca, CA 95336 (209) 825-1300 213 W. 11th Street Tracy, CA 95376 (209) 833-1018 Stockton, CA <i>Various locations by Zip Code</i> (209) 468-3500</p> <p>Shasta County 1325 Pine Street Redding, CA (530) 225-2185</p> <p>Solano County 320 Campus Ln. Fairfield, CA 94534 (707) 864-3370 1440 Marin St. Vallejo, CA (707) 735-2922</p> <p>Stanislaus County 629 11th Street Modesto, CA 95354 (209) 558-9675 125 Broadway Turlock, CA 95380 (209) 669-2955 256 Wilbur Ave.</p> <p>Sutter County 256 Wilbur Ave. Yuba city, CA 95991 (530) 8225120</p> <p>Tehama County 718 Main St. Red Bluff, CA 96080 (530) 529-7000</p> <p>Tuolumne County 19890 Cedar Rd. North Sonora, CA 95370 (209) 588-1150</p> <p>Yolo County 500-A-Jefferson Blvd., Suite 110 West Sacramento, CA 95605 (916) 375-6300 25 North Cottonwood St. Woodland, CA 95695 (916) 661-2750</p> <p>Yuba County 1114 Yuba Street Marysville, CA 95901 (530) 741-621</p>
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You will find that One-Stop Career Centers are highly Internet friendly.

NOTE: You should file for your EDD benefits as soon as you are out of work. You may need proof of income, a list employers for whom you have worked, if a member of a union, union membership card, Social Security number, current address, and other documentation. **If you have been terminated from employment, you may have to defend the reason way**

Part III

Resources - Who To Call

COMMUNITY RESOURCE REFERRAL ASSISTANCE

When a real emergency strikes our community and our family, to whom can we turn? The same places our tax dollars go: the county, state or federal government. Beyond the need to find work through your local One-Stop Career Centers, (page 11) there may be a need to provide family resources such as credit/legal counseling, food banks, limited dental/healthcare, rent or transitional housing, utilities assistance and other basic service needs.

2-1-1 National/Local Service. Like the One-Stop Career Centers, most counties have a central location and central referral phone number your can call to find those basic community resource agencies. Agencies may include By-Design™ financial solutions, local food banks (by zip code), Salvation Army, and local United Way offices. **Note:** Areas may differ in resource services, based on funding. Example, not all resource service areas have 2-1-1. **Following are the centralized referral numbers for the Central Valley:**

Amador County Amador-Tuolumne Resource Ctr. (209) 223-1485	Plumas County United Way of No. California (530) 241-7521
Butte County United Way Butte / Glenn (530) 342-7898	Sacramento County Sacramento County 2-1-1 (916) 498-1000
Calaveras County Resource Connection (209) 754-3114	San Joaquin County Human Services Agency (209) 468-1000
Colusa County United Way Yuba-Sutter (530) 743-1847	Shasta County United Way of No. California (530) 241-7521
El Dorado County First 5 El Dorado (530) 672-8298	Solano County 2-1-1 Bay Area (800) 273-6222
Glenn County United Way Butte / Glenn (530) 342-7898	Stanislaus County Stanislaus County 2-1-1 (877) 211-7826
Napa County 2-1-1 Bay Area (800) 273-6222	Sutter County Yuba-Sutter United Way (530) 743-1847
Nevada County Nevada County 2-1-1 (530) 273-2273	Tehama County United Way of No. California (530) 241-7521
Placer County Auburn (530) 889-7610 Roseville (916) 784-7610 North Lake Tahoe (530) 546-1900	Tuolumne County Amador-Tuolumne Resource Center (209) 223-1485
	Yolo County Yolo Links (530) 666-8007
	Yuba County United Way Yuba-Sutter (530) 743-1847

California Labor Federation Resource Center: The California Labor Federation AFL-CIO website www.calaborfed.org provides resources information for all California workers.

WWW.UnemploymentLifeline.com This is newly developed website from workingamerica.org providing countless local and national resource data for Working America.

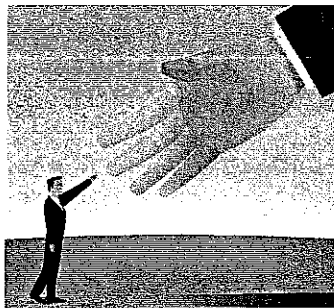
United Way Programs:

AFL-CIO Community Services Liaison Network: Organized labor is a valued community partner with local United Ways across America. There are approx. 200 full time state and local Community Services Liaisons who serve as links to community resources in their local communities and areas outside of our local communities, including other states, for Working Families in compromise.

When The Paycheck Stops is part of the United Way-Labor Liaison Community Services Program and is available to all working individuals in our local community. In the Sacramento Valley, your local Labor Liaison may be contacted at United Way California Capital Region (916) 369-3016 or at the Sacramento Central Labor Council AFL-CIO at (916) 927-9772 ext 224

WEb Connector The new national Federal Resources Program **WEb Connector** helps Working Families find great resource programs. ***Federal WEb Connector:*** developed by Intuit, the federal WEb Connector is an innovative web tool made available to all states and serves as a one-stop-shop online resource, where people can determine if they qualify for five federal programs, including the EITC, Food Stamps, the Child Tax Credit, the Child Care Credit and WIC. This tool makes it easy for families to learn about programs that can put money directly in their pockets, all at the click of a mouse. There are certain criteria for the following programs.

- **Federal Earned Income Tax Credit (EITC)**-Annual tax benefit if you work below a certain tax level.
- **Federal Child Tax Credit**- Annual tax benefit if you have qualifying dependents
- **California Child and Dependent Care Expenses Credit**- Annual tax benefit if you paid someone for child or dependent care
- **Golden State Advantage Card**- Get assistance in buying monthly groceries
- **Low Cost Gas and Electric (CARE Program)**-Receive a 20% discount on your monthly gas and energy bill
- **California LifeLine Telephone**- Reduce monthly telephone bills and basic services
- **Low Cost Automobile Insurance Program**-Pay reduced car insurance rates year around if you have a good driving record.
- **Women, Infant and Children Program (WIC)**
- **No Cost and Low Cost Health Insurance Programs**- No cost and low cost health insurance programs



Part IV

Creating Financial Stability

The best way to engage in problem solving is by working together. Part IV should be a family unit project

As soon as you become aware of a layoff or termination, you should *quickly* face the financial realities of your job loss. Your income will be lower. By developing budgetary plans early, you can forestall or avoid more severe spending reductions later. Once your spending plans are in place, you will be free to concentrate on your job search activities. Furthermore, taking these actions tends to reduce anxiety and stress.

Expenses come in two forms - **fixed and discretionary**. There is a range of monthly **fixed** living expenses that must be paid. These include mortgage or rent payments, utilities and property taxes. **Discretionary** expenses include entertainment and clothing. Some expenses such as transportation and food fall into both categories. Reduce or eliminate discretionary expenses at the first sign of your job loss. **Do not take on any new debts** unless absolutely necessary.

LOSING A JOB IS A CRASH COURSE IN PERSONAL MONEY MANAGEMENT

Why you lost your job is not so important now. It is and was a traumatic experience. Now is the time to prepare for the future and create a personal money management plan. Planning now can help ease the pain. There are steps you can take to help you handle this financial crisis until you go back to work or find another job.



FINANCIAL ACTION PLAN

Prepare a complete household budget; include all of your family members in the process.

Step 1. List Your Monthly Income

What income? Even if you lost your job, there may be other wage earners in the house. Monthly wages maybe calculated several ways; commission only, monthly, Full-Time 4.33 weeks in a month or for hours worked only, supplemental income (i.e. rental income) during a given period. (**Comprehensive Monthly Income Worksheet, in the back of this document**)

Calculate your monthly net income and include all sources no matter how small or large: wages, tips, workers' compensation, unemployment insurance, and disability insurance, income from odd jobs or things you have been paid for cash.

Your monthly budgeted income should include:

- **Savings** -Checking, Credit Union, Saving Accounts, Saving Bonds, and Time Certificates
- **Buy out/severance pay** -Termination pay
- **Unemployment Compensation Insurance** -EDD
- **State Disability Insurance benefits** -EDD
- **Workers' Compensation Insurance**- WCI
- **Accrued vacation pay/compute time**
- **Social Security Benefits (if you are drawing them)**
- **Reimbursement from pension funds / 401k's and deferred compensation programs**

Cautionary Note: You should consult with a financial adviser concerning deferred compensation 401k disbursements and reimbursements. IRS/State penalties may apply for early withdrawals and loan payments.

When filing for unemployment benefits, you must identify all severance pay and monies due to you.

Step 2. List Your Assets

Calculate your net assets income

When your normal monthly income has stopped, you may have to use some of your assets to help cover the shortfall until you get back to work. Some of your assets may include some of the following: (***Comprehensive Monthly Assets Worksheet, in back of this document***)

Analyze Your Assets and Maximize Your Cash Flow

Cash becomes one of your most precious assets when income is interrupted or changed. You will need to evaluate and not overlook these asset possibilities:

- Use your savings as needed, keeping track of withdrawals for future re-deposits.
- Get a passbook loan against your savings account. This is one of the least expensive loans available.
- Borrow against your life insurance policy; cash value, and dividends. Keep track of withdrawals for future re-deposits.
- Prepaid burial or funeral policies
- Consider selling: your extra motor vehicle, boat, ATV, vacation RV/trailer, snowmobile, motorcycle, timeshare, social clubs, and season event tickets/sporting event tickets.
- Commodity investments you may have interest in (i.e. livestock, secondary land)
- Clean out your closets, garage and storage unit. Have a yard sale, sell items not used, for example: old clothing, unused furniture, extra tools, recreational and sporting goods.
- Think green; collect and recycle and return items that have deposits on them
- Consider borrowing against the equity in your home. ***Be aware that you are putting your home and your major asset at risk.***

PREPARE A COMPLETE HOUSEHOLD BUDGET

Calculate your monthly Household Budget

A budget or spending plan helps you see where you *must* spend your money and what you can postpone for a while or where you can save. Since you will be spending family resources, do the budget together with family members, so they are a part of the process and aware of the basic needs. Together you can be successful.

Step 3. List Your Monthly Household

Your budgeted expenses should include:

(Comprehensive Monthly Household Budget Worksheet, in the back of this document)

- **Fixed expenses**, including rent, mortgage, home equity loans, utilities, healthcare/prescription insurance, auto and life insurance, loans, credit card and installment payments and other monthly payment obligation that are scheduled for monthly payment.
- **Monthly living expense**, include food, gas, repairs, dues, social/recreation activities
- **Future expenses**, income/property tax, tuitions, dental, and any other outstanding debts

Step 4. List Your Credit Obligations:

(Comprehensive Credit Obligations Worksheet, in the back of this document)

YOUR FINANCIAL ACTION PLAN

Now you are ready to adjust your expenses, negotiate with your creditors and use your assets in the most effective way to benefit the family.

SET PRIORITIES FOR YOUR EXPENSES

Place your payments in order of importance, with the most important at the top. Place, the next most important second, and so on. This will help you pay first things first when money is short.

Generally, your most important payment will be the mortgage or rent, followed by utilities, health insurance and car payments. If you are paying child support or alimony, these payments are also a high priority.

Step 5. Make A Complete List Of Your Creditors

Use the *Comprehensive Credit Obligations Worksheet, in the back of this document* (Page 43) as a guide to list the following information for *each* creditor:

- Total amount owed
- Payment schedule and amount
- Credit card and charge account numbers
- Name, address and phone number of the contact person

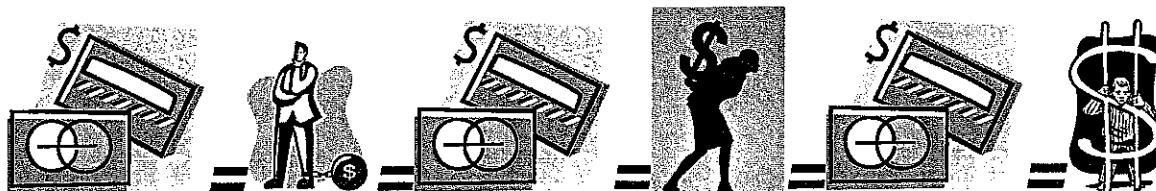
Financial Action Plan

Prepare a complete monthly budget.

1. List all of your family's income / assets.
2. List fixed, monthly, and future expenses
3. Set priorities for your expenses.
4. Make a list of credit obligations.
5. Contact creditors, and develop a plan
6. Stop credit purchases.
7. Plan how to reduce household expenses.
8. Check into other financial resources.
9. Use Worksheets in back of this document.
10. Remember, **P**reservation **O**ver **P**ride

Determine how much you are going to be able to pay on each bill. Call the creditors if you need to negotiate a lower monthly payment. Keep notes on who you discussed the information with and what agreements were reached. Credit personnel change from time to time and you should have the name(s) of individual(s) with whom you worked out the original plan.

Stop Your Credit Purchases, NOW!!!!



Stop using all your credit cards. Why compound your financial problems? Interest on most credit purchases is extremely high. Do not add to your burden. If you have advance warning that you might be out of work, try to make larger credit card payments to reduce the balance you owe. It will be easier to handle the minimum payment they require. **If there is an emergency need to use a credit card, earmark the one with the lowest interest rate.** If there is no emergency, do not use your credit card.

Step 6. Plan How To Reduce Your Household Expenses

Little things that count: a dollar here is a dollar there.

Plan with your family to reduce your household expenses. For example use less expensive meal menus - ones that make good use of leftovers. *See Part – Putting Food on the Table for more details.*

Lower your household expenses.

- Lower phone bills by reducing long-distance calls or by making them during the evening and weekend hours, when rates are lower.
- Consider cancelling electronic phone (smart phone) features in your cellular phone, (i.e. caller ID, tech messaging and I tunes)
- Review and reduce Internet/electronic needs and services not needed at this time.
- Conserve on energy and fuel costs: *See PartVI – Managing Utilities for more details.*
- Turn off lights, TVs and appliances when not in use.
- Cut back on the use of “power hogs” like hair dryers.
- Lower the thermostat setting on your furnace, raise it on your air conditioner and dress accordingly.
- Wash and dry only full loads of clothes.
- Eliminate unnecessary car trips by combining errands, car-pooling, taking public transportation, or walking to save gas. Biking is fun and good exercise.

Step 7: Check Into Other Financial Resources

- **Life Insurance**—Review your policy or talk to your insurance agent to see if you can borrow against it.

- **Pension Funds**—Talk to your union representative or employer to see if you are owed a refund on your contribution to a pension fund or other company funds.
- **Investments**—Check with your banker, credit union or financial planner.
- **Personal Loans**—Try to collect on debts owed to you by other individuals.

Resources

Credit counselors are professionally trained to help you make and stick to a budget, suggest ways to reduce costs and help you contact creditors. A credit counselor can help you sort out your financial affairs. Make sure they provide certification of their qualifications.

Your creditors will appreciate your willingness to get professional assistance with your affairs and will usually cooperate to get you back on track.

Step 8: Creditor Action Plan

Notify Your Creditors Before You Get Behind

Remember the mantra “bad news does not get better with age” so be sure to call all your creditors **BEFORE** you get behind. Be prepared before you call by having your budget in front of you and know how much *if anything* you can pay. Make sure you are talking to a decision-maker and explain your situation. If your account has a minimum payment, ask if you can lower the minimum for the expected time of your financial difficulty. Never promise to pay more than you can afford. If you do promise to make a payment, don't miss it. Your credibility is at stake and once destroyed by missing a commitment, is lost forever. **Important:** Make note of who you discussed your problem with, as there are numerous individuals working for creditors and you may not always deal with the same individual.

Creditor Action Plan

1. Notify your creditors before you get behind.
2. Contact the court regarding child support or alimony payments.
3. Pay what you can.
4. Stay in touch with creditors.
5. **DO NOT IGNORE YOUR MAIL, OR CREDITORS' PHONE CALLS.**

- **Make a list of the following for each creditor:**
 - Name address, phone number of the contact person
 - Account number
 - Total amount owed
 - Payment schedule and amount and your proposed payment schedule and amount
- **Creditors are usually easier to work with** when you let them know about your situation before a severe problem arises.
- **Contact creditors in writing** so there is a physical record of notification for their file and yours. Remember to include your account number, name, and address and phone number. A phone call is not considered a written notification. Make notes for your files of the date, time and whom you talked to about your problem and their answer(s). Keep copies of your letters, emails and phone conversations to creditors. A written record of responsible contact may also be important if legal problems emerge later. Consider mailing your letters using registered mail so that you get proof you sent them.

Tell them you need to work out a plan for delaying, reducing or refinancing payments until you return to work

- **Stay in touch with creditors.** After your first letter, keep in regular contact with the creditors. This reassures them and shows a responsible attitude and may even keep them from “hounding” you.
- **OPEN YOUR MAIL.** Sometimes trouble comes because you ignore government agency inquiries or creditor requests for information. That only makes things worse. Many of your legal defenses depend upon you opening, reading and responding to notices that you receive in a timely manner. Your creditors can’t put you in jail; we don’t do that anymore.

STOP USING YOUR CREDIT CARDS Use your credit cards as little as possible. However, they can buy you some time while you are out of work or in a labor dispute. Take your creditor worksheet and determine what bills you are going to be able to pay. Then, notify your creditors *before* you get behind.

This is important. Creditors are usually easier to work with when you let them know about your situation before a severe problem arises.

Contact the Court About Child Support, Alimony or Judgments Payments

If you are making child support or alimony payments under a decree of divorce or other court order but are unable to meet the payments due to unemployment or severely reduced income, contact the clerk of the divorce court and explain your situation. Stay in touch with your ex-spouse to avoid unnecessary legal action. Failing to notify the court of your inability to pay can result in legal problems.

Follow up with a written letter of explanation. If ordered to court, contact an attorney. Bring documentation (layoff notice or layoff letter from your employer or union) with you. Do your best to provide what support you can—and *keep records*. Missed child support payments *must* be made up-. Talk to your ex-spouse or court officer about a repayment plan.

CAR LOANS

Show **good faith by calling your lender BEFORE they have to call you about a missed or late payment.** Communication and honesty are critical to enlisting their cooperation. Keep in mind that lenders have heard every hard luck story there is so don’t be surprised if they are a little cynical. Most of the time these payments cannot be deferred, but you can contact your loan officer and discuss refinancing to reduce the size of the payments.

- **Deferment:** Some lenders will allow you to defer payments for up to three months. You are still going to have to pay the interest and the deferment will extend the term of the loan. Not all lenders will do this but some may make this a one time offer—and it will probably affect your credit rating.
- **Due date change:** Sometimes changing the payment due date will allow for accumulation of the necessary amount to avoid being delinquent. You must **not** postpone the current due date for more than 29 days, or it is considered a deferment.

- **Refinance:** Check with your lender to see if the loan can be rewritten to extend the term in order to lower the monthly payments. You will pay more for the car this way, for example, but it may save the car until you can make other arrangements.
- **Transfer of Equity:** This is a loan assumption—someone else takes over payments but you are still ultimately liable for the debt. It is similar to co-signing, so don't do this with someone you don't know very well.
- **Sell the car:** If your car is worth more than the loan balance you could sell the car. The lienholder will release the title if the principal is paid off. You can take the difference and perhaps buy a cheaper—let's make that a more affordable—car. Don't be afraid to just do without a car for a while if public transportation is available or you can carpool.
- **Voluntary surrender:** Just give the car back to the lender. They will sell the car at wholesale and if they don't get enough to pay for the balance owed you will still owe the difference and they will probably sue you. Still, you will end up owing less. It will hurt your credit. But your major concern right now is to survive the layoff..

Pay What You Can

If you cannot pay creditors the amount they want, make your best effort to pay something regularly. This holds debts as low as possible and lets the creditor know that you are doing all you can. Partial payment *may* keep your account from being turned over to a collection agency.

Step 9. Creditor Proposal Package and Checklist

When you decide you will need the help of your creditors, your success will depend a great deal upon how you make your proposal. The following package won't guarantee that you get help but you will have a better chance if you use it. The proposal package consists of everything you can provide to your creditors to enlist their support and cooperation during this difficult financial time. Be prepared to provide more information as requested by the creditor such as bank statements, tax returns and current income statements.

- A letter of explanation (hardship letter) with requests for creditor action and/or concessions
- Your overall Plan of Action
- Copy of your Budget Analysis and financial statement
- Supporting documentation, if necessary

HARDSHIP LETTER-A letter of Explanation

(Comprehensive Hardship Letter Template, in back of this document)

- What happened
- Present position
- What you are doing about it
- What you want from the creditor
- What happens when you get back to work

After the initial contact, it is important that you keep in regular contact with creditors; say, every two weeks. This reassures your creditor, shows a responsible attitude toward your obligation, and may keep the creditor from "hounding" you.

Step 10. Handling Debt Collectors

If you fall behind in your debts you can expect to receive letters and calls from your creditors seeking to their money. The fact that you have told them about your situation may not keep them from calling you. They do have a right to ask for their money. But don't forget that you have some rights, too. Know what they are and how to use them.

The Fair Debt Collections Practices Act: Requires that debt collectors treat you fairly by prohibiting certain methods of debt collection. The law generally pertains to outside collection agencies but **in California it has been included in California Statutes and pertains to the original creditor as well.** Although the creditors are expected to abide not only by the letter of the law but the spirit as well, there are variations in actual practice. Some collectors are on commission and may do whatever it takes to get you to pay.

The law makes the following provisions:

- A collector may contact you in person by mail, phone or fax. A collector **MAY NOT** contact you at unreasonable times or places and not before 8am or after 9pm **unless you agree**
- A collector **may not contact you at work if you notify them in writing not to.**
- A collector may not contact anyone other than you or your attorney. If you don't have an attorney, a collector may contact others **but only to find out where you live and work.** And, a collector is usually not permitted to tell others that you owe money.
- Debt collectors may not harrass, oppress, abuse, use threats against your person , property or reputation. And you are the one who determines whether it is harassment.
- Debt collectors may not use obscene or profane language or false statements (such as pretending to be an attorney or governmental agency).
- They can't state that you will be arrested if you don't pay, that they will seize, garnish, attach, or sell your property unless the collection agency or creditor intends to do so and it is legal to do so.
- They can't send you a document that looks like an official document or governmental document when it isn't.

If you feel you have been unfairly treated according to law, contact the California Attorney General's Office or the Federal Trade Commission.

Step 11. Financial Assistance Programs

Credit Counseling: In the event you find yourself and your family in financial compromise, there are numerous certified non-profit agencies that can provide professional credit counseling guidance. One is, By Design TM Financial Solutions, also doing business as Consumer Credit Counseling of the Sacramento Valley www.bydesignsolutions.org. These agencies provide and conduct classes for all financial needs. Some certified agencies may have a small fee for classes and services provided. A list of those certified financial counselors can be found by contacting your local COUNTY REFERRAL ASSISTANCE HOTLINE. Example; Sacramento Metro Area you may call 2-1-1 and they will provide a list of those agencies that can assist your family needs in your area.

Union Plus Program: Is a recognized AFL-CIO benefit, providing a range of benefits exclusively for Union members. Union Plus may provide free credit and mortgage counseling sessions plus budget assistance for those union members and unions who qualify. Union Plus benefits are available at www.UnionPlus.org/CreditCounseling or call *800) 833-1745.

Make sure the Credit Counselor you discuss your personal information and finances with is certified and the information you provide and discuss is kept confidential.

Unemployment Compensation – See page 11 for local One-Stop Career Centers-EDD office locations and phone numbers.

Unemployment compensation is the most important program for the laid-off worker who has been actively employed. Unemployment benefits are available as a right (without a means test) to jobless workers who have a demonstrated attachment to the labor force. This requirement varies from state to state but usually means a worker must have earned a specified amount of wages in more than one calendar quarter. Workers displaced by plant shutdown, reduction in force, temporary or seasonal layoff, or termination without cause usually qualify.

If You Are Denied Benefits - APPEAL.

While unemployment compensation programs vary widely from state to state, all states have an appeal process.. If you are denied benefits (notification will be sent to you normally within 10 days of your application), immediately file an appeal to the determination. Many times, mistakes are made by the applicant or in the reviewing process. You may have been disqualified in error.

Trade Adjustment Assistance (TAA)

Under certain federal laws, you maybe eligible for financial assistance if your unemployment is directly attributable to foreign competition.

Social Security Benefits

There are numerous benefits available under the federal funded program. You should contact your area Social Security office for additional information.

Benefits include:

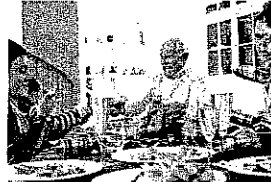
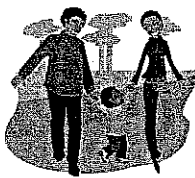
- **Social Security Retirement** - If you are 62 or older, you may choose to take Social Security, early retirement benefits. If you do, you still may return to work if you are rehired. This is a good option for temporary unemployment.
- **Social Security Disability** - If you are on extended sickness or injury you maybe eligible for Social Security Benefits. Again, you should contact your local Social Security office for information on these benefits.
- **Medicare**-healthcare benefits

Cal Works/Temporary Aid to Needy Families (TANF)

CalWorks is the primary assistance program for low-income families with minor children. **TANF** benefits maybe applied for through your local county Department of Education and Social Services (DESS) Offices.

Interfaith Community

Your local **Interfaith community** is one of the best resources one may have available is their own interfaith community. The larger more connected interfaith communities have resources and staff available at their local faith community centers or faith-based organizations. The local Sacramento Area faith information center is the Interfaith Services Bureau (IBS) (916) 448-2212. IBS can provide information for local Sacramento Valley faith based organizations. For example the Catholic Charities. Look in your local Yellow Pages for all Interfaith Community listings.



Financial / Disabled / Injury Assistance Programs

1. Certified Credit Counselors
2. Unemployment Compensation (UI)
3. Workers Compensation (WCI)
4. State Disability Insurance (SDI)
5. Trade Adjustment Assistance (TAA)
6. Cal Works / Temporary Aid to Needy Families (TANF)
7. Supplemental Social Security Income
8. Full Social Security (Early / Normal Retirement) (SSI)
9. Social Security Disability
10. Vocational Rehabilitation Service
11. Senior Citizens Services (Area Agency on Aging)
12. Interfaith Community

Remember, your simple rule of POP

Preservation Over Pride



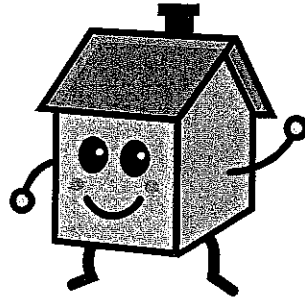
Next: Keeping a Roof Over Your Head

Part V

Keeping A Roof Over Your Head

Remember your most important asset is you and your family. Your second most important asset is your skill sets and ability to provide a living for you and your family. Your third most important asset is your home.

Home Sweet Home



I am number one in comfort and security

Do Not Be Afraid To Seek Credit Counseling On Your Home.

Our homes are the most important part of our lifestyle - and usually our largest single investment and asset. Let us look at how to hang on to the house when the paycheck stops.

Credit Counseling: In the event you find yourself and your family in financial compromise, there are numerous certified non-profit agencies that can provide professional credit counseling guidance. One is, By Design TM Financial Solutions, also doing business as Consumer Credit Counseling of the Sacramento Valley, which provided input to **When The Paycheck Stops**.

These agencies provide and conduct classes for all financial needs. In some cases the certified agencies may have a small fee for classes and services provided. A list of those certified financial counselors can be found by contacting your local COUNTY REFERRAL ASSISTANCE HOTLINE (see page 12). Example; Sacramento Metro Area you may call 2-1-1 and they will provide a list of those agencies that can assist your family needs in your area.

Make sure the Credit Counselor you discuss your personal information and finances with *Stay Current With Changes New Stimulus Laws*.

Your mortgage or rent payment should be your top priority in paying your bills each month. Using unemployment compensation benefits, workers' compensation, union strike assistance, spouse's income, savings, or help from family or friends, pay the mortgage or rent first each month.

MORTGAGE ACTION PLAN

Step 1 Five Steps To Protect Your Home

If you are a homeowner facing financial trouble or if the next change in your adjustable rate mortgage (ARM) will put payments out of reach, you may be at risk of missing a mortgage payment. Missing mortgage payments can put you at risk of losing your home. Here are five steps you can take to protect yourself and your home:

1. **Recognize the problem.** The first step is to recognize you have a problem and that you need to deal with it. Rising rates and higher payments are threatening more and more homeowners' ability to pay their mortgages. You are not alone - but you do need to act right away, before the situation worsens.
2. **Contact your lender.** Contact your lender immediately. If you have an adjustable rate mortgage, find out when it will next adjust, how often it can adjust, and how much it can change. If you are falling behind on your payments, do not ignore mail and phone calls from your lender.
3. **Get help.** Call a HUD-certified housing counseling agency like Money Management International (1-866-889-9347) for help developing a plan of action designed just for you and your situation.
4. **Prioritize your spending.** Once you know where you stand financially, look at your budget and prioritize your spending. See where you can cut spending to find the extra cash you need for your mortgage payment and other necessities.
5. **Watch out for frauds.** If you are looking for a fast fix to problems, be careful - especially of those charging a fee to help. One common fraud promises to stop your foreclosure if you deed your home over to someone who promises to sell it, or perhaps let you rent it and eventually buy it back.

Mortgage Action Plan

1. Understand the terminology.
2. Contact the mortgage holder before you get behind.
3. Is refinancing an option.
4. Seek advice on repayment alternatives.
5. If you have a federally insured mortgage, contact the insuring agency.
6. Apply for housing assistance through FEMA.
7. Consider equity sharing.

Getting help early can save you money by avoiding late fees and extra charges, ensure you have the chance to explore all the alternatives, and most importantly, will give you peace of mind.

**If you do not know how to protect your home,
confer with a consumer/credit counselor**

Mortgage Delinquencies and Counseling – Hotlines:

- **Union Privilege “Save My Home” Hotline** -Union members, their parents, and their children can call for free, confidential advice 24 hours a day, 7 days a week, with counselors from a non-profit, HUD certified housing counseling agency: 1-866-490-5361
- **By Design Financial Solutions / Consumer Credit Counseling Services** (800) 750-2227.
- **Neighborhood Assistance Corp.** (888)-302-6222 (con't page 26)

- **ACORN Housing** (866)-672-2676
- **Home Free-USA** (866)-696-2369
- **HOPE Now,** (888)-995-4673
- **www.makinghomeaffordable.gov/** (1 of many US Government website)

Step 2: Understand the Terminology

First, make sure you understand the terms involved:

Default A mortgage is in default when more than one payment is due but unpaid. Mortgage contracts generally allow foreclosure to start when a default exists, though most lenders will not act that quickly.

Delinquent Payment A mortgage payment not made by the day it is due.

Early Payment A mortgage payment made before it is due.

NOTE: Making payments early does not necessarily mean that you will not be required to make payment on your regular monthly schedule. Check with your mortgage holder before making early payment .

Equity The values of your property minus what you still owe on it.

Forbearance An oral or written agreement to repay the delinquency over a period so that the loan payments can be brought up to date.

Foreclosure The process by which the lender takes over your property when you fail to meet the terms of your mortgage.

Late charge A fee, charged by your lender, to help pay for the added work of collecting late payments.

Section 8 **Very limited:** A government program providing private housing for low-income families by subsidizing (helping pay for) rents. The amount of rent assistance is determined by your family's income. There is always a significant waiting list for Section 8 housing.

Step 3: Contact the Mortgage Holder Before You Get Behind

Is refinancing an option to look at?.

Generally, a lender does not want to foreclose on a mortgage. It takes time and money may be lost in selling the property at public auction, particularly if the local housing market is weak. If you belong to an employee credit union, you may be able to get a small personal loan to cover several mortgage payments.

Call or visit your mortgage company and ask to speak to someone in the mortgage-servicing department. Identify yourself by name and loan number. Explain your situation and ask if a reduced payment plan can be worked out until you return to work. Take notes of the

conversation, get the representative's name and establish a rapport with the representative. In future calls try to stay with the same representative.

Follow-up your call with a letter and keep a copy. Be sure your letter includes:

- The complete address of all your properties.
- Phone number(s) where you can be reached.
- An explanation of your situation.
- A request for immediate response.

Keep all correspondence from your mortgage holder in one place so that you can find it when you need it.

NOTE: Even if you are already behind on mortgage payments, follow the steps above.

Step 4: Seek Advice on Repayment Alternatives

Your bank, legal services, attorney, a knowledgeable mortgage agent from another firm, or other qualified professional may advise you about various repayment alternatives. Some of the alternatives they may suggest (page 26)

- Temporary forbearance
- Extending your loan
- Refinancing
- Selling, even if the market is depressed and a penalty is imposed because you paid off the mortgage early.
- Voluntary surrender of the property to the lender instead of foreclosure.
- Bankruptcy (not the best way to go and should be avoided)

Step 5: If Your Mortgage Is Federally Insured, Contact the Insuring Agency

Federally insured mortgages, such as FHA, HUD, FEMA, or VA, have special provisions for helping families in trouble. These special provisions—which are particularly attractive on FHA/HUD mortgages—may extend the period before foreclosure, grant liberal repayment schedules, or even result in the government agency buying out the lender. Forbearance means that, rather than foreclosing, the lender or guaranteeing agency takes into account your situation and works out a plan to help you keep the property.

If you have any form of government-insured mortgage, it is extremely important that you learn what forbearance provisions are available to you by contacting the forbearance-counseling department at the insuring agency (FHA, HUD, VA, or FEMA) in your area.

Step 6: Apply for Housing Assistance Through FEMA

In areas with high poverty or unemployment rates, the Federal Emergency Management Agency (FEMA) provides funding for small grants through local community agencies for one-time assistance with a rent or mortgage payment.

To qualify for a FEMA grant, you must meet individual agency eligibility requirements, which are generally connected to your current financial and employment status. Sometimes grants are often small, based on FEMA's limited funds.

Step 7: Consider Equity Sharing

If you are in danger of foreclosure and have a friend or relative looking to buy property, you might consider “equity sharing.”

Equity sharing consists of more than one party purchasing the same property. Your partner in the transaction would assume the monthly mortgage payment and begin building equity in the property.

A lawyer draws up a contract stating that upon sale of the property, the proceeds of the sale will be divided up according to the amount put in by each party.

Talk to a lawyer about equity sharing—one who understands real estate law!

RENTER’S ACTION PLAN

Step 1: Read Your Lease

First, read your lease. It is important to familiarize yourself with the terms of your lease.

Step 2: Talk to Your Property Owner

About all you can do for rent payments on reduced income is to tell your property owner about your situation before the rent is due. Try to work something out up front. Ask if you could make smaller payments until you return to work and then catch up the shortage later. Offer to trade personal property (furniture, TV, or other items you do not need), do repairs, cut the lawn, or perform yard maintenance in place of rent. It often costs property owners money to change tenants or vacancy period; there may be an incentive for the property owner to work with you.

Step 3: Notify the Public Housing Authority

If you live in public housing or a Section 8 home, notify the public housing authority of your reduction in income. Your rent may be reduced to a level in line with your new situation.

Step 4: Know Your Rights if Evicted

If you do not pay your rent, the rent is delinquent when specified in your lease. If your lease is, a verbal one, your rent is usually delinquent three (3) days after it is due. Laws governing renters and eviction differ from state to state.

If your landlord wants to evict you, you must be given a written notice allowing you a specific number of days (which varies from state to state) to leave the premises. After the period for leaving the premises expires:

Your property owner may file an **Unlawful Detainer Action** with the court. You have a specified number of days (usually seven or less) to answer this court action.

A court hearing will be held to evaluate the circumstances and the judge determines the legal action required. If the court serves notice, you could be evicted in as little as 24 hours.

Renter’s Action Plan

1. Read your lease.
2. Talk to your property Owner
3. Notify the public housing authority.
4. Know your rights if evicted.

Resources

1. Public housing authority
2. Legal Aid Services
3. By Design™ financial solutions
4. 2-1-1 (Infoline)

If you have a lease, you may still be liable for the rent for the remaining months on the lease unless the property can be rented to others. If the property is not rented, you may be liable for rent for the rest of the lease period. Your security deposit may be forfeited.

If you live in a large city with a Rent Control Commission, there may be other, more helpful provisions in effect. Legal aid services, such as a Legal Aid Society or Legal Services Corporation, often have a "Landlord-Tenant Hotline" where information on renters' rights can be obtained.

HOUSING ALTERNATIVES

Public Housing – Section 8 (Very limited)

At your reduced income, you may qualify for public housing. Public housing rent is set according to your income. In most communities, there are long waiting lists.

House Sharing

Sometimes we overlook the most obvious housing resource: a relative, friend, or co-worker who is out of work who may have room on a temporary basis. Sharing rent, food, and childcare can work well on a short-term basis.

Emergency Shelter

Should things get to the point of eviction or foreclosure and you find yourself in need of temporary shelter, contact your local COUNTY REFERRAL ASSISTANCE HOTLINE (see page 12)

Home Owner / Rentor Credit Counseling: In the event you find yourself and your family in financial compromise, there are numerous certified non-profit agencies that can provide professional credit counseling guidance. One is, By Design™ Financial Solutions, also doing business as Consumer Credit Counseling of the Sacramento Valley, which provided input to **When The Paycheck Stops**.

These agencies provide and conduct classes for all financial needs. In some cases the certified agencies may have a small fee for classes and services provided. A list of those certified financial counselors can be found by contacting your local COUNTY REFERRAL ASSISTANCE HOTLINE. Example; Sacramento Metro Area you may call 2-1-1, and they will provide a list of those agencies that can assist your family needs in your area.

NOTE: Having an eviction on your credit record can make it very difficult to find another property owner who is willing to rent to you and your family. It also may make you ineligible for public housing. Therefore, you should make your rent payment your top priority

Home Sweet

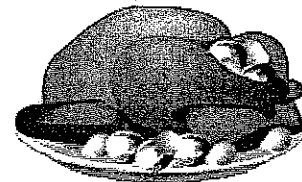


Home

Part

VI

Putting Food On The Table



The average family normally spends 1/4 to 1/3 of their total income for food.

When your assets are reduced by employment change, you must change the way you spend your food dollars. Food items are hard to cut back on, but the need for good food does not stop.

There are some good things to know and do to feed your family when you are out of work.

FOOD ACTION PLAN

Step 1: Decide How Much You Can Spend On Food

Take the amount you can spend for one month and divide by four to find how much to spend for the week.

Be aware that not everything you buy in the grocery store is food. Some estimates are that as much as 1/4 of your grocery bill is for non-food items. Many of these items may cost less at a different type of specialty store.

Keep the cash register tapes. You will not know how much money you can save unless you first know how much you are spending.

Step 2: Apply for USDA Food Stamps – Now called the SNAP Program

The U.S. Department of Agriculture (USDA) distributes its well-known food stamps to eligible households through state agencies. Food stamps can be used like money to purchase food only, although some states may give cash instead of stamps.

The only way to be sure you qualify is to apply. You will need patience to provide all information requested by the interviewer. Remember, your interviewer did not write the rules, but is governed by USDA regulations.

Food Action Plan

1. Decide how much you can spend on food.
2. Apply for USDA food stamps.
3. Plan menus.
4. Adjust your purchasing habits.
5. Consider other "Shopping" options.
6. Local Food Banks

The State Department of Health & Human Services, Human Assistance, or public assistance usually directs food stamp program. Applications are made in the county where you reside.

Note: *Do not be embarrassed about obtaining food stamps.* You contributed to these benefits through your taxes when you were working. Consider these benefits as a form of public service, like the police or fire department. Remember you will not receive anything you don't deserve.

Step 3: Plan Menus

Plan your menus for each day. Include snacks, but no junk food. If you plan meals for a week ahead, you can see what you need to buy. In addition, you will also know if you have enough money to last the week.

Here are some menu planning tips:

- Use the food you already have on hand.
- Turn leftovers into "Planovers".
- Prepare nutritious snacks at home. A quart of popcorn costs ten cents, while a large pack of potato chips is a dollar or more. Single-serving snack packages cost more than a large package.
- Prepare foods from scratch. Convenience foods and partly prepared foods cost more than home-prepared foods.

Step 4: Adjust Your Purchasing Habits

Here are some shopping tips to help you stretch every dollar:

- **Make a shopping list.** It's easy to buy things you don't need if you don't have a list.
- **Check your menus** for the foods you need to put on the list. Check the food ads and if a food is a really good buy, you can substitute it for one on your list or buy it to save for later. Keep notepaper in your kitchen to write down items as you run out.
- **Collect and use coupons.** Be careful – don't use coupons for items you don't need.
- **Go shopping as little as possible.** Frequent trips can add to your monthly bill because it's easy to buy extra items each time.
- **Shop alone.** It's hard to say no to your children's cravings.
- **Never shop when you are hungry or hurried.** You will buy items on impulse
- **Compare prices and brands.** Check the prices of items you buy and compare prices at different stores. Watch the grocery checker ring up your purchases – their scanners may not register the right price.
- **Remember the garden you and your family started?** It not only a family event, but also it is your source of fresh foods.

Step 5: Consider Other "Shopping" Options

Here are some low-cost alternatives to your local supermarket:

- **Plant a vegetable garden.** Great stress reliever, and family project
- **Use food cooperatives.** Families can go in together and buy large amounts of food at wholesale prices, then meet and divide the food.
- **Go to the farm and pick your own.** Sometimes farmers get around the cost of harvesting their crops by letting people pick their own potatoes, tomatoes, or strawberries, and then charging for the amount picked. The price is usually much lower than store prices. Call the Agricultural Agent in your county for more information.
- **Visit Your Local Farmers' Coop Markets.** Call the Agricultural Extension Agent in your county for the locations of farmers' markets in your area.

ADDITIONAL MONEY-SAVING SUGGESTIONS

Plan Low Cost Protein Main Dishes: *Protein foods take a large part of your food budget.*

You can save on main dishes by *using less costly protein foods*. Dry beans, eggs, peanut butter, turkey, chicken, hamburger and liver are all less costly than most red meats. Spaghetti and meat sauce, beef stew, chicken and dumplings, and soups are some ways to stretch your meat sources. You can also save money by figuring the cost per serving of meat. For example:

- Meat with no bones has four servings per pound.
- Meat with some bones has two to three servings per pound.
- Meat with lots of bones has only one serving per pound.

Bake your own breads when you can or buy breads on sale. Many stores or bakeries have thrift shops where day-old products are sold and can be very inexpensive.

Save on Milk Foods:

- **Nonfat dry milk** has the same nutritional value as fresh milk but is 1/3 to 1/2 the cost. Mix dry milk with fresh milk for a richer flavor.
- **Nonfat, 1% and 2% milk** are cheaper than whole milk.
- **Evaporated milk and ice milk** are good buys.

USDA FOOD PROGRAMS (see page 33)



Food Resources

1. USDA Food Stamps – WIC Programs
2. County Social Services (DESS)
3. Community Service Agencies
4. InfoLine / 211
5. TEFAP Food Pantries
6. Start your own garden
7. Visit Farmers' Markets

1. **USDA Food Stamps**

The qualifications for food stamps are complicated and they change from time to time, so the only way to be sure whether or not you qualify is to apply

Here are some basic guidelines:

- **Your income must be below a certain level.**
- **You must complete an application and be interviewed by a caseworker. Be sure to fill out the application completely.**
- **Some of the value of real estate other than that on which you reside is counted as "income," as are stocks, savings, some of the value of your car (if it's worth a lot), and other assets.**
- **You must provide documents supporting the information on your application.**

You may find applying for food stamps one of the most frustrating, aggravating, and confusing experiences you ever got involved in. It helps to keep in mind that the interviewers didn't write the regulations or set up the application procedures. Be patient and have the information you need to apply.

USDA FOOD PROGRAM Guidelines

Proof of who you are - including one or more of the following:

1. Birth certificate
2. Driver's license
3. Union membership card
4. Social Security card
5. Other ID, like a credit card

Proof of where you live:

1. Rent or mortgage receipt
2. Utility bills
3. Tax receipt
4. An automobile registration
5. Recent letter delivered to your address

Proof of your income and all persons who reside with you:

1. Pay stubs
2. Social Security award letter
3. Award letter for any other types of pension
4. Unemployment compensation notice
5. Statement from your employer

If you are self-employed, your latest income tax return

Proof of all money, savings, or cash reserves owned by you or anyone residing with you:

1. Bank statement, bankbook, or savings account book
2. List of government bonds with value and date issued
3. List of stocks, bonds or mortgages you own
4. List of cash you own – regardless of where it is
5. Credit union account
6. Name and age of everyone who lives with you.
7. Social Security numbers of all persons residing with you.

2. Women and Infant Care (WIC) Program



The WIC program provides nutritious food for low-income pregnant women and parents with infants. WIC vouchers are forms that can be used at food stores like money for specific foods (juices, milk, and formula). The county board of health, public clinics or hospitals usually administers WIC.

3. U.S. Department of Agriculture Surplus Commodities- TEFAP Program

Commodities are government surplus foods (peanut butter, cheese, butter, rice, and other staples) that are distributed through Food Banks and Pantries to low-income households.

4. Food Pantries- Emergency Food Allotments

Most communities have food pantries. The food banks are normally found by your zip code area. Food banks that collect and distribute donated foods usually supply these food pantries.

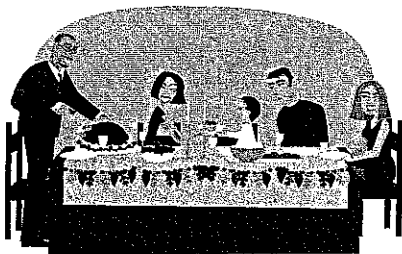
The National Association of Letter Carriers (NALC) Food Drive, held annual in May is a major supporter and contributor to our local food pantries.

5. School Breakfast and Lunch Programs

Contact the principal at your children's school to enroll them in the federally funded school breakfast and lunch programs.

6. Community Meal-Distribution Programs

In many communities, special meal programs are provided for the elderly or handicapped homebound individuals. Meals on Wheels or similar programs will deliver meals to the home. If things get really bad, most communities have feeding programs through agencies and churches where those unable to provide for themselves can obtain a hot meal daily.

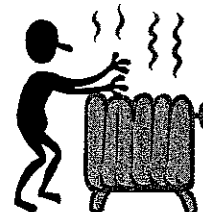
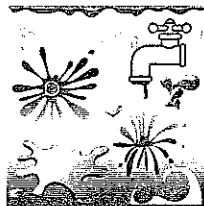
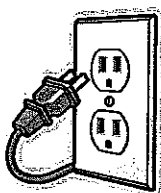


Resources and Protective Agencies

1. U.S. Food and Drug Administration
2. U.S. Department of Agriculture
3. U.S. Environmental Protection Agency
4. Centers for Disease Control and Prevention
5. County Agricultural Extension Agent
6. County Board of Health / Human Services
7. California Emergency Foodlink (CA Largest)
8. Local Food Banks
9. Salvation Army
10. Interfaith Community

Part VII

Managing Utilities



UTILITY ACTION PLAN

Public Utility Services (power, gas, water, and telephone) are regulated under a combination of federal, state, and local laws.

Step 1: Know the Terms of Your Utility Service

The State Public Utility Commission (PUC) which regulates utility companies will provide a customer information packet for you that explains the terms of service, reasons for cutting off service, and ways to renew service. You may call the PUC (phone book) to see what your rights are.

Step 2: Check Into Budget Payment Plans

See if your utility company has a "level payment plan" that keeps your bill the same each month. This makes it easier to plan your monthly expenses, before you get behind.

Step 3: Reduce Utility Use

Plan conservation measures with your family. Decide how you can do it safely and still cut your costs. Some examples of conserving energy found on page 9 are: *Turn off lights, TV, and appliances when not in use, and cut back on the use of "power hogs" like hair dryers.*

Step 4: Notify the Utility Company Before You Get Behind

Do not wait for the second notice or a cut-off notice. Remember the mantra "bad news does not get better with age". Call, then write, the utility company immediately, before the due date for payment. Make copies of your correspondence and who you discussed the problem with. Explain the reason for your inability to pay. **If a family member relies on an electric medical**

Utility Action Plan

1. Know the terms of your utility service.
2. Check into budget payment plans.
3. Reduce utility usage
4. Notify the utility company *before* you get behind.
5. Propose a payment plan.

appliance, be sure the power company is aware of the medical danger of a service cut-off. Normally they will not cut off service to a household where these conditions exist. Go to the utility's credit department or phone your representative *BEFORE* you receive the first notice and explain your situation. You may be able to pay part of the bill and spread the payments out.

- **SMUD** 916 452-3211
- **PG&E** 800-743-5000
- **AT&T** 800-540-0256
- **UTILITIES DISTRICTS** See your local yellow pages for all other area utilities districts, i.e. water, garbage, and municipal service districts

Step 5: Propose a Payment Plan

Suggest a payment plan based on your current ability to pay. If you do not have a plan, or if your plan is not acceptable, develop one with the company.

Telephone service may be disconnected if your bill is not paid within one week of notice of delinquency. Depending on your prior record and at the discretion of the company, a payment plan may be set up where you will not have service interrupted. To restore your telephone service once it has been disconnected, you may be required to, *pay your prior bill in full, pay a deposit, reapply for service and pay installation charges.*

ENERGY ASSISTANCE PROGRAM

Check to see if you are eligible for, a once a year rebate from the Low-Income Home Energy Assistance Program (LIHEAP). Apply through your local Community Action agency or ask your power company about help.

ALTERNATIVE ENERGY SOURCES

Your county agricultural agency has free information on wood-burning stoves, solar energy, portable kerosene heaters, and weatherizing your home at low cost. You may be eligible for financial assistance to weatherize your home. Check with your local Community Action agency for details.

CONSUMER PROTECTION AGENCIES

Your federal, state and municipal authorities have numerous consumer protection agencies. They can be found in the white pages of your phonebook or on the internet.

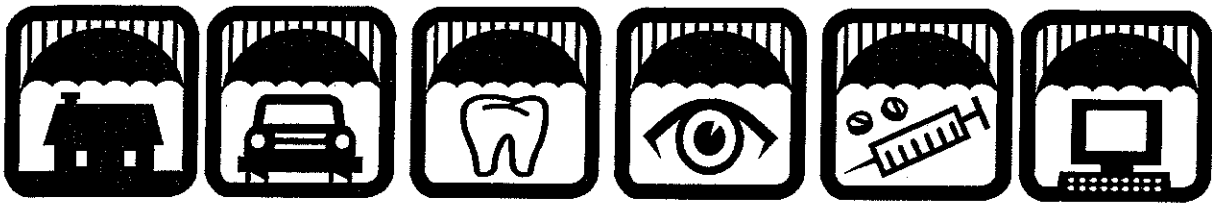


Consumer Protection

1. Public Utility Commission
2. California Dept. Consumer Protection
3. Consumer Federation of California
4. County Dept. of Social Services (DESS)
5. Local 2-1-1 (Information)
6. Legal Counsel

Part VIII

Staying Insured



INSURANCE ACTION PLAN

- Family insurance policies on life, dental/healthcare, vehicle and property are important safeguards of our financial well-being. Try to maintain your premiums and keep your family coverage. Review policies with your insurance agent and family members. You may have unknown coverage or be eligible for discounts for which you may be unaware.

Step 1: Make a List of All Your Policies, and Agents

Review each policy, with your family and list the different policies, company and agent.

- **Homeowner's or Renter's insurance**
- **Car insurance**
- **Life insurance** - private policies or one obtained through your employer or union.
- **Health insurance** - private policies or one obtained through your employer or union.
- **Other special types of insurance.**
- **Name of insurance company**
- **Policy number**
- **Insurance agent's name and phone number**
- **Coverage, deductibles and beneficiaries**
- **Monthly payment**
- **Terms under which your coverage ends**

Step 2: Call your Insurance Agent

Talk with your agent about lowering your premiums. Change to a monthly, quarterly, or semiannual payment plan with the same or similar coverage. Review these possibilities:

- **Converting to term insurance.**

Insurance Action Plan

1. Make a list of **all** your policies.
2. Call your insurance agent for review of needs and benefits.
3. Check on insurance benefits from your workplace.
4. Laid-off; check your COBRA options

- **Changing to more basic coverage that meets minimum needs.**
- **Using accrued dividends to reduce your premium.**

Talk to your car insurance agent about:

- **Dropping collision coverage or raising the deductible, if your car is older or already paid off.**
- **Dropping your coverage to liability only will reduce your premium.**

Step3: Check on Insurance Benefits from your workplace

- Talk to your employer or union insurance trust fund office to find out::
- **How long your health-care coverage lasts beyond the last day of employment.**
- Coverage usually extends 30 days after the premium date.
- **Whether you are able to continue in your present group plan by paying the premiums yourself.**
- **Where you stand with respect to annual deductibles (the amount you must pay each year) for prescription drugs and major medical.** If you have made your deductible for the
- Year, you may want to get prescriptions filled before the coverage ends. See your doctor for advice.
- **What other types of insurance you have through your company or union** (such as group life insurance). Can you continue to pay those premiums yourself?
- **Check on your COBRA rights.** By law, your employer or union must provide this information to you.

Federal COBRA and Cal-COBRA (4/09)

Federal COBRA is a U.S. law that applies to employers and group health plans that cover **20 or more employees**. It lets you keep your group health insurance when your job ends or your hours are cut. You have to pay the premium but you can keep your insurance for at least 18 months.

Find out about The American Recovery and Reinvestment Act of 2009 (ARRA) which reduces COBRA premiums up to 65% for up to 9 months for certain individuals terminated between September 1, 2008 and December 31, 2009, and their qualified dependents. In addition, eligible individuals may be able to change to less costly coverage, if the employer allows. There is also a special election period for people who did not sign up for COBRA when they first became eligible.

Cal-COBRA is a California law that is like Federal COBRA. Cal-COBRA applies to employers and group health plans that cover from **2 to 19 employees**. It lets you keep your insurance for up to a total of 36 months.

A reduction in premium is also available to people eligible for Cal-COBRA under the ARRA. Eligible individuals may be able to change to less costly coverage, if the employer allows. At this time, there is no special election period for people who did not sign up for Cal-COBRA when they first became eligible. Contact your health plan for more information.

Cal-COBRA is also for people who use up their Federal COBRA. When your 18 months of Federal COBRA ends, you can buy 18 more months of health insurance under Cal-COBRA.

Note: There are innumerable *Public Resources and Medical Assistance sources* available to individuals and families at county, state and federal levels. Services range in depth from individual to family unit needs, to providing resources for individuals with special needs. Call your local COUNTY REFERRAL ASSISTANCE HOTLINE. (see page 12)

Government Sponsored Programs Medicare

Social Security:

- **Persons age 65 or over:** Who are eligible for Social Security benefits maybe eligible for Plan A and Plan B Medicare medical benefits. You should check on your benefits on line or by visiting your local Social Security Office listed in the white pages of your phonebook.
- **Social Security Disability.** Benefits and payments are determined by Congress and are the same across the country. Apply through the local Social Security office.
- **Medicare:** Is a Social Security program funded by the federal government. It provides hospitalization and other types of medical care for individuals on Social Security

Medicaid:

Medical Assistance (Medicaid) is a government program that provides a range of medical benefits to:

- **Low-income families**
- **Families receiving Temporary Aid To Needed Families (TANF)**
- **Persons drawing income support under the Social Security Supplemental Security Income (SSI).**

Medicaid receives state as well as federal funding. Benefits, level of payment, and days of hospitalization may vary from state to state. Call your local Medicaid in California office to determine what programs are available to you and your family.

Veteran Benefits:

If you are a veteran, there maybe countless veterans' benefits available to you and your family. You should contact the Veteran Affairs Administration (VAA) at <http://www.va.gov> or look in the white pages of your local phonebook.

County Information and Referral Programs (See page 12)

Health Departments

County health departments (Social Services) usually offer a range of health services at little or no cost. This program is for very low-income individuals who have no health insurance. *Check with your county health department to see what services are provided in your area.* These services may include:

- **Medical examinations**
- **Immunizations**
- **Well-baby care**
- **Women and Infant Care (WIC) food vouchers** for pregnant women and underweight babies.
- **Prenatal care**
- **Family planning**
- **Basic dental care**
- **Prescription drug assistance**

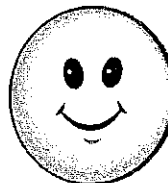
Local community information and referral services will provide information on county, state, federal, and local non-profit agencies within a specified area of service. (see page 12)

Preservation Over Pride

Twelve Tips to Overcome the Crisis

- Remember, **Preservation Over Pride**
- Engage your family and friends in your deliberation process
- Make no decisions that will cause any more changes until you have had a chance to gain perspective.
- Talk to people you trust and respect about your situation – this is not the time to go it alone.
- Talk with your family about your concerns and let them know this affects everyone and everyone will have to accept responsibilities to help out.
- Spend time each day looking at the positives in your life . . . there are always some.
- Remember not to measure your total self-worth in terms of this situation.
- Analyze your family spending patterns. If there are things you can do without, cut them from your budget immediately.
- Write out a budget.
- Contact creditors and explain your situation. Tell them what you are able to pay (even if it is only a few dollars).
- Start looking immediately for sources of income. Contact your local EDD Job Service office about filing a claim for Unemployment Insurance.
- An EDD One-Stop Career Center counselor may be able to suggest other income sources such as application for USDA Food Stamps or other resources.

May your new job bring you and your family.....



&



HARDSHIP LETTER-A letter of Explanation: This is an example of a Hardship Letter you can send to your creditors. It is important you keep a copy in a file and any response you have for reference proposes.

Sample Hardship letter

Date

Collections Manager (Name if known)

Name of Creditor

Address

City, State, Zip

RE: account number

Dear Professional, (Mr. Ms. / To Whom It May Concern)

I am writing to express my sincere desire to repay what I owe. In April of 2009 (*your date*) I lost my job due to (*state your reason layoff, RIF, injury etc*). I am currently receiving (*state amount of unemployment, workers comp, or source of income*), but my regular income has been reduced by (*figure the percent*). Although I am making every effort to find replacement employment, the best estimates by most human resource people indicate it will take about 9 months (*figure at least one month for every thousand of annual income*) for me to return to the workforce). It is my hope that my return to work will be immediate but prudence demands I plan on the longer time. In the meantime, I am seeking to make alternative payment arrangements on my debt until I can replace my lost income. I am currently using all resources available to me to find a job. I have consulted with counseling services and they have given me several suggestions for contacting my creditors to make payment arrangements, and I have also (*describe what you have sold, sought secondary jobs, etc*) to make more income available.

You will find a current budget analysis enclosed with this letter. In preparing this analysis, our family has made every sacrifice and cut we can; As you can see, my family has very little remaining funds after essential livings expenses are met. I request that you (*insert here what you want them to agree to such as deferred payments, reduced payments etc.*)

If you are willing to agree to this proposal, please sign and return the enclosed copy of this letter. Thank you for working with me. I expect to resume normal payments upon returning to work (*insert time estimate if available*)

Sincerely,

Your name

Address

City, State, Zip

Phone or contact number

C. File (Use name of creditor file here)

Comprehensive Worksheets

Work Sheets: The following Work Sheets are design to assist you and your family in forming a comprehensive survival plan during times of unemployment and economic hardship.

Income: *Comprehensive Monthly Income Worksheet*

Calculate your weekly / monthly net income and include all sources no matter how small or large: wages, tips, workers' compensation, unemployment insurance, and disability insurance, income from odd jobs or things you have been paid for cash. (see page

Income	Weekly	Monthly
Wages, Tips		
Workers Compensation (WCI)		
Unemployment Ins. (UI)		
Disability Ins.(SDI, SSI)		
Cash- Income from odd jobs (Baby, House, Pet sitting) Yard work		
Items you are paid for in cash (i.e. Garage Sales, Recycles		
Other (i.e. Home Business)		
Other		
Other		
Other		
Totals		

Assets: *Comprehensive Monthly Assets Worksheet,*

Calculate your net assets income When your normal monthly income has stopped, you may have to use some of your assets to help cover the shortfall until you get back to work. Some of your assets may include some of the following

Assets	Value
Equity in your home	
Cash value of insurance policies	
Prepaid burial or funeral expenses	
Resale value of vehicles, boats, trailers, etc	
Time share vacation homes or other real estate	
Other	
Other	
Other	
Other	
Totals	

Budget: Comprehensive Monthly Budget Worksheet

Your budgeted expenses should include:

- **Fixed expenses**, including rent, mortgage, home equity loans, utilities, healthcare / prescription insurance, auto and life insurance, loans, credit card and installment payments and other monthly payment obligation that are scheduled for monthly payment.
- **Monthly living expense**, include food, gas, repairs, dues, social / recreation activities
- **Future expenses**, income / property tax, tuitions, dental, and any other outstanding debts.

Suggested Budget & Expense Guidelines: Should be adjusted as needed.

- **Housing- 20-30%**
- **Utilities-4-7%**
- **Food-15-20%**
- **Transportation-6-20%**
- **Medical-2-8%**
- **Clothing-2-4%**
- **Investment-Savings-5-10%**
- **Monthly Installments-15-20%**
- **Personal & Miscel-5-10%**

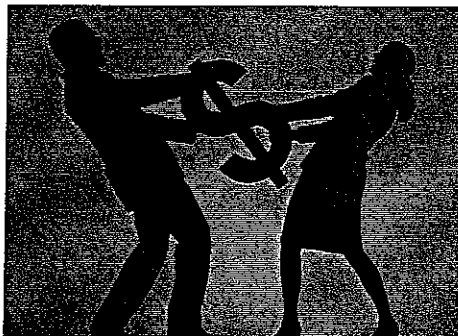
Monthly Budget Worksheet			
Expenses	Regular Payment	Adjusted Payment	Total Owed
HOUSING (Rent) & UTILITIES			
Primary Mortgage (Rent)			
2nd Mortgage			
3rd Mortgage			
Rent / Homeowners Ins.			
Home Owner Association Dues			
Gas			
Electric			
Telephone			
Cell phone			
Internet / cable / radio			
Water/sewer/trash			
Sub-Total			
FOOD & PERSONAL ITEMS			
Groceries			
Personal Care			
Supplies			
Eating Out / Entertainment			
Cigarettes / Beverage etc			
Sub-Total			

Expenses	Regular Payment	Adjusted Payment	Total Owed
AUTO			
Car Payment 1			
Car Payment 2			
Car Payment 3			
(RV, Boat) Payment			
Registration / Smog			
Insurance			
Gasoline			
Oil Change/ Vehicle Maint /			
Bus/ Car Rental/ Cab etc			
Sub-Total			
CONTRACTUAL LOANS			
Leased Vehicles			
Leased Property			
Leased Equipment			
Student Loans			
Student Loans			
Health Club			
Sub-Total			
MONTHLY-UNSECURED DEBT			
<i>Use one card only for emergencies</i>			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Sub-Total			
CHILD CARE / DONATIONS			
Day Care			
Child Support			
Tuition/ School Supplies			
Donations (Interfaith /Charity)			
Sub-Total			

MEDICAL / LIFE INS			
Premiums			
Co-Pays			
Expense			
Prescriptions			
Travel			
Medical Equipment rental			
Other			
	Sub-Total		
TAXES			
Federal			
State			
Quarterly Taxes			
Quarterly Taxes			
Quarterly Taxes			
Quarterly Taxes			
Delinquent Taxes			
Property Taxes			
Property Taxes			
	Sub-Total		
PET CARE			
Food			
Vet / License			
Grooming			
	Sub-Total		
TOTAL Regular Payment			
TOTAL Adjusted Payment			

Note:

It is important that you engage your family in the creation of the monthly budget.



Employment Worksheet and Check List:

My area *One-Stop Career Canter* is located.

Address: _____

City _____ **Phone ()** _____

Website _____

I need bring or provide the following information: _____

Resume Notes: _____



NOTES.

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NOTES.

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**United Way California
Capital Region**

Tom Lawson
UW-AFL-CIO
Community Services Liaison

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www.yourlocalunitedway.org



*AFL-CIO Community Services and United Way Partnership
Union Team Donate (UTD)*



