



Living on Less Income

Making Every Dollar Count

Having to live on less money can be very hard for everyone in the family. Your family needs to talk about what is going on and changes that must be made.



Steps you can take to get through this hard time:

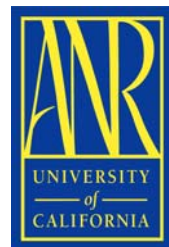
1. Apply for unemployment benefits at your local Employment Development Department (EDD).
2. Look into other types of job search services and financial aid programs near your home.
3. Cut back on your expenses. Make a spending plan to help you budget your money.
4. Seek out food pantries or soup kitchens.
5. Apply for food stamps.

Other Tips for Dealing with Less Money:

- ◆ List your basic needs.
- ◆ Talk about what your family needs the most.
- ◆ Decide which bills must be paid first.
- ◆ Cut back on expenses. Stop all unneeded spending.
- ◆ Make and follow a written spending plan for the whole family.
- ◆ Use credit for emergencies only.
- ◆ Contact your creditors and tell them why you are having a hard time paying.
- ◆ Look for ways to increase your income.



For more information contact:



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