

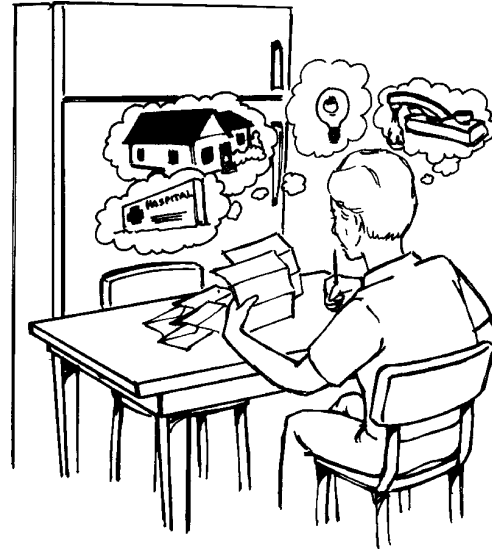


## Living on Less Income

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.

There are 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.



### A spending plan can help you:

- Know where your money is coming from and going to.
- Be sure your bills get paid on time.
- Save for the things you need and want the most.

### 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.