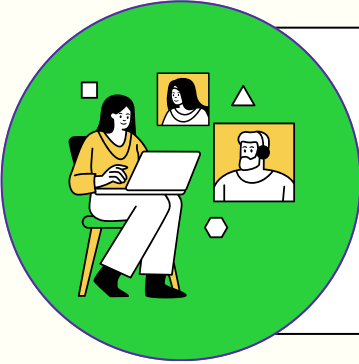


# NEXT STEPS WHEN EXPERIENCING A LAYOFF

Experiencing a layoff can be very stressful and it's completely normal to feel a range of strong emotions. During this time, try to focus on what's within your control, where some small changes can add up to big wins:



## 01. ACCESS AVAILABLE RESOURCES

Finding and accessing community support is a key step to relieving your stress after a layoff. These can include applying for Employment Insurance ("EI") benefits and other financial assistance right away, and exploring food security programs, housing, and mental health services as needed. Also, take advantage of local employment programs to start your job search early.

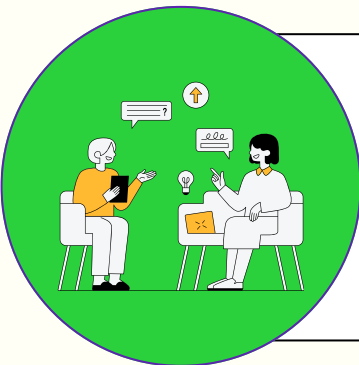
## 02. CREATE A (NEW) BUDGET

Next, prioritize and temporarily adjust your spending to accommodate your reduced income. It's important to have a clear understanding of where your money is going each week so you can make decisions about what is essential and what can be reduced. Track your weekly expenses and focus on essentials like housing, utilities, food, and transportation. Small cuts to non-essential spending can add up, and most reductions will be temporary.



## 03. DEAL WITH DEBT

Instinct might tell you to avoid speaking to your creditors during this time, but letting them know about your situation and exploring repayment options for any existing debts you have may save you time, money, and stress in the long run. Reach out to a non-profit credit counselling service like the Credit Counselling Society for free, confidential feedback on your budget and for options about dealing with your debt.



## 04. GET CONNECTED

Being laid off can often feel isolating. While you are preparing to find your next job, remember to stay socially active and engaged by volunteering in your community and meeting up with friends or former colleagues. You never know who you might meet or what opportunities will appear!

