

WHEN THE PAYCHEQUE STOPS AND THE BILLS DON'T



SURVIVING STRIKES/LOCKOUTS/LAYOFFS

Losing your paycheque is traumatic, even if it's temporary or our earnings only make up part of the family income. Take control of the situation by knowing what to do and where to turn.

WHERE DO I START?

Take an inventory of your expenses:

- What are your fixed expenses (e.g., rent, utilities)?
- What are your variable expenses (e.g., food, gas)?
- What can you cut back?
- What can you live without?

Tip: Put away your credit and debit cards and begin living on cash. This will help you keep a close eye on what you're spending

WHAT IS YOUR INCOME?

- Will you receive employment insurance (EI)?
- Do you have any other sources of income (e.g., spouse)?
- Do you have any other financial resources (e.g., RRSPs, savings)?

Tip: If applicable, make sure you apply for EI within four weeks of your last day of work, or you may lose benefits.

Does your income cover your expenses? If not, move on to the next step.



TALK TO YOUR CREDITORS!

The worst thing to do is hide, miss payments, not answer the phone, ignore your mail, or make promises you can't keep. Creditors can't, and won't, help you, if they don't trust you.

Connect with creditors and ask to make special arrangements about your:

- mortgages / rent
- utilities
- credit cards / department stores
- telephone
- auto / home insurance
- taxes
- car loans

These arrangements can be long-term or just for the period you are without pay.

GET THE HELP YOU NEED AND DESERVE

You've helped to pay for public services through your taxes and you've helped pay for community services through your donations to United Way Centraide and other non-profit organizations. It's time to make your money work for you.

Ask for help. You've paid for it. You deserve it.

For more information, or to schedule course, contact:

Labour Programs & Services Coordinator
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Canadian Labour Congress
Congrès du travail du Canada



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