

## **Hidden Assets To Help Cope With Job Loss**

If you lose a job, you may feel as though you have lost everything. Of course, that's not true. In fact, it's a good time to look around and see what you have of value and what you have available to meet your financial needs. Here's a list of a few commonly overlooked assets, debt tools and cash flow tools to help you:

### Assets:

- Savings Bonds
- Stocks
- Mutual Funds
- Sell Unwanted Items on Consignment
- Food Stamps
- WIC

### Debt Tools:

- Life Insurance Loans
- Home Equity Line of Credit
- Restructuring Debt
- Payment Arrangements with Creditors

### Cash Flow Tools:

- Child Support
- Unemployment
- Seasonal Employment
- Employment Outside your Field
- Food Co-ops: Public or Private
- Babysitting Co-ops
- Thrift Shops
- Coupon Clipping
- Carpooling
- Social Security
- HEAP

No one wants to be a Scrooge, but unrealistic generosity does you no good. You can cut your gift giving expenses in many ways. Here are a few.

### Christmas Cost Cutting Measures:

1. Buy off-season
2. Draw names among family members
3. Trim your gift-giving list
4. Give handmade gifts or baked goods
5. Shop only with a list: avoid impulse purchases
6. Set a budget and stick to it