Surviving A Job Layoff

Job layoffs are increasing leaving many people in a financial bind when family income drops. If your family is hit with a job layoff, there are steps you can take to survive. These steps are temporary measures.

• Take control–Start by assessing your current financial situation. Estimate your family income with the loss of a paycheck. List your regular monthly and yearly bills. This usually includes mortgage or rent, utilities, and car payment. List all your credit card debt, as well. Estimate your monthly grocery, gas and miscellaneous expenses. Don’t forget to include expenses due once or twice a year, like car insurance.

• Develop a budget–After you have listed all your income and expenses, develop a budget. Expenses will probably be greater than income after job layoff requiring you to reduce some of your expenses. A family meeting to discuss current financial situation can help all family members understand the importance of reducing expenses. Family members may need to estimate past spending to realize where reductions can be made. For example, many family members may eat lunch out and this expense adds up. Discuss how EVERYONE can reduce their spending to cut expenses.

• Review your budget–Review your budget on a regular basis.

Additional Steps to Secure your Financial Future:

- Make sure you understand severance packages and insurance coverage offered by your employer
- Ask your employer about help finding another job or retraining opportunities
- Use new credit only for absolute necessities that cannot be delayed, forgone or paid in any other way. Keep records of the credit used.
- Take steps to regain employment and take advantage of available programs, benefits and insurance to supplement income.
- Make use of community resources to maintain health, vitality, and a positive outlook. Make sure you and your family continue to eat well, get enough rest and maintain social contacts.

Childhood Lead Poisoning

Lead poisoning is a major public health problem affecting nearly half a million children under the age of six. Lead poisoning is caused when lead, a metal, gets into the body and builds up to dangerous levels.

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<thead>
<tr>
<th>Lead Poisoning Effects</th>
<th>Lead Sources</th>
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<td>Learning &amp; Behavior problems</td>
<td>Lead Paint (found in homes build before 1979)</td>
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<tr>
<td>Brain Damage</td>
<td>Plastic/vinyl mini-blinds</td>
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<td>Hearing Loss</td>
<td>Water that comes through lead-soldered pipes</td>
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<td>Anemia</td>
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<td>Seizures, Coma, &amp; Death</td>
<td>Toys recalled for lead</td>
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<td>Workplaces that use lead</td>
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How Can I Prevent Lead Poisoning?

1. Make sure your children wash their hands often
2. Feed your children a healthy diet. Nutritious foods high in iron, calcium, Vitamin C and zinc can prevent problems
3. Don’t use ceramic dishes or pottery for food unless you know they are lead free
4. Keep your house clean. Wash window sills and floors regularly with soapy water to clean lead dust, and wash anything your children put in their mouth if it falls on the floor

Lead Poisoned children often do not look sick, so the best way to know is to have a blood lead test.

GET YOUR CHILD TESTED!
REDUCE DEBT AND INCREASE SAVINGS

MONEY IN/MONEYOUT

Learn to get your finances under control

Set a specific goal for reducing your debts

Set a specific goal for increasing your savings

Create a plan for reaching your goals and make a personal commitment to keep records of your finances

Money IN/Money OUT is a FIVE Week Workshop

Class I
Tuesdays
February 3, 10, 17, 24
March 3
Expected to attend all 5 classes
10:00am-11:00am

NC Cooperative Extension
Davie County Center
180 S. Main Street
Call 753-6100
To sign up

Class II
Thursdays
February 5, 12, 19, 26
March 5
Expected to attend all 5 classes
6:00pm-7:00pm
Childcare will be provided for this class only
NC Cooperative Extension
Davie County Center
180 S. Main Street
Call 753-6100
To sign up

Please call in advance if you need Childcare for Class II

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