



## Taking care of yourself after losing your job



The information in this document is general advice only. The advice within it may therefore not apply to your circumstances and is not intended to replace the advice of a healthcare professional.

# Contents

Introduction	2
Common reactions to losing your job	3
When to seek professional support	5
Dealing with the emotional impact	6
Taking care of your family	9
Dealing with the financial impact	10
Making the most of any work entitlements	12
Who can provide assistance?	15
Structured problem solving worksheet	20
Expenditure planner	24

# Introduction



Dealing with losing your job – no matter how or why it happens – and unexpectedly having your income reduced can be challenging for many people. It can cause significant emotional distress and financial strain.

These events can take a serious toll on people's health and wellbeing, their relationships, their families and how they see their future.

Research shows job or financial loss can increase the risk of developing anxiety and/or depression.<sup>1</sup> However, there are steps you can take to regain a sense of control over your situation.

This booklet is designed to help you work through some of these steps. It contains information on practical tips for looking after your mental health, where to seek financial assistance, and how you can go about finding another job.

Dealing with adversity and adapting to change can be difficult. But there are things you can do for yourself and there's no shame in asking for support – we all need a hand sometimes and people are usually keen to help.

# Common reactions to losing your job



It's common to experience a range of emotional reactions in response to an unexpected loss or changing circumstances. Shock, distress, anger, guilt, worthlessness, sadness, powerlessness and helplessness are all common emotions. For most people, the distress decreases or disappears with time.

## Common reactions

Common experiences include:

- tiredness and fatigue
- appetite loss
- memory and concentration problems, such as forgetfulness or vagueness
- feeling overwhelmed, anxious or fearful
- mood swings or over-reactions to small things
- muscle tension or pain
- frustration
- withdrawing from others, not socialising as much
- problems getting to sleep or staying asleep

- feeling angry, irritable or intolerant
- lowered sex drive
- physical symptoms, such as heartburn, headaches, skin rashes or stomach pains
- embarrassment and guilt – “I’ve let everyone down.”
- loss of direction, doubt or sense of powerlessness.

If you’re experiencing some of these symptoms over a prolonged period and they’re impacting on your life, you could be at risk of developing anxiety or depression. It’s important you talk to a doctor or another health professional. To find a health professional in your area, call the *beyondblue* Support Service on **1300 22 4636** or see pages 15 and 18 of this booklet for other organisations.

Adjusting to the loss of a job or reduced income can be especially difficult for people with a tight budget. Feeling anger and a sense of injustice is understandable. Some people may feel guilty or blame themselves, but it is best to focus on the future. A setback doesn’t need to be permanent and there will be a way forward to help you get back on track.

Losing your job or financial security may also trigger symptoms of grief. These include:

- shock and a feeling of numbness
- disbelief – “It can’t be real”
- a sense of loss – this can be connected to the job or finances, as well as dreams and plans for the future
- confusion and trying to make sense of it – “Why has this happened to me?”
- anger – a common reaction when people feel powerless or out of control
- pining and yearning
- feeling overwhelmed
- guilt – “I wish I’d done things differently”, “I’ve disappointed my family”
- a sense of isolation from others and feeling alone in the loss.



# When to seek professional support



The distress associated with job loss and financial stress can lead to the development of common health conditions, including anxiety and depression.<sup>1</sup> Learning more about these conditions can help you to be aware of some of the warning signs.

Mental health professionals and general practitioners (GPs) can help you get through difficult times. It is important to seek support if you are experiencing:

- severe emotional reactions that persist beyond a usual period of adjustment (usually two or more weeks)
- an inability to function and carry out day-to-day tasks
- using alcohol or other substances to 'self-medicate' or cope
- thoughts of self-harm or suicide.

# Dealing with the emotional impact



Working through your emotions and trying to remain positive will make it easier to cope with the situation. It will also reduce your risk of developing anxiety or depression.

A worksheet focusing on structured problem solving is included on page 20. This is designed to help you work out some practical steps to regain a sense of control and avoid becoming overwhelmed by the circumstances.

Ask yourself the following:

- Are there any particular worries or concerns that I can't get out of my mind? If so, what are they?
- How much exercise am I getting?
- What are my sleep patterns and diet like?
- Am I drinking alcohol, smoking or taking drugs more than before the loss?
- How is my general health? Should I go to the doctor for a check up?

- Are there any pre-existing medical conditions that may be aggravated by a period of stress?
- Do I have family members and friends I can turn to for support?

## Tips to help you stay on top of your emotions

- Write down your worries. You may find it useful to write down your concerns and then use the problem-solving strategies on page 20 to work through some practical steps to address them. Identify the specific feelings you are experiencing and the concern or worry that may be underlying each of these feelings. For example, are you worried about not being able to pay the rent or your mortgage, or are you feeling ashamed about losing your job? Writing these down may help you decide which issues to tackle first.
- Get support. Identify friends and family members you can talk to and who will help you remain positive.
- Stay healthy. Try to maintain a balanced diet and get some regular exercise, such as walking. Evidence shows regular exercise can boost mood.<sup>2</sup> For more information, visit [beyondblue.org.au/staying-well](https://beyondblue.org.au/staying-well)
- Avoid drugs and alcohol. You may be tempted to 'self-medicate' or try to temporarily escape your reality. Not only can drugs and alcohol worsen your emotional state and increase your risk of developing depression, they will also place a further drain on your finances. For more information, visit [beyondblue.org.au/drugs-alcohol-and-mental-health](https://beyondblue.org.au/drugs-alcohol-and-mental-health)
- If you have a pre-existing medical condition that may be aggravated by stress, talk to your doctor to see if there is anything you can do to minimise any negative effects.
- Don't expect to have all the answers. Remind yourself that it's OK to feel unsure about the future.
- Be patient with yourself. Recovery from any significant loss takes time.
- Draw on your strengths. Try to recall a tough time that you've managed to overcome in the past. Think about what worked then and apply it to your current situation.
- Choose your news. Think objectively about what you see or read in the media and try not to get swept up in unnecessary panic about the state of the economy.
- Realise you're not the only one going through this. Share your story with supportive friends and colleagues. You may find they're going through a similar situation.

- Try to see the positives. While this is difficult to do when you're dealing with challenging circumstances, you can try to view this uncertainty as a time to re-evaluate your goals and perhaps look at new opportunities.
- Don't obsess or ignore. It may be tempting to keep constantly checking the financial news, or conversely, to completely ignore your financial problems by not opening bills. Think about your previous routine and try to stick to it, such as paying bills promptly if possible, or arranging to use more flexible payment options.
- Become a volunteer. For many people, the most difficult part of retrenchment is the loss of contribution and lack of interaction with friends and colleagues in a work environment. Working as a volunteer for an organisation you believe in may fill this gap while you're between jobs. For more information about volunteering contact Volunteering Australia on 03 9820 4100 or **[volunteeringaustralia.org](http://volunteeringaustralia.org)**



# Taking care of your family

It's important to take care of yourself so you are better placed to support others, for example, your immediate family, if you have one. Family members may also be having a difficult time as a distressing event such as losing a job or financial hardship can contribute to pressure and tension in the family.

## Ask yourself the following:

- Have I discussed the situation with my partner and the impact of these changed circumstances? Do I feel confident that we can address this?
- Have my partner and I explained to our children what has happened?
- If not, how can we approach it so it doesn't cause distress or scare them?
- Is my family OK? Do they need extra emotional support?
- What steps can I take to ensure that life remains as routine as possible for our children?
- What enjoyable activities can we still do as a family?

It's important to explain to your family the impact your situation may have on household spending. Reinforce that this is likely to be only for a limited time, for example maybe temporarily cutting back on your children's after school or sporting activities. Emphasise that this is not uncommon and it happens to a lot of families. Try to set aside enough time to participate in regular activities with your family, especially your children. It's important to respond to this situation as a family.



# Dealing with the financial impact



There are steps you can take to restructure your finances. This will help you to manage your funds and smooth the transition while you look for another job. You may be entitled to financial assistance or interim payments to help you through this period. Contact the organisations listed in this booklet to check your eligibility.

The following section provides tips and poses questions for you to consider. You may find it useful to write down

your responses, discuss them with your partner, a close family member/friend, or just think them through.

Ask yourself the following:

- Do I have a clear understanding of how this change will affect my financial circumstances?
- Have I made a list of my expenses and income?
- Have I thought realistically about areas where household budget cuts can be made?

- Have I thought about how my family and I will manage financially until I find another job?
- Do I think I can do this on my own or do I need professional financial advice?
- Do I know what financial assistance is available to help me now or do I need assistance to find out what I'm eligible for?
- Do I have the option of seeking short-term assistance from family or friends if I need to?

Depending on your circumstances, you will probably need to review:

- your budget
- your regular payments e.g. credit cards, loans and rent/mortgage
- your superannuation.

It's important to write down a summary of your financial situation before you see a financial counsellor or talk to your bank. Use the 'Expenditure planner' form on page 24 of this booklet to assist with this process.

## What you can do

### Draw up a budget

A budget can help you work out how much money you'll need to cover costs while you're going through financial difficulty/unemployment.

### Contact your bank

In order to have some control over your financial situation, contact your bank or organisations to whom you owe money as soon as you can if you need to make any changes to your loan repayments. Most financial organisations have policies covering assistance for customers who are experiencing financial hardship.

### Assistance from Department of Human Services

The Commonwealth Department of Human Services' social workers provide short-term counselling, support and information to help you through a difficult time and refer you to other services. Call 132 850, follow the prompts and ask to speak to a social worker. Or, visit a service centre to be referred to a social worker.



# Making the most of any work entitlements



## Information about your entitlements

The first step after losing your job is to find out about your entitlements and the best way for you to deal with any money you may receive. See the 'Who can provide assistance?' section on page 15 of this booklet for organisations that can advise you about managing your entitlements.

## Payment of your entitlements

If you have lost your job because the company has closed, and your employer cannot meet your outstanding entitlements due to liquidation or bankruptcy, you may be entitled to payments through the Fair Entitlement Guarantee (FEG).

Go to [employment.gov.au/feg](https://www.employment.gov.au/feg) to find out more or call the FEG Hotline on 1300 135 040.

## Financial information for retrenched workers

Department of Human Services Financial Information Service (FIS) Officers can help if you have been or are about to be retrenched. They provide information on termination payments, superannuation, Centrelink payments and services, as well as taxation implications. Call 132 300, follow the prompts, and say that you want to speak to a Financial Information Services (FIS) Officer.

## Make a plan

If you receive a redundancy offer, it's a good idea to start planning straight away. Seek professional financial advice prior to making any decisions. Make sure you understand the advice you receive and ask questions if you don't.

## Consider how to use any redundancy payment

Redundancy payments are designed to provide income for a period of time after you leave work. Before investing your redundancy payment in a way that may limit your access to it, such as rolling the money into your superannuation fund or paying off large debts, think about how long you will be looking for a new job. You may need the money for living expenses during this time.

## Centrelink payments

If you receive a redundancy payment, you may need to wait for a period of time before you are able to receive a payment. If you apply for a payment, such as Newstart Allowance, your income and assets will be assessed to see if you are eligible. To find out more, call 132 850.

## Re-organising your superannuation

Leaving your job may, on some occasions, mean having to transfer out of an employer superannuation fund as distinct from a corporate or industry super fund. Seeking appropriate professional advice about what to do with your super may make things clearer and help make your decisions easier.





## Insurance and superannuation

Talk to your superannuation fund about any benefit entitlements that apply to retrenchment. If your superannuation includes life or disability insurance, check whether it will continue when your employer stops contributing. You might consider continuance insurance or income protection coverage which can ensure that you and your family receive a proportion of your previous income. This generally needs to be done within 30 days of leaving an employer.

## Accessing your superannuation early

If you are off work for an extended period of time, are experiencing hardship and have been receiving Centrelink payments, you can apply to access some of your superannuation under 'hardship provisions'. You would need to apply through your superannuation fund and you may have to pay tax on any withdrawals you make.

## Setting up regular payments for living expenses

To create a sense of stability while you're between jobs, consider setting up your own 'pay system'. Deposit your redundancy payment into a separate account and arrange for a regular amount to be automatically transferred weekly or fortnightly into a different account which you access for living expenses. This can help with budgeting and creates a sense of regularity to your cash flow.

# Who can provide assistance?



## *beyondblue*

beyondblue.org.au

☎ 1300 22 4636

✉ Email or 💬 chat to us online at [beyondblue.org.au/getsupport](https://beyondblue.org.au/getsupport)

Learn more about anxiety, depression and suicide prevention, or talk through your concerns with our Support Service.

## Help for mental health conditions under Medicare

You may be eligible for a Medicare benefit for individual consultations with a psychologist, Accredited Mental Health Social Worker or occupational therapist in mental health if you have been referred by a GP, psychiatrist or paediatrician.

For more information, visit [beyondblue.org.au/getsupport](https://beyondblue.org.au/getsupport)

## Help with finding work

Plan actions that will lead to your next job such as preparing your resume; registering with employment services, recruiters or 'headhunters'; posting your resume using social media networks; calling employers about job openings; and responding to job advertisements.

Contact your network of supporters. Turn to friends, relatives and former work colleagues for job referrals and employment opportunities. Send these supporters your resume if you think it will help. Keep in touch periodically to exchange information and to get advice and suggestions.

If you have been made redundant you may be eligible for immediate access to personalised employment services. They may also be able to help you into a job if you are no longer working for any other reason too.

### Jobactive

[jobsearch.gov.au/for-jobseekers](http://jobsearch.gov.au/for-jobseekers)  
13 62 68

Jobactive is an online resource that provides help in finding jobs. These services are free and available nationwide. Jobactive connects job seekers with employers and is delivered by a network of providers in over 1,700 locations across Australia.

### JobAccess

[jobaccess.gov.au](http://jobaccess.gov.au)  
1800 464 800

JobAccess was established to help people with disability find and keep jobs, and progress to better jobs.

## The Retrenchment Rapid Response Framework

[jobs.gov.au/help-workers-who-have-recently-lost-their-job](http://jobs.gov.au/help-workers-who-have-recently-lost-their-job)  
13 62 68  
[retrenchment@jobs.gov.au](mailto:retrenchment@jobs.gov.au)

Through the Retrenchment Rapid Response Framework, the Government supports retrenched workers to make sure they can find a new job as soon as possible. The framework also aims to help employers through the retrenchment process, including how they can meet their obligations and provide their workers the support they need.

## Support while you look for work

### Department of Human Services

[humanservices.gov.au/individuals/job-seekers](http://humanservices.gov.au/individuals/job-seekers)

The Australian Government offers financial and other assistance for those looking for work or completing approved studies to help get a job. This includes:

- income support while you look for work
- payments to help you study or train
- assistance with childcare costs while you look for work or study
- support for job seekers with a disability
- support if you've been retrenched or made redundant
- other government and community support services.



## Understanding your workplace rights

### Fair Work Ombudsman

[fairwork.gov.au](http://fairwork.gov.au)  
13 13 94

The Fair Work Ombudsman can provide information and advice about workplace rights and obligations for employees and employers. The Fair Work Ombudsman offers advice on award coverage, wages, entitlements and conditions of employment. It can also enforce compliance with Australia's workplace laws.

A Notice and Redundancy Calculator to check termination and redundancy entitlements is available on the Ombudsman's website.

### Fair Work Commission

[fwc.gov.au](http://fwc.gov.au)  
1300 799 675

The Fair Work Commission is Australia's national workplace relations tribunal.

If you have been unfairly dismissed from your employment you may be able to make an application to the Fair Work Commission under either the unfair dismissal or general protections dismissal laws. These applications must be lodged **within 21 days** of your dismissal.

Further information about termination of employment and what is a genuine redundancy is available on the Commission's website.

## Looking after your mental health

### SANE Australia

sane.org  
1800 187 263

### Lifeline

lifeline.org.au  
13 11 14

24-hour crisis support, information and referral (local call).

### Suicide Call Back Service

suicidecallbackservice.org.au  
1300 659 467

Nationwide service that provides 24/7 telephone, video and online professional counselling to people who are affected by suicide.

### Relationships Australia

relationships.org.au  
1300 364 277

National community-based organisation providing relationship support to people regardless of age, religion, gender, sexual orientation, lifestyle choice, or cultural or economic background.

### MensLine Australia

mensline.org.au  
1300 78 99 78

Anonymous telephone support, information and referral for men with family and relationship problems, especially around family breakdown or separation (local call).

## Financial advice and help with managing debts

### Financial Counselling Australia (FCA)

financialcounsellingaustralia.org.au  
1800 007 007

FCA assists people in financial difficulty through financial counsellors in community organisations.

Services are free, independent and confidential and are funded largely by either state Governments or the Federal Government.

From time to time, many people find themselves struggling to buy food, pay the rent or mortgage and can be juggling numerous debts. If you're in this situation, a financial counsellor can help you understand your options so that you can get back on your feet.

Financial counsellors have an extensive knowledge of a range of areas of law and policy including industry hardship policies and government concession frameworks.

### National Debt Helpline

ndh.org.au  
1800 007 007

A not-for-profit service that helps people in Australia tackle their debt problems. Their professional financial counsellors offer a free, independent and confidential service.

## **MoneySmart**

[moneysmart.gov.au](http://moneysmart.gov.au)  
1300 300 630

ASIC's MoneySmart website was created to help you take steps to improve your personal finances. Impartial guidance and online tools allow you to be better informed when making financial decisions.

## **Australian Government Fair Entitlements Guarantee (FEG)**

[jobs.gov.au/fair-entitlements-guarantee-feg](http://jobs.gov.au/fair-entitlements-guarantee-feg)  
1300 135 040

The Australian Government provides financial assistance to cover certain unpaid employment entitlements to eligible employees who lose their job due to the liquidation or bankruptcy of their employer.

## **Other helpful Commonwealth Government websites**

### **What's Next**

[whatsnext.jobs.gov.au/](http://whatsnext.jobs.gov.au/)

### **Stronger transitions**

[jobs.gov.au/stronger-transitions](http://jobs.gov.au/stronger-transitions)



# Structured problem solving worksheet

For people who are stressed, it is common to feel overwhelmed by problems. Thinking about how to begin to tackle them can feel equally difficult.

It can be helpful to have a methodical way of dealing with problems and making decisions. By using structured problem solving, you can feel more in control of problems and less overwhelmed by them.

The key elements of this method include:

- providing a sound basis for important decision-making.
- identifying and pinning down the problems that have contributed to you feeling overwhelmed
- thinking clearly and constructively about problems
- taking stock of how you've coped in the past, your personal strengths and the support and resources available to you.

With this method, you can work on a single problem or follow the process to tackle a number of issues.

You may find it useful to photocopy this worksheet and re-use it.



## Getting started

To help you get started, it's useful to deal with one problem that is specific and has the potential to be solved.

### Step 1

Write down the problem causing you worry or distress.

---

---

---

---

### Step 2

Think about your options for dealing with this problem. Try to think broadly, including good and not-so-good options. List all possible approaches without evaluating any of them at this stage. Use an extra sheet of paper if you need more space.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

### Step 3

Go down the list of possible options and write down the advantages and disadvantages of each.

Option	Advantages	Disadvantages	Total (refer step 4)
1			
2			
3			
4			



## Step 4

Remember that there may not be a perfect solution and your best option may have disadvantages. Sometimes one advantage may be so powerful that it outweighs many disadvantages or the number of advantages equals the number of disadvantages and you still can't decide what to do.

To work these issues through, assign a value to each of the advantages and disadvantages. This will help you to identify the best solution from your list, particularly if the number of advantages and disadvantages are similar.

Write a score out of 100 (based on level of importance or strength) next to each advantage (giving a positive value e.g. +20) and disadvantage (giving a negative value e.g. -50).

### Cutting household expenditure

Option	Advantages	Disadvantages	Total
1. Cut down calls to mobile phones	Save \$\$\$ +50	Inconvenient -40 Trouble getting kids to co-operate -80	-70
2. Cancel Lee's swimming lessons during term three	Save \$\$\$ +60	Lee has made progress last term and might lose momentum -50 She enjoys the classes -60 All her friends are in the lesson -70	-120
3. Cut down on electricity and water usage	Save \$\$\$ +70 Save water and energy +50 Good for the environment +40	Increased effort to switch off lights and appliances -30 Difficulty getting family members to comply -70 Difficulty breaking old habits -50	+10

Work out a total score for the advantage column and for the disadvantage column for each option and then add them together. This will give you either a positive or negative score for each option. The solution which is best for you at the time is the one with the highest score.



Remember it's possible that all of your options may have negative scores. If that's the case, the lowest negative option is your best solution. This approach can help you make a decision when none of your alternatives seem particularly appealing.

### Step 5

Identify the best method and option(s) to deal with the problem.

---

---

---

### Step 6

Write down the detailed steps needed to carry out this option(s). List the resources needed, such as time, money, skills etc. and the barriers to overcome.

Resources needed:

Barriers to overcome:

- |          |          |
|----------|----------|
| a. _____ | a. _____ |
| b. _____ | b. _____ |
| c. _____ | c. _____ |
| d. _____ | d. _____ |

### Step 7

Take action and implement the plan you've outlined above.

### Step 8

Review your progress in carrying out your plan, after a period of time.

What have I achieved?

---

---

---

What still needs to be done?

---

---

You may decide that your circumstances have changed and you need a new plan. Follow the steps again to reflect your current situation.



# Expenditure planner

This worksheet will help you to get a clear picture of what regular expenses you have, what you owe and what you own. From this, you can work out what income you will need during this period to cover your expenses and how you might be able to reorganise your assets.

You may find it useful to photocopy this worksheet and re-use it.

## Expenses

Work out your regular expenses. Remember to use the same timeframe that you chose for your income e.g. weekly, fortnightly or monthly.

Next, add up the totals.

### Household expenses

Rent	\$
Repairs	\$
Gas	\$
Electricity	\$
Water	\$
Telephone/mobile	\$
Rates	\$
Body corporate fees	\$
Cable/TV	\$
Furniture	\$
Appliances	\$
Gardening	\$
Groceries	\$
Pest control	\$
Internet	\$
Computer games/software	\$



Printer cartridges/refills	\$
Antivirus software	\$
<b>Sub total</b>	<b>\$</b>

### Education expenses

School fees	\$
University or TAFE fees	\$
Tuition	\$
Books and uniforms	\$
Camps/excursions	\$
<b>Sub total</b>	<b>\$</b>

### Personal expenses

Clothes and shoes	\$
Hair and beauty	\$
Laundry/drycleaning	\$
<b>Sub total</b>	<b>\$</b>

### Debt repayments

Mortgage	\$
Car loan	\$
Credit cards	\$
Personal loans	\$
Store cards	\$
Lay-bys	\$
<b>Sub total</b>	<b>\$</b>

### Savings

Superannuation contributions	\$
Regular savings	\$
Regular investments	\$
<b>Sub total</b>	<b>\$</b>

### Insurance

Home and contents	\$
Car	\$



Health	\$
Income protection	\$
Life	\$
Trauma	\$
<b>Sub total</b>	<b>\$</b>

### Medical expenses

Doctor	\$
Medicines	\$
Dentist	\$
Eye care	\$
Tests/pathology	\$
Chiropractor	\$
Physio	\$
<b>Sub total</b>	<b>\$</b>

### Transport expenses

Car registration	\$
Parking	\$
Fuel	\$
Repairs/maintenance	\$
Public transport	\$
Motorist association	\$
Tollways	\$
<b>Sub total</b>	<b>\$</b>



## Holidays

Weekends away	\$
Short holidays	\$
Annual holidays	\$
Pet expenses	\$
<b>Sub total</b>	<b>\$</b>

## Other expenses

Childcare	\$
Child support payments	\$
Gifts	\$
Donations	\$
Hobbies	\$
Sporting activities	\$
Subscriptions	\$
Newspapers and magazines	\$
Movies and DVDs	\$
Restaurants and take away	\$
Alcohol and cigarettes	\$
Pet food	\$
Other pet costs	\$
Birthday parties	\$
Music/dance lessons	\$
Books	\$
Music	\$
Memberships	\$
Cinema and concerts	\$
<b>Sub total</b>	<b>\$</b>
<b>Total expenses</b>	<b>\$</b>

Adapted from: Australian Securities and Investment Commission (ASIC).  
Extract from *Your Money* booklet available as an online interactive resource at  
[moneysmart.gov.au](http://moneysmart.gov.au)



## What you own

Assets	You	Your partner	Jointly owned
Family home	\$	\$	\$
Home contents	\$	\$	\$
Cars	\$	\$	\$
Bank and savings accounts	\$	\$	\$
Term deposits and debentures	\$	\$	\$
Managed investments	\$	\$	\$
Shares	\$	\$	\$
Superannuation	\$	\$	\$
Rental properties	\$	\$	\$
Allocated pensions	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## What you owe

Liabilities	You	Your partner	Jointly owned
Mortgage on family home	\$	\$	\$
Investment loans	\$	\$	\$
Personal loans	\$	\$	\$
Credit cards	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Source: ipac securities.

## Things to remember

- While the impact of losing your job or significant loss of income may be distressing, what you are feeling is likely to be a common reaction to the situation you find yourself in.
- Many people find themselves in a similar position. The solution is to look forward and develop a plan to improve your situation.
- Support is available. Talk to others about what you are going through. There's no shame in asking for support from family and friends.
- If things are building up and getting on top of you, it's important to seek professional support.

## References

- <sup>1</sup> Price, R.H., Choi, J.N. and Vinokur, A.D. (2002). Links in the chain of adversity following job loss: How financial strain and loss of personal control lead to depression, impaired functioning, and poor health. *Journal of Occupational Health Psychology*, 7(4), 302-312.
- <sup>2</sup> Jorm, A.H., Christensen, H. Griffiths, K.M., Korten, A.E. & Rodgers, B. (2001). *Help for depression: What works (and what doesn't)*. Centre for Mental Health Research: Canberra. Dunn, A.L., Trievdi, M.H. Kampert, J.B. et al. (2005). Exercise treatment for depression efficacy and dose response. *American Journal of Preventative Medicine*, 28(1), 1-8.





HOPE. RECOVERY. RESILIENCE. Find out more at [www.beyondblue.org.au](http://www.beyondblue.org.au)

## Where to find more information

### Heads Up

[www.headsup.org.au](http://www.headsup.org.au)

Heads Up is all about supporting Australian businesses to create more mentally healthy workplaces. Access a wide range of resources, information and advice for all employees, and create a tailored action plan for your business.

### The Mentally Healthy Workplace Alliance

[www.workplacementalhealth.com.au](http://www.workplacementalhealth.com.au)

A national approach by business, community and government to encourage Australian workplaces to become mentally healthy for the benefit of the whole community and businesses, big and small.

### *beyondblue*

[www.beyondblue.org.au](http://www.beyondblue.org.au)

Learn more about anxiety, depression and suicide prevention, or talk through your concerns with our Support Service. Our trained mental health professionals will listen, provide information, advice and brief counselling, and point you in the right direction so you can seek further support.

 1300 22 4636

 Email or  chat to us online at [www.beyondblue.org.au/getsupport](http://www.beyondblue.org.au/getsupport)

### Head to Health

[www.headtohealth.gov.au](http://www.headtohealth.gov.au)

Head to Health can help you find free and low-cost, trusted online and phone mental health resources.



@beyondblue



@beyondblue



@beyondblueofficial



® company/beyondblue

Donate online [www.beyondblue.org.au/donations](http://www.beyondblue.org.au/donations)