

10 Strategies for Workers

Across the country, workers are concerned about the rising unemployment rate and an economy in recession. Lay-offs, bankruptcies, and falling home values have many worrying for their jobs and their financial security. Financial times are tough, but there are steps workers can take to not just ride out the recession, but also to identify new opportunities to build a better future.

1. Make Yourself Indispensable

- ✓ **Be the MVP** – Increase your visibility in the workplace by volunteering for greater responsibility and an increased role. This is your time to shine!

2. Beef-up Your Skills

- ✓ **Move Ahead** – Once you've proven your value, take steps to advance in your job through training and education.
- ✓ **Look into *EarnMore*** – If you are currently earning less than \$14 an hour in your job, call to find out about *EarnMore*, Seedco's career advancement program that offers free career services from professional coaches.

3. Refine Your Job Search

- ✓ **Choose Carefully** – If you're looking for a new job, select industries that are not as vulnerable during a recession. Education, energy, health care, and security are all areas that are projected to continue hiring at steady levels.

4. (Net)work It

- ✓ **Reach out to your Network** – Now is a good time to ask friends, family, and co-workers about job and career opportunities. Your network can provide the support you need to weather tough times and increase your confidence.

5. Accept a Boost

- ✓ **You've Earned Some Help** – Learn about ways to access supports for workers, such as Food Stamps, housing assistance, training and education, or free or low-cost health care. These services are available through *EarnBenefits*, a Seedco program, and they can save you HUNDREDS of dollars a month!

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6. Live Frugally

- ✓ **Start a Budget** – To cut spending, track your expenses and set limits for yourself. Being honest about your spending habits will make this process more fruitful.

7. Think before You Swipe

- ✓ **Shop Smart** – Have you noticed your grocery bills going up this year? Fight those increases by creating shopping lists, clipping coupons, looking for sales, and buying generic brands. Deals are often below eye level.

8. Check Please!

- ✓ **Open a Bank Account** – Avoid paying extra costs at check cashing services by opening a bank account and saving your money securely. With a savings account, you can even earn interest on your deposits!

9. Choose a Green Alternative

- ✓ **Cut Commuting Costs** – Many businesses offer the TransitChek program, which saves money on public transportation. Also consider other options including walking, carpooling, or biking to work.

10. Reflect and Strategize

- ✓ **Think Things Through** – Plan carefully before making major decisions that affect your finances. Pay down your debt and start an emergency fund for unexpected expenses.
- ✓ **Ask the Experts.** Don't be afraid to ask for financial planning services. Almost all workers, even those most experienced with financial management, are struggling. Use the free or low cost resources available to help you weather these challenging times. Call 311 for additional information.