

Contact: Pat Brinkman
FCS Educator, Fayette County
PH: 740-335-1150
Fax: 740-335-2757
Web-site: www.fayette.osu.edu
Contact: Melanie Hart
FCS Educator, Greene County
PH: 937-372-9971
Fax: 937-372-4070
Web-site: www.greene.osu.edu

Contact: Susan Holladay
FCS Educator, Clinton County
PH: 937-382-0901
Fax: 937-382-4995
Web-site: www.clinton.osu.edu
Contact: Rose Merkowitz
FCS Educator, Highland County
PH: 937-393-1918
Fax: 937-393-0222
Web-site: www.highland.osu.edu
Contact: Christine Olinsky
FCS Educator, Montgomery County
PH: 937-224-9654
Fax: 937-224-5110
Web-site: www.montgomery.osu.edu

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FOR RELEASE

Five County Solutions

“Helping You Manage Between Jobs”

First in a Ten Part Series

A good friend lost her job recently, and she fears she might lose her house. We aren't in a position to help her financially, but can we assist in other ways?

Absolutely. Many people don't realize that a sudden loss of income manifests itself in many ways. According to University of Michigan research published by the American Psychological Association in 2002, unemployment can trigger "a vicious cycle of depression, loss of personal control, decreased emotional functioning and poorer physical health."

Many experts liken the feelings associated with job loss to the stages of grief experienced after a death or other devastating event. Those stages include shock, denial and anger, and for many people, this reaction could be serious enough to prevent sound decision-making at a time when serious consequences could result. If you can help your friend face those hurdles, you'll be doing her a tremendous favor.

First, let her know that it's normal for a job loss to have emotional as well as economic repercussions. Then, help her sort through her feelings and begin a plan of attack on the financial front. And that part is crucial: Many people try to hide financial problems from creditors until they get behind. But the best route is to contact creditors before missing a payment and ask if they would work with you to adjust payments until you get back on your feet. Often, the emotional reactions of people in this kind of situation prevent them from taking the proper economic steps.

Many free resources are available to help, but finding and reviewing them can seem

overwhelming -- so this is another area where you can help. One place to start is a 10-part series, "Bouncing Back When Your Income Drops," offered by Penn State Cooperative Extension for free online at <http://financialliteracy.cas.psu.edu/pubs.html>.

University of Minnesota Extension has several similar resources available. "Adjusting to a Suddenly Reduced Income" and "Getting Through Tough Times" both might be helpful. Check them out at <http://www.extension.umn.edu/moneyeveryday/>. And Purdue Extension offers a nine-part series, "When Your Income Drops," at http://www.ces.purdue.edu/Living_on_Less/IncomeDrops.html.

Also, find community resources, starting with your county's Department of Job and Family Services (check the state site at <http://jfs.ohio.gov>). In addition, the New York State Department of Labor offers an eight-part "Job Search Guide for Professionals" that covers everything from handling the emotional impact of job loss to conducting a job search. It's online at <http://www.labor.state.ny.us/careerservices/findajob/tableco.shtm>.

Why not review some of these resources and decide which might be most helpful for your friend? Then call her up, buy her a cup of coffee, and help her decide on her next steps. It could be the best thing you could do for her. (Source: Filipic, M. (2008). *Family Fundamentals*, Ohio State University Extension and Ohio Agricultural Research and Development Center

Many of you are facing uncertain times due to future job losses in our area. Ohio State University Extension wants to help with accurate information on how to deal with these uncertain times and the financial and emotional strain you will experience.

Family and Consumer Sciences Educators in these five adjoining counties (Clinton, Fayette, Greene, Highland, and Montgomery) are working together to provide information through news articles, factsheets, and possible class sessions. You can contact us at any time for more information and resources. In Greene County please contact Melanie Hart at 372-9971 or hart.382@cfaes.osu.edu for more information.

Look for weekly new articles with information on financial issues and family and community resources. In the first few weekly news articles we will be discussing the emotional reactions you may have or experience during this time in more detail than in the article above.

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