

## **Tips if you are laid off**

1. Sign up for unemployment      201-601-4100    Unemployment Hotline
2. Calculate how much you need to meet the basic household expenses.
3. Think of ways to save or bring in more money - Nothing legal is off limits!  
    Consider selling the second car or jewelry, take used clothing to a  
    Consignment shop, give up buying the daily latte, wash your own car.....  
    Be Creative!!
4. Sign up at The Center for Food Action in Mahwah – 201-529-2029  
    Visit St. Paul's Food Pantry
5. Pay THESE bills first – mortgage or rent, health insurance, utilities, food, other  
    insurance.
6. Don't raid your retirement account unless it is a last resort.
7. Contact an agency such as Consumer Credit Counseling – 1-888-726-3260 – for help  
    getting any debt under control.
8. And last, but far from least, do not be afraid to ask for help!  
    Ramsey Social Services Coordinator      201-825-3400    ext. 263