



Wealth is the ability to fully experience life.

Unemployment

Whether you're choosing to leave your job or you've just found out that you're being let go, job loss can have a significant impact on your financial health. Ideally, you would have the value of at least six months' income in an emergency fund. Adopting a lower-cost lifestyle by eliminating non-essential spending can help carry you through this disruptive time. There are several important decisions to make and steps to take right away. Start with these:

KEY STEPS

- | | |
|--|--|
| <input type="checkbox"/> Budget review | <input type="checkbox"/> Benefits review |
| <input type="checkbox"/> Income review | <input type="checkbox"/> Life and disability insurance waiver of premium |
| <input type="checkbox"/> Unemployment enrollment | <input type="checkbox"/> 401(k) decisions |
| <input type="checkbox"/> Health insurance review | <input type="checkbox"/> Goal/life planning |

NOTES

Teresa Hart | 708 E. Kay Avenue, Suite 3, Mitchell, SD 57301 | (605) 292 - 0202 | teresa@hartfinancial.net

Sue Benedict | 7304 50th Avenue South, Sabin, MN 56580 | (701) 866 - 1653 | sue@hartfinancial.net

Securities and investment advisory services offered through Osaic Wealth, Inc. member FINRA/SIPC. Osaic Wealth is separately owned and other entities and/or marketing names, products or services referenced here are independent of Osaic. Osaic does not provide tax or legal advice.