

# Laid Off? Six Simple Ways to Ease Your Financial Burden

Source: [www.layoffsurvivalguide.com/laid-off.html](http://www.layoffsurvivalguide.com/laid-off.html)

Looking for some easy ways to cut costs after being laid-off? Here are six simple steps to help streamline your budget:

## 1. Ban the Catalogs

Now is not the time to be tempted by all the merchandise promoted in those glossy catalogs. Reduce the temptation to buy and lighten your mail carriers load by calling the catalog companies and telling them not to send you any more mail.

## 2. Use Less

It is amazing how much you can save by simply using less of everyday products. Most people will never notice if they use half the amount of shampoo when washing their hair or run a load of laundry using half the amount of detergent (while allowing extra time for the clothes to soak). Small steps can add up to big savings over time.

## 3. Host an Online Yard Sale

Go through your home, make a pile of everything you'd like to get rid of, take some digital photos and sell your "gently used" treasures on eBay, Craigslist, or Amazon.

## 4. Check in With Your College Alumni Office

My alma mater, UNC Chapel Hill, offers free career related tele-classes, networking opportunities and career counseling to university alumni. Check with your alma mater – you'll be pleasantly surprised at the scope of services that may be available for little or no money.

## 5. SCORE big with your own business

Thinking about starting your own business? Volunteers for SCORE (Service Corp. of Retired Executives) offer personal online business consulting in more than 500 categories, all for free. Learn from a volunteer mentor if your business idea has merit, what you'll need to succeed, and what steps to take next. Go to [Score.org](http://Score.org) for more information.

## 6. Take advantage of online career counseling tools

As a professional career counselor, I obviously believe in the value of working with a trained career counseling professional. However, if your budget does not allow for one on one help, check out the [University of Waterloo Career Development E-Manual](#). It is an online workbook that walks you through many of the same exercises a career counselor might use. It's filled with excellent information but it will take some discipline and time to complete- - a tremendous amount of information for free!