



211 is a valuable resource in our community. Please utilize this service and allow the trained information specialists guide you to services within our community.

When you don't know where to turn, call 211 for help finding community, social, non-clinical health and related government services. Confidential calls are answered by trained information specialists who assess each caller's needs, 24 hours a day, 7 days a week, in over 100 languages. Call 2-1-1 to find programs and services in your area.



<https://211ontario.ca>



United Way
Kingston, Frontenac,
Lennox and Addington

For more information please contact:

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Canadian Labour Congress
Congrès du travail du Canada

WHEN THE PAYCHEQUE STOPS
AND THE BILLS DON'T



United Way
Kingston, Frontenac,
Lennox and Addington



www.unitedwaykfla.ca/labour

Where Do I Start?

Losing your paycheque is traumatic, even if it's temporary or our earnings only make up part of the family income. Take control of the situation by knowing what to do and where to turn. If you or a family member is stressed and anxious connect with:

<https://cmha.ca/>
<https://www.amhs-kfla.ca/>

Take an inventory of your expenses:

- What are your fixed expenses? (e.g. Mortgage ,rent, utilities, etc.)
- What are your variable expenses (e.g., food, gas)?
- What can you cut back?
- What can you live without?

Tip: Put away your credit cards and begin living on cash. This will help you keep a close eye on what you're spending.

What is your income?

- Will you receive employment insurance?
- Do you have any other sources of income (e.g., spouse)?
- Do you have any other financial resources (e.g., RRSPs, savings)?

Does your income cover your expenses?
If not, move on to the next step.

Tip: If applicable, make sure you apply for EI within four weeks of your last day of work, or you may lose benefits.

Set Priorities for Your Expenses

Itemize your fixed and operating expenses in order of importance, with the most important at the top. This will ensure you pay the important things first when money is short.

Make a Complete List of Creditors:

Read the "Dealing with Creditor Action Plan" (<https://www.unitedwaykfla.ca/Creditor-Action-Plan>) and fill out the related worksheet. This will help you create a guide. On the worksheet, you will list the following information for each creditor:

- total amount owed;
- payment schedule, amount and interest;
- account number; and
- name, address, phone number and email for the contact person.

Consolidate High-Interest Debt

Review the interest rates you are paying to creditors. Try to consolidate all debt at the lowest interest possible.

Resolve Counselling Services Canada is funded by United Way KFL&A. Resolve offers many services to our community including:

- Financial Counselling
- Individual and Family Counselling
- Women's Counselling
- Child and Youth Counselling

<https://resolvecounselling.org>

Talk to your creditors!

The worst thing to do is hide, miss payments, not answer the phone, ignore your mail, or make promises you can't keep. Creditors can't, and won't, help you, if they don't trust you.

Arrangements can be long-term or just for the period you are without pay. Connect with creditors and ask to make special arrangements about your:

- mortgages / rent
- utilities
- creditcards / department stores
- telephone
- auto / home insurance
- taxes
- loans

<https://resolvecounselling.org/credit-financial-counselling-services/>

Get the help you need and deserve

While financial concerns are an obvious source of stress during a strike or lockout, please remember that many other problems can surface due to a sudden change in your financial situation. Remember, the whole family can feel the effects of income loss.

Community services are available in the community, thanks to your support of United Way and other non-profit organizations. Public services are in our community through your taxes. Ask for help.