

# TAKING CARE OF YOURSELF AFTER LOSING YOUR JOB

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Looking after yourself and your family/  
whānau during tough economic times

The information in this document is general advice only. The advice within it may therefore not apply to your circumstances and is not intended to replace the advice of a healthcare professional.

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# INTRODUCTION

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Dealing with losing your job – no matter how or why it happens – and unexpectedly having your income reduced can be challenging for many people. It can cause significant emotional distress and financial strain.

These events can take a serious toll on people’s health and wellbeing, their relationships, their families and how they see their future.

Research shows job or financial loss can increase the risk of developing anxiety and/or depression.<sup>1</sup> However, there are steps you can take to regain a sense of control over your situation.

This booklet is designed to help you work through some of these steps. It contains information on practical tips for looking after your mental health, where to seek financial assistance, and how you can go about finding another job.

Dealing with adversity and adapting to change can be difficult. But there are things you can do for yourself and there’s no shame in asking for support – we all need a hand sometimes and people are usually keen to help.

# COMMON REACTIONS TO LOSING YOUR JOB

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It's common to experience a range of emotional reactions in response to an unexpected loss or changing circumstances. Shock, distress, anger, guilt, worthlessness, sadness, powerlessness and helplessness are all common emotions. For most people, the distress decreases or disappears with time.

## Common reactions

Common experiences include:

- problems getting to sleep or staying asleep
- tiredness and fatigue
- appetite loss
- memory and concentration problems, such as forgetfulness or vagueness
- feeling overwhelmed, anxious or fearful
- mood swings or over-reactions to small things
- muscle tension or pain
- frustration
- withdrawing from others, not socialising as much

- feeling angry, irritable or intolerant
- lowered sex drive
- physical symptoms, such as heartburn, headaches, skin rashes or stomach pains
- embarrassment and guilt – “I’ve let everyone down”
- loss of direction, doubt or sense of powerlessness

If you’re experiencing some of these symptoms over a prolonged period and they’re impacting on your life, you could be at risk of developing anxiety or depression. It’s important you talk to a doctor or another health professional. To find a health professional in your area, call or text the Mental Health Support Service on **1737** or see pages 16–19 of this booklet for other organisations.

Adjusting to the loss of a job or reduced income can be especially difficult for people with a tight budget. Feeling anger and a sense of injustice is understandable. Some people may feel guilty or blame themselves, but it is best to focus on the future. A setback doesn’t need to be permanent and there will be a way forward to help you get back on track.

Losing your job or financial security may also trigger symptoms of grief. These include:

- shock and a feeling of numbness
- disbelief – “It can’t be real”
- a sense of loss – this can be connected to the job or finances, as well as dreams and plans for the future
- confusion and trying to make sense of it – “Why has this happened to me?”
- anger – a common reaction when people feel powerless or out of control
- pining and yearning
- feeling overwhelmed
- guilt – “I wish I’d done things differently”, “I’ve disappointed my family”
- a sense of isolation from others and feeling alone in the loss



# WHEN TO SEEK PROFESSIONAL SUPPORT

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The distress associated with job loss and financial stress can lead to the development of common health conditions, including anxiety and depression.<sup>1</sup> Learning more about these conditions can help you to be aware of some of the warning signs.

Mental health professionals and general practitioners (GPs) can help you get through difficult times. It is important to seek support if you are experiencing:

- severe emotional reactions that persist beyond a usual period of adjustment (usually two or more weeks)
- an inability to function and carry out day-to-day tasks
- using alcohol or other substances to 'self-medicate' or cope
- thoughts of self-harm or suicide

# DEALING WITH THE EMOTIONAL IMPACT

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Working through your emotions and trying to remain positive will make it easier to cope with the situation. It will also reduce your risk of developing anxiety or depression.

A worksheet focusing on structured problem solving is included on page 20. This is designed to help you work out some practical steps to regain a sense of control and avoid becoming overwhelmed by the circumstances.

Ask yourself the following:

- Are there any particular worries or concerns that I can't get out of my mind? If so, what are they?
- How much exercise am I getting?
- What are my sleep patterns and diet like?
- Am I drinking alcohol, smoking or taking drugs more than before the loss?
- How is my general health? Should I go to the doctor for a check up?

- Are there any pre-existing medical conditions that may be aggravated by a period of stress?
- Do I have family members and friends I can turn to for support?

## Tips to help you stay on top of your emotions

- Write down your worries. You may find it useful to write down your concerns and then use the problem-solving strategies on page 20 to work through some practical steps to address them. Identify the specific feelings you are experiencing and the concern or worry that may be underlying each of these feelings. For example, are you worried about not being able to pay the rent or your mortgage, or are you feeling ashamed about losing your job? Writing these down may help you decide which issues to tackle first.
- Get support. Identify friends and family members you can talk to and who will help you remain positive.
- Stay healthy. Try to maintain a balanced diet and get some regular exercise, such as walking. Evidence shows regular exercise can boost your mood.<sup>2</sup> For more information, visit [mentalhealth.org.nz](http://mentalhealth.org.nz)
- Avoid drugs and alcohol. You may be tempted to 'self-medicate' or try to temporarily escape your reality. Not only can drugs and alcohol worsen your emotional state and increase your risk of developing depression, they will also place a further drain on your finances. For more information, visit [cads.org.nz](http://cads.org.nz)
- If you have a pre-existing medical condition that may be aggravated by stress, talk to your doctor to see if there is anything you can do to minimise any negative effects.
- Don't expect to have all the answers. Remind yourself that it's OK to feel unsure about the future.
- Be patient with yourself. Recovery from any significant loss takes time.
- Draw on your strengths. Try to recall a tough time that you've managed to overcome in the past. Think about what worked then and apply it to your current situation.
- Choose your news. Think objectively about what you see or read in the media and try not to get swept up in unnecessary panic about the state of the economy.
- Realise you're not the only one going through this. Share your story with supportive friends and colleagues. You may find they're going through a similar situation.

- Try to see the positives. While this is difficult to do when you're dealing with challenging circumstances, you can try to view this uncertainty as a time to re-evaluate your goals and perhaps look at new opportunities.
- Don't obsess or ignore. It may be tempting to keep constantly checking the financial news, or conversely, to completely ignore your financial problems by not opening bills. Think about your previous routine and try to stick to it, such as paying bills promptly if possible, or arranging to use more flexible payment options.
- Become a volunteer. For many people, the most difficult part of redeployment is the loss of contribution and lack of interaction with friends and colleagues in a work environment. Working as a volunteer for an organisation you believe in may fill this gap while you're between jobs. For more information about volunteering contact Volunteering New Zealand 09 027 681 4956 or [volunteeringnz.org.nz](http://volunteeringnz.org.nz)



# TAKING CARE OF YOUR FAMILY

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It's important to take care of yourself so you are better placed to support others, for example, your immediate family, if you have one. Family members may also be having a difficult time as a distressing event such as losing a job or financial hardship can contribute to pressure and tension in the family.

Ask yourself the following:

- Have I discussed the situation with my partner and the impact of these changed circumstances? Do I feel confident that we can address this?
- Have my partner and I explained to our children what has happened?
- If not, how can we approach it so it doesn't cause distress or scare them?
- Is my family OK? Do they need extra emotional support?
- What steps can I take to ensure that life remains as routine as possible for our children?
- What enjoyable activities can we still do as a family?

It's important to explain to your family the impact your situation may have on household spending. Reinforce that this is likely to be only for a limited time, for example maybe temporarily cutting back on your children's after school or sporting activities. Emphasise that this is not uncommon and it happens to a lot of families. Try to set aside enough time to participate in regular activities with your family, especially your children. It's important to respond to this situation as a family.



## Sometimes when we go through redundancy/redeployment it can affect you and your whānau/family.

### Whānau-centred

Whānau is at the centre of a lot of worker's lives in the construction industry. The importance of whānau allows those who are often stressed or struggling to influence what success is to them – encouraging them to create their own solutions and build their capacity to become self-managing.

- Consider letting your extended whānau/family know of your situation. They may be able to help with finding a job or provide positive support and advice.
- Have fun and spend time with whānau/family and friends, use them as a source to fill your wellbeing bucket.
- There may be support within your community such as your marae or church.
- The most valuable thing you can give your loved ones is time – check in with your whānau/family to see how they are feeling.
- Remember to look after yourself, your self-care is important for you to continue to take care of your loved ones.

This may be a good time to engage with your whānau, hapū and iwi. Your kāumatua and mokopuna are also a great source of strength in times like these. Whānau is about extended relationships – not just immediate relatives. It's your friends, community and people you care about. Whānau provides strength to be who we are.

### **There are also a lot of services based within the community who can provide holistic support for you and your whānau.**

Whānau Ora has partners who are located nationwide in Aotearoa.

**[whanauora.nz/partners/](http://whanauora.nz/partners/)  
0800 929 282**



# DEALING WITH THE FINANCIAL IMPACT

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There are steps you can take to restructure your finances. This will help you to manage your funds and smooth the transition while you look for another job. You may be entitled to financial assistance or interim payments to help you through this period. Contact the organisations listed in this booklet to check your eligibility.

The following section provides tips and poses questions for you to consider. You may find it useful to write down your responses, discuss them with

your partner, a close family member/ friend, or just think them through.

Ask yourself the following:

- Do I have a clear understanding of how this change will affect my financial circumstances?
- Have I made a list of my expenses and income?
- Have I thought realistically about areas where household budget cuts can be made?

- Have I thought about how my family and I will manage financially until I find another job?
- Do I think I can do this on my own or do I need professional financial advice?
- Do I know what financial assistance is available to help me now or do I need assistance to find out what I'm eligible for?
- Do I have the option of seeking short-term assistance from family or friends if I need to?

Depending on your circumstances, you will probably need to review:

- your budget
- your regular payments  
e.g. credit cards, loans and rent/ mortgage
- your KiwiSaver

It's important to write down a summary of your financial situation before you see a financial counsellor or talk to your bank. Use the 'Expenditure Planner' form on page 24 of this booklet to assist with this process.

## What you can do

### Draw up a budget

A budget can help you work out how much money you'll need to cover costs while you're going through financial difficulty/unemployment.

### Contact your bank

In order to have some control over your financial situation, contact your bank or organisations to whom you owe money as soon as you can if you need to make any changes to your loan repayments. Most financial organisations have policies covering assistance for customers who are experiencing financial hardship.

### Assistance from Ministry of Social Development

MSD provides short-term counselling support and information to help you through a difficult time and refer you to other services call 0800 559 009.



# MAKING THE MOST OF ANY WORK ENTITLEMENTS

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## Information about your entitlements

The first step after losing your job is to find out about your entitlements and the best way for you to deal with any money you may receive. See the 'Who can provide assistance?' section on page 16 of this booklet for organisations that can advise you about managing your entitlements.

## Payment of your entitlements

If you have lost your job because the company has closed, and your employer cannot meet your outstanding entitlements due to liquidation or bankruptcy, you may be entitled to payments through Employment New Zealand.

Go to **employment.govt.nz** to find out more, or call Employment New Zealand 0800 20 9020.

## Financial information for redeployed workers

Ministry of Business Innovation and Employment officers can help if you have been or are about to be redeployed. They provide information on termination payments, KiwiSaver, WINZ payments and services, as well as taxation implications. Call 0800 20 90 20, follow the prompts, and say that you want to speak to a Customer Services Officer.

## Make a plan

If you receive a redundancy offer, it's a good idea to start planning straight away. Seek professional financial advice prior to making any decisions. Make sure you understand the advice you receive and ask questions if you don't.

## Consider how to use any redundancy payment

Redundancy payments are designed to provide income for a period of time after you leave work. Before investing your redundancy payment in a way that may limit your access to it, such as rolling the money into your KiwiSaver fund or paying off large debts, think about how long you will be looking for a new job. You may need the money for living expenses during this time.

## WINZ payments

If you receive a redundancy payment, you may need to wait for a period of time before you are able to receive a payment. If you apply for a payment, such as Jobseeker Allowance, your income and assets will be assessed to see if you are eligible. To find out more, call 0800 559 009.

## Re-organising your KiwiSaver

Leaving your job may, on some occasions, mean having to transfer out of an employer KiwiSaver fund. Seeking appropriate professional advice about what to do with your KiwiSaver may make things clearer and help make your decisions easier.





## Insurance and KiwiSaver

Talk to your KiwiSaver fund about any benefit entitlements that apply to redeployment. If your KiwiSaver includes life or disability insurance, check whether it will continue when your employer stops contributing. You might consider continuance insurance or income protection coverage which can ensure that you and your family receive a proportion of your previous income.

This generally needs to be done within 30 days of leaving an employer.

## Setting up regular payments for living expenses

To create a sense of stability while you're between jobs, consider setting up your own 'pay system'. Deposit your redundancy payment into a separate account and arrange for a regular amount to be automatically transferred weekly or fortnightly into a different account which you access for living expenses. This can help with budgeting and creates a sense of regularity to your cash flow.

## Accessing your KiwiSaver early

If you are off work for an extended period of time, are experiencing significant financial hardship and have been receiving WINZ payments, you can apply to access some of your KiwiSaver under 'hardship provisions'. You would need to apply through your KiwiSaver fund and you may have to pay tax on any withdrawals you make.

# WHO CAN PROVIDE ASSISTANCE?

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## Mental Health Foundation

[mentalhealth.org.nz](https://www.mentalhealth.org.nz)

09 623 4812

[mentalhealth.org.nz/get-help](https://www.mentalhealth.org.nz/get-help)

Learn more about anxiety, depression and suicide prevention, or talk through your concerns with our Support Service.

## Help for mental health conditions under Ministry of Social Development

You may be eligible for a WINZ benefit for individual consultations with a psychologist, accredited mental health social worker or occupational therapist in mental health if you have been referred by a GP, psychiatrist or paediatrician.

For more information, visit

[www.workandincome.govt.nz/eligibility/health-and-disability/counselling.html](https://www.workandincome.govt.nz/eligibility/health-and-disability/counselling.html)

## Help with finding work

Plan actions that will lead to your next job such as preparing your resume; registering with employment services, recruiters or 'headhunters'; posting your resume using social media networks; calling employers about job openings; and responding to job advertisements.

Contact your network of supporters. Turn to friends, relatives and former work colleagues for job referrals and employment opportunities. Send these supporters your resume if you think it will help. Keep in touch periodically to exchange information and to get advice and suggestions.

If you have been made redundant you may be eligible for immediate access to personalised employment services. They may also be able to help you into a job if you are no longer working for any other reason too.

## Job Search

**[workandincome.govt.nz/work/job-search/index.html](http://workandincome.govt.nz/work/job-search/index.html)**

**0800 779 009**

Job Search is an online resource that provides help in finding jobs. These services are free and available nationwide. Job Search connects job seekers with employers and is delivered by a network of providers across New Zealand.

## Finding work after redundancy

**[www.careers.govt.nz](http://www.careers.govt.nz)**

Careers.govt.nz are available from 8:30am to 5pm Monday, Tuesday, Thursday and Friday. Wednesday from 9:30am to 5pm.

It's a time of change and uncertainty. It's normal to feel stressed and worried. Careers.govt.nz is available to help you get through, with practical advice and activities that will help you figure out your next steps and how to get there. Careers.govt.nz cover what skills employers are looking for and give you our latest information on writing a CV, applying for jobs and interviews.

## Support while you look for work

**Department of Work and Income Support**

**[workandincome.govt.nz/products/a-z-benefits/jobseeker-support.html](http://workandincome.govt.nz/products/a-z-benefits/jobseeker-support.html)**

The New Zealand Government offers financial and other assistance for those looking for work or completing approved studies to help get a job. This includes:

- income support while you look for work
- payments to help you study or train
- assistance with childcare costs while you look for work or study
- support for job seekers with a disability
- support if you've been made redundant
- other government and community support services



## Understanding your workplace rights

### Employment NZ

**employment.govt.nz**

**0800 20 90 20**

Employment NZ can provide information and advice about workplace rights and obligations for employees and employers. Employment NZ offers advice on award coverage, wages, entitlements and conditions of employment. It can also enforce compliance with New Zealand workplace laws. A Notice and Redundancy Calculator to check termination and redundancy entitlements is available on the website.

### Employments Relations Authority

**era.govt.nz/contact-us/**

**09 970 1550**

The Employment Relations Authority is New Zealand's national workplace relations tribunal. If you have been unfairly dismissed from your employment you may be able to make an application to Employment NZ under either the unfair dismissal or general protections dismissal laws. These applications must be lodged within 21 days of your dismissal. Further information about termination of employment and what is a genuine redundancy is available on the Employment NZ website.

## Looking after your mental health

### National Helpline

**1737**

### Lifeline

**0800 543 345**

24-hour crisis support, information and referral.

### Tautoko Suicide Helpline

**0508 828 865**

Nationwide service that provides 24/7 telephone, video and online professional counselling to people who are affected by suicide.

### Man Alive

**0800 826 369**

#### Counselling for men by men

Man Alive counsellors are trained and experienced in dealing with men's issues, so they'll understand yours. Next, they'll help you develop a broader range of options to deal with the issues.

### MATES in Construction Helpline

**mates.net.nz**

**0800 111 315**

MATES in Construction is a 24/7 helpline. MATES in Construction offers immediate phone support and follow up support if you work in the Construction Industry.

## Financial advice and help with managing debts

### MoneyTalks

**moneytalks.co.nz**

**0800 345 123**

MoneyTalks is a free helpline available to provide free budgeting advice to individuals, family and whānau.

Our financial mentors can:

- Understand your financial situation
- Organise your debt
- Plan for the future
- Get you in touch with a local budgeting service

For budgeting resources go to:

**[www.moneytalks.co.nz/resources/](http://www.moneytalks.co.nz/resources/)**

### FinCap

**fincap.org.nz**

**0800 345 123**

FinCap is a new entity driven by the public good, acting in the interests of New Zealanders seeking budgeting and financial capability advice.

FinCap provides support to the budgeting and financial capability sector, to enable them to provide the best services possible to New Zealanders by making them stronger and fostering productive relationships.

### Sorted

**sorted.org.nz**

Sorted offers New Zealanders free, impartial information and calculators to help manage money throughout life. Read our guides or use free online tools.



# STRUCTURED PROBLEM SOLVING WORKSHEET

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For people who are stressed, it is common to feel overwhelmed by problems. Thinking about how to begin to tackle them can feel equally difficult.

It can be helpful to have a methodical way of dealing with problems and making decisions. By using structured problem solving, you can feel more in control of problems and less overwhelmed by them.

The key elements of this method include:

- providing a sound basis for important decision-making
- identifying and pinning down the problems that have contributed to you feeling overwhelmed
- thinking clearly and constructively about problems
- taking stock of how you've coped in the past, your personal strengths and the support and resources available to you

With this method, you can work on a single problem or follow the process to tackle a number of issues.

You may find it useful to photocopy this worksheet and re-use it.



## Getting started

To help you get started, it's useful to deal with one problem that is specific and has the potential to be solved.

### Step 1

Write down the problem causing you worry or distress.

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### Step 2

Think about your options for dealing with this problem. Try to think broadly, including good and not-so-good options. List all possible approaches without evaluating any of them at this stage. Use an extra sheet of paper if you need more space.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

### Step 3

Go down the list of possible options and write down the advantages and disadvantages of each.

Option	Advantages	Disadvantages	Total (refer step 4)



#### Step 4

Remember that there may not be a perfect solution and your best option may have disadvantages. Sometimes one advantage may be so powerful that it outweighs many disadvantages or the number of advantages equals the number of disadvantages and you still can't decide what to do.

To work these issues through, assign a value to each of the advantages and disadvantages. This will help you to identify the best solution from your list, particularly if the number of advantages and disadvantages are similar.

Write a score out of 100 (based on level of importance or strength) next to each advantage (giving a positive value e.g. +20) and disadvantage (giving a negative value e.g. -50).

### Cutting household expenditure

Option	Advantages	Disadvantages	Total
1. Cut down calls to mobile phones	Save \$\$\$ +50	Inconvenient -40 Trouble getting kids to co-operate -80	-70
2. Cancel Lee's swimming lessons during term three	Save \$\$\$ +60	Lee has made progress last term and might lose momentum -50 She enjoys the classes -60 All her friends are in the lesson -70	-120
3. Cut down on electricity and water usage	Save \$\$\$ +70 Save water and energy +50 Good for the environment +40	Increased effort to switch off lights and appliances -30 Difficulty getting family members to comply -70 Difficulty breaking old habits -50	+10

Work out a total score for the advantage column and for the disadvantage column for each option and then add them together. This will give you either a positive or negative score for each option. The solution which is best for you at the time is the one with the highest score.



Remember it's possible that all of your options may have negative scores. If that's the case, the lowest negative option is your best solution. This approach can help you make a decision when none of your alternatives seem particularly appealing.

### Step 5

Identify the best method and option(s) to deal with the problem.

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### Step 6

Write down the detailed steps needed to carry out this option(s). List the resources needed, such as time, money, skills etc. and the barriers to overcome.

Resources needed:

Barriers to overcome:

a. \_\_\_\_\_

a. \_\_\_\_\_

b. \_\_\_\_\_

b. \_\_\_\_\_

c. \_\_\_\_\_

c. \_\_\_\_\_

d. \_\_\_\_\_

d. \_\_\_\_\_

### Step 7

Take action and implement the plan you've outlined above.

### Step 8

Review your progress in carrying out your plan, after a period of time.

What have I achieved?

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What still needs to be done?

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You may decide that your circumstances have changed and you need a new plan. Follow the steps again to reflect your current situation.



# EXPENDITURE PLANNER

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This worksheet will help you to get a clear picture of what regular expenses you have, what you owe and what you own. From this, you can work out what income you will need during this period to cover your expenses and how you might be able to reorganise your assets.

You may find it useful to photocopy this worksheet and re-use it.

## Expenses

Work out your regular expenses. Remember to use the same timeframe that you chose for your income e.g. weekly, fortnightly or monthly.

Next, add up the totals.

## Household expenses

Printer cartridges/refills	\$
Antivirus software	\$
Gas	\$
Electricity	\$
Water	\$
Telephone/mobile	\$
Rates	\$
Body corporate fees	\$
Cable/TV	\$
Furniture	\$
Appliances	\$
Gardening	\$
Groceries	\$
Pest control	\$
Internet	\$
Computer games/software	\$



Printer cartridges/refills	\$
Antivirus software	\$
<b>Sub total</b>	<b>\$</b>

### Education expenses

School fees	\$
University fees	\$
Tuition	\$
Books and uniforms	\$
Camps/excursions	\$
<b>Sub total</b>	<b>\$</b>

### Personal expenses

Clothes and shoes	\$
Hair and beauty	\$
Laundry/drycleaning	\$
<b>Sub total</b>	<b>\$</b>

### Debt repayments

Mortgage	\$
Car loan	\$
Credit cards	\$
Personal loans	\$
Store cards	\$
Lay-bys	\$
<b>Sub total</b>	<b>\$</b>

### Savings

KiwiSaver contributions	\$
Regular savings	\$
Regular investments	\$
<b>Sub total</b>	<b>\$</b>



## Insurance

Home and contents	\$
Car	\$
Health	\$
Income protection	\$
Life	\$
Trauma	\$
<b>Sub total</b>	<b>\$</b>

## Medical expenses

Doctor	\$
Medicines	\$
Dentist	\$
Eye care	\$
Tests/pathology	\$
Chiropractor	\$
Physio	\$
<b>Sub total</b>	<b>\$</b>

## Transport expenses

Car registration	\$
Parking	\$
Fuel	\$
Repairs/maintenance	\$
Public transport	\$
Tollways	\$
<b>Sub total</b>	<b>\$</b>



## Holidays

Weekends away	\$
Short holidays	\$
Annual holidays	\$
Pet expenses	\$
<b>Sub total</b>	<b>\$</b>

## Other expenses

Childcare	\$
Child support payments	\$
Gifts	\$
Donations	\$
Hobbies	\$
Sporting activities	\$
Subscriptions	\$
Newspapers and magazines	\$
Movies and DVDs	\$
Restaurants and take away	\$
Alcohol and cigarettes	\$
Pet food	\$
Other pet costs	\$
Birthday parties	\$
Music/dance lessons	\$
Books	\$
Music	\$
Memberships	\$
Cinema and concerts	\$
<b>Sub total</b>	<b>\$</b>
<b>Total expenses</b>	<b>\$</b>

Adapted from: Australian Securities and Investment Commission (ASIC). Extract from Your Money booklet available as an online interactive resource at [moneysmart.gov.au](http://moneysmart.gov.au)



## What you own

Assets	You	Your partner	Jointly owned
Family home	\$	\$	\$
Home contents	\$	\$	\$
Cars	\$	\$	\$
Bank and savings accounts	\$	\$	\$
Term deposits and debentures	\$	\$	\$
Managed investments	\$	\$	\$
Shares	\$	\$	\$
Superannuation	\$	\$	\$
Rental properties	\$	\$	\$
Allocated pensions	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## What you owe

Liabilities	You	Your partner	Jointly owned
Mortgage on family home	\$	\$	\$
Investment loans	\$	\$	\$
Personal loans	\$	\$	\$
Credit cards	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Source: ipac securities.

### **Things to remember**

- While the impact of losing your job or significant loss of income may be distressing, what you are feeling is likely to be a common reaction to the situation you find yourself in.
- Many people find themselves in a similar position. The solution is to look forward and develop a plan to improve your situation.
- Support is available. Talk to others about what you are going through. There's no shame in asking for support from family and friends.
- If things are building up and getting on top of you, it's important to seek professional support.

## References

- <sup>1</sup> Price, R.H., Choi, J.N. and Vinokur, A.D. (2002). Links in the chain of adversity following job loss: How financial strain and loss of personal control lead to depression, impaired functioning, and poor health. *Journal of Occupational Health Psychology*, 7(4), 302-312.
- <sup>2</sup> Jorm, A.H., Christensen, H. Griffiths, K.M., Korten, A.E. & Rodgers, B. (2001). *Help for depression: What works (and what doesn't)*. Centre for Mental Health Research: Canberra. Dunn, A.L., Trievdi, M.H. Kampert, J.B.et al. (2005). Exercise treatment for depression efficacy and dose response. *American Journal of Preventative Medicine*, 28(1), 1-8.  
  
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## Where to find more information

### Ministry of Health

**health.govt.nz**

**0800 611 116**

The Ministry of Health seeks to improve, promote and protect the health and wellbeing of New Zealanders. The Ministry works in partnership with other public service agencies and by engaging with people and their communities in carrying out these roles.

### Wellplace NZ

**wellplace.nz**

**Email: [wellplacenz@hpa.org.nz](mailto:wellplacenz@hpa.org.nz)**

**04 917 0060**

Wellplace.nz is run by the Health Promotion Agency (HPA). The Health Promotion Agency (HPA) is a Crown entity established under the New Zealand Public Health and Disability Act 2000. The role of HPA is to inspire all New Zealanders to lead healthier lives so that we, as a country, experience better health and wellbeing, and less harm, injury and disease. HPA does this by enabling people to be more aware, motivated and able to improve and protect their own and their family's health and wellbeing.

### Mental Health Foundation

**[mentalhealth.org.nz/home/our-work/category/27/workplace-wellbeing](https://mentalhealth.org.nz/home/our-work/category/27/workplace-wellbeing)**

**09 623 4812**

Mental Health Foundation provides a holistic approach to mental health, promoting what we know makes and keeps people mentally well. Mental Health Foundation provides free information and training, and advocate for policies and services that support people with experience of mental illness, and also their families/whānau and friends.



☎ : 0800 111 315

🌐 : [www.mates.net.nz](http://www.mates.net.nz)

✉ : PO Box 106-946  
Auckland City 1143 NZ