

Surviving a layoff

Few things can shake a household like a layoff. While many of the last year's were forewarned, that hasn't necessarily made them any easier to cope with.

Many families, regardless of how likely a layoff might have been, have struggled to adjust to the lifestyle changes that a layoff demands.

Fortunately, there are ways families can successfully survive a layoff. Much of that success will be rooted in devising a financial plan that can carry a family through difficult times and keep their heads above water until those difficult times rebound to happier days.

Budget

Every household has bills that must be paid. These include mortgage payments, rent, car payments, etc. Those should be atop any household budget.

However, there are items that can be eliminated from a household budget that can help save hundreds of dollars per month.

Cable or satellite television, for example, is not a necessity. While the family might enjoy the premium channels, they are a luxury many families cannot afford when living a post-layoff life.

In fact, eliminating cable or satellite service entirely is a good first step. Eventually, the family will adjust, and might even discover all that television time wasn't what it was cracked

up to be anyway.

Eat In

Dining out has grown increasingly popular over the years, as many households now feature two working parents, neither of whom feels much like cooking after a long day at the office. However, dining out, or even ordering takeout or deliver, is expensive.

Feeding a family of five at a restaurant is going to cost a minimum of \$50, and that's at a bare bones restaurant.

However, cooking at home for a family of five won't cost nearly that much, and the quality time spent around the dinner table or in the kitchen can help a family grow stronger in tough times.

Ask for Help

Nearly everyone has been forced to cut back on spending this year. Be it a young, single professional or an established family man who hasn't lost his job, cutting back on expenditures has been the common thread among Americans over the last year.

That said, families experiencing a layoff should not be ashamed to ask help, as everyone understands these are difficult times.

While help might not be around every corner, it is there, and families will never know unless they ask.



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Pictured from left to right, Deena Wente and Christie Anderson

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Left to right, front row: Bev Burns, Pat Otter, Jo Holmes, back row: Shelly Smith, Patty Kauten, Kim Largent, Becky Smith, Gloria Cole and Marj Allen.

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Left to right, JoAnn Brooks, Lisa Mindrup and Julie Scheetz.



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