

## Where to Go While Living on Less

Just when you think that the financial situation can't get any tighter, you realize that your unemployment benefits are about to run out and you still have not found a job. If you have money set aside in savings, you may be able to live off that for the short-term. For long-term security, however, you need some kind of income. Here are some tips on finding work quickly:

- **Go “temp.”** Temporary jobs have many advantages. In addition to providing income, they allow you to learn new skills, try out different industries and make valuable contacts. The easiest way to find a temp job is through a temporary staffing agency. Be prepared to do more than talk if you are invited to interview with a temp agency. Usually, candidates are asked to take a small battery of tests evaluating everything from computer literacy to typing speed. Based on your skills and experience, the agency will try to match you to an available job. The more flexible you are about the type of work and length of assignment, the greater your chances of "being placed" in a job.
- **Go “part time.”** If you haven't found a full-time job and your unemployment is ending, it's time to look for part-time work. First figure out when you would be able to work. If weekdays are best, an office environment might be a good fit. If nights and weekends are more convenient, consider industries with expanded hours, like retail or hospitality.
- **Go “seasonal.”** Timing is key for seasonal jobs. Although temporary, these jobs may take you down an avenue for finding a permanent position.
  - Summer hiring has never been hotter than in an area like Lake George which is rich in tourism.
  - Fall is the time when ski resorts and winter recreation areas begin to hire in anticipation of the snowy winter ahead.
  - Winter brings the holiday season and a perfect time to look for a job in retail or at a business that specialized in package delivery.
  - Spring: Tax preparation companies hire people long before April 15<sup>th</sup> to help them to prepare returns and assist with heavy workloads once W-2s are in the hands of employees beginning in January.

**Go “self employed.”** Starting a business might sound intimidating, but you can always start small. Lawn care, dog-walking and child care are entrepreneurial jobs that don't require a lot of time or money to get started. If you're thinking of starting a business, first assess your skills: What are you good at? What do you like to do? And, most important, what service can you provide that people will pay for? Once you have set up your business with your accountant and attorney, get out there and market yourself.

A word of warning: be careful of companies that advertise a large amount of money that can be made at home in a short period of time. Although some of them are legitimate, be sure to do your homework before you make a commitment to something that may not be on the up and up.

