



Dealing with tough times

## WHEN WORK DRIES UP

THERE ARE THINGS YOU CAN DO TO LOOK AFTER YOURSELF AND YOUR FAMILY.



# FOREWORD

## Cbus

Throughout Australia, many businesses in the construction and building industry from time to time experience hard times.

As a result, workers in our industry lose their jobs or have to get by on reduced incomes.

This can be a stressful and difficult time, as people work to provide for their families and deal with changes that are often beyond their control. This can cause health problems, both physical and mental, that need to be dealt with so those affected are able to handle life's challenges.

With this in mind, Cbus, the Master Builders Association, SuperFriend and *beyondblue: the national depression initiative* have collaborated on the production of this booklet, which gives you practical tools to assist you to take control of your life when your world is turned upside down.

However, one thing is certain: whilst times may be tough, there is help and support available.

I hope you find this booklet a useful resource that helps guide you and your family to deal with any changes you are experiencing.

The organisations involved in preparing this booklet are committed to supporting members through the highs and lows of everyday life.

**David Atkin**  
CEO, Cbus



## Master Builders Association Australia

Master Builders Association is delighted to partner with Cbus, SuperFriend and *beyondblue* to develop a resource to assist workers during hard economic times.

We commend SuperFriend in bringing this partnership together. SuperFriend is a very positive initiative in supporting employers to achieve improved mental and physical health. A balanced lifestyle is vital in the current challenging times.

Master Builders has seen the agony of members over the years who have succumbed to the intense pressures of keeping a business afloat during difficult economic times. That is why we are joining forces with Cbus, SuperFriend and *beyondblue* in this very valuable initiative. There is no need to feel alone, as there is help and support available to help you through your difficulties.

**Wilhelm Harnisch**  
CEO, Master Builders Australia



## SuperFriend

SuperFriend, the Industry Funds Forum Mental Health Foundation, is an Australian initiative aimed at improving the mental health and wellbeing of industry super fund members.

Developed through a partnership of industry super funds concerned about member health, SuperFriend brings together partners from industry super funds, insurers and mental health organisations, to offer resources for members to assist them with seeking help for common mental health problems.

When times get tough, it's important to take care of our physical and mental health – to see these as two sides of the same coin.

We are proud to have been part of this project, and we are especially pleased to see such commitment from the building and construction industry to support workers whilst in and out of work.

**Damian Hill**  
Chair, SuperFriend – Industry Funds  
Forum Mental Health Foundation



## *beyondblue: the national depression initiative*

These are tough times, but help is available.

The economic downturn has hit countless Australians in all walks of life. Many people have lost their jobs or are worried about being retrenched, while others have been shocked and distressed to see the value of their assets tumble.

This can take its toll on people's physical and mental health, their relationships, their families, their wellbeing and how they see their future. Dealing with these changes can be difficult; however, with information and assistance, change can be managed.

This booklet contains practical information to make sure many of the important issues associated with job loss or redundancy are addressed.

I hope you find this booklet to be helpful. It's important to remember that if you're having a tough time, help is available.

**Leonie Young**  
CEO, *beyondblue: the national depression initiative*



# CONTENTS

When work dries up	6
Is it normal to feel like this?	7
What you can do: money and finances	8
Things to do if you lose your job	10
Taking care of your family	12
Keeping on track	15
Who can help?	16
Problem-solving tips	20
Money Planner	23
Things to remember	28



# NOW WHAT?

## NO JOB?

What do you do when there is no job to go to on Monday? What do you do with your time? How do you cope without a pay packet? What about your family? There are a lot of questions. Here you'll find some answers and, just as importantly, where to get help when you need it.

## IS IT NORMAL TO FEEL LIKE THIS?

It's normal to experience a range of emotions at times like this: feelings of shock, anger, distress, guilt, powerlessness. For most people these feelings lessen or disappear over time. That's OK. If you continue to experience these feelings over a long time, that's not OK. To find out more go to page 7.

## HOW DO I COPE?

We all cope with life's hurdles in different ways. Pages 20 to 21 provide tips for managing emotions. Getting support from friends and family, staying healthy by exercising and eating right, and avoiding drugs and alcohol can make a massive difference to how you feel and the way you cope.

## WHO CAN HELP ME?

The list is long, and help is available to everyone that needs it. Pages 16 to 19 list the government, private, religious and community-based agencies that are available to you, what they do, contact numbers – everything you need, when you need it.

## WHAT ABOUT THE MONEY?

While there is little you can do to change the state of the economy, you can take steps to gain control over your own finances. Pages 8 to 11 give practical advice on budgeting, planning and managing your money. You'll also find contact details for organisations that can help you manage a payout, rework your finances, find another job and get you started again.

REMEMBER, YOU ARE NOT ALONE – HELP IS AVAILABLE.

## WHEN WORK DRIES UP

Have any of these things happened to you?

- Contract work has stopped or dried up
- Loss of job/been retrenched/in and out of work
- Redeployment

The building and construction industry in Australia has traditionally felt the peaks and troughs associated with difficult economic times. The effects of hard financial times are being felt by Australians in all walks of life.

If this has affected your job, you're probably looking for new ways to pay the bills and support the family. These can be tough times – emotionally and physically. Stress and worry are normal reactions to financial hardship, but there are things you can do to deal with the situation and move forward.



## IS IT NORMAL TO FEEL LIKE THIS?

Adjusting to financial problems can be really hard for people who have worked and planned for their future and, through no fault of their own, suddenly find it's completely changed. Feeling angry and unfairly treated is understandable and completely normal. You might feel guilty or blame yourself, but it's important to **remember it's not your fault.**

The feelings often linked with job loss and financial stress can lead to common health problems such as depression and anxiety. Learning more about these conditions can help you recognise the warning signs.

GPs and mental health professionals are there to help you get through tough times. It's important to get help when:

- Emotional reactions are severe or last for longer than two weeks
- You find it hard to function and do day-to-day activities
- You are using alcohol or other substances to cope
- You are thinking about self-harm or suicide.

### NORMAL REACTIONS CAN INCLUDE:

- Mood swings, feeling unusually sad or worried
- Finding it hard to concentrate or make decisions
- Loss of interest in things you usually enjoy
- Sleeping badly, tiredness
- Loss of interest in sex
- Loss of appetite
- Physical symptoms e.g. heartburn, headaches, stomach pains or sore muscles
- Strong feelings of embarrassment and guilt, not sure what to do next.

These are common reactions when you're going through a tough time. Usually these feelings diminish or disappear over time. But if they don't, talk to your doctor or health professional to get some help to successfully deal with the situation. See page 16 for support services.

## WHAT YOU CAN DO: MONEY AND FINANCES

- 8 There are things you can do to take control over your finances and reduce some of the pressure and stress.

### Questions to ask yourself:

- Do I know what financial help is available, or is there someone who can help me find out what help I can get?
- How exactly will this change my financial circumstances?
- Have I got a realistic budget?
- Can I do this on my own, or do I need professional financial advice? Do I have a clear idea of my finances to show them?



THERE ARE  
STEPS YOU CAN  
TAKE TO GAIN  
CONTROL OVER  
YOUR FINANCES

## THINGS TO DO IF YOU LOSE YOUR JOB

### <sup>10</sup> Draw up a budget

This can help you work out how much money you'll need to cover costs. The Money Planner on page 23 may help.

### Set up regular payments for living expenses

Think about setting up your own 'pay system'. Deposit your redundancy/contract payment into a separate account and automatically transfer a regular amount into a different account for living expenses. This helps with budgeting and helps create a regular cashflow.

### Contact your bank

Let them know straight away if you need to make any changes to your loan repayments. Most banks have policies for helping customers whose circumstances have changed.

### Contact Centrelink

Staff can help people facing difficulties or experiencing an unexpected change in their job. To arrange an appointment, call 131 794 (or 131 202 for languages other than English) or visit a Centrelink Customer Service Centre.

### Get some financial advice

Centrelink Financial Information Service officers help people who are about to lose or have lost their jobs. They provide information on termination payments, tax, superannuation, Centrelink payments etc. For more information phone Centrelink on 132 300.

### Access your entitlements

If your employer contributes to a redundancy fund, find out what your redundancy entitlements are by contacting your local redundancy fund listed on pages 17 and 18. If you have lost your job because the company shut down and your employer can't pay what is owed to you, you may be able to get payments through the General Employee Entitlements and Redundancy Scheme (GEERS). For more information, visit [www.workplace.gov.au/geers](http://www.workplace.gov.au/geers) or phone 1300 135 040.

### Insurance and superannuation

If your superannuation includes life or disability insurance, check if it will keep going when your employer stops contributing. You can consider 'continuance insurance' or 'income protection coverage', which can give you a proportion of your previous income, but this generally needs to be done within 30 days of leaving your job. If you are a Cbus member, call the Cbus Contact Centre on 1300 361 784 for more information.

### Access your superannuation early

If you are off work for an extended period of time, are having financial problems and have been receiving Centrelink payments, you can apply to access some of your super. Talk to your super fund for more information.

### Get help finding a job

If you've recently lost your job because of the economic downturn, you will have immediate access to Job Services Australia. Job Services Australia has programs and services available to quickly reconnect you with employment opportunities. To access immediate employment services and arrange an appointment, contact Centrelink 13 28 50 or visit [www.centrelink.gov.au](http://www.centrelink.gov.au)

## THINGS TO DO IF YOU ARE MADE REDUNDANT OR YOUR CONTRACT IS NOT BEING RENEWED

### Make a plan

If you find out your job or contract is ending soon, it's a good idea to start planning straight away. Get professional financial advice before making any decisions. Make sure you understand the advice you receive, and ask questions if you don't.

### Think carefully about how to use your redundancy payment

Before limiting your access to your redundancy or final contract payment – like putting it into your super fund or paying off big debts – think about how long you may be looking for a new job. You may need the money for living expenses.

### Get help from Centrelink

If you receive a redundancy payment, a waiting period may apply before you can get money from Centrelink. Income and Assets tests are applied to applicants for Centrelink benefits. Talk to Centrelink to find out more (see contact details on page 18).

## TAKING CARE OF YOUR FAMILY

12

It makes sense to take care of yourself so that you can provide for others. Losing a job or having financial problems can add to pressure and tension in the family. Make sure you and your family are ready to deal with the changes you're all facing.

### Family checklist:

- Have I talked about the situation with my partner and what it means to our family?
- Have my partner and I explained to our kids what's happened?
- If not, how can we handle it so they aren't scared or upset?
- What can I do to make sure life remains as normal as possible for the kids?
- What fun activities can we still do as a family?

It's important to explain carefully to your family the effect your situation may have on household spending. Explain that this is likely to be only for a short time e.g. cutting back on your kid's after-school or sports activities will not be forever.

Emphasise the situation isn't anyone's fault and it's happening to a lot of families. Try to set aside enough time to do regular activities with your family, especially your children. It's important to deal with any problems as a family.



A PROBLEM SHARED  
IS A PROBLEM  
HALVED, SO TALK  
WITH YOUR FAMILY  
AND MATES





TAKE A STEP  
BACK FROM  
WHAT YOU SEE  
AND READ IN  
THE MEDIA

## KEEPING ON TRACK

### Personal checklist – tips to stay on top:

- **Find a friendly ear.** Find some mates or family members you can talk to who can help you stay positive. If you feel uncomfortable with this, there are many support services who can help. See the 'Who can help' section on page 16 of this booklet.
- **Stay healthy.** Try to have a balanced diet and get some regular exercise. Walking is great exercise and something the family can do together.
- **Get a health check-up.** Visit your GP and make sure your physical health is OK. Sometimes stress can affect an existing medical condition. The GP can also refer you for further treatment and support if needed.
- **Avoid drugs and alcohol.** You may be tempted to try to escape your problems but this can make you feel worse, increase your risk of depression and put more pressure on your money situation.
- **Cut yourself some slack.** Remind yourself that it's OK to feel unsure about the future and recognise it takes time to recover.
- **Remember, you will get through this.** Try to think back to when you've had a tough time and you got through it. Think about what worked then and do the same now.
- **Choose your news.** You're probably going to see a lot of sensational and negative media reports about the economic downturn. Avoid panicking about what you see. Try to keep it in perspective.
- **Realise you are not alone.** Many people are facing the same problems as you. By talking about what you're going through with supportive friends and family members, you'll feel less isolated.
- **Look for the positives.** While it's hard to be positive when you are feeling financial pressure, it's good to see these changes as a chance to re-think your goals and maybe take on new challenges.

## WHO CAN HELP?

16

### INFORMATION AND RESOURCES

#### *beyondblue: the national depression initiative*

To find out more about depression, anxiety and related disorders, call the *beyondblue* info line on **1300 22 4636 (1300 bb info)** or visit the website at [www.beyondblue.org.au](http://www.beyondblue.org.au)

If you speak a language other than English and require an interpreter, ask the info line operator for assistance from the Telephone Interpreter Service. *beyondblue* fact sheets are available in 26 languages.

#### SuperFriend

A one-stop-shop for mental health and well-being information from a range of different services. SuperFriend is an initiative of fifteen industry superannuation funds, including Cbus. Visit the website at [www.superfriend.com.au](http://www.superfriend.com.au)

#### Transcultural Mental Health Services

For information about Transcultural Mental Health Services in your state/territory contact Multicultural Mental Health Australia by calling **(02) 9840 3333** or visit [www.mmha.org.au](http://www.mmha.org.au)

#### Help for mental health problems under Medicare

You may be eligible for a Medicare rebate for 12 individual consultations

with a psychologist, social worker or occupational therapist in mental health if you have been referred by a GP, psychiatrist or paediatrician. To find out more, see *beyondblue* Fact sheet 24 – **Help for depression, anxiety and related disorders under Medicare.**

### TELEPHONE SUPPORT

#### Lifeline 13 11 14

24 hour crisis support, information and referral (local call).

**Mensline Australia**  
**1300 789 978** or [www.menslineaus.org.au](http://www.menslineaus.org.au) 24-hour support for men with family and relationship problems, especially around family breakdown or separation. This service provides anonymous telephone support, information and referral (local call).

**Suicide Call Back Service**  
**1300 659 467**  
Free national telephone counselling service for people at risk of suicide, their carers and those bereaved by suicide.

#### Relationships Australia

**1300 364 277** or [www.relationships.com.au](http://www.relationships.com.au)  
Relationships Australia is a national community-based, not-for-profit organisation providing relationship support to people regardless of age, religion, gender, sexual orientation, lifestyle choice, or cultural or economic background.

#### Suicide Helpline (Vic only)

**1300 651 251** or [www.suicidehelpline.org.au](http://www.suicidehelpline.org.au)  
24-hour counselling, crisis intervention, information and referral (local call)

### FINANCIAL AND WORKPLACE SUPPORT

#### ACIRT (NSW only)

**1800 060 467** or [www.acirt.com.au](http://www.acirt.com.au)  
A national fund established in response to an initiative from the construction unions, their members and employers to create security of payment for employee's redundancy entitlements.

#### BERT (QLD only)

**1300 366 408** or [www.bert.com.au](http://www.bert.com.au)  
The Building Employees Redundancy Trust was established in 1989 to provide redundancy benefits and training grants for employees in the Queensland building and construction industry.

#### BIRST (SA only)

**(08) 8373 0122** or [www.birst.com.au](http://www.birst.com.au)  
The South Australian Building Industry Redundancy Scheme Trust (BIRST) is a redundancy fund established to provide construction industry employees with a secure benefit at the time of redundancy, retirement, death or permanent disablement.

#### Foundation House (NSW only)

**(02) 9810 3117** or [www.cidaf.asn.au](http://www.cidaf.asn.au)  
A drug, alcohol and gambling inpatient and outpatient service providing services to building and construction industry personnel, members, family and the general public.

#### Incolink (Vic only)

**(03) 9639 3000** or Toll Free: **1800 337 789** or [www.incolink.org.au](http://www.incolink.org.au)  
Incolink provides a range of benefits and services to its members in the building and construction industry, including redundancy benefits, income protection, financial rights counselling, personal counselling, employment and training advice.

#### Ozhelp

**1300 OZHELP (1300 694 357)** or [www.ozhelp.org.au](http://www.ozhelp.org.au)  
A workplace based program to assist staff and leaders in the Construction and Building Industry to develop resilience, suicide prevention and coping skills.

17

## WHO CAN HELP? (CONT)

18

### WA Construction Industry

#### Redundancy Fund (WA only)

(08) 9481 0259 or [www.wacirf.com.au](http://www.wacirf.com.au)

The WA Construction Industry Redundancy Fund has been operating for 20 years. It provides a financial facility into which employers may deposit employee redundancy entitlements, thus giving building workers the confidence in knowing that their entitlements are secure.

#### Centrelink

Any workers affected by redundancy or retrenchment can call Centrelink on 13 28 50 to discuss their individual circumstances or 13 23 00 if they require an appointment with a Centrelink Financial Information Service (FIS) Officer.

### FINANCIAL COUNSELLING SERVICES INCLUDE

#### AUSTRALIAN CAPITAL TERRITORY

##### Care Financial Counselling Service

02 6257 1788

#### NEW SOUTH WALES

##### Credit and Debt Hotline

1800 808 488

#### NORTHERN TERRITORY

##### Anglicare (Darwin)

08 8985 0000

##### Anglicare (Katherine)

08 8972 1571

##### Anglicare (Alice Springs)

08 8951 8000

#### QUEENSLAND

##### Financial Counselling

##### Association of Queensland

07 3321 3192

#### SOUTH AUSTRALIA

##### UnitingCare Wesley Adelaide Inc.

08 8202 5180

#### TASMANIA

##### Anglicare Financial Counselling Service

1800 243 232

#### VICTORIA

##### Consumer Affairs Financial

##### Counselling Referral Service

1300 558 181

##### Centrelink Personal/Family

##### Counselling Service

13 10 21

#### WESTERN AUSTRALIA

##### Financial Counsellors Resource Project

08 9221 9411

### The Workplace Authority

The Workplace Authority can provide information on your rights after retrenchment plus general advice on all workplace-related matters.

Call the info line on 1300 363 264 or visit [www.workplaceauthority.gov.au](http://www.workplaceauthority.gov.au)

### The Workplace Ombudsman

The Workplace Ombudsman can provide information about rights and obligations for employees and employers.

Call 1300 363 264 or [www.wo.gov.au](http://www.wo.gov.au)

There is a fact sheet on termination of employment available on this website.

### Job Network

If you would like more information about Job Network services including contact details for your nearest Job Network member, visit the Job Search website at [www.jobsearch.gov.au](http://www.jobsearch.gov.au) or phone 13 62 68.

### Australian Securities and Investments Commission

Log on to the Australian Securities and Investments Commission's consumer website [www.fido.gov.au](http://www.fido.gov.au) or call 1300 300 630 to see tips on managing money. A free copy of the Your Money booklet can be downloaded from this website or obtained by calling 1300 300 630.

### The Salvation Army

The Salvation Army Moneycare is a free and confidential financial counselling service. Call the Salvo Care Line 13 72 58 (dial 4) to find a Moneycare office near you, or go to [www.salvos.org.au](http://www.salvos.org.au)

### Wesley Mission Australia (NSW only)

Wesley Mission Australia provides free financial advice and has a range of fact sheets with practical financial advice for different circumstances. Log on to [www.wesleymission.org.au/centres/creditline](http://www.wesleymission.org.au/centres/creditline) Wesley Mission Australia also provides a free financial counselling service on 1800 808 488 Monday to Friday 9.30am to 4.30pm.

## FINANCIAL PLANNING

If your retirement plans have been affected, Cbus has a team of qualified financial planners who can help you make the most of your retirement savings. Cbus' financial planners don't charge commissions and your initial consultation will be free. To make an appointment, call 1300 361 784.

19

## PROBLEM-SOLVING TIPS

20

If you are feeling stressed, it's also normal to feel overwhelmed. Sometimes it's hard to know where to start. It can be really helpful to sit down and plan how you'll respond to the problem. Tackling it bit by bit will help you feel more in control.

On a piece of paper, follow the steps 1–5 to help you tackle your problems.

You now have an action plan to help you stay on track and find solutions to the problems. You can make a new plan at any time to adjust to new issues and changes you might be facing.

### STEP 1

Write down the problem causing you worry or distress.

### 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 options without ruling out any of them at this stage.

### STEP 3

List the pros and cons of each option, taking into account the resources you have – like friends, other people to talk to and finances. If you're having trouble coming up with ideas, ask mates or family members to pitch in.

### STEP 4

Give each option a score out of 10. This can help you work out the best way to deal with the problem.

### STEP 5

Write down the option with the highest score. List the resources and steps you need to make this happen – time, money, skills etc.

Adapted from: Ashfield, J. (2009) *Taking care of yourself and your family*. Norwood: Peacock publications. Free copies can be ordered by calling the *beyondblue* info line 1300 22 4636 or at [www.beyondblue.org.au](http://www.beyondblue.org.au)



TACKLING  
PROBLEMS BIT BY  
BIT WILL HELP YOU  
TAKE CONTROL



## MONEY PLANNER

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 time to cover your expenses.

23

### EXPENSES

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

Next, add up the totals.

# MONEY PLANNER

## HOUSEHOLD EXPENSES

Rent	\$ _____
Repairs	\$ _____
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 or TAFE 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

Superannuation 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	\$ _____
Motorist association	\$ _____
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	\$ _____	Books	\$ _____
Child support payments	\$ _____	Music	\$ _____
Gifts	\$ _____	Video hire	\$ _____
Donations	\$ _____	Memberships	\$ _____
Hobbies and sports	\$ _____	Cinema and concerts	\$ _____
Subscriptions	\$ _____	Photo development	\$ _____
Newspapers and magazines	\$ _____	Other	\$ _____
Movies and DVDs	\$ _____	<b>SUB TOTAL</b>	<b>\$ _____</b>
Restaurants and take away	\$ _____	<b>TOTAL EXPENSES</b>	<b>\$ _____</b>
Alcohol and cigarettes	\$ _____		
Pet food	\$ _____		
Other pet costs	\$ _____		
Birthday parties	\$ _____		
Music/dance lessons	\$ _____		
Sporting activities	\$ _____		

Adapted from: Australian Securities and Investment Commission (ASIC).  
Extract from Your Money booklet available at [www.fido.gov.au](http://www.fido.gov.au) or by calling 1300 300 630.

## WHAT YOU OWN & WHAT YOU OWE

### OWN

Assets	You	Your partner	Jointly owned
Family home	\$	\$	\$
Home contents	\$	\$	\$
Cars	\$	\$	\$
Bank accounts and cash management trusts	\$	\$	\$
Managed investments	\$	\$	\$
Shares	\$	\$	\$
Superannuation	\$	\$	\$
Rental properties	\$	\$	\$
Allocated pensions	\$	\$	\$
Term deposits and debentures	\$	\$	\$
Other	\$	\$	\$

### OWE

Liabilities	You	Your partner	Jointly owed
Mortgage on family home	\$	\$	\$
Car	\$	\$	\$
Personal loans	\$	\$	\$
Credit cards	\$	\$	\$
Home contents	\$	\$	\$
Other	\$	\$	\$

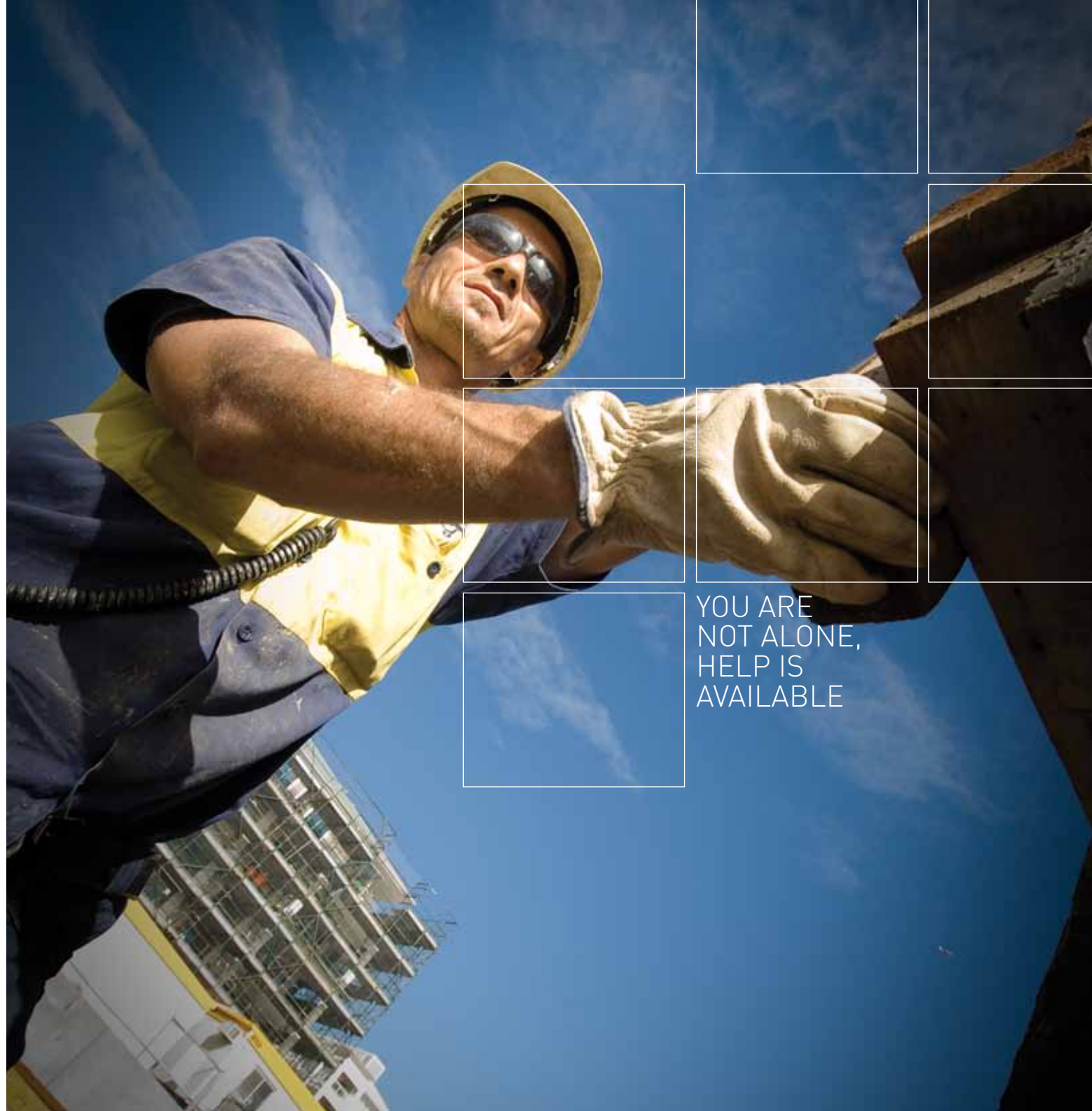
Source: ipac securities.

## THINGS TO REMEMBER

28

- While losing a job or contract work can be hard, what you are going through is probably a normal reaction to the situation in which you find yourself.
- You are not alone. Many people are finding themselves in a similar situation. Remember, this is not your fault.
- Help is available. Talk to mates about what you are going through. There's no shame in asking for support from family members and friends, and help agencies.
- If things are building up and getting on top of you, it's important to seek professional help.

This booklet has been adapted from *beyondblue's* booklet, *Taking care of yourself after retrenchment or financial loss: Looking after your health and wellbeing – and that of your family – in the current financial situation* – available at [www.beyondblue.org.au](http://www.beyondblue.org.au) or by calling 1300 22 4636.



YOU ARE  
NOT ALONE,  
HELP IS  
AVAILABLE

CBUS

Locked Bag 999  
Carlton South VIC 3053  
Tel: 1300 361 784

Cbus' Trustee, United Super Pty Ltd  
ABN 46 006 261 623 AFSL 233792  
L0000604 R1000979  
Cbus SPIN No. CBU0100AU

[www.cbussuper.com.au](http://www.cbussuper.com.au)



Master Builders Australia

P.O. Box 7170  
YARRALUMLA ACT 2600  
Tel: (02) 6202 8888

Or go to the National website to  
find your local office:

[www.masterbuilders.com.au](http://www.masterbuilders.com.au)



SuperFriend – Industry Funds  
Forum Mental Health Foundation  
C/- CBUS, Level 28,  
Casselden Place  
Melbourne, VIC 3000  
Tel: (03) 8648 6934

[www.superfriend.com.au](http://www.superfriend.com.au)



*beyondblue: the national  
depression initiative*  
P.O. Box 6100  
Hawthorn West, VIC 3122  
*beyondblue* info line: 1300 22 4636

[www.beyondblue.org.au](http://www.beyondblue.org.au)



The information presented in this booklet is general and is not a substitute for professional advice. Beyond Blue Ltd makes no representation or warranty (express or implied) as to the accuracy or completeness of the contents, or the reasonableness of any assumption or opinion expressed or omitted. The information presented in this booklet does not take into consideration any individual circumstances. The information is current at the time of printing. Beyond Blue Ltd expressly disclaims any and all liability for any loss or damage (whether direct, indirect, or consequential and howsoever arising, including in negligence) suffered or incurred by any person relying on this booklet including as a result of any omission, inadequacy, insufficiency or inaccuracy in its contents. This booklet is subject to copyright and no part of it may be reproduced in any form without prior written permission from Beyond Blue Ltd, other than for the purposes of and subject to the Copyright Act 1968 (Cth).