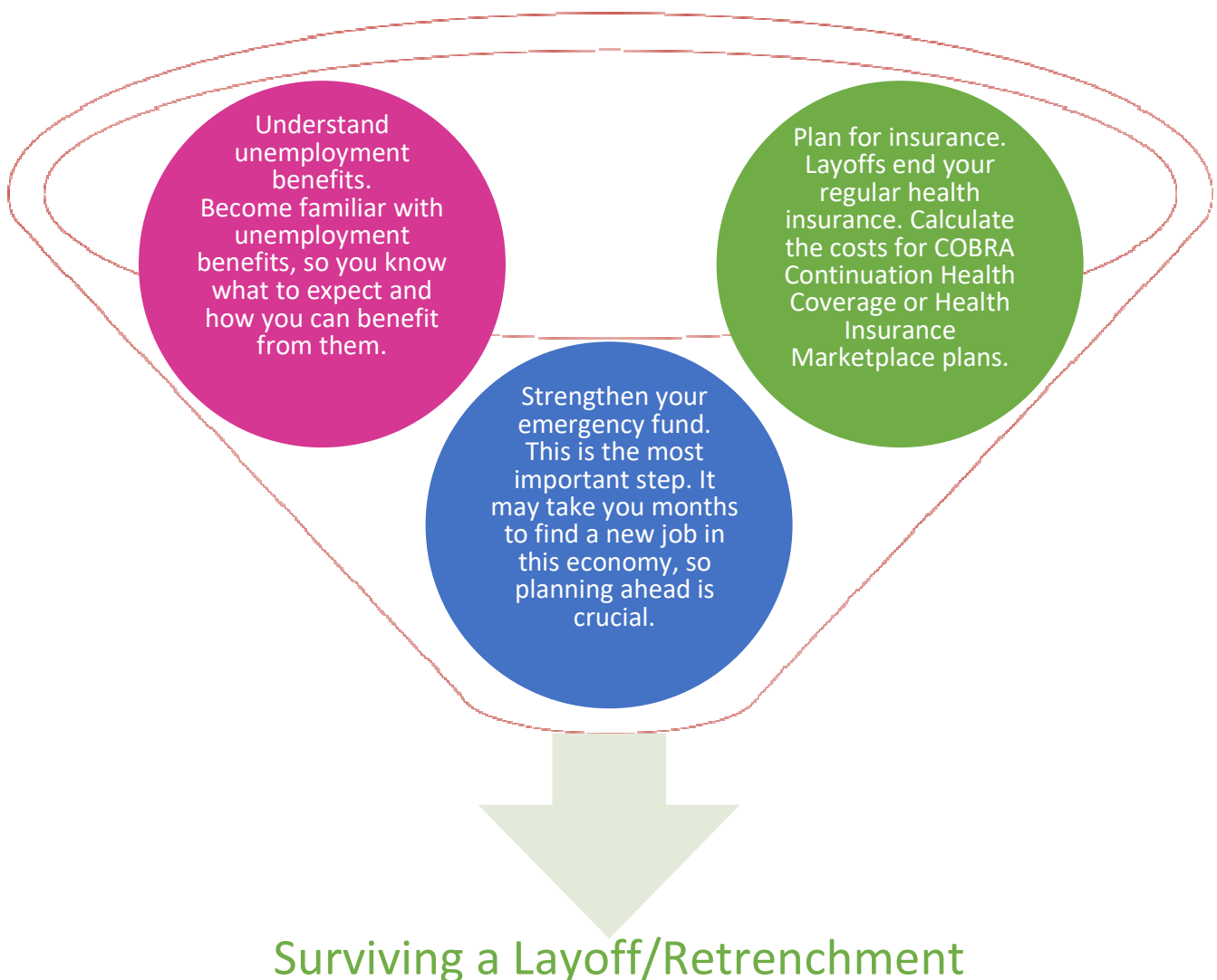


## Money Moves You Have to Make at the First Sign of a Layoff

*This free tip sheet was produced by the Cheapskates Club –*  
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If you can sense that layoffs or retrenchments are coming at your work, then it's important to make several money moves to protect yourself. These moves will help stretch your emergency fund and sustain you as you look for new work.



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