

THE \$QUEEZE

FAMILY

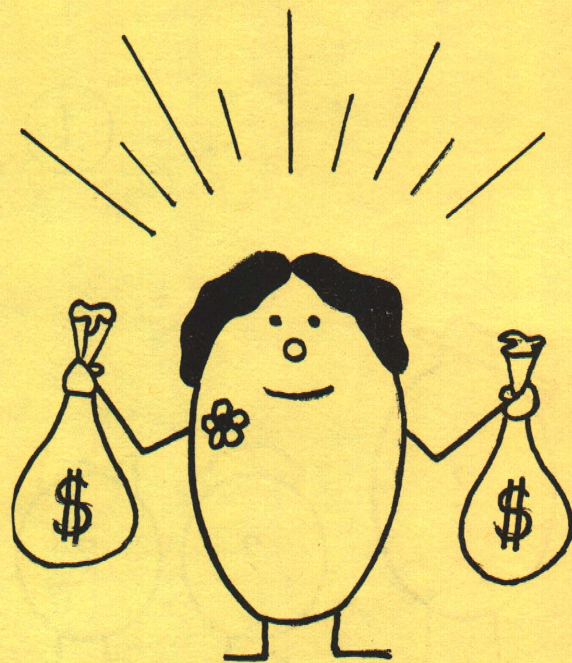
PLAYERS

PRESENT

HOW DO I GET

MORE MONEY

?

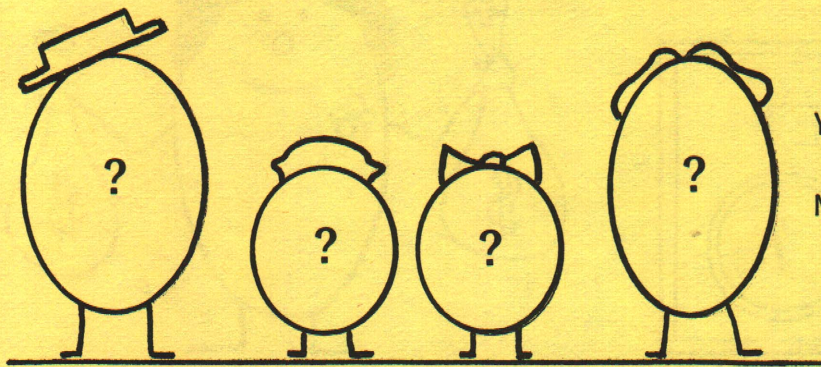


EMPLOYMENT - SALE OF ASSETS - BORROWING - FAMILY ASSISTANCE

Cooperative Extension Service - Michigan State University

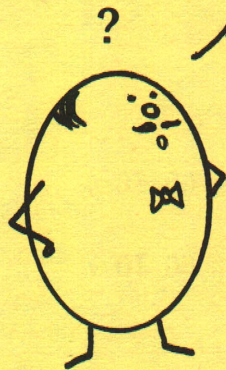
1

IS SOMEONE IN YOUR FAMILY FREE
TO TAKE A JOB.....A SECOND JOB
.....OR A HIGHER PAYING JOB?



YES GO TO 2

NO GO TO 7



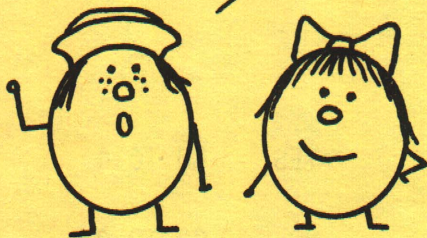
2 IS THERE A JOB AVAILABLE THAT THIS PERSON COULD TAKE NOW?

YES GO TO 4

NO GO TO 3

3

IF NOT, CAN THIS PERSON DEVELOP
SKILLS TO TAKE A JOB SOON?

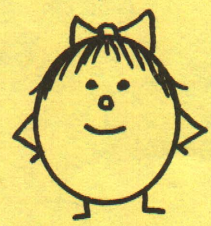


YES GO TO 4

NO GO TO 7

4

HAS THIS PERSON CONSIDERED THE
JOB-RELATED COSTS, SUCH AS TRANS-
PORTATION, CLOTHES FOR WORK, CHILD
CARE, HIGHER INCOME TAX BRACKET, ETC.?

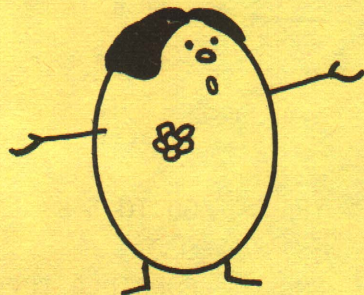


YES GO TO 5

NO CONSIDER THESE COSTS,
 THEN GO TO 5

5

AFTER SUBTRACTING JOB-RELATED COSTS
FROM THE AMOUNT THIS PERSON WOULD
EARN, IS IT WORTHWHILE TO TAKE THE JOB?



YES

GO TO 6

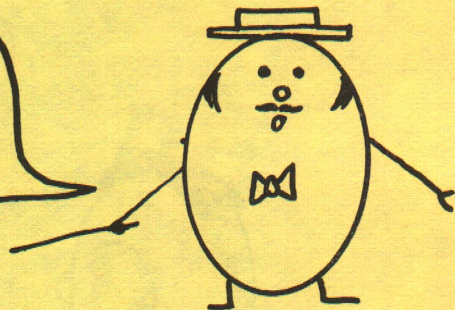
NO

GO TO 7

6

CONSIDER WHAT TAKING THE JOB MIGHT DO TO THIS PERSON'S, AND THE REST OF THE FAMILY'S.....

- Feelings about themselves
- Mental and physical health
- Commitments and responsibilities
- Involvement in activities, decisions and family relationships



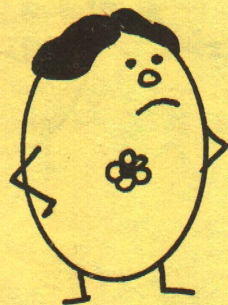
IS TAKING THE JOB
STILL WORTHWHILE?

YES

CONSIDER TAKING THE
JOB BUT CONTINUE TO 7

NO

GO TO 7



7

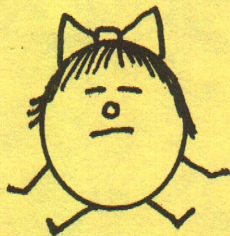
ARE WE WILLING TO SELL SOME OF
OUR BELONGINGS OR SOMETHING WE
CAN MAKE TO GET MONEY?

YES GO TO 8

NO GO TO 9

8

CAN WE SELL THESE ITEMS
AT A REASONABLE PRICE?

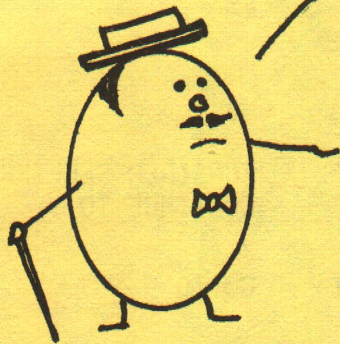


YES CONSIDER SELLING BUT
CONTINUE TO 9

NO GO TO 9

9

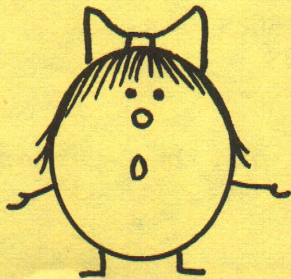
CAN WE BORROW THE MONEY AT LITTLE
OR NO INTEREST? CAN WE BORROW FROM
OUR LIFE INSURANCE OR A SYMPATHETIC
FRIEND OR RELATIVE?



YES GO TO 10

NO GO TO 11

10 WILL WE BE ABLE TO PAY
BACK THIS LOAN SOON?

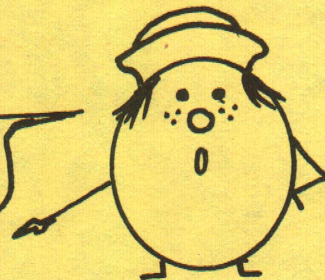


YES CONSIDER BORROWING BUT
CONTINUE TO 11

NO GO TO 11

11

DO WE QUALIFY FOR.....



● UNEMPLOYMENT COMPENSATION

● FOOD STAMPS

● MEDICARE OR MEDICAID

● SOCIAL SECURITY

● ADC

● OLD AGE ASSISTANCE

● AID TO BLIND OR DEAF

● PRIVATE ASSISTANCE AGENCIES SUCH
AS CHURCHES, SERVICE CLUBS

YES

CONSIDER APPLYING FOR
ASSISTANCE BUT CONTINUE
TO 12

NO

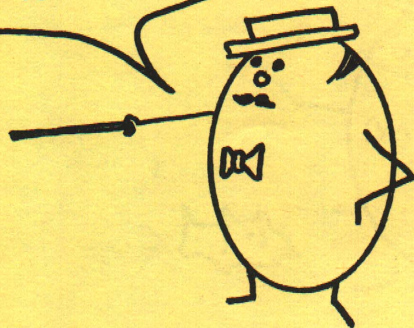
GO TO 12

(If you are not sure, check with the Department of Social Services)

12

WHAT POSSIBILITIES DID
YOU SAY YES TO?

- TAKE A JOB ()
- BORROW CASH ()
- SELL SOMETHING ()
- FAMILY ASSISTANCE ()

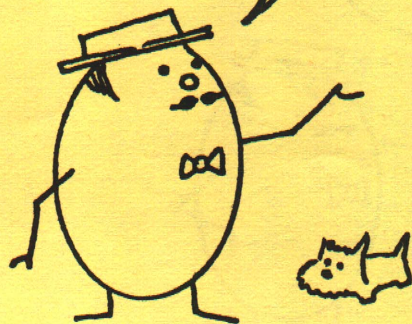


CHOOSE THE ONE THAT FITS YOUR FAMILY BEST AT THIS TIME.

IF YOU SAID NO TO ALL OF THESE, YOU MAY NOT BE ABLE TO
INCREASE YOUR FAMILY INCOME AT THIS TIME. GO TO 13.

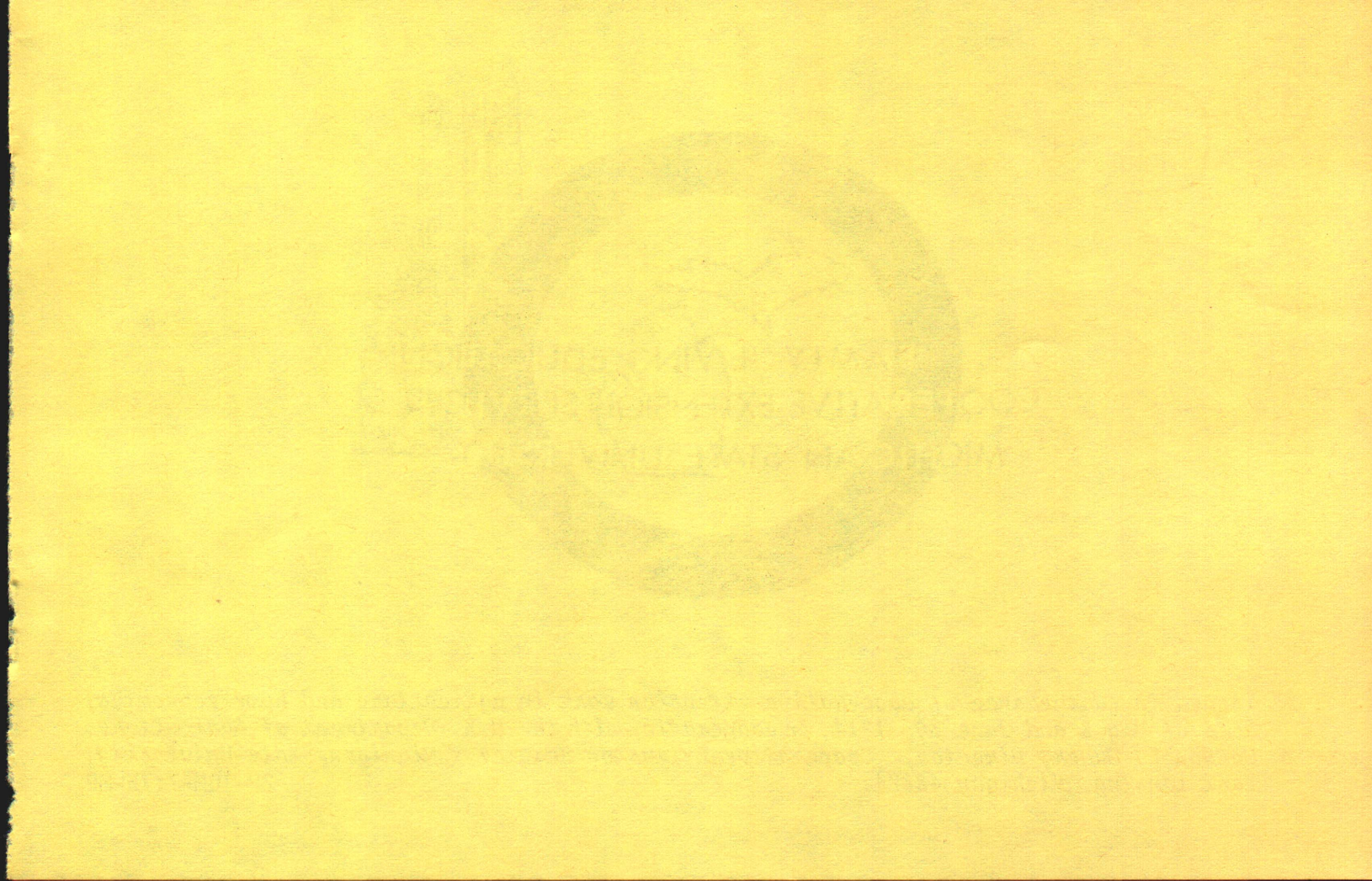
13

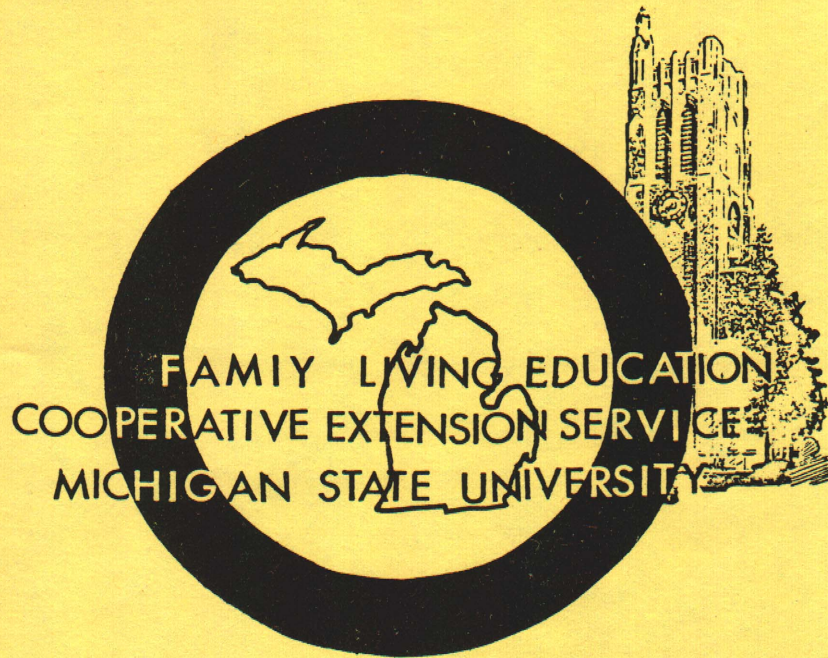
ARE YOU GETTING
THE MOST FROM THE
MONEY YOU NOW HAVE?



CONSIDER WAYS TO SPEND LESS, SUCH AS:

- DON'T BUY IT. USE THIS IDEA FIRST. ASK YOURSELF IF YOU REALLY NEED THIS ITEM.
- BORROW OR SHARE. FOR THINGS YOU DON'T USE OFTEN, CONSIDER SHARING OR BORROWING WITH FAMILY AND FRIENDS.
- SUBSTITUTE. LOOK FOR LOWER COST CHOICES THAT WILL GIVE YOU THE SAME SATISFACTION.
- USE WISELY. MAKE THE THINGS YOU ALREADY HAVE LAST LONGER.
- FIND THE BEST BUY FOR YOU. KNOW YOUR OWN NEEDS, AND DON'T OVER BUY.
- DO IT YOURSELF. USE YOUR OWN TIME AND ENERGY INSTEAD OF PAYING FOR SOMEONE ELSE'S.
- LOWER YOUR SIGHTS. MAYBE YOU WANT MORE THAN YOU CAN AFFORD. CHOOSE MORE REALISTIC GOALS.





Issued in furtherance of cooperative extension work in agriculture and home economics, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Gordon E. Guyer, Director, Cooperative Extension Service, Michigan State University, East Lansing, Michigan 48824.

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