

CHANGING A JOB OR CAREER



Economic globalization is changing the way that business is done all over the world - especially in America. Many corporations are unable to respond to the rapid changes in the economy and business environment and they are going through one bankruptcy or restructuring after another. Are you prepared to face the financial impact of losing your job or changing careers? Here are some tips on how to weather the storm:

- **Establish an emergency reserve account - Certified Mortgage Planning Specialist professionals** help you implement cash flow strategies to ensure that you have at least 6-12 months worth of your income in a cash reserve account. This will enable you to weather the financial storm of a job or career change without putting undue financial pressure on you or your family. Many families have split up over financial pressures associated with a job loss or career change. Don't be one of them.
 - Establishing an emergency reserve account can also enable you to take your time finding the right long-term job or career solution instead of settling on a short-term fix. Remember, a short-term fix may cost you a lot more in the long-run when it comes to potential income and lost opportunities. Don't wait until the last minute
 - If you know that your job may be in jeopardy or that you may be changing jobs or careers, start planning now. If you are out of a job or if you have recently switched careers, it is very difficult to qualify for mortgage financing. Therefore, the sooner you plan, the better it is for you because your options will be much more abundant.
- **Implement strategies to plan now for an upcoming job or career change** with the help of a CMPS professional. If you failed to plan properly for a job or career change, don't settle for an undesirable financial strategy or short-term fix. CMPS professionals help you implement a step-by-step plan for how to re-establish your financial footing after going through a job or career change. This may involve:
 - Financing in stages - a refinancing or debt restructuring plan that takes place over time
 - Sale/Leaseback or Rent-to-Own strategy - a way to keep your existing home or purchase a new home when you can't qualify for traditional financing options.



fast facts

- **Establish an emergency reserve account**
- **Implement strategies to plan now for an upcoming job or career change**



Greg Lartilleux, CMPS[®]

Avenir Mortgage Planners
140 Mayhew Way, suite 902
Pleasant Hill, CA 94523

(925) 627-2111 ext.145 direct
(408) 772-1276 alternate
(925) 627-2770 fax
greg@AvenirMP.com
<http://www.AvenirMP.com>

