



## While your business is closed

### Consider the following 21 ways in order to help your situation:

- 1) Visit your nearest employment/job centre immediately. Register your details and ask what benefits you are entitled to
- 2) Contact your council, explain to them your situation and ask for a reduction in rates/council tax
- 3) Contact all of your monthly subscriptions and explain to them your situation. Consider reducing your package, cancelling your package or even ask for a payment holiday
- 4) Contact your landlord or mortgage provider. Explain to them you are in the Hospitality sector and your business has closed. Ask to Defer or reduce your rent/mortgage. Request for this not to impact your credit score if possible
- 5) Contact all outstanding credit/debt and explain the situation. Request to defer or reduce payments
- 6) Carefully consider your expenses by reviewing your bank statement. Can you cancel non-essential spends or recurring direct debits
- 7) Run a budget planner. Try this free Spreadsheet (Replace £ with \$ if needed)  
[https://www.moneysavingexpert.com/content/dam/mse/documents/guides/budget\\_planner.xls](https://www.moneysavingexpert.com/content/dam/mse/documents/guides/budget_planner.xls)
- 8) Is this the time to stop smoking, stop coffee shop spends and the other little perks that are non-essential.
- 9) Have a clear-out. While most people will turn to ebay to sell their unwanted items, Facebook offer fee free listings. Old CDs, DVDs, Mobile Phones, Books, etc
- 10) Have you got a unique story to tell? Get in touch with magazines and papers. Tell them your nightmare holiday story or the story of fate that led you to your partner. A good story can be sold for cash to journalists.



11) A few ideas for the UK:

**Sainsbury's Magazine, £50 voucher.** It gives a £50 Sainsbury's voucher to the [photo of the month](#). Just share a photo of a cooking triumph on Twitter, tagging @SainsburysMag with the #IMadeThis hashtag. Star letters of the month also get prizes such as £200 of theatre tokens (they vary each month). Email [feedback@sainsburysmagazine.co.uk](mailto:feedback@sainsburysmagazine.co.uk).

**Reader's Digest, up to £50.** Write to the mag in response to one of its features, and you could nab £50 for a star letter (£30 for others). There's also £30 for true stories, anecdotes and jokes. Email [readersletters@readersdigest.co.uk](mailto:readersletters@readersdigest.co.uk).

**Spirit & Destiny, £50.** Star letters win £50. It's looking for tales about how the magazine inspired you or if you've had a spiritual experience. Email [spirit.destiny@bauermedia.co.uk](mailto:spirit.destiny@bauermedia.co.uk).

**My Weekly, up to £50.** The mag wants snaps that make you laugh, cry or cringe. It pays £25 for each photo published and £50 for the star choice. Email [allaboutyou@dcthomson.co.uk](mailto:allaboutyou@dcthomson.co.uk).

**Bella magazine, £50.** *Bella* mag pays £50 for star letters, eg, how an article helped you or your own short inspiring story. Email [bella.letters@bauermedia.co.uk](mailto:bella.letters@bauermedia.co.uk).

**Moneywise, £50 voucher.** Write in with a reaction to the magazine or a financial issue. The best letter wins £50. Email [editorial@moneywise.co.uk](mailto:editorial@moneywise.co.uk).

**What's On TV, £25.** Enjoy ranting about Strictly or Emmerdale? *What's On TV* pays £10 for every letter printed and £25 for a star letter. Email [wotv.postbag@ti-media.com](mailto:wotv.postbag@ti-media.com).

12) Recycle your printer cartridges for cash

13) Uniform tax rebate: If you wear a uniform at work, and have to wash, repair or replace it yourself, you may be able to claim hundreds in tax for up to five years of expenses

14) Check your tax code using <https://www.moneysavingexpert.com/family/check-tax-code/> (UK) if it's wrong you could be due some money back



15) Sign up to some Survey Sites who pay you for your opinion:

<http://www.i-say.com/>

<http://www.moneysavingexpert.com/redir/13a0a3b2>

<http://populuslive.com/>

<https://play.google.com/store/apps/details?id=com.google.android.apps.paidtasks>

<http://www.crowdology.co.uk/>

<https://surveys.gobranded.com/users/register>

<https://prolific.ac/register?t=w>

<https://www.panelbase.net/register.aspx>

<http://www.onepoll.com/>

<https://www.newvitalive.com/Welcome.aspx?returnurl=%2fcontent/>

<https://www.yoursaypays.co.uk/>

16) Check your home insurance. Does it cover you for a change in circumstance?

17) Speak to your family, can they help with a short term loan if needed?

18) Look for temporary work in the local area, even if it's just a few hours

19) Time to shine...If you have a skill you have always wanted to use. Tell the world about it now. Use LinkedIn, Facebook, Instagram, Twitter and TikTok to try and get some interest. Can you charge some money for what you do?

20) Update your CV. Ask a friend to review it and comment on it. Make some changes and make it better. Apply for some new jobs. Maybe land your dream role!

21) Apply for other jobs, apply for lots of jobs and follow up with the application. If there's an email or a number, then call the recruiter directly. If they get to know you, your chances are increased.

Finally, keep to a schedule. The first few days of not being employed, especially if you have been in the job for a long time, is very difficult. To maintain focus is important and set yourself daily lists of things to do.

Try to avoid staying in bed or watching TV all day. Get up, eat breakfast and get online to begin your searches.

Stay hydrated and keep in touch with your friends and family for support.

This situation is not forever, and you are not the only one who is being affected. Keep an eye on the news and latest developments in order to know what you need to do next.