

### **HOW TO SURVIVE SUMMER PAYCHECK GAPS**

If you are paid on a 10-month schedule, there are several smart saving strategies that many teachers and experts use to prepare for summer paycheck gaps. And having your finances in order can make your well-deserved summer vacation as relaxing and enjoyable as possible. See what strategies work for you at: neamb.com/summer-paycheck



# 12 Tips for Surviving a Job Loss

Losing your job can be stressful and challenging. Unfortunately the possibility of layoffs or closures are not uncommon, and it's always wise to plan ahead. Find tips to help with job loss at:

neamb.com/job-loss



## Plan Ahead for Long-Term Care That Fits You

Even if you're young, there's a possibility that you or a family member will need long-term care. Get the facts; see how you can protect your independence and preserve your savings by visiting:

neamb.com/long-term-thinking

Text INCOME to 73915 to download a copy of this page to your phone.

#### **DID YOU KNOW:**

If you live beyond age 65, there's a 70% chance you'll need long-term care.¹

# Should Your Spouse or Partner Work Too?

Figuring out the costs associated with your spouse or partner working, as opposed to being a single-income household, can actually be quite complicated. Use this calculator to help determine the financial benefits of a dual-income household: neamb.com/spouse-work



## **Other Helpful Topics:**

See Why Long-Term Care Coverage Was So Important to One Educator:

## neamb.com/caregiving

Understanding Medicare and Medicare Supplement Insurance: neamb.com/medicare-coverage

