

Men's Health

Survive a Crisis

How to Handle a Knockdown

Four major life crises, and 12 ways to hit back hard

By Jerilyn Covert

You've Been Fired

1 Pump yourself up. "Look at it as an opportunity," says Karen Salmansohn, author of *The Bounce Back Book*. Make a dream-jobs list, and then write down the qualities that make them so great. Post the qualities by your computer so they'll be at the top of your mind as you search.

2 Remember that the landscape has shifted. "There are lots of new careers right now," says Salmansohn. Job coach Joel Garfinkle, author of *Land Your Dream Job*, points to the green sector. (Heck, somebody has to sell those solar panels.) Home energy systems might be the next boom. Some other fast-growing possibilities: vocational teaching, physicians' assistants, and personal training. For the latest career outlook information from the Bureau of Labor Statistics, visit their website at bls.gov/emp.

3 Treat job searching like online dating. You're on LinkedIn, right? Garfinkle says networking possibilities also abound on tweetmyjobs.com, doostang.com, jobster.com, myworkster.com, ning.com, and ecademy.com. (Advice to the employed: Join now. You never know.)

You've Lost a Loved One

1 Grieve in your own way. "Grieving is an individual process," says Maureen Erdlen, L.S.W., C.T., a bereavement coordinator for Penn Wissahickon Hospice. "Often, men who are grieving tend to want to stay busy," she says. "It's perfectly normal to go back to work."

2 Lean on people. "Your friends won't know how to help unless you tell them," says Erdlen. Sign up at CareCircle.com, which will broadcast your specific needs and let friends schedule ways to help out. And talk to your financial advisor. Don't try to deal with things like debt, inheritance concerns, and funeral expenses when you're not thinking straight, says Rob Russell, president of his own financial planning firm in Dayton, Ohio.

3 See a doctor. "Physical responses to grief can include digestive problems, excessive fatigue or lethargy, sleep disturbances, tightness in your throat or chest, increased heart rate, or

palpitations," says Erdlen. Depression is also a risk. Have your health checked out by a pro, and stick to a routine that prioritizes enough sleep, a healthy diet, and exercise.

You've Been Dumped

1 Throw a breakup party. Treat the breakup the way Jon Stewart treats the news—with a sense of humor, says Salmansohn.

2 Change your ex's name to "teacher" in your cellphone. This will remind you of the lessons you learned, she advises. Still blaming your ex? Man up, already: You made mistakes too.

3 Stop talking about it. Reliving every tragic detail 50 times will only make the pain linger, so shorten the tale every time you tell it, advises Salmansohn. You'll hit radio silence—and stop boring your friends—pretty quickly.

You've Lost Your Home to Foreclosure

1 Forget mortgages. At least for the time being. Refine your rental search on zillow.com and rentals.com, where you'll learn rental market trends for specific neighborhoods. Once you find a place, negotiate the lease, says Russell. "Instead of a 1-year lease, maybe you can sign an 18-month lease for a lesser amount."

2 Plan your next home purchase. "A foreclosure will stay on your credit report for 7 to 10 years, but FHA loans may be available within 2 or 3," Russell says. "The speed at which you can buy your next home depends on how bad financially the foreclosure was and whether you can save enough for a large down payment." Contact a local consumer credit counseling service or a HUD-approved housing counselor. And visit federalreserve.gov/consumerinfo/foreclosure.htm to find other resources in your area. "The bottom line is to create savings, repair your credit, and operate within a budget."

3 Live below your means. "Cable TV is unnecessary when you're trying to get back on your feet," says Russell. And look for other ways to save: Trade in your car for a less expensive one, drop your home phone line, pack your lunches. Sound depressing? It needn't be, says Salmansohn: "Surround yourself with triggers that keep you focused on a better future." Buy a new key chain as a reminder of the new house keys it'll hold one day. And take some home-improvement courses; a fixer-upper will be very affordable now.

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