

## Responding with Care to Those in Need

A resource to help Jewish leaders and advocates identify community members in need and guide them toward help.



Make a bigger difference.

# Warning Signs That an Individual or Family Might Be in Financial Distress

One in eight members of our Jewish community live in or are in danger of sliding into financial distress. Signs of financial distress among these families or individuals may be a sudden or noticeable change in behavior or routine. Synagogues and schools, normally places of community, are often the first places these signs may be noticed. Synagogue dues and school tuition are often the first expenses to be cut when a family is in need. This may signal that they can no longer afford to pay rather than that they desire to leave the community.

### Indications of financial struggle may exhibit in different ways, including:



#### **IN THE SYNAGOGUE...**

Is a family attending services or social events less frequently?

Or, has their attendance increased due to a need for comfort or prayer?

Is a family falling behind on dues or submitting a sudden cancellation?



#### **IN THE SCHOOL...**

Have you noticed a change in a child's attendance or appearance?

Is the child missing more school days?

Is their appearance more disheveled or are their clothes dirty?

Are they frequently forgetting to bring lunch or lunch money?

Is a student falling behind on payments or being withdrawn from school unexpectedly?



#### **BEHAVIORAL CHANGES...**

The stress of dealing with a difficult financial situation can often lead to change in demeanor, which can signify distress as well.

Is a normally kind person suddenly short with you?

Is a calm person suddenly edgy?



Jewish community professionals are in the unique position to be first responders to those in need. Be aware as you may be first to notice the signs that a family or individual may be in trouble.

If you or someone you know needs help, CJP's Warmline will connect you with compassionate resources and support. **1-800-CJP-9500** | [cjpwarmline.org](http://cjpwarmline.org)