



SPSE-UPTE Invites You to the First of a Series of Noontime Talks On

Surviving at LLNL in an Era of SHRINKING TAKE HOME PAY

**Thursday, March 21
Building 453, Armadillo Room 1001
Noon to 1:00 p.m.**

How to Keep Your Security Clearance When You Can't Pay Your Bills: Act, Don't Delay

By: Marcia Randle, Sacramento Bankruptcy Attorney

For decades many of us at LLNL have rented apartments, have taken out mortgages, or committed to investments that required nearly every spare cent of our take home pay. We did so “knowing” that as the years passed, increasing take home pay would eventually give us the cushion needed to deal with unexpected medical expenses, family emergencies or save for retirement. During the last few years, when take home pay has, at best, kept even, and for those in TCP-1 actually gone down by about 5%, many of us have had to choose between paying for food, unexpected medical expenses, the rent or the mortgage.

During the seminar Ms. Marcia Randle, a bankruptcy attorney, will explain how those of us facing such difficult choices can keep our security clearance, and thus our job. For those who fail to adjust and adapt to shrinking paychecks quickly enough, she will explain how to use financial plans, short sales, foreclosures, and even personal bankruptcy to restructure debts and keep a security clearance. The key is to include these tools in a credible plan for managing your debt.

Ms. Randle is a practicing bankruptcy attorney in Sacramento, CA, who has helped several LLNS employees in financial distress keep their security clearances, and their jobs. She has succeeded in easing financial stress for many employees and will share some of their stories.

For additional information contact the SPSE-UPTE office at 925-449-4846