Fidelity Viewpoints® Imarket Sense



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The latest headlines, the current market conditions, and what it all means for you.



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THE STATE OF THE JOB MARKET

Demand has cooled

Labor availability has increased

Supply/demand balance

JOB MARKET FOR JOB SEEKERS

Less bargaining power

Employers are more selective

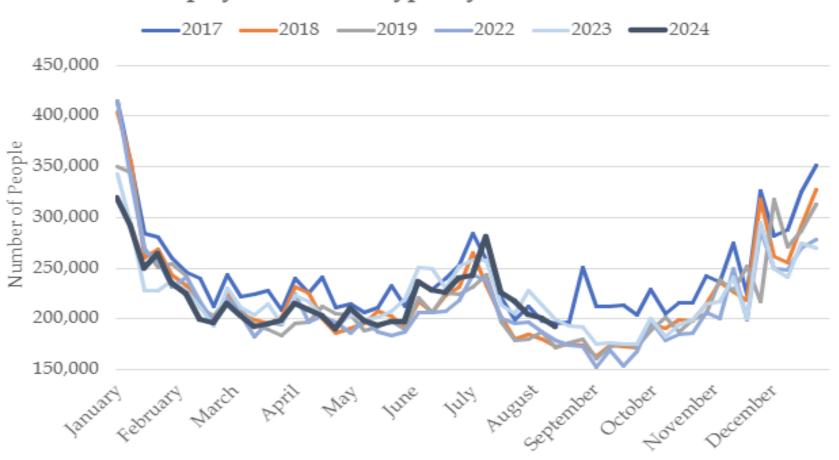
Less flexibility

What to do if you lose your job

- Review options like COBRA
- Look into options for managing debt
- Try to avoid tapping into retirement accounts

Unemployment Claims 2017-2024

Unemployment Claims Typically Peak in Mid -Summer



How to prepare for job loss

- Be cautious about income stability
- Save 3-6 months of emergency savings
- Keep resume updated
- Keep copies of your benefits and work contacts

- 1. Department of Labor, Fidelity Investments (AART), as of August 2024
- 2. Fidelity Viewpoints, August 24, 2024: www.fidelity.com/learning-center/smart-money/how-to-prepare-for-layoff

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exchange rate, economic, and political risks all of which are magnified in emerging markets.

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