**Backup Plan: Six Stressful Life Events You Should Be Prepared For**

Life doesn't always go as planned. You need to be prepared for the unexpected, in all walks of life. This means having adequate financial and emotional support, insurance and money in savings.

**Employment**

One of the first problems you should be prepared for is searching for employment. College graduates can have a hard time finding a job in this economy, so be sure to have a back-up plan. Pick up a part-time job or freelance work to make ends meet while you search for something more permanent.

**Car Accidents**

Another stressful life event you should expect, even if you're a careful driver, is being involved in a car accident. Car accidents can cause need for immediate medical attention or surgery depending on the severity, or other injuries further down the line. Make sure to have good automotive and health insurance for these times of hardship.

**Long-Term Illness**

You should also be prepared for illness of any kind. A brief illness could put you out of work for a week to two weeks, however, more serious illness could put you out of work for a month, a year or maybe even indefinitely. Be sure to be adequately insured and have money in savings for just such occasions. You should also consider talking to a [Salt Lake SSD lawyer](https://www.summitdisabilitylawgroup.com/salt-lake/). Knowing your options and available benefits can make things like this easier to deal with.

**Job Loss**

Be prepared for the unexpected loss of a job or another circumstance that causes a change in your financial status. Have a reserve while you look for new work and figure out your next step.

**Divorce**

Divorce and separation unfortunately happens to the best of us, and it is a situation you should be prepared for. When you go through a divorce or separation, you will need to divide your assets, which will cause financial hardship. Also, it will be taxing on you emotionally. Be sure to find emotional support in friends, family or counseling and be smart about your money.

**Unexpected Deaths**

Lastly, be prepared for either expected or unexpected deaths in the family. Having a relative pass can be stressful and difficult to cope with, however, by banding together with those around you, you don't have to deal with it alone. Be sure to reach out to others regarding this stressful time in your life. If you are paying for the funeral, it can be additionally taxing. Making sure your family is well insured with life insurance is a way to take some of those costs down.

There will be many unexpected stressful life events that you will have to deal with. Know how to cope with some of the major events you should be prepared for.