

# **Job Loss, Layoff and Unemployment Tips**

## **Fired? Laid Off? Check Out These Top 10 Tips to Get Back on Track**

By **Gerry Sherwood**

You come to work expecting it to be like any other day. For weeks, you've heard rumors about cutbacks and outsourcing, but even if true, none of it would affect you. Then your daily routine is suddenly interrupted when your manager calls everyone together. You can tell by the manager's expression that something is wrong, and you're right. Then comes the bombshell. Your job has been eliminated, and you're suddenly unemployed. What do you do now?

1. ***Don't panic***: You may have been complacently working at the same place for years and never expected such a shock. At first, you'll be worried and confused because of the sudden cut-off of regular income. You have bills to pay and many other needs that require steady income. The first thing you do, after you get over the anger and resentment, is to take stock of your situation without losing your perspective. Check your most outstanding bills, and if they're overdue or coming due soon, don't let your credit be affected by late payments. Call the companies and ask for time. In today's shaky economy, most will cooperate.

2. ***Start your unemployment benefits***: Immediately after your job-loss notice, see the human resources people there. Get all information on how you can apply for government payments while you're out of work. Then get the application in promptly. If you can't do it at work, there are online resources where you can learn about your benefits and how to get them started. Be patient. It may take four weeks or more before you get your first unemployment check.

Of course, this temporary income won't be anywhere near what you had been earning, but at least it will help you pay your bills while you're looking for a new job. Remember, there's no need to feel you're accepting charity, because all through your working years you've been paying into unemployment insurance.

3. ***Create a new resume***: Put together a killer resume showing what a great prospect you'll make for your next job. Don't get all flowery with promises and opinions. Make it a concise single page, listing your education, job history, ranks held and tasks you've done.

4. **Write an application letter**: This will be the work sheet of letters you'll send out to prospective employers. Tell of your availability and specific accomplishments you're made in previous jobs. Add two or three reference names and addresses of previous managers and educators who will be prepared to give good recommendations for you.

Keep the letter to one page, and use it as a basis for customizing when you send letters to prospective employers. If the new job requires specific skills and education you have, indicate those important points in the letter.

5. ***Put together samples***: If your previous jobs involved creating writing, designing graphics or projects, include several page-sized pictures and/or samples of your writing in your resume and application. Express your intent of bringing the actual samples to your employment interview.

6. ***Get to work looking for work***: Don't let any time go by from the moment you lost your job to start your campaign for a new one. When you were first let go, you may have had the urge to take some time off to think about your situation.

That's the worst thing you can do, because days of contemplation and hopelessness can quickly stretch out to weeks and months of deeper depression. And just because you're getting that weekly unemployment check and/or terminal pay from your last job, it doesn't give you the luxury of sitting around feeling sorry for yourself.

7. ***Explore your resources***: Check regularly with your city or state unemployment service for the latest listings of available jobs. Just as important, with today's modern electronic miracles, an unemployed person no longer needs to rely on the newspaper want ads or to go out pounding the pavement looking for help-wanted signs.

Get on the Internet and check out all the sites offering employment opportunities. The most productive ads you'll find are those posted by legitimate companies listing specific jobs, hopefully within your fields of qualification.

There will be attractive ads from online employment agencies and other organizations that charge fees to find you jobs. Some will be worth exploring, while others are total rip-offs. Before you consider signing up, check with the Better Business Bureau and friends who've experienced good or bad online job searches.

8. ***Get help***: If time goes by and you begin to feel you'll never get another decent job, do all you can to fight the feelings of depression and helplessness. If you believe your moods are getting too severe and you can't handle it yourself, seek help. Discuss your feelings to family members, friends, former teachers and, if appropriate, clergy. If that won't help and the hopelessness persists, you may want to visit professional therapists. In some situations, such as those who've served in the Armed Forces, those medically-related services are free.

9. ***Nail that interview***: No matter how long it takes before you get the important call, always be totally prepared for the critical face-to-face interview. And when it happens, don't show up with your previous problems on your face and attitude. Be pleasant and cooperative. Don't make speeches about all your troubles, and answer the interviewer's questions concisely and briefly.

Until the new job interview, you may have been lolling around the house for weeks in your most casual clothes. Make a total turn-around. When you show up at the office, be dressed appropriately for business, not as if you're about to attend a grunge rock concert.

10. ***Never say never***: If you keep looking seriously every day, you're almost sure to get a job offer. If it isn't the one with the salary level you've had before, or the duties are not as high-level, don't turn your nose up at the offer. Considering the sorry state of the local and national economy, maybe you should just feel thankful that you've had the offer.

Always keep in mind, once you're working regularly and paying your bills again, you can start to make your way up the ladder in that new job. Or you can use later it as a stepping stone to a more satisfying one elsewhere.