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Surviving Unemployment

LAI D OFF, Now What?!?

Surviving Unemployment, 2009 Recession Edition

Releasing October 2009

BY LAURA D LEWIS




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Excerpt from Laid Off Now What 2009, The Recession Edition. Chapter 3

SIXTEEN STEPS YOU NEED TO TAKE NOW IF YOU JUST LOST YOUR JOB

By Laura D Lewis

You may have expected to lose your job, or it may have come from out of the blue. Regardless, when it comes, it seems you are never really prepared for it. You're laid off—now what?

As the anxiety sets in, you begin to take stock of your situation. You may be carrying high credit card debt and other loans averaging 21% or more. Your savings may be depleted or are less than the debts you owe. The value of your home may be less than you owe. Over the past year you've watched your stocks and retirement savings lose nearly thirty-percent of their value. The timing couldn't be worse you muse; the only safety net you had, a steady paycheck is gone. Now what do you do?

The goal of this book and this article is to take away some of that uncertainty and fear by cutting the learning curve and giving you concrete tasks designed to get you through this financially, psychologically and into a new job as soon as possible.

With that said, let's get down to business.

THE PRIMARY TASKS YOU NEED TO ACCOMPLISH DURING WEEK ONE ARE:

STEP 1: Schedule all doctor appointments

STEP 2: Submit your expense report

STEP 3: Check out your health care spending account

STEP 4: Call your state's unemployment office—or—visit their website

STEP 5: Sign up for Skipper, RobboForm or another form filling software

STEP 6: Make a target list of the companies you want to work for

STEP 7: Make a list of your assets and liabilities

STEP 8: Prepay as much as possible

STEP 9: Hope for the best but plan for the worst

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STEP 10: Update your resume and cover letter

STEP 11: Create your online networking profiles

STEP 12: Begin collecting samples and testimonials for your Webfolio* (Professional level careers and above)

STEP 13: Cancel ALL Automatic Payments

STEP 14: Get your oil changed in your car. Deal with any basic maintenance, registration and smog test issues now.

STEP 15: Get a general e-mail address (yahoo, hotmail, gmail) to use for your job search

STEP 16: Update your address book. Send an e-mail out to everyone in your network.

Each of these steps is outlined in detail including the how-to and what to say in the *2009 Laid Off Now What Recession Edition*. To get you started, I'm including summaries of the first six in this article. If you'd like the full chapter, simply purchase the book and we'll e-mail you this chapter along with others that have been completed prior to publishing.

STEP 1: SCHEDULE ALL DOCTOR APPOINTMENTS

(annual physicals, eye exams and dental cleanings) before your benefits expire.

Do this immediately and do not wait. Ask your employer when your coverage ends, specifically. Then verify it with the insurance company. Some insurance policies end the day you leave; others go through the end of the month. You'll want to use the next week if your insurance is in force to get your annual physical, dental cleanings and eye exams. Schedule all appointments for your children as well. If your children are in the middle of orthodontic care such as braces, ask your doctor how this treatment is handled if you no longer have insurance.

Health Maintenance Organizations (HMO's) like Kaiser or Pacific Care can make this step difficult. They tend to set routine appointments months in advance. Do not take no for an answer and do not let them put you off. If you have to, bypass the appointment setters and speak directly to your doctor. Insist on the next available opening and make sure he/she understands you cannot wait six to eight weeks because you will not have insurance then. It could be a year or longer before you have insurance again. Most companies have a 90-day waiting period before benefits go into effect once you are hired. Do what you can now to get as much as you can from the coverage you have.

During your final check-up, ask for copies of your family's medical records. Keep these in a protected place such as a safe, safety deposit box, scanned into a portable hard drive or relative's home. Several people I've spoken to have had a doctor disappear for various reasons, (some legal and some not. As the economy continues to crumble even doctors are getting caught in the vise) and with him, their medical records. This is one problem you don't need now. Having a copy of your records prevents it. You have a right to them. Do not let the HMO or doctor tell you differently.

STEP 2: SUBMIT YOUR EXPENSE REPORT

Make sure you get in writing that your former employer will compensate you for any company expenses that have not been submitted and any promises they have made to you before leaving. Most employers will require you tender your last expense report within 5-working days of your leaving. This can include any approved expenses such as mileage, coffee and sandwiches for meetings, parking fees, travel expenses, office supplies, pre-paid magazine or association dues, cell phone bills and other miscellaneous expenses. To be reimbursed you need receipts and itemized bills for phone or other reoccurring expenses. If in doubt, submit it. The worst that can happen is they'll say no. Make copies of everything before you submit it.

You may also get paid for any unused vacation time and/or sick time. If you are in sales, you can generally negotiate 2-4 weeks out on collected revenues.

STEP 3: HEALTH CARE SPENDING ACCOUNT

You may have several thousand dollars more than you thought if you took out a tax free medical spending account. Typically you elect to have a certain sum pulled out of your paycheck every month to pay medical expenses. This full amount is usually available to you by January 30th of each year, even though it will take you a full year to of contributions to fulfill the total. Most plans provide a credit card for you to use. Here's how it works.

This is an actual example: Let's say in October when you completed your benefits elections you designated the maximum amount, \$4000 set aside. Perhaps you have kids who need braces or you are anticipating surgery or some other medical procedure. Commencing January 1st, \$153.00 is deducted from your paycheck every two weeks before taxes. Suddenly in March, you find out your department has been laid off. At this point you've contributed less than \$1,000 but you can use the full \$4000. Check your contract immediately. Most do not require that you pay back what you haven't contributed which means, you have an extra \$3000 to spend on medical bills, you didn't know you had. And since these are medical expenses, you may not have to pay taxes on that extra \$3000 either.

What can you spend it on? Any medically approved expense. Lasik surgery, dental work, medical weight loss programs including purchasing the food, drugs, surgery for deviated septum and other issues. The bottom line is, if you don't spend it. You lose it.

STEP 4: CALL YOUR STATE'S UNEMPLOYMENT OFFICE

–OR– VISIT THEIR SITE ONLINE

Don't feel guilty about this. You and your employers have been paying into this fund your entire working life. You've earned the money you are going to receive through your own hard work. File the day you are terminated. Call your state's unemployment office or visit their web site. Most states begin the benefit period from the day you call or file, not the day you were let go. You will not get paid for the first week of unemployment in most states (although in some

they count the day you call as the 1st week--let go Friday, call, become eligible the following Monday). It will take 3-4 weeks to get your first check, longer if you were fired because they must do an investigation. In most cases you will still receive compensation even if you were fired. The exceptions are termination for misconduct (lying, cheating, abusive language etc.) or criminal acts.

On the website for this book, 15-Percent.com, we've assembled copies of the Unemployment manual for each state if available. Go here: to download your state's handbook. <http://www.15-Percent.com/UIBenefits/index.htm>

STEP 5: SIGN UP FOR SXIPIPER, ROBOFORM OR ANOTHER FORM FILLING SOFTWARE

You want to save your wrists, fingers and hands from repetitive inputting? If you use [Mozilla Firefox](#) as your browser, [Sxipper](#) is a free add-on service that remembers how you fill out forms online and does the work for you. I absolutely love the service, especially when it comes to filling out online job applications over, and over and over again. One little click and your name, address, phone, user and password drop into place. Sxipper keeps track of an unlimited number of usernames and passwords as well as the personal data you share every day over the web. Your privacy is protected because Sxipper asks you first if you want it to remember the information and then asks if you want it to release the information. You can learn more about Sxipper here: <http://www.sxipper.com/>

[ROBOFORM](#) is another program that acts like Sxipper. The company has a free and a paid version of the software and it can work on most browsers and operating systems. Information is available here: www.roboform.com/

[KEEPPASS](#) is yet another option from the open source project. Information is available here: <http://keepass.info/>

Any of these that you choose will save you a lot of time, mendacity, sore fingers and wrists. They're absolutely fabulous!

STEP 6: MAKE A TARGET LIST OF COMPANIES

Most experts on employment suggest that you make a list of fifteen to twenty companies you would like to work for. This is your target list. Once you've identified the key companies, you'll want to do a complete dossier on each including the division you want to work for. Several online resources exist to assist you in researching a company. Google, Bing and other search engines are the obvious starting place, but they don't always provide you with current information on who works there and who you might report to. That's where sites like [ZoomInfo](#), [zoominfo.com](#) [Dunn and Bradstreet](#), [Edgar](#), [Hoover](#) and if you have access, (or know a journalist or attorney who does), [Lexis Nexis](#) can assist.

ZoomInfo is tied into international social networking site Xing and has dossiers on over 35,000 executives and thousands of companies world wide. [Dunn and Bradstreet](#) [dnb.com](#) is a service I used to use in media to determine if a potential client had the ability and credit rating to pay for whatever I was selling, usually advertising and marketing services. [Edgar](#) [sec.gov/edgar.shtml](#) and [Hoovers](#), [hoovers.com](#) (which is part of Dunn and Bradstreet) are tools often used by investors to research companies. [Lexis Nexis](#) [lexisnexis.com](#) provides intelligence on people and companies.

New to the realm of business intelligence tools is [Business Week's Company Insight Center](#) (<http://investing.businessweek.com/research/company/overview/overview.asp>) a resource where you can find out useful background information on public and private companies. This is also a great place to research competitors.

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During your first week, take care of as much as possible and begin preparing yourself to move into survival mode. This checklist of steps will help make sure you don't forget anything important or overlook assets and funds due you that you may not be aware of. If you have children, they need to understand that for awhile, life is going to be a bit different. If you provide them with something to do that helps the whole family stay on track, your children will see this as a learning experience rather than a negative time in their lives. Keep them a part of the solution. This can be as simple as rewarding turning off lights or finding ways to save money. Be creative, be proactive and you'll weather this storm beautifully!

###

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