

# The IAMAW'S Guide to Survive For Union Leaders and Members

How am I going to feed my family?



What resources are available?



BUDGET!  
What's THAT?



How can we keep and heat our home?

Where and how am I going to find another job?

What about health insurance?



Prepared by the Retirees, Community and  
Membership Services Department

**Check us out on the Internet:**

**[http://www.goiam.org/index.php/headquarters/departments/  
retirees-community-and-membership-services](http://www.goiam.org/index.php/headquarters/departments/retirees-community-and-membership-services)**

**Please note, this guide was last updated in January 2010; however, be aware that laws, rules, regulations and programs are constantly changing.**

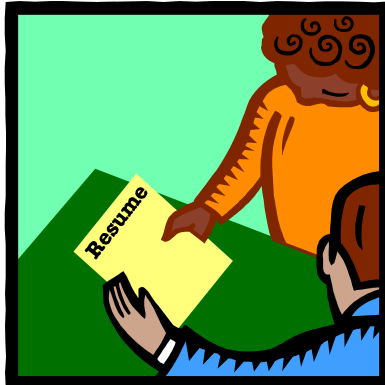
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## **Resume/Application Preparation**

### **Self Assessment**

The first step in your job search involves self assessment. Before you start looking for a specific job, you need answers to such questions as: What are my work-related skills, interests and values? What have I learned from my academic, paid and volunteer experiences? What kind of position am I seeking? Where do I want to live? What are my career goals? What kind of lifestyle do I envision for myself?

### **Employment Objective**

Having a clear idea of who you are, what you can do, what you want to do, and in what environment you want to do it, will enable you to better develop a concrete career objective - one that accurately reflects what you are seeking.

Use Step 1 (page 8) and Step 2 (page 12) set forth in the Resume Section of this manual to perform a self assessment, then follow Steps 3 (page 15) and Step 4 (page 19) to develop an employment objective and a resume.

## **Step 1**

Read the **Important Pointers, Identifying Transferable Skills and Qualities Desired by Employers** found below:

### Important Pointers

A potential employer is interested in what you can do to make things better for them, especially if you can find ways to save or make money for the organization.

A resume is an advertisement for a product . . . and the product is YOU!

Therefore, keep the following points in mind:

#### *1. Prove Your Value*

Hiring managers scan your resume looking for clues about what type of worker you are. If you show that you consistently produced positive results for previous employers, you will be seen as a desirable candidate. The key is to emphasize your accomplishments and provide proof of your potential value.

#### *2. Quantify Results*

Which statement has more impact?

- A. Significantly increased revenues and grew client base between 1997 and 2000.
- B. Increased revenues from \$250,000 in 1997 to \$1.5 million in 2000 and tripled client base from 2,500 to 7,000.

In both cases, the candidate is trying to convey he increased revenues and expanded the client base, but statement B measures how well he achieved this growth. Whenever possible, include measurable results of your work. Note that not everyone can release company performance figures. If presenting this information is a breach of confidentiality, find another way to present your accomplishments. For example, use percentages rather than actual dollar figures.

#### *3. Are You Up to PAR?*

PAR stands for Problem Action Results and is a good starting point for thinking about your accomplishments. Accomplishments are the key to distinguishing you as a person that an employer would want to hire. Employers hire people to solve problems and to meet their organizational needs. They look for past successes and experiences that indicate you can do the job. Accomplishments provide concrete, measurable examples of what you did for past employers that may be transferable to future employers.



What types of challenges did you face? What actions did you take to overcome the problems? What was the result of your efforts, and how did your performance benefit the company? Write down a list of your PAR accomplishments and incorporate the most impressive ones into your resume.

#### *4. Lead with Your Work's Outcome*

An effective strategy is to write the result of your work before listing the problem and action. This allows you to lead with the most compelling aspect of your accomplishment. For example: Reversed an annual \$2 million decline in market share by streamlining the benchmark process and building a top-flight sales team.

#### *5. Make it Readable*

Some resumes use bullets to outline work histories, but this tends to blur duties and accomplishments, which dilutes the impact of achievements. Other resumes use a narrative style to describe work history, which tends to be cumbersome to read, especially for hiring managers who are quickly scanning resumes to extract key information. Instead, use a combination of paragraphs and bullets. For each employer, provide a brief paragraph that details the scope of your responsibilities. Then create a bulleted list of your top contributions. The bullets draw attention to your accomplishments, while giving the eye a place to rest. Preface accomplishments with a heading such as Key Accomplishments or Significant Contributions.

#### *6. Target Your Experience to Your Goal*

Resumes are marketing tools. Your employment history should effectively market you for your current job objective. Focus on accomplishments that relate to your goal and remove job duties and accomplishments that don't support your objective.

#### *7. Use Power Words*

The quality of the writing makes or breaks your chances for an interview, so select your words carefully. Avoid dull or stale phrases such as "responsible for" and "duties include." Rather, whenever possible use words like, "implemented," "developed," "initiated."

#### *8. Be Honest*

Studies indicate that job seekers can misrepresent their work experiences on their resumes. But with honest and well-written employment histories, even job seekers with less-than-perfect backgrounds will secure interviews. The best strategy for your resume is to always be truthful about your background.

## Identifying Transferable Skills

A transferable skill is a portable skill that you take with you to other life experiences. They can be acquired through a class or experience. They provide an employer concrete evidence of your readiness and qualifications for a position. Identifying your transferable skills and communicating them to potential employers will greatly increase your success during the job search.

The following are examples of transferable skills:

### Working With People

- Selling • Training • Teaching • Supervising
- Organizing • Soliciting • Motivating • Mediating
- Advising • Delegating • Entertaining
- Representing • Negotiating • Translating

### Working With Things

- Repairing • Assembling parts • Designing
- Operating machinery • Driving
- Maintaining equipment • Constructing • Building
- Sketching • Working with CAD • Keyboarding
- Drafting • Surveying • Troubleshooting

### Working With Data/Information

- Calculating • Developing databases
- Working with spreadsheets • Accounting • Writing
- Researching • Computing • Testing • Filing • Sorting
- Editing • Gathering data • Analyzing • Budgeting

## Qualities Desired by Employers

### *Energy, Drive, Enthusiasm and Initiative*

- Hard-working, disciplined and dependable
- Eager, professional and positive attitude
- Strong self-motivation and high self-esteem
- Confident and assertive, yet diplomatic and flexible
- Sincere and preserves integrity
- Ambitious and takes risks
- Uses common sense

### *Adapts Textbook Learning to the Working World*

- Quick learner
- Asks questions
- Analytical; independent thinker
- Willing to continue education and growth
- Committed to excellence
- Open-minded, willing to try new things

### *Knowledge of Computers*

- Established word processing, spreadsheet, database and presentation software skills
- Excellent computer literacy

### *Communications Skills*

- Good writing skills
- Excellent oral communication skills
- Listens well; compassionate and empathetic
- Excellent problem-solving and analytical skills
- Creative and innovative

### *Leadership Skills*

- Organizational skills and attention to detail
- Accepts and handles responsibilities
- Action-oriented and results-driven
- Loyal to employers
- Customer-focused
- Team-spirited; understands group dynamics
- Always willing to help others
- Mature, poised and personable
- Diversity aware; treats others with respect and dignity

### *Oriented to Growth*

- Acceptance of an entry-level position; doesn't view required tasks as "menial"
- Academic excellence in field of study
- Views the organization's total picture, not just one area of specialization
- Willing to accomplish more than required

## **Step 2 – Brainstorm**

Use the **Resume/Data Worksheet** below to gather important information that will be needed for your resume or application.

Resume/Data Worksheet

*Personal, Professional and Contact Information*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Driver's License Number: \_\_\_\_\_

Certification/Professional License Identification (if applicable):

Type \_\_\_\_\_ Number \_\_\_\_\_

Phone Number (where you can *actually* be reached, such as a cell phone):

\_\_\_\_\_

E-Mail \_\_\_\_\_

Home Phone: \_\_\_\_\_

*Past Work Experience (Most Recent Employer Listed First)*

Organization: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Dates of Employment: From \_\_\_\_\_ To: \_\_\_\_\_

What was the organization's major activity/purpose?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Your Position/Title \_\_\_\_\_

Overall Purpose of Your Job: In one or two sentences, describe the overall purpose of your position. What were you hired to do? Was this a newly created position? To accomplish what?

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List the major functions of your job by answering these questions: How did I go about accomplishing that purpose? What specific tasks/functions did I perform?

Major Function Examples:  
Supervised 10 production workers  
Conducted a wide range of ship repairs in accordance with OSHA and NAVOSH regulations.  
Accurately calculated and made daily deposits of up to \$20,000

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What You Learned From Your Job: What did you learn from this job/position that may be of benefit to your next employer? (It is helpful to first look at the job ad for which you are applying and search for key words – key words describe what the employer is looking for.) Include specialized training, skills and technical knowledge.

Examples:  
Blueprint Reading  
Sheet Metal Layout/Fabrication  
Microsoft Office (Outlook, PowerPoint, Access, Excel and Word)

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Accomplishments - An accomplishment is something that you personally did or contributed to solve problems and meet the organization's need such as:

**Improved** a situation  
**Solved** a problem  
**Met** a need  
**Made** a contribution  
**Demonstrated** leadership

**Accomplished** a goal  
**Performed** a job very well  
**Implemented** an idea  
**Set** and met a deadline

Take credit for your accomplishments!

A. Situation/Problem

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B. Action I Took

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C. Result/Outcome

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References (Individuals who will attest to your good character and exceptional abilities) List 3 work references:

Name \_\_\_\_\_  
Title (Supervisor, Co-worker, President, etc.) \_\_\_\_\_

Address \_\_\_\_\_  
Contact Number \_\_\_\_\_

Name \_\_\_\_\_  
Title (Supervisor, Co-worker, President, etc.) \_\_\_\_\_

Address \_\_\_\_\_  
Contact Number \_\_\_\_\_

Name \_\_\_\_\_  
Title (Supervisor, Co-worker, President, etc.) \_\_\_\_\_

Address \_\_\_\_\_  
Contact Number \_\_\_\_\_

## **Step 3 - Preparation**

Go over the following important **Reminders** and **Techniques for Researching a Company or Organization**:

### Reminders

For those individuals filling out applications:

Collect blank applications and fill them out completely and neatly. Make a "master" application for each type of position for which you are qualified using the data worksheet in Step 2. Carry them with you when you apply for jobs. Other tips:

- Wash your hands before filling out the application.
- Bring along something hard to write on.
- Read the application completely *before* filling it out and follow the directions exactly.
- Use black or blue ink; never a pencil.
- Print clearly; legibility is important.
- Fill in every blank. If a subject doesn't pertain to you, write n/a (not applicable).

*When you turn in the application, ask who will be reviewing it and make a note of the individual's name, title and phone number. Call or send a note in a few days to check on the status of your application.*

For those individuals preparing a resume:

Make sure your resume and cover letter are perfect *without any misspellings or grammatical errors*. Follow these other guidelines:

#### 1) **Spelling**

- a. Perform a computerized "spell check"
  1. On the Title Bar
  2. Go to the word "Tools", and
  3. Choose Spelling and Grammar
- b. Perform a "reality check"-To make sure the computer didn't miss something such as: "their" (personal possessive) versus "there" (place)

#### 2) **Appearance**

- a. Should capture attention at first glance
- b. Open space
- c. Clear, easy to read font such as Arial 11 point
- d. Concise (to the point) with easy to find information
- e. Use high quality resume paper

- 3) **Length** – The more concise, the better. More important than length, however, is the overall effect your resume has on a potential employer. The *suggested guideline* is:
  - a. Ten years or less experience - One Page
  - b. Ten years or more – Two Pages
- 4) **List Former Employer and Your Job**
  - a. Be brief
  - b. Describe what the company did and what your employer gained from you, *especially how you helped them make or save money*
- 5) **Use Key Words**
  - a. Consider what type of employee the employer is looking for
  - b. Make sure the key words represent your experience/expertise (don't lie)
  - c. Examples are "leadership," "problem-solver," and "proficient in oral/written communication"
- 6) **Career Highlights, Accomplishments and Awards**
  - a. Emphasize most important/pertinent career *experience*
  - b. Most important/pertinent *skills*
  - c. Most important/pertinent *personality traits*
- 7) **Highlight Key *Measurable* Achievements and Successes**
  - a. Correct
    1. I reduced the time for order fulfillment from 2 days to 12 hours
    2. I reduced account collectibles by 80 percent
  - b. Incorrect
    1. I answered a multi-line phone system
    2. I provided customer service
- 8) **Personal Highlights/Accomplishments – No Hobbies unless they relate to the job. Acceptable:**
  - a. Leadership positions in school/community
  - b. Team and individual sports participation
  - c. Volunteerism
  - d. Even the fact that you self-funded your education while working and taking care of family
- 9) **Create Multiple Resumes**
  - a. For each career experience
  - b. Customized to the job ad (research the company – see page 17)
  - c. Connect skills, experience, traits, and job requirements with those the employer is seeking




## Techniques for Researching a Company or Organization

As much as possible, keep detailed notes for each company where you may be interested in working. Use the information to formulate your resume, for responses at the interview, and once you land the job!

### *What to Look For:*

- ✦ Type of organization
- ✦ Size
- ✦ Function
- ✦ History
- ✦ Organizational chart/structure
- ✦ Mission and goals
- ✦ Financial stability
- ✦ Products or services
- ✦ Divisions and subsidiaries
- ✦ Sales and earnings
- ✦ If company is a public for-profit organization, its competitors
- ✦ Location, including international operations (if applicable)
- ✦ Projects
- ✦ New trends in the field
- ✦ Position description and career paths/advancement opportunities
- ✦ Starting salaries and other perks
- ✦ Employee review/evaluation process
- ✦ Training program outline
- ✦ Hiring process (timing, evaluation criteria)
- ✦ Benefits
- ✦ If possible, general hiring patterns and required travel/relocation requirements
- ✦ Requisite qualifications for entry-level positions

## *Where to Look:*

- Use the internet to access the company's website. Pay special attention to areas labeled:
  - Investor Relations
  - Careers
  - Diversity
  - Community Outreach
- Check industry publications and general databases:
  - Use search engines such as [Google](#), [Yahoo](#), or [Dogpile](#) to find references to the organization. For example, type [Google](#) into your web browser then the company's name when the search engine appears.
  - Good resource books available at the library are the *Thomas Register of American Manufacturers* or *Ward's Business Directory of US Private and Public Companies*.
  - Public companies (those that sell company ownership shares to the public) can also be researched on the Securities and Exchange Commission website <http://www.sec.gov/search/search.htm> by looking at the company's 10-K (a financial document containing valuable information regarding the company's business strategy, risks, financial health, and physical locations).
  - Excellent websites are [www.hoovers.com](http://www.hoovers.com), [www.bizjournals.com](http://www.bizjournals.com), [www.valut.com](http://www.valut.com), [www.wetfeet.com](http://www.wetfeet.com).
  - Magazines such as Business Week, The Wall Street Journal, Fortune and Forbes may put out best and worst (to work for) company lists.
- Check with the network of people you've established (more information can be found on pages 29 and 30) to see what information they may have.
- Subscribe to an  RSS (Really Simple Syndication or Rich Site Summary) feed through the internet which provides timely updates. Yahoo has a reader that you can use by typing in <http://news.yahoo.com/rss> into your web browser.

## **Step 4**

Look over the **Sample Resumes** and complete a **Regular** and **Electronic Resume**. Then check out the **Sample Cover Letter** to get ideas on how you can prepare your own. Every resume should include a cover letter.

### Sample Regular Resume

**John Doe**  
**1650 10<sup>th</sup> Avenue**  
**Des Plaines Illinois 11201**  
**Cell: 555-645-1132**  
**[jdoe@aol.com](mailto:jdoe@aol.com)**

#### MAINTENANCE MECHANIC

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#### **Professional Technical Skills**

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- Blueprint Reading
- Hydraulics
- Sheet Metal Layout
- Sheet Metal Fabrication
- Air Compressors
- MIG, ARC, Gas Welding
- 3-Phase Electric Motors
- 480V AC-24V DC
- AC & DC Drives

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#### **Career Highlights, Accomplishments and Awards**

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- Saved Trey Research \$4,000 per month by implementing cost-cutting modifications that boosted machine productivity
- Initiated alterations at Fabrikam, Inc., that improved operator ergonomics increasing our shift's safety rating by 35%
- Received a \$2,000 per year Quality Step Increase award from Fabrikam, Inc.

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#### **Employment History**

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**Trey Research, Arlington Heights, IL** 2/98-Present

*Maintenance Mechanic*

Responsible for all aspects of troubleshooting and repair of a wide range of machines, such as injection molders, decorating machines, vacuum loaders, and assembly machines.

**Fabrikam, Inc., Des Plaines, IL** 1997-1998

*Maintenance Mechanic (Third Shift)*

Performed maintenance and repair of semi-automated equipment, PLC-controlled assembly lines, and handled all duties similar to those listed

above under Trey Research.

**Contoso, Ltd., Carol Stream, IL** 1996-1997

*Maintenance Mechanic*

Responsible for the setup and performance of preventative maintenance on a range of machines, such as punch presses, mill and thread machines, and injection molders. Handled the fabrication of equipment modifications to upgrade systems.

**U.S. Navy** 1992-1996

*Hull Maintenance Technician/Ship Fitter*

Conducted a wide range of ship repairs in accordance with OSHA and NAVOSH regulations. Performed welding, cutting, and grinding on materials such as carbon steel, stainless steel, aluminum, and copper-nickel.

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**Education**

**Elm Tree College, Glen Ellyn, IL** 1990-1992

Successfully completed classes in schematic interpretation and basic electricity.

Completed advanced, two-day Omron PLC Programming Course. **2/89**

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A template of this resume can be found on page 21. A limited amount of compact discs are available from the Retirees, Community and Membership Services Department. The template is also available electronically; use your personal computer and our website <http://www.goiam.org/index.php/headquarters/departments/retirees-community-and-membership-services/membership-services> to prepare, save and print a completed resume. Simply click your mouse in each field and overwrite with your personal information. When finished, choose "File" then "Save As" and save to your (C:) drive, desktop or compact disc.

Additionally, Microsoft Office InfoPath contains a form that can be used to create a resume. To check if it is installed on the computer to which you have access, in Microsoft Office 2003 click the green "start" button in the lower left-hand side of the screen, then click on "Microsoft Office InfoPath," or click on "All Programs" then "Microsoft Office" and check for "Microsoft Office InfoPath." In the "Form Categories" of Microsoft Office InfoPath, choose "Sample Forms" then scroll to the "Resume" form and simply follow the instructions.

# Template

[Your Name]  
[Street Address]  
[City, ST ZIP Code]  
[phone]  
[e-mail]

[Your Career/Job Title]

---

## Professional Technical Skills

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- 
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- 
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## Career Highlights, Accomplishments and Awards

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- 
- 
- 

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## Employment History

---

[Your Most Recent Employer], [City], [State] [Date: From] - [Date: To]

---

[Your Job Title]

[Describe your job using key and power words that show how the company benefited from employing you.]

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[Your Next Most Recent Employer], [City], [State] [Date: From] - [Date: To]

---

[Your Job Title]

[Describe your job using key and power words that show how the company benefited from employing you.]

---

[Your Next Most Recent Employer], [City], [State] [Date: From] - [Date: To]

---

[Your Job Title]

[Describe your job using key and power words that show how the company benefited from employing you.]

---

[Your Next Most Recent Employer], [City], [State] [Date: From] - [Date: To]

---

[Your Job Title]

[Describe your job using key and power words that show how the company benefited from employing you.]

---

## Education

---

[School Attended], [City], [State] [Date: From] - [Date: To]

---

[Describe your course of study and/or degree, certificate earned.]

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## Electronic Resume

Keep in mind that companies use search engines on computers to quickly find applicants for a particular job (for example using ctrl F and putting in the key word "manager"), therefore:

- 1) **Format an electronic, text-only, searchable version of your resume** in a searchable font and size, since resume tracking applications attempt to match characters converted from resumes with standard letter shapes. Fancy fonts can be misconstrued (i.e., monoger for manager), and compact fonts may be harder for the search engine to pick up. A good font and size to use is Arial 11 point for the body and 13 point for your name, contact information and career title.
- 2) **Avoid (*italics*) and (underlining)**
- 3) **Avoid** short vertical lines (**|**) and slash marks (**/**)
- 4) **Avoid** text leaders or trailers (**. . . . .**)
- 5) **Use** solid bullets (**•**) or asterisks (**\***)
- 6) **Use** keywords that represent your experience/expertise
- 7) Whenever possible, submit it in Word rather than as a PDF, Word Perfect or ZIP file.
- 8) Name your document in the subject line of your e-mail. Use your last name, first name, and position for which you are applying (example using the resume found on page 19: Doe, John – Maintenance Mechanic Resume)

If you are applying for a position that requires you to "show off your computer skills," send both an electronic and paper resume, along with a cover letter.

\*\*\*\*\*  
Beginning on page 23, you will see a sample of a completed, searchable resume. A template can be found on page 25 and is also available on the Retirees, Community and Membership Services Department's website. The template can be used to create a personalized version to send to potential employers electronically. After clicking in each field and overwriting with your information, e-mail it by choosing "File" then "Send To" "Mail Recipient as Attachment."

## Sample Electronic Resume

**John Doe**  
**1650 10<sup>th</sup> Avenue**  
**Des Plaines Illinois 11201**  
**Cell: 555-645-1132**  
**jdoe@aol.com**

MAINTENANCE MECHANIC

### **Professional Technical Skills**

- Blueprint Reading
- Hydraulics
- Sheet Metal Layout
- Sheet Metal Fabrication
- Air Compressors
- MIG, ARC, Gas Welding
- 3-Phase Electric Motors
- 480V AC-24V DC
- AC and DC Drives

### **Career Highlights, Accomplishments and Awards**

- Saved Trey Research \$4,000 per month by implementing cost-cutting modifications that boosted machine productivity
- Initiated alterations at Fabrikam, Inc., that improved operator ergonomics increasing our shift's safety rating by 35%
- Received a \$2,000 per year Quality Step Increase award from Fabrikam, Inc.

### **Employment History**

#### **Trey Research, Arlington Heights, IL**

**2/98-Present**

Maintenance Mechanic

Responsible for all aspects of troubleshooting and repair of a wide range of machines, such as injection molders, decorating machines, vacuum loaders, and assembly machines.

#### **Fabrikam, Inc., Des Plaines, IL**

**1997-1998**

Maintenance Mechanic (Third Shift)

Performed maintenance and repair of semi-automated equipment, PLC-controlled assembly lines, and handled all duties similar to those listed above under Trey Research.

**Contoso, Ltd., Carol Stream, IL**  
Maintenance Mechanic

**1996-1997**

Responsible for the setup and performance of preventative maintenance on a range of machines, such as punch presses, mill and thread machines, and injection molders. Handled the fabrication of equipment modifications to upgrade systems.

**U.S. Navy**

Hull Maintenance Technician/Ship Fitter

**1992-1996**

Conducted a wide range of ship repairs in accord with OSHA and NAVOSH regulations. Performed welding, cutting, and grinding on materials such as carbon steel, stainless steel, aluminum, and copper-nickel.

**Education**

**Elm Tree College, Glen Ellyn, IL**

**1990-1992**

Successfully completed classes in schematic interpretation and basic electricity.

Completed the advanced, two-day Omron PLC Programming Course.

**2/89**



## Template of Searchable Resume

[Your Name]  
[Street Address]  
[City, ST ZIP Code]  
[phone]  
[e-mail]

### **[Your Career/Job Title]**

#### **Professional Technical Skills**

- 
- 
- 
- 
- 
- 
- 
- 

#### **Career Highlights, Accomplishments and Awards**

- 
- 
- 

#### **Employment History**

**[Your Most Recent Employer], [City], [State]                      [Date: From] - [Date: To]**  
**[Your Job Title]**

Describe your job using key and power words showing how the company benefited from employing you.

**[Your Next Most Recent Employer], [City], [State]                      [Date: From] - [Date: To]**  
**[Your Job Title]**

Describe your job using key and power words showing how the company benefited from employing you.

**[Your Next Most Recent Employer], [City], [State] [Date: From] - [Date: To]**  
**[Your Job Title]**

Describe your job using key and power words showing how the company benefited from employing you.

**[Your Next Most Recent Employer], [City], [State] [Date: From] - [Date: To]**  
**[Your Job Title]**

Describe your job using key and power words showing how the company benefited from employing you.

## **Education**

**[School Attended], [City], [State] [Date: From] - [Date: To]**  
[Describe your course of study and/or degree, certificate earned.]

**[School Attended], [City], [State] [Date: From] - [Date: To]**  
[Describe your course of study and/or degree, certificate earned.]

## Cover Letter

- 1) Main purpose is to introduce yourself and show how your background fits the particular job advertised.
- 2) Should complement, not duplicate resume.
- 3) Expand on points from your resume that are especially noteworthy.
- 4) Design it to stimulate interest in you.
- 5) Whenever possible, address the cover letter to a specific individual – the one responsible for hiring. If the individual is unknown, use a simplified letter style substituting a subject line (Re: Maintenance Mechanic Position) for a salutation (rather than To Whom It May Concern).
- 6) Refer back to your company research and, in your own mind, analyze why this company interests you and focus on how you can support them.
- 7) Show how the skills and experience you have match the criteria the employer is looking for. Support each statement with evidence.
- 8) Thank the employer for considering you for the position.
- 9) Give the employer information on how you will follow up (date and method such as in person, via telephone, e-mail, etc.)

## Sample Job Ad



Maintenance Mechanic (Production)

Requisition Number: **149395**  
Location: **Silver Spring, IL**  
Job Function: **Supply Chain**  
Full or Part Time: **Full Time**  
Employment Type: **Regular**  
Date Posted: **August 25, 2008**  
Contact: **Craig Smith, Production Supervisor**  
Address: **1414 Tuxedo Rd, Silver Spring, IL 21444**

### Job Objective:

**Responsible for troubleshooting and providing immediate preventative and corrective maintenance support to production lines and facilitating change-over.**

### Job Responsibilities

- Troubleshoot equipment problems and perform immediate repairs and preventative maintenance on equipment.
- Overhaul and install new equipment.
- Rebuild and fabricate parts.
- Perform facility maintenance and maintain clean and safe work area.
- Generate parts request to ensure adequate inventory.
- Generate and complete work orders as assigned.
- Perform equipment change-overs and production line set ups.

### Job Requirements

- Refrigeration/HVAC Trade or Vocational certification preferred.
- 0-5 years of industrial maintenance experience required.
- 1+ years of mechanical/electrical experience preferred.
- Prior diagnostic/troubleshooting and preventative maintenance experience preferred.
- Previous experience within high-speed industrial environment.
- Demonstrated mechanical and technical aptitude.
- Basic computer skills.
- Ability to follow manufacturers specifications and schematics.
- Programmable Logic Control (PLC) knowledge preferred.
- May be required to supply hand tools.

## Sample Cover Letter

John Doe  
1650 10th Avenue  
Des Plaines Illinois 11201  
Cell: 555-645-1132  
[jdoe@aol.com](mailto:jdoe@aol.com)

August 26, 2008

Mr. Craig Smith  
Production Supervisor  
Coca Cola Enterprises  
1414 Tuxedo Road  
Silver Spring, IL 21444

Dear Mr. Smith:

This is in reference to the August 25, 2008, maintenance mechanic job listing on JobBank USA.com.

I am very interested in working for Coca Cola. Previous employers have recognized my exceptional skills due to innovations I initiated which saved thousands of dollars and improved work environment safety.

Coca Cola is looking for someone to take responsibility for troubleshooting, provide immediate preventative/corrective maintenance support to production lines and to facilitate change. My proven track record demonstrates I will be an asset.

Thank you in advance for taking your valuable time to read my attached resume. I will call Thursday to see if you will be available to meet regarding some ideas I recently implemented at my current employer that might be beneficial to your organization as well. I look forward to providing helpful contributions to Coca Cola.

Sincerely,

John Doe

## Job Search Techniques

When it comes to the job search, many individuals take a "reactive" approach; they will respond to job postings and advertisements but will not take initiative in identifying potential job leads. If you employ this strategy, you are limiting your success. Be more "proactive" in your search.

Use many methods to find job openings instead of just one or two. A proactive job seeker will generate many more leads and will, more likely, be able to secure a position. Follow up on all leads. The key to a successful job search is persistence! The next several pages will outline various methods that can be used when looking for a job.

To begin, make sure you are prepared with job search tools. The following are items you will need for your job search campaign:

- ☑ A three-ring, pocket notebook specifically used for the job search. In your notebook use dividers for the following sections (in alphabetical order):
  - a copy of your network list (explained in more detail below). Also, keep track of all individuals with whom you interviewed in this section with the information listed below.
    - name
    - address
    - cell and work numbers
    - e-mail
    - company employed by
    - title and brief description of work they do
    - company they referred you to or how you know them
    - any other pertinent information on the individual
  - a section for each company to whom you apply
    - copy of the ad/job description
    - company research notes
    - copies of all correspondence (cover, follow-up, and thank you letters) sent to prospective employers
    - a page for notes on each phone conversation with an employer and/or interview (Keep an interview journal. As soon as possible, write a brief summary of what happened. Note any follow-up action you should take and put it in your calendar. Review your presentation. Keep a journal of your attitude and the way you answered the questions. Did you ask questions to get the information you needed? What might you do differently next time?) For a preprinted form from the AFL-CIO go to:  
[http://www.aflcio.org/issues/jobseconomy/unemployment/checklist/upload/getjob\\_joblog.pdf](http://www.aflcio.org/issues/jobseconomy/unemployment/checklist/upload/getjob_joblog.pdf)

- A calendar for quick reference of important dates including: interviews, dates when you expect to hear back from employers, job fairs, etc.
- ☑ A portfolio (described further on page 38 of this manual) and resume
- ☑ A supply of matching professional stationary for resumes, cover letters, and follow-up letters
- ☑ Stamps
- ☑ An answering machine or voice mail system with a professional message
- ☑ A well-tailored suit or appropriate clothes for interviews, including a good pair of shoes (see more information on page 39 of this manual)
- ☑ A professional sounding e-mail address to give to potential employers

## Personal Contacts

Many jobs are never advertised. People get them by talking to: friends, family, neighbors, former co-workers, acquaintances, etc. Get as many people as possible looking on your behalf. Provide each of these individuals with a copy of your resume. Ask the people in your network for names of employers with potential interest in your skills and qualifications (keep notes and file them in your binder - see page 29). People you know may be some of the most effective resources in your search. When contacting prospective employers, be sure to mention the name of the person who provided the lead; this information may cause the employer to consider your candidacy more favorably.

## Internet Resources

The Internet is a valuable tool. It can be used to find job openings, get information about the labor market, submit resumes, contact employers directly and even research careers, employers and salaries. Many recruiting sites will let you sign up to receive e-mails or text messages with the latest job openings, based on your interests, on a daily or weekly basis, bringing the job offers to YOU!

Use the Internet to compile a list of organizations to target (see page 17, 18 and 31 for more details); those that are expanding, landing the big contracts, and expecting to see growth. Look at industries (possibly outside your current one) that aren't facing job losses, because you don't want to jump from one sinking ship to another.

When searching the Internet for job openings, read the job descriptions, note the skills and kinds of experience the employers are seeking, and then use these words in your search for other potential openings.

If you don't have a computer, most local libraries or One Stop Career Centers (page 78) do, and there are various resources available on the Internet such as:

- ④ Large databases and recruiting sites such as Job Central, Monster.com and Hotjobs on Yahoo.com
- ④ Local and large newspaper “help wanted” ads
- ④ Company websites that allow you to directly apply on-line with a potential employer and/or obtain more information regarding the company
- ④ Phone book (Yellow Pages) with interactive maps to help you find the location of potential employers and possible links right to an employer’s website to gather more information
- ④ Trade Association Directories
- ④ Professional Journals
- ④ Chambers of Commerce
- ④ National Training Organizations
- ④ Local Business Associations

## Internet Job Search Websites

Jobs can be searched according to category (for example: manufacturing, transportation and customer service) on [hotjobs.yahoo.com](http://hotjobs.yahoo.com)

Job Central – <http://www.jobcentral.com> provides job seekers valuable, up-to-date information about employment and career opportunities nationwide.

The Riley Guide – <http://www.rileyguide.com> is a great resource for using the Internet to find work.

Researching Companies on-line – <http://www.careerbuilder.com> provides an easy step-by-step process for building a powerful network.

The Occupational Outlook Handbook – <http://www.bls.gov> is the government’s premier career reference book on occupations and tomorrow’s job market and allows you to use a simple search form to look up information on particular occupations or just browse through possible careers.

The America’s Career InfoNet – <http://www.acinet.org> provides comprehensive information on careers. It provides a general outlook, wages and trends, state profile search and career resources. This resource includes skill levels, task and activities, education and training, detailed wage expectations and more.

Post your resume where it will be available to employers <http://www.jobsearch.org>.

Combining Internet resources and search abilities with other job-search techniques can give you a competitive edge.

## Employers

After researching and developing a list of employers in the field you are interested in, use the company websites to apply for a position. To increase your effectiveness, try to identify an internal contact with whom you can discuss organizational needs and goals. You will then be able to incorporate this information in your cover letter. Be sure to follow up on all letters. Additionally, contact the employers even if no positions are posted – you never know when a position might become available.

## Internal Campaigns

One of the biggest obstacles that you will need to overcome is getting your foot in the door. Once you have accomplished this task, you are half way there! For this reason, the internal campaign is highly effective. Consider all previous jobs, internships, and volunteer work; for each experience, you already have established a "foot in the door."

Regardless of your previous position in these organizations, you will have an advantage in applying for more professional and permanent positions. Contact your previous supervisors for each experience; explain that you are now in the process of applying for full-time positions and ask for advice and assistance. This method may help you uncover positions that you did not know existed.

## Classified Ads

The "Help Wanted" ads in newspapers and the Internet list numerous jobs, but keep the following in mind:

- Answer ads promptly – openings are filled quickly because there is much competition for these jobs
- Least effective in times of economic downturn
- Read the ads every day, particularly on Sunday
- If possible, follow up within a few days after the deadline or closing date to inquire about the hiring time line

Also, while checking the "Help Wanted" ads, scan the newspaper (either the paper or online copy) for signs of growth, for example companies that are expanding and/or new developments. Make your inquiries before new jobs are advertised.



## Labor Unions

Labor Unions provide various employment services to members and potential members.

AFL-CIO state and local councils may have various job training, job search or placement programs available under federal, state or local grants through the local union, the AFL-CIO state or local council, the AFL-CIO Working for America Institute (WAI) or the Appalachian Council (Appalachian region only). WAI is a union-supported organization that works with unions to build their capacity in economic and workforce development areas. Call **202-508-3717** or find more information via the Internet at [www.workingforamerica.org](http://www.workingforamerica.org).

Some labor unions have apprenticeship programs that teach a specific trade or skill. Contact the appropriate labor union or state apprenticeship council [www.doleta.gov/OA/stateagencies.cfm](http://www.doleta.gov/OA/stateagencies.cfm). For more information, go to the United States Department of Labor's website at [www.doleta.gov/OA/eta\\_default.cfm](http://www.doleta.gov/OA/eta_default.cfm) or to find specific programs, go to <http://www.careervoyages.gov/apprenticeship-main.cfm>. You may call them at **202-693-3812**.

For more information on the IAMAW's apprenticeship program, go on the Internet and type in "goiam.org," go to the "Headquarters" heading and then choose, "Apprenticeship."

## Community Agencies

Many nonprofit organizations including religious institutions and vocational rehabilitation agencies offer counseling, career development, and job placement services.

College or University Placement Offices offer services and have information on grants and student loans that can help you to continue your education or seek retraining.

Community centers can provide resources and job leads.

As mentioned previously, most local libraries have computers where the Internet can be accessed. Some have easy-to-use interactive test preparation software designed to let users prepare for a wide variety of admission and career preparation tests. Of course, they have many books, magazines and even newspapers pertinent to the job search. The reference librarian can provide valuable help and information as well.

## Private Employment Agencies and Career Consultants

*Private employment agencies* can save you time by contacting employers who might be difficult for you to locate. Most operate on a commission basis, with either you or a hiring company paying the fee. Find out the exact fee, and who is responsible for paying it, before using the service. Other pointers:

- ☑ Make sure that the employer assumes the agency's fee and that you will not be charged.
- ☑ Check with the Better Business Bureau regarding the reputation of the agency <http://welcome.bbb.org/>. For the phone number of a Better Business Bureau office in your area, go to <http://www.consumeraction.gov/bbb.shtml>. The corporate office is located in Virginia and the phone number is **703-276-0100**. The Canadian Council of Better Business Bureaus can be reached at **416-644-4936**.
- ☑ Have a clear career goal; some job seekers feel that they have been persuaded to take a position in which they had no real interest.
- ☑ Be sure to read all contracts carefully before signing and consider the following:
  - What services will the agency provide?
  - For how long is the contract binding?
  - Some agency contracts specify exclusive handling so even if you find a job on your own, you still have to pay the agency!
  - What happens if either party defaults?
  - What are the job-hunter's responsibilities after signing the contract?

*Career consultants/counselors* help job-hunters identify career options, devise job strategies, target employers, and write resumes or applications. Some career counselors charge the job-hunter a flat fee for a package of services; others offer a menu of services, each of which can be purchased for a fee or on an hourly basis.

Be wary of any *career service* that promises to find you a job; only *employment agencies* are permitted to charge for this service.

As with any counselor, carefully check references. Find out how long the company has been in business and how experienced they are in your field of interest. Ensure that you understand the fee schedule and exactly what services are covered. Meet the individual counselor who will be working with you and develop an empathetic relationship.

## Job Fairs

A job fair can be an efficient method of talking with many employers all under one roof. While the "one shot" approach sounds appealing, in actuality, it can be quite confusing and sometimes frustrating.

When preparing for a job fair, it is helpful to have a list of employers registered for the event. Review the list and identify 5-10 employers that you would like to meet. Research the company (see page 17) and prepare a cover letter and resume pertinent to each. For a list of questions you may want to ask, see page 46.

On the day of the event, dress professionally as you would for a job interview (see page 39 for examples of proper attire) and be prepared to distribute your resume. If there is a registration table, be sure to sign in. While waiting to speak to each recruiter, listen attentively to the ongoing conversation. You may pick up valuable information.

When greeting each recruiter, smile, extend your hand and state your name clearly. Place your resume in the recruiter's hand rather than on the table. More than likely you will have a very brief discussion, so prepare a 30-60 second commercial about yourself so that you can quickly articulate your abilities and the type of work you want to do and think of questions you would like to ask ahead of time. Make sure you have an upbeat attitude.

Bring supplies in a professional-looking briefcase, including pens, your planning calendar and portfolio (find out how to prepare a portfolio on page 38), as well as note-taking paper. Before you move on, ask the employer for a business card, inquire about obtaining further information about the company and what the next step would be as far as visiting the company or setting up an interview. If possible, take notes after each encounter.

After talking with all of your targeted employers, spend some time meeting other recruiters; you may be pleasantly surprised by their opportunities. Bring some "generic" resumes to share with them. This is the only situation when it would be wise to distribute "generic" resumes.

Follow up on all job fair leads within a week (via phone call, letter or e-mail); be sure to mail another copy of your resume in case it was misplaced during the job fair along with a thank you note (see how to write a thank you letter on page 47) emphasizing a key point from your job fair conversation.

## Finding the Vacancies

*The vacancies are there. The task at hand is finding them. The following suggestions might give you additional ideas of how to do just that.*

Send speculative applications targeted to companies that you have researched thoroughly (see page 17 for research tips). Identify industry sectors in which you would like to work and look beyond the big names to their suppliers, distributors, customers and competitors. In particular, look at the small businesses growing within these sectors.

Look for work-shadowing opportunities - find out if companies have open day/visits.

Volunteer to work unpaid or on a trial basis (especially useful in small businesses which see recruiting new staff as risky).

Keep in touch with *changes* in your chosen field by keeping up with professional and trade journals, newsletters, electronic media - databases, internet, CD ROMs.

Keep in touch with *people* in your chosen field. Seek an informational interview and ask how to research the market, who to speak to, where to find information and pertinent questions you should ask. Tap into their information networks (internal vacancy lists, newsletters, press announcements, etc.).

Develop new contacts by joining community and professional organizations. Following such meetings, be sure to introduce yourself to the speaker and other attendees; ask for a business card before parting company. You should then follow up in writing requesting information or an interview.

Visit your local business park or office complex. Check all the business opportunities on your doorstep. Use them to make speculative contacts.

Keep your network informed of your progress. It is good, professional etiquette to send "thank you" notes or letters to everyone who has assisted you (see page 47 for tips on writing thank you letters). Also, remember that you will leave an impression with every person you meet in the job-hunting process; make sure it is a great one!

## Government Jobs

Information on obtaining a position with the Federal Government is available from the U.S. Office of Personnel Management (OPM) through USAJOBS, the Federal Government's official employment information system, which can be accessed through the internet at <http://www.usajobs.opm.gov>.

Use these tips when applying:

- ▶ The site is updated daily, and the period to apply for each vacancy is usually only 3 to 4 weeks
- ▶ It is vitally important to follow the vacancy announcement instructions exactly, because hiring managers have to abide by standardized procedures without exception, for example:
  - They are legally prohibited from considering applications that arrive after the vacancy announcement closing date – even one day late
  - If supporting documentation is not submitted on time, it cannot be collected later
- ▶ The grade level at which a new hire is brought on board is determined by his or her years of pertinent employment history
  - Keep in mind that federal hiring managers want to start new hires at the highest grade level they can justify because by doing so, they can minimize the risk of turnover
  - Legitimate self-employment can count as employment experience for federal hiring purposes
  - Be sure to list every job and skill on your application
- ▶ Salaries typically start low but increase quickly
  - Every federal job has a starting grade and a full performance grade
  - Professional positions normally start at grade 7 and increase at one-year intervals
- ▶ Consider starting in a "trainee" position
  - Requires no specific work experience
  - Although typically filled at the GS5 level (\$25,000-\$30,000 per year), as mentioned above, salaries increase quickly (normally yearly)
  - Many federal jobs are only available to current or former federal employees; therefore, working as a trainee for a year or two often opens a lot of doors

# Job Interview Preparation

## Portfolio (Optional)

Typically portfolios are used by artists to show off their work; however, a portfolio can be very helpful to any job seeker. It will contain items that prove you are who you claim to be, but are too cumbersome to include in a resume or cover letter. Buy a black three-ring binder (zipper closure optional) to house all your items. Create a table of contents in the front. Additionally, purchase professional looking dividers and label them to correspond with the table of contents so you can easily flip to a pertinent item if you wish to do so during the interview.

Portfolios should contain copies of:

- ✦ Your Resume
  - Traditional, show-off version
  - Scannable version
- ✦ List of references (see pages 14 and/or 29 for more information)

As well as (any that apply):

- ✦ Transcripts
- ✦ Letters of recommendation/commendation/thanks
- ✦ Awards/honors
- ✦ Favorable employer evaluations and reviews
- ✦ Certificates from conferences/workshops attended
- ✦ Copies of licenses/certifications
- ✦ Military records, awards or badges

Consider making a copy of everything and placing it in a professional looking, heavy duty, glossy paper folder in case you would like to leave one with your interviewer.

## Research the Company or Organization Where You are Interested in Working

Preferably, you have already researched companies when you did your resume and have kept detailed notes in your three-ring pocket notebook (see page 29). Read the information you compiled on the company before going on the interview. If by chance, you were lucky enough to obtain an interview without preparing a resume specifically targeted to one particular company, go back to the Resume Section in this manual and follow the steps to research a company (page 17).

## Interview Attire Tips

- Before going on an interview, make sure you have appropriate interview attire, everything fits correctly and clothes are not wrinkled.
- Get your clothes ready the night before, so you don't have to spend time getting them ready on the day of the interview.
- If your clothes are dry clean only, take them to the cleaners after an interview, so they are ready for next time.
- Polish your shoes.
- Bring a breath mint and use it before you enter the building.

## Women's Interview Attire

- Solid color, conservative suit (navy or dark gray are good colors) Be sure that if you are wearing a skirted suit, that the skirt is long enough so you can sit down comfortably
- Coordinated blouse
- Moderate shoes
- Limited jewelry (no dangling earrings or arm full of bracelets)
- Neat, professional hairstyle
- Tan or light hosiery
- Sparse make-up & perfume
- Clean nails
- Portfolio or briefcase

## Men's Interview Attire

- Solid color, conservative suit
- White long sleeve shirt
- Conservative tie
- Dark socks long enough that, when you sit down, no skin shows
- Professional shoes
- Very limited jewelry
- Neat, professional hairstyle
- Go easy on the aftershave
- Neatly trimmed, clean finger nails
- Portfolio or briefcase

## Not to Bring to the Interview

- Gum
- Ipod
- Coffee or soda
- If you have lots of piercings, leave some of your rings at home (earrings only for woman, is a good rule)
- Cover tattoos
- *Make sure your cell phone is turned off during the interview!*

# **Illegal Interview Questions**

## **(On applications, at interviews or during tests)**

There are federal and state laws that dictate which types of questions can be asked on an interview. Questions should be job related and not used to find out personal information.

### **Age/Date of Birth**

The only exception where a question regarding age would be acceptable is to make sure you are old enough for a job or where age discrimination is permitted, such as a job that requires physically demanding or hazardous work (for example, driving a school bus or piloting an airplane).

*Improper:* How old are you? When is your birthday? In what year were you born or in what year did you graduate from college or high school are all variations of illegal questions regarding your age.

*Legally Acceptable:* Are you over the age of 18? Can you, after employment, provide proof of age?

### **Marital/Family Status (often alludes to sexual orientation)**

The purpose of these "family" inquiries is to explore what some employers believe is a common source of absenteeism and tardiness.

*Improper/Illegal:* Are you married or do you have a permanent partner? With whom do you live? How many children do you have? Are you pregnant? Do you expect to have a family? When? How many children will you have? What are your child care arrangements?

### **Physical**

Questions about height and weight are always illegal unless it can be proven that there are minimum requirements to do the job.



## Disabilities

Under the Federal Americans with Disabilities Act, any inquiry at the pre-employment stage, which would likely require you to disclose a disability, is unlawful. Employers must avoid such inquiries or medical examinations before making a bona fide job offer.

However, an employer may inquire about your ability to perform certain job functions and, within certain limits, may conduct tests of *all* (the keyword is all, not just you) applicants to determine if they can perform essential job functions, with or without an accommodation.

<b>Illegal</b>	<b>Acceptable</b>
<ul style="list-style-type: none"> <li>▶ Do you have any disabilities?</li> <li>▶ Have you had any recent illness or operations?</li> <li>▶ Please complete this medical questionnaire.</li> <li>▶ What was the date of your last physical exam?</li> <li>▶ How's your family's health?</li> <li>▶ When did you lose your eyesight/leg/hearing/etc.?</li> </ul>	<ul style="list-style-type: none"> <li>▶ Are you able to perform the essential functions of this job with or without reasonable accommodations? (Legal if the interviewer thoroughly described the job.)</li> <li>▶ Will you be able to carry out, in a safe manner, all job assignments necessary for this position?</li> <li>▶ Are you able to lift a 50-pound weight and carry it 100 yards, as that is part of the job?</li> <li>▶ Medical exams are legal AFTER an offer has been extended; results should be held strictly confidential except for reasons of safety.</li> </ul>

## National Origin/Citizenship

Inquiries about your citizenship or country of birth are unlawful and imply discrimination on the basis of national origin. A lawfully immigrated alien may not be discriminated against on the basis of citizenship. The Immigration Reform and Control Act of 1986 requires employers to verify the legal status and right to work of all new hires; therefore, an employer can ask if you have a legal right to work in America. It *is* legal for an employer to ask that you submit verification establishing your identity and authorization to work *after* you have been hired.

*Improper/Illegal:* Where were you/your parents born? What is your native language? What is your country of citizenship? Are you a United States citizen?

## Arrest Record

There are laws that prohibit inquiries about past arrest records but permit consideration of a current arrest. Therefore, an employer may not ask if you have ever been arrested, but can ask if you have ever been convicted of a crime if the crime is reasonably relevant to the job

for which you are applying. An employer has the right to refuse to hire you if your conviction relates to the job (for instance embezzlement for a banking job).

## Military Service

It is unlawful to discriminate against someone because of membership in the National Guard, a state defense force or another state or Federal Reserve unit. Questions relevant to experience or training received in the military or to determine eligibility for any veteran's preference required by law *are* acceptable. It *is illegal* to ask what type of discharge an individual received from the military.

## Affiliations

It is illegal to ask what clubs or social organizations that you belong to or whether you go to church.

## Race/Color/Religion

All questions are illegal.

*Regarding religion:* A potential employer may ask if you are available to work on Saturday and Sunday. The employer should make a reasonable effort to accommodate religious beliefs or practices; however, an employer is not required to make an accommodation if doing so would create an undue hardship on the business.

# Interviews and Thank You Letters

## Be Prepared for the Interview

Before the interview, be sure to refresh your memory by reviewing your resume, portfolio (if you chose to do one), company research and contact names and titles. Be as concise as possible when answering questions. Always maintain your professionalism. Use a firm handshake and direct eye contact. Smile. Additionally be prompt and courteous. If you are not sure how to get to the company, do a practice run the day before so you can be sure to arrive to the interview ten minutes early.

Employers want employees who can adjust, work well with others, and fit into a new environment without complaints or special requests. Often employers emphasize attitude over skills, training and experience. Look for ways to show your enthusiasm for the job, willingness to learn, spirit of cooperation, and respect for the employer.

## Communicate Attitudes

- You're willing to work. Give examples of your productivity on past jobs.
- You're skilled. Tell the employer about your skills. If you don't, no one else will!
- You expect to make a contribution. Emphasize what you can do for the employer.
- You're flexible. Tell a story from your experience that illustrates your flexibility.
- You're committed to learning. Demonstrate this through examples of learning experiences (independent study, professional development, education, workshops, awards). Your plan for future development also communicates your commitment to learning.

Below is a sampling of questions a potential employer *may* ask on an interview; however, your best bet is to anticipate what questions an interviewer might ask based on the job announcement to which you responded.

Additionally while an interviewer may ask questions focused on your past, keep in mind what they really want to know is what you can do for them now.

*Describe your ideal job and/or boss* – This question is asked to see if your personality fits the position and company culture; as stated previously, research the company (page 17) ahead of time to figure out the benefits/responsibilities of that particular company and be sure to include some of them in your answer.

*Why are you looking for a job? Why are you leaving your current position?* Employers want to quickly gauge your motivation and seriousness.

### Common Acceptable Reasons for Leaving:

- Looking for a new challenge
- Current employer is downsizing
- Current employer is relocating
- Advancement opportunities are very limited with current employer
- Business is poor and the company's financial situation is looking insecure
- You are relocating

### Common Reasons that Send Up "Red Flags":

- Fired from recent position
- Personality conflicts with colleagues
- It is only about more money

Luckily, many Human Resource Departments have policies against divulging in-depth information about a former employee except to confirm salary history and dates of employment.

Stay positive regardless of the circumstances. Never refer to a major problem with management and never speak ill of supervisors, co-workers or the organization. If you do, you will be the one looking bad. Keep smiling and talk about leaving for a positive reason such as an opportunity, a chance to do something special or other forward-looking reasons.

*What unique experience or qualifications separate you from other candidates?* Since employers are interviewing many candidates, it is imperative to distinguish yourself if you are asked this question; focus on your strengths and concrete accomplishments that benefited your previous employers. Articulate the benefits you provided and how you can use them to assist the company for which you are interviewing (see the Resume Section beginning on page 8 for tips).

*Tell me about yourself?* Keep your answers professional versus personal. The response should be about three to four minutes and should concentrate on your professional background. This would be another good chance to highlight some more specific accomplishments.

*What are your strengths and weaknesses?* Be realistic and positive. A few good examples: ability to prioritize, problem-solving skills, ability to work under pressure, ability to focus on projects, professional expertise, leadership skills, positive attitude. There are numerous other good possibilities: loyalty, energy, team player, initiative, patience, hard work, creativity. Be honest and include ways you hope to improve your weaknesses.

*Describe some of your most important career accomplishments* – intended to uncover your ability to work on a team, as well as your initiative, problem solving abilities, and adaptability. Provide the interviewer with the steps you took to complete a project, your problem-solving skills and if you had the initiative to take steps on your own or ask for help if necessary.

*What are your short-term/long-term goals?*

The two purposes of this question are:

1. Your motivation
  - a. Why you want the job
  - b. How you will perform
2. If the position and the company are a good fit

Focus on the job responsibilities for which you are interviewing, your professional desires and how you hope to achieve them.

*Describe a time when you were faced with a challenging situation and how you handled it?*

Asked to see if you are willing and prepared to handle trying circumstances and difficult people. Open-ended and hypothetical questions have a tendency to draw a candidate out and be extremely revealing. Use this question to show your ability to work as a team player, or to work independently, and to describe your leadership skills.

*Why are you interested in this position? Our company?* Research the company (pages 17) thoroughly and think about your answer before going to the interview. Use this opportunity to raise any questions you may have (for suggested questions, see page 46).

*What would your former boss/colleagues say about you?* Think about it – if you can't answer this question, you may not realize how your behavior affects others. Understanding your strengths and limitations can positively influence teamwork and draw attention to areas where improvement is needed.

A positive quote from a former boss or coworker is helpful.

*What are the best and worst aspects of your previous job?* When a potential employer asks this question, they are trying to ascertain what position would be best for you; a person usually excels in a job they enjoy.

*What motivates you? How do you motivate others?* When discussing what motivates you, steer clear of anything that sounds even remotely selfish. Make sure you demonstrate the desire to motivate your peers and team members as well.

*Do you know anyone who works for us?* Be aware of the policy on relatives working for the organization. You may not be hired if you are related to a current employee. Be careful, also, to mention someone only if they are well thought of.

*What kind of person would you refuse to work with?* Do not be trivial. The only appropriate answers to this question are an individual who is disloyal to the organization, a violent individual or someone who breaks the law.

## Behavioral Interviews

Behavioral interview questions focus on your *past* actions and behaviors to predict what your *future* performance might be. Instead of asking open ended questions such as the ones listed on the previous pages to ascertain how you *would* act in a certain situation, the interviewer will ask you to give examples of how you *did* behave in certain situations such as when a team member did not do his or her part of a project. To prepare for such an interview, ahead of time recall recent behaviors that showed leadership, teamwork, initiative, planning and customer service.

## Questions You Might Want to Ask

This is your opportunity to find out more about the job, the company, and the industry. You could ask questions like:

- ◆ What is the largest single problem facing your staff, department, company now?
- ◆ What do you like best about your job/company?
- ◆ What qualities are you looking for in the candidate who fills this position?
- ◆ What skills are especially important for someone in this position?
- ◆ What characteristics do the achievers in this company seem to share?
- ◆ Does your company have plans for expansion?
- ◆ What would you say is the major quality or accomplishment which distinguishes those who are promoted from those who are not?
- ◆ From research, I understand that certain training and development opportunities are available (briefly summarize what you know). Would you like to expand on that?
- ◆ Who would I be reporting to?
- ◆ Where would I be located?
- ◆ What is the next course of action? When should I expect to hear from you, or should I contact you?

Avoid asking too many questions about salary and conditions of employment such as holidays, but know what salary range you are prepared to accept. If you interview and get offered a job at a company whose salary offer is low but is for a position that you really want, you might be able to arrange for an early salary review.

If you want the job, say so! Be sure to thank the individual for interviewing you.

## Thank You Letters

Follow up the interview with a thank you letter; it *will* make an impression on a potential employer.

- 1.) Send within 24 hours of the job interview.
- 2.) Spell check, proofread, and have someone else read over your letter before you send it. Be sure to spell the individual's name correctly and use their correct title.
- 3.) If possible, find a way to personalize your thank you letter. While on the interview, pay attention to your surroundings and be attentive to things you may be able to "connect with," or needs the organization may have that you will be able to provide (record this information in your notebook as well, see page 29).
- 4.) Thank the individual for taking the time to meet with you and reiterate the reasons why you would be a good fit using what you learned about the company on the interview.

For a sample letter, see the next page.

Thank you is a **powerful**  
statement.  
Unfortunately, it is seldom heard.

## Sample Thank You Letter

John Doe  
1650 10th Avenue  
Des Plaines Illinois 11201  
Cell: 555-645-1132  
[jdoe@aol.com](mailto:jdoe@aol.com)

August 29, 2008

Mr. Craig Smith  
Production Supervisor  
Coca Cola Enterprises  
1414 Tuxedo Road  
Silver Spring, IL 21444

Dear Mr. Smith:

Thank you for the opportunity to meet with you yesterday regarding the maintenance mechanic position in your Silver Spring, Illinois, office. The tour of your facility was quite impressive, and I enjoyed the opportunity to meet you and your staff.

The machinery at Coca Cola is similar to that at Trey Research and Fabrikam, so I am confident I can implement the same cost-cutting and safety techniques at your company.

Please let me know if you have additional questions. Again, thank you so much for your time and consideration.

Sincerely,

John Doe



## Evaluating a Job Offer

If you wish to do so, use the chart below to evaluate job offers:

Criteria	5=Terrific	4=Very Good	3=Good	2=Average	1=Not Good
<b>Type of Work</b>					
Challenge Offered					
Responsibility					
Autonomy					
Growth Potential					
Chance for Advancement					
Working Conditions					
Reputation					
Location					
Travel Distance					
Work Expenses					
Work Environment					
Fellow Workers					
Supervisor					
Colleagues					
Training Opportunities					
Development Funds					
Performance Appraisal					
Pay					
Medical Insurance					
Savings Plan					
Educational Assistance					
Recreational Facilities					
Fringe Benefits					
Other:					
My Gut Feeling					
Other People's Feelings					
Other:					
Other:					
Grand Total:					

For more information and worksheets to help you deal with layoffs and evaluating your feelings, go to [http://www.sunraye.com/job\\_net](http://www.sunraye.com/job_net).

# COBRA

The acronym COBRA stands for Consolidated Omnibus Budget Reconciliation Act. Congress passed the Act in 1986. COBRA provides certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates. It is a law that enables employees and their families who would lose coverage due to serious qualifying life events to purchase health insurance under the employer's health plan (thereby paying group rather than individual rates) for a *limited* amount of time (see page 51 for more details).

Serious qualifying life events include:

- The death of a covered employee
- Termination or reduction in the hours of a covered employee's employment for reasons other than gross misconduct
- Divorce or legal separation from a covered employee
- A covered employee becoming entitled to Medicare
- A child's loss of dependent status (and therefore coverage) under the plan

While the Act provides that an individual (and/or family) may continue coverage under a group plan, it is no longer the employer's but rather the individual's (or family's) responsibility to pay for that coverage. If one chooses to do so, the cost may be more expensive than what was paid while employed if the employer was paying a portion of the health care benefits. Additionally, there is a 2% administrative fee. However, COBRA is normally less expensive than *individual* insurance because insurance is obtained at the *group* rate.

COBRA applies to group health plans maintained by:

- Private sector employers
- State governments
- Local governments

COBRA does *not* apply to:

- Plans sponsored by the federal government
- Churches
- Certain church-related organizations

Companies with 20 or more employees on more than 50 percent of its typical days the previous calendar year generally qualify for COBRA. This includes full time and part time employees (there is a formula to calculate how part time employees contribute toward a company's total employee count). Companies with less than 20 employees may *still* qualify for COBRA depending on which state law governs the company.

To be eligible for COBRA, you must have been enrolled in your employer's health plan when you worked and the health plan must continue to be in effect for active employees.

How long does COBRA coverage last?

Typically it lasts for 18 months; however, refer to your insurer's SPD (stands for Summary Plan Description and is covered in more detail on page 52) for more information, as they may increase the time at their discretion.

Certain qualifying events (see previous page, 50) or a second qualifying event may increase the minimum amount of time to a maximum of 36 months that COBRA must be offered.

Individuals can extend the time period for COBRA in cases of a disability ruling from the Social Security Administration or Railroad Retirement Board. Unfortunately, premiums may be increased to 150 percent of the plan's total cost of coverage if COBRA is extended due to a disability.

What is the process to elect COBRA continuation coverage?

Within 30 days of an employee's death, termination, reduced hours of employment or entitlement to Medicare, employers must notify health plan administrators.

In the case of a divorce, legal separation or a child losing dependent status, the individual must notify the plan administrators within 60 days of the event.

Within 14 days of notification, individuals should receive an election notice from the health plan.

*Be sure the plan has your current address. Also be aware, if you move out of the health plan's area, your plan may not have to offer you COBRA continuing coverage.*

After receiving the election notice, individuals then have 60 days to decide whether or not they want COBRA. Within 45 days of electing coverage, they have to pay the first premium.

If I elect COBRA what type of health coverage will I get for my money?

Under the law, you are entitled to identical health coverage and choices (including those given during open enrollment, if applicable to your situation) that active company employees receive such as vision, dental, prescription, hospital, physician and surgery benefits.

COBRA premiums may increase *only* if they increase for active company employees and they must be fixed in advance of each 12-month premium cycle.

You must pay the same co-payments and/or deductibles that active employees pay and are subject to the same catastrophic and other benefit limits.

When does COBRA coverage begin?

On the date coverage would have otherwise been lost due to a qualifying event, once you have chosen to accept and pay for coverage; the coverage is retroactive, so any medical bills incurred during the period between your separation from work and the time you paid for COBRA will be covered and, therefore, should be reimbursed.

When might COBRA coverage end earlier than the specified time period?

1. If you do not pay premiums on time. *The plan is not obligated to send monthly premium notices*; therefore, it is your responsibility to make sure you know when payment is due after the initial payment and meet the deadline.
2. If the employer ceases to maintain a group health plan.
3. If after you elect COBRA, you then obtain a job that has a health plan and you have no pre-existing condition waiting period.
4. If you become entitled to Medicare benefits.
5. If you commit fraud in reference to your health benefits.

When a group health plan decides to terminate continuation coverage, the plan must give you notice of early termination. The notice must be given as soon as possible and it must describe the date coverage will terminate, the reason for termination, and any rights you have.

What are my options if I elect COBRA, pay the premiums, then make a claim which gets denied?

To file a claim for health benefits, follow the instructions given in your SPD (see below for further details). If a claim is denied, you must be notified in writing within 90 days. The denial must:

1. Give a reason for the denial;
2. Additional information needed to support the claim; and
3. Procedures for appealing the denial.

If you want to appeal the denial, do so within 60 days. The plan is then required to reply within 60 days.

## Summary Plan Description (SPD)

Within the first 90 days of joining a health plan (at the latest, 120 days), you should receive a written summary plan description (SPD). The SPD gives you valuable information about the plan including benefits, beneficiary rights and how the plan works.

The SPD must contain rules for how COBRA continuation coverage is offered, how qualified beneficiaries may elect continuation coverage, and when it can be terminated. It must also include the name of the plan and someone you can contact for more information.

Additionally, you must be supplied with a summary of material modifications (SMM) under the following circumstances:

- ✚ Within 210 days after the end of the plan year in which a change becomes effective;
- ✚ No later than 60 days after a reduction in covered services or benefits.

You may request a copy of an SPD or SMM in writing and must be supplied one within 30 days.

## Benefits of COBRA

Besides providing healthcare benefits, COBRA allows you to avoid a break in coverage. A break in coverage may cause you to have to wait longer for health insurance once the opportunity arises for employer provided health insurance if you have certain pre-existing conditions.

Additionally, the new HIPAA (see more information on page 54) act requires the health plan that offers you COBRA to convert that plan to an individual policy at the end of your coverage period (normally within 18 months), unless your particular state has different regulations. This is helpful to individuals with serious health conditions that may not be able to find alternative plans to cover them.

Consider COBRA if:

- you have very comprehensive benefits with your current health plan and don't mind the extra cost
- you have had health problems recently
- you have had chronic or continual health problems
- you are required to take expensive medications and your current plan pays for them
- you have been declined for insurance recently

Consider a COBRA alternative (see page 56 for information on Alternative Health Insurance Plans) if:

- you want continual coverage but at a lower cost *and*
- you have not had any significant chronic health problems *and/or*
- you have not received any recommendations from physicians or healthcare workers to undergo a medical procedure in the future

## Employer Bankruptcy

**Chapter 11** bankruptcy means that a company continues in business under the court's protection while attempting to reorganize its financial affairs. A Chapter 11 bankruptcy may or may not affect your pension or health plans.

**Chapter 7** means the company sells its assets to pay creditors and ceases to exist.

### Helpful Tips

Your group health plan must notify you within 60 days of any reduction in benefits.

If you have unpaid health claims, you may want to file those claims directly with the court if the company is under Chapter 11 bankruptcy.




If your employed spouse has access to health insurance, you (and your spouse and children) may request a special enrollment in that plan within 30 days of a qualifying event instead of taking COBRA coverage.

Certain individuals may be eligible for a federal income tax credit that can alleviate the financial burden of monthly COBRA premium payments. For more information, see the TAA section of this manual regarding HCTC on pages 86 and 87.

## Health Insurance Portability and Accountability Act

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 is a law that includes important new protections for millions of working Americans and their families who have pre-existing medical conditions or who might suffer discrimination in health coverage based on a factor that relates to the individual's health.

HIPAA includes provisions that:

-  Limit exclusions for pre-existing conditions;
-  Prohibit discrimination against employees and dependents based on their health status; and
-  Guarantee renewability and availability of health coverage to certain employees and individuals.

Creditable coverage may reduce the length of any pre-existing exclusion period that applies to individuals, unless there is a break in coverage of more than 63 days. Health

insurance issuers must give individuals creditable coverage certificates upon their departure from a plan. If an individual elects COBRA coverage, the health insurance provider must issue another creditable coverage certificate at the end of the COBRA period. You may request a certificate from your previous plan administrator up to 24 months after your coverage expired. Check the certificate for correctness. Keep the certificate in a safe place.

Many states limit the cost of premiums for individual insurance policies. Additionally, HIPPA laws prohibit issuers from charging individuals more for premiums than similarly situated employees in the plan; states can modify the provisions of HIPPA in certain circumstances.

## For More Information Regarding COBRA and HIPPA

Contact the U.S. Department of Labor Employee Benefits Security Administration's Division of Technical Assistance and Inquiries either by phone, Internet or in writing:

- Toll free **1-866-444-3272**
- <http://www.dol.gov/dol/topic/health-plans/cobra.htm>
- 200 Constitution Ave., NW, Suite N-5619, Washington DC 20210

For more information on health plans that provide benefits through an insurance policy issued by an insurance company or a health maintenance organization (HMO), you may also contact your state insurance department. Visit the National Association of Insurance Commissioner's Web site at [www.naic.org](http://www.naic.org) for a list of state insurance department contacts, or they may be reached at **(816) 842-3600**.

## Alternative Health Insurance Plans

It may be cheaper to find an alternative healthcare plan other than your previous employer's; however, you may have to take the COBRA option until the alternative kicks in to prevent a lapse in coverage. Also, keep in mind, an alternative plan may *not* cover pre-existing conditions.

The best course of action to take is to first get a quote on how much COBRA would be and then use that when comparing alternatives. You have 60 days to decide whether or not you want COBRA.

Additionally, figure out what your new income level is now that you are out of work so you can figure out whether or not you qualify for public assistance. Individuals who are unemployed due to foreign trade may qualify for the Health Coverage Tax Credit (HCTC) through the Trade Adjustment Act (TAA). TAA information can be found in this guide beginning on page 83 and HCTC information can be found on pages 86 and 86.

Next, evaluate your family's health needs. Does someone have a chronic health condition? Is anyone taking expensive prescriptions? Do you want to keep your current doctor? Is there a chance of a pregnancy in the family any time soon? How much can you afford for premiums, deductibles and other out-of-pocket expenses? Try to think about any possible health needs that may occur.

Use an online tool to ascertain where you stand as far as insurance options are concerned. One such Internet source is the Foundation for Health Coverage Education at [www.coverageforall.org](http://www.coverageforall.org). This website offers a health coverage eligibility quiz that will help you determine which program, public and/or private, you qualify for as well as a guide to all the services your state offers and the ability to apply online for those programs. It also offers help over the phone, toll free, 24 hours a day, seven days a week, via the help hotline **1-800-234-1317**.



If you don't already have a good grasp of the different types of plans offered, it might be a good idea to familiarize yourself with them. Managed care plans include fee-for service plans, health maintenance organizations (HMOs), preferred provider organizations (PPOs), and point-of-service (POS) plans. The chart below should be helpful; it shows what a typical plan is like although there may be variations.

<b>Type of Plan</b>	<b>Deductible (before insurance starts to pay)</b>	<b>Out of Pocket Expenses (when service is provided)</b>	<b>Pre Authorization Required</b>	<b>Choice</b>
Fee for Service*	Yes**	Yes, a percentage of the bill (often referred to as coinsurance)	No	Provides the Most
HMO	No	Small co-payments	Yes, from a primary care physician	Limited to those with an HMO contract
PPO	Yes	Less if certain providers are used	Incentives for pre-authorization	More than an HMO
POS	Utilizes features of all the above plans. A participant incurs more cost as they move away from the managed features of the plan such as referrals and primary care physicians. For example, if the patient stays in a network of providers and seeks a referral to use a specialist, they may have a co-payment only. However, if they use a network provider, but do not seek a referral, they will pay more, and so on.			

\*There are two kinds of fee-for-service coverage: basic and major medical. Basic protection pays toward the costs of a hospital room and care while you are in the hospital. It covers some hospital services and supplies, such as x-rays and prescribed medicine. Basic coverage also pays toward the cost of surgery, whether it is performed in or out of the hospital, and for some doctor visits. Major medical insurance takes over where your basic coverage leaves off. It covers the cost of long, high-cost illnesses or injuries.

\*\*Most fee-for-service plans have a "cap," the most you will have to pay for medical bills in any one year. You reach the cap when your out-of-pocket expenses (for your deductible and your coinsurance) total a certain amount. It may be as low as \$1,000 or as high as \$5,000. The insurance company then pays the full amount in excess of the cap for the items your policy says it will cover. The cap does not include what you pay for your monthly premium.

\*\*\*\*\*

Use the Comparison Chart located on page 58 to figure out what the cost to your family would be under each plan. Obtain quotes (including the COBRA quote), label each one (A-C), then complete the chart to perform a comparison.

## Comparison Chart

	<b>COBRA</b>	<b>A</b>	<b>B</b>	<b>C</b>
Premium				
Deductible				
Coinsurance (cost to you after reaching deductible)				
Copayment (payment due at time of visit)				
Customary Fee (the most an insurance plan will pay for a service in your particular area. Think of the services you use most, and ask about those.)				
Maximum out-of-pocket expenses (also referred to as the "cap")				
Can keep current physician?				
Must choose primary care physician				
Are referrals necessary?				
Availability of services/ convenience to home				
Non cancelable <b>(see note ^)</b>				
Conditionally renewable <b>(see note ^^)</b>				
Covered Expenses:				
Prescription Drugs <b>(see note #)</b>				
Medical Equipment				
Mental Health Care				
Vision				
Hospitalization				
Emergency Care				
Physical Therapy				
Dental				
Preventive care: (shots, well visits such as physicals, mammograms, etc.)				
Limits to the amount the plan will pay?				
Is there a waiting period before coverage starts?				
Does anyone in the family have a pre-existing condition and is it fully covered?				
<u>Exclusions:</u> (specific conditions/circumstances not covered by the policy)				

^A non-cancelable or guaranteed renewable policy means as long as the premiums are paid, health insurance will be provided. The company cannot cancel the policy indiscriminately.

^^A conditionally renewable policy means the health insurance company can cancel *all* policies *like* yours, but not *only* yours.

# If you are considering a plan that says it offers prescription drug benefits, you may want to ask to view their formulary, a list of drugs covered by the plan, to make sure medications you or your family need are included.

If you prefer a different type of comparison chart, one can be found at:  
<http://healthinsuranceinfo.net/managing-medical-bills/worksheet.pdf>

## Health Savings Accounts (HSA)

A Health Savings Account is a tax-advantaged medical savings account available to taxpayers who are enrolled in a High Deductible Health Plan (HDHP). An HDHP is a health insurance plan with lower premiums and higher deductibles. Minimum deductible and maximum out-of-pocket expenses are set annually by the federal government. The funds contributed to the HSA are not subject to federal income tax at the time of deposit. If not used, funds roll over and accumulate year after year. The HSA is owned by the individual. Funds may be used to pay for qualified medical expenses at any time without federal tax liability, and withdrawals taken after retirement age for non medical expenses may provide tax advantages as well. For more information, go to [www.ustreas.gov/offices/public-affairs/hsa/](http://www.ustreas.gov/offices/public-affairs/hsa/)

## Discount Health Card Plans

Some group plans require a membership fee to join and then premiums and deductibles are paid on top of that, but sometimes these can be cheaper than individual rates.

Others offer discount cards that allow consumers to gain access to the healthcare they need without the exclusions, limitations, and paperwork typically associated with health insurance. If you are suffering from a medical condition and can not get insurance, a discount plan will not exclude you.

For a monthly fee, members of discount plans gain access to wholesale rates similar to those of large insurance companies. A discounted fee is paid to a provider at the time of service. Some plans offer a comprehensive package for the uninsured that includes doctors, specialists, ancillary care (labs, scans, hearing, etc.), dental, vision, prescription, chiropractic, and hospitalization.

If you are interested in this type of plan, Union Plus offers a health savings discount program through Careington International Corporation. To find out more information, phone **1-877-570-4845** or check out their website at [www.unionplus.org/benefits/health/savings.cfm](http://www.unionplus.org/benefits/health/savings.cfm)

## Finding Health Insurance Companies

There are many online organizations that will help you compare insurance policies. Most compare policies side-by-side which is very helpful. You can just type in health plan quotes in your web browser or a few are listed below:

USA-HealthInsurance® offers a COBRA alternative for both individuals and families. USA-HealthInsurance is a free service where consumers can review, compare and buy health insurance online. Call toll free: **1-800-831-3270**, email them at [info@usa-healthinsurance.com](mailto:info@usa-healthinsurance.com) or check out their website at <http://www.usa-healthinsurance.com>.

Ehealthinsurance – another service can be contacted via telephone at **800-977-8860** or on the web at [www.ehealthinsurance.com](http://www.ehealthinsurance.com). The insurance companies pay them once they sell you a policy.

Health Plan One - a licensed health insurance agency that provides free health insurance quotes: [www.healthplanone.com](http://www.healthplanone.com) or **1-877-567-5267**.

## Employee Benefit Systems (EBS)

The International Association of Machinists and Aerospace Workers Union has worked in correlation with Employee Benefit Systems to put together temporary or permanent individual major medical policies for displaced Machinists and their families to provide coverage while our members are between jobs, retirement and/or Medicare. A policy must be applied for on an individual basis and be approved by the insurance agency.

Policies are underwritten by Assurant Health and there are many flexible choices such as varying: time period availability, costs for front end deductibles, benefit payments, out-of-pocket costs, payment options, choice of doctor or hospital, and payment for prescription drugs subject to the deductible and coinsurance.

The plan is not available in Hawaii, Massachusetts, New Jersey, New York or Vermont. For more information, call Employee Benefit Systems at **1-888-521-2900**.

To apply on the internet, go to:

<http://www.goiam.org/index.php/headquarters/departments/employment-services-department/health-insurance-for-unemployed-workers>

## Quality

You probably want to be sure a plan has a good reputation for providing the services it claims it will. There are several websites where you can perform research:

- Better Business Bureau <http://welcome.bbb.org/>
- Your state's insurance commission or department of health
- The Joint Commission on Accreditation of Healthcare Organizations at [www.jcaho.org](http://www.jcaho.org)
- The National Committee for Quality Assurance at <http://www.ncqa.org/>
- The American Accreditation HealthCare/Commission/URAC at <http://www.urac.org/>

## Additional Tips

Make sure the health insurance policy provides protection against large medical costs.

A "free look" clause is helpful; it provides at least 10 days to look over the policy. *Make sure you take the time to read and understand the policy!* If you decide the policy is not good for you, it can be returned and your premium refunded.

Check to see the date the policy will begin paying (some have a waiting period before coverage begins), and what is covered or excluded from coverage.

When shopping for basic health insurance, beware of single disease insurance policies, such as those that only cover cancer.

If you are in good health, you might want to consider some sort of plan with a high deductible, such as the HSAs mentioned on page 59, since your premiums should be cheaper.

Another option is to obtain a major medical policy that covers extended hospital stays only. This is also known as catastrophic coverage since it will not cover prescriptions or doctor visits.

Yet another option is to take individual COBRA coverage for a pregnant spouse or a seriously/chronically ill family member and then choose a cheaper, alternative plan for healthy family members.

Whatever health insurance option you chose, please do not go without health insurance for more than 63 days especially if you or someone in your family has a chronic illness such as asthma or diabetes because if you do so, a health plan may refuse to cover such pre-existing conditions. This includes the health plans that may be offered by a new employer.

## State/Federal Plans

Medicaid is a jointly funded federal-state health insurance plan available to certain low-income and needy individuals and families. Each state sets its own guidelines for eligibility and services and may have its own name for the program. Depending on the state, one department may administer several different programs such as Social Security or the Children's Health Insurance Plan, as well as Medicaid.

The Centers for Medicaid and Medicare Services (CMS) monitors the state-run programs and also plays an important role in ensuring continuity of health care services for those affected by natural disasters, extreme weather and other emergencies.

To find out more about Medicaid in your state, call toll free 1-800-medicare (**1-800-633-4227**); stay on the line and ask for assistance for limited income if the recording tells you to enter a Medicare number.

To find out more information via the internet, go online to [www.medicare.gov](http://www.medicare.gov) or [www.cms.hhs.gov/medicaid/consumer.asp](http://www.cms.hhs.gov/medicaid/consumer.asp). Another great website is <http://64.82.65.67/medicaid/states.html>, which actually links to each state's Medicaid website or go to [http://www.usa.gov/Agencies/State\\_and\\_Territories.shtml](http://www.usa.gov/Agencies/State_and_Territories.shtml) to find agencies in your particular state.

## Federally-funded Health Care Centers

Federally-funded health centers care for you even if you have no health insurance. You pay what you can afford, based on your income. Health centers provide:

- checkups when you're well
- treatment when you're sick
- complete care when you're pregnant
- immunizations and checkups for your children
- dental care and prescription drugs for your family
- mental health and substance abuse care if you need it

Health centers are in most cities and many rural areas. Go to [findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov) then type in your address and click the 'Find Health Centers' button to find health centers near you.

### Children's Plans

The State Children's Health Insurance Program (S-CHIP) was created by the Balanced Budget Act of 1997 to help states insure low-income children who are ineligible for Medicaid but cannot afford private insurance. *This insurance covers certain children even if their parents are ineligible for assistance such as Medicaid.*

S-CHIP programs cover inpatient, outpatient and emergency care and many kinds of specialists. The programs provide well baby/child visits and immunizations. Many state programs cover mental health and substance abuse services.

While states call their child health insurance programs by different names, you should be able to find out about the program in your state by asking for the State Children's Health Insurance Program or calling 1-877-KIDS NOW (**1-877-543-7669**). For more detailed S-CHIP information via the Internet, see the: <http://www.cms.hhs.gov/home/chip.asp> and <http://www.insurekidsnow.gov>.

# Drug Savings

## Generics

The first way you can save on prescriptions is to use generic drugs. They cost less than name brand drugs, between 30 and 80 percent less, and are safe and no less effective. Most state laws require generic drugs to have the same active ingredients, strength and medical effect of brand name drugs. Contact the Food and Drug Administration for more information **1-888-463-6332** or go to [www.fda.gov](http://www.fda.gov) on the Internet. Beware, however, that even prices for generic drugs can vary significantly depending on where they are purchased.

## Comparisons

Next, compare generic, brand name and over-the-counter drugs to see which might be best for you. *Consumer Reports* has a public education campaign to present reliable, usable, and free information to consumers regarding drugs. It is called Consumer Reports Best Buy Drugs and compares prescription and over-the-counter drugs for various illnesses and symptoms then develops an analysis of which is a better deal. The website can be accessed at [www.CRBestBuyDrugs.org](http://www.CRBestBuyDrugs.org).

## State Programs

Certain states offer drug comparison websites that allow consumers to browse prices at area drug stores. Additionally, see if your state offers a prescription drug discount program or a pharmaceutical assistance program; approximately 42 states provide some sort of service. For the drug discount program, the state buys pharmaceutical drugs in bulk and passes the savings onto consumers.

Go to your state's department of health or attorney general's website at <http://www.naag.org/> (go to the bottom of the page, scroll over the map to find your state, then click your mouse) to do a search, or for more information go to the National Association of State Legislatures website at <http://www.ncsl.org/IssuesResearch/Health/StatePharmaceuticalAssistanceProgramsNCSL200/tabid/14334/Default.aspx> or <http://64.82.65.67/medicaid/states.html> to find out if your state offers a pharmaceutical assistance program. Go to the bottom of the website page to access pertinent links.



## Store Pharmacies

Certain store pharmacies such as Target, Costco and Giant now offer discounted drugs. Be sure to check your state's and the store's websites first to compare prices and make sure the store provides the drugs you need at a discounted price.

- Giant offers a 90-day supply of 350 of the most commonly prescribed generic medicines for \$9.99. Go to their website to obtain a complete list of the drugs offered [www.giantfood.com/shop\\_online/pharmacy/generic.htm](http://www.giantfood.com/shop_online/pharmacy/generic.htm)
- Target [www.target.com](http://www.target.com), then click the pharmacy link or **1-800-440-0680**

## Purchasing Drugs via the Internet

There are many websites now that allow you to order prescriptions via the Internet. One such service is Drugstore.com; their website is [www.drugstore.com](http://www.drugstore.com). Before purchasing drugs from any Internet source, check the Verified Internet Pharmacy Practice Site at [www.vipps.info](http://www.vipps.info) to make sure the seller is licensed so you don't receive substandard or counterfeit medicine.

## Discount Drug Card Programs

Discount drug program cards offer a percentage of savings when purchasing medicines. They work by pooling consumers, creating large purchasing groups and thus getting discount rates.

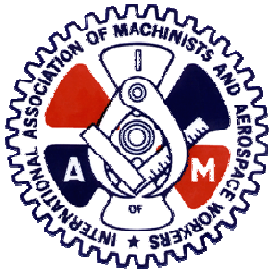
If you do decide to go with a discount card drug program, be vigilant. Find out if a wide variety of both generic and name brand drugs are offered. As previously mentioned, generic drugs cost less but are just as effective. If there is a fee for the discount card itself, factor that into your overall savings for comparison purposes. Additionally, find out if the discount or price guarantee runs out after a certain time period.

Union Plus offers a free discount drug card through Careington International Corporation. For more information, phone toll free at **1-877-570-4845** or go online to [www.unionplus.org/benefits/health/prescription\\_card.cfm](http://www.unionplus.org/benefits/health/prescription_card.cfm).

## Prescriptions by Mail

Ordering prescriptions by mail can save significant amounts of money. This option is normally used by individuals taking daily medication and often times they receive a 90-day supply for what they would otherwise pay for a one-month supply. Express scripts offers this service, along with many other companies. To find out more information go to [www.expressscripts.com](http://www.expressscripts.com) or type "prescriptions by mail," into your web browser to find other companies offering this service. For comparison purposes, factor in shipping when determining the bottom-line cost.

# Pequot Pharmaceutical Network Mail Service



## PRESCRIPTION DRUG DISCOUNT PROGRAM



A special mail service prescription drug discount program developed in alliance with the Pequot Pharmaceutical Network (PRxN) exclusively for IAM&AW members and their families.

- PRxN is HIPAA compliant and protects your privacy.
- Call PRxN at 1-800-342-5779 for any questions about the program, cost of specific medications, or to enroll over the phone by giving your name, address, phone number and date of birth.
- Brochures are available from the IAM&AW Retirees, Community and Membership Services Department (301) 967-3433.
- Both brand name and generic products, as well as diabetic supplies, are available.
- There is no fee to join and no monthly premium or fee.

# PPARX

## Partnership for Prescription Assistance (PPARX)

- Launched in April 2005 and funded by America's pharmaceutical companies.
- Available to those who don't have prescription coverage and can't afford medicines.
- More than 2,500 brand-name and generic medicines are covered.
- You could get them FREE or NEARLY FREE.

Finding out if you qualify is quick and easy. Here's all you have to do:

1. Know the names of the medicines you take.
2. Call toll-free 1-888-4PPA-NOW (1-888-477-2669).
3. A trained specialist will answer your questions and help you apply.

**Call today 1-888-4PPA-NOW (1-888-477-2669) or visit [www.pparx.org](http://www.pparx.org)**



Generally if you earn less than \$19,000 (single) or \$32,000 (family of three) and have no prescription coverage, you qualify for this program; although qualifications vary depending on the program and income levels vary by state.

The partnership will direct you to the public or private programs most likely to meet your needs, sometimes including help with insurance premiums and copays.

There are NO charges to use the partnership database.

## Agencies That Will Help During a Crisis

The first and most important thing to remember when you are laid off and reaching out for help is that you already paid for many of these benefits while you were working via your tax dollars. You are entitled to them and should not feel ashamed when getting the help that you and your family need.

This guide provides many website links to benefits and services. If you do not have a computer, don't get discouraged; many public libraries do, which your tax dollars also have helped purchase, so use them liberally.

### Free Computer Training from Microsoft

Microsoft is offering free, on-line training to bolster basic technology skills at [http://www.microsoft.com/about/corporatecitizenship/US/CommunityInvestment/ea\\_getstarted.aspx](http://www.microsoft.com/about/corporatecitizenship/US/CommunityInvestment/ea_getstarted.aspx) on the Internet. Under the "Resources that Can Help You Today" subtitle, click on the *Get started learning now* link and scroll to the bottom of the page to access the **Learning Plans**.

In an effort to strengthen the U.S. economy and increase global competitiveness by improving access to education and workforce-readiness skills required for twenty-first-century jobs, Microsoft has launched its Elevate America program, providing 1 million vouchers for Microsoft E-Learning courses and select Microsoft Certification exams at no cost to recipients. Elevate America will be implemented in cooperation with states across the country over the next three years. To find out if your state is currently participating, go to <http://www.microsoft.com/About/CorporateCitizenship/us/CommunityInvestment/participatingstates.aspx>.

### Federal Government Websites



[GovBenefits.gov](http://GovBenefits.gov) is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs. It is a free, confidential tool that can help you find government benefits that you may be eligible to receive. It provides a one-stop search for benefits and loans. To reach them by phone, call **1-800-333-4636** from 8 a.m. to 8 p.m. eastern time. To access state benefits through this website, click on **Benefits** at the top, then "State."

Another federal government website which contains literally thousands of helpful links is [www.usa.gov](http://www.usa.gov). Pay particular attention to the following links under the red subtitle, "Government Information by Topic:"



- Benefits and Grants
- Family, Home and Community
- Health and Nutrition
- Jobs and Education

Additionally, on the right-hand side of the page are links to state and local government websites. Each state and locality offers help with healthcare, housing and food.

## Housing



### US Department of Housing and Urban Development (HUD)

The United States Department of Housing and Urban Development (HUD) is an excellent resource regarding housing needs. Their website can be accessed by going to [www.hud.gov](http://www.hud.gov). It offers assistance regarding housing issues such as:

- ④ Guidance on how to avoid foreclosure
  - Call **1-800-225-5342** or **1-800-569-4287**
  - <http://www.hud.gov/foreclosure/index.cfm>
    - Links to state housing counseling agencies throughout the country that can provide advice and assistance on buying a home, renting, defaults, foreclosures, credit issues, and reverse mortgages.
    - Tips on how to work out solutions with your mortgage lender and who to call if they won't work with you.
    - Legal information including links to state laws on foreclosures.
    - Tips for avoiding foreclosure rescue scams
  - <http://www.occ.treas.gov/ftp/ADVISORY/2008-1.html>
- ④ Rental assistance
  - Low rent apartment search engine.
  - Public housing information including financial assistance/voucher information. With the voucher program, you are not limited to using only subsidized housing projects.
  - Tenant tips regarding rights, laws and protections.
  - If you do need rental assistance, apply right away as there is often a waiting list.
- ④ Relocation resources
- ④ Disaster housing assistance
- ④ Resources to help the homeless

## Federal Trade Commission (FTC)



The FTC is the nation's consumer protection agency and provides mortgage and foreclosure information [www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm).

The FTC works for consumers to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. They can be reached by phone at 1-877-FTC-HELP (**1-877-382-4357**).



HELP FOR AMERICA'S HOMEOWNERS

## Making Home Affordable

In an effort to stabilize the housing market and with the goal of helping 7 to 9 million at-risk homeowners Congress passed, and President Barack Obama signed, the Helping Families Save Their Homes and Fraud Enforcement and Recovery Acts. To find out more information on the laws, go to:

[http://www.whitehouse.gov/the\\_press\\_office/Reforms-for-American-Homeowners-and-Consumers-President-Obama-Signs-the-Helping-Families-Save-their-Homes-Act-and-the-Fraud-Enforcement-and-Recovery-Act/](http://www.whitehouse.gov/the_press_office/Reforms-for-American-Homeowners-and-Consumers-President-Obama-Signs-the-Helping-Families-Save-their-Homes-Act-and-the-Fraud-Enforcement-and-Recovery-Act/)

<http://www.whitehouse.gov/blog/Protecting-Homeowners-Protecting-the-Economy/>

Hope for Homeowners, run by the Federal Housing Administration (FHA), was merged with Making Home Affordable in May 2009. Making Home Affordable is a pay-for-success, three-part program:

1. It includes aggressive measures to support low mortgage rates by strengthening confidence in Fannie Mae and Freddie Mac;
2. A refinance program which provides new access to refinancing for up to 4 to 5 million homeowners; and
3. A modification program, which reduces monthly payments on existing mortgages for up to 3 to 4 million at-risk homeowners.

Interest rates can be readjusted as low as 2% (for five years) and the loan term can be extended to 40 years. To find out more information about the Making Home Affordable program, see the website at [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).

## Homeownership Preservation Foundation

The Homeownership Preservation Foundation's mission is to help homeowners avoid foreclosure. The help they offer is free.

- ☎ Help 24 hours a day, 7 days a week
- ☎ Online at <http://www.995hope.org>
- ☎ Toll free **1-888-995-HOPE (4673)**
- ☎ Online counseling available at <https://onlinecounsel.cccsatl.org/scripts/IntroH.asp>

## United Way

The United Way is a national network of nearly 1,300 local organizations bringing people together from all across the community (government, business, faith groups, nonprofits, the labor movement and citizens) to help youth, promote financial stability and independence and improve people's health. To find help in your area go to [www.liveunited.org/OurWork/ci.cfm](http://www.liveunited.org/OurWork/ci.cfm) and enter your zip code.

2-1-1 is a service provided through the United Way that connects individuals and families with service organizations and assistance programs right in their immediate area. Dial **2-1-1** on your telephone to find out whether the service is active in your area at this time or go online at <http://www.211.org/> to do a zip code search. Operators will then direct you to additional sources of food and assistance in your area.

## Salvation Army

Access the Salvation Army's website at [www.salvationarmyusa.org](http://www.salvationarmyusa.org). Enter your zip code to find locations nearest you. The Salvation Army offers thrift stores, emergency financial assistance, emergency shelter, youth programs, etc.



### **TERRITORIAL SALVATION ARMY WEBSITES:**

#### **Central Territory**

[www.usc.salvationarmy.org](http://www.usc.salvationarmy.org)

## **Eastern Territory**

[www.use.salvationarmy.org](http://www.use.salvationarmy.org)

## **Southern Territory**

[www.uss.salvationarmy.org](http://www.uss.salvationarmy.org)

## **Western Territory**

[www.usw.salvationarmy.org](http://www.usw.salvationarmy.org)

## **Catholic Charities**



Catholic Charities is the largest private network of social service organizations in the United States and helps support families, reduce poverty and build communities regardless of an individual's faith. Catholic Charities offer a range of services: housing, emergency services, health care, child care, adoption, and other critical services. For more information go to [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org) and click on the "Get Help" link on the right-hand side.

## **Food**

## **USDA**



Go to <http://www.ers.usda.gov/Briefing/ChildNutrition/> to obtain more information regarding the following food assistance programs:

- ◆ Woman, Infants and Children (WIC) – provides nutritious foods to pregnant women and children up to age 5.
- ◆ Food Stamp Program (SNAP) – serves as the first line of defense against hunger.
- ◆ School Meals – provides nutritious breakfasts, lunches, and after-school snacks to children in order to promote learning readiness and healthy eating habits.
- ◆ Summer Food Service Program - a federal resource for local sponsors who want to combine a feeding program with a summer activity program.

## **Food Stamps or the Supplemental Nutrition Assistance Program (SNAP)**

The food stamp program helps people experiencing lower incomes buy food. It really isn't a food stamp program anymore though; individuals are issued a debit card to buy the needed nutritional items. Although it is a federal government program, it is run by state or local agencies.

To find more information, go to [www.ssa.gov/pubs/10101.html](http://www.ssa.gov/pubs/10101.html) or go to [www.fns.usda.gov/FSP/](http://www.fns.usda.gov/FSP/). You can find out how much you may be able eligible for online



through the Food Stamp Pre-Screening Tool at [www.foodstamps-step1.usda.gov](http://www.foodstamps-step1.usda.gov). Home ownership is not a barrier to receiving assistance.

To find a local office, call **1-800-221-5689** or look in the blue pages of a phone book under "social services" or "human services." If you wish to do so, you may call Social Security toll free at **1-800-772-1213** from 7 a.m. to 7 p.m. Monday through Friday. The USDA website gives step-by-step instructions regarding how to apply, go to [www.fns.usda.gov/FSP/applicant\\_recipients/10steps.htm](http://www.fns.usda.gov/FSP/applicant_recipients/10steps.htm)

Individuals must provide documents supporting the information on their application. For a list of appropriate documents, go to the AFL-CIO's link: [www.aflcio.org/issues/jobseconomy/unemployment/checklist/upload/food\\_foodstamps.pdf](http://www.aflcio.org/issues/jobseconomy/unemployment/checklist/upload/food_foodstamps.pdf)

## Angel Food Ministries

Angel Food Ministries is a food relief program open to everyone. The organization buys food from first rate suppliers at substantial volume discounts thereby providing families with approximately \$65 of food for only \$30. No out-of-date food or inferior products are used. *Anyone* may purchase unlimited boxes of food and there are no restrictions, conditions or forms to fill out. Additionally, those on the SNAP program may use their debit card to purchase the food. To find out more information, call toll free 1-877-FOOD-MINISTRY (**1-877-366-3646**) or go online to [www.angelfoodministries.com](http://www.angelfoodministries.com).

## Feeding America

Feeding America is a nationwide hunger-relief network that collects and distributes nutritious, high-quality food to help feed people who cannot afford to buy groceries. Low-income people of all ages regardless of immigration status are welcomed. Every food recipient is treated with dignity and respect. The call is free. The food is free. Please call **800-771-2303** or use the zip code and state locator online to find the food bank nearest you [www.feedingamerica.org/zip\\_code.jsp](http://www.feedingamerica.org/zip_code.jsp).

Many local charities and churches operate food banks and kitchens. To find those nearest you, type food banks in (your city) and (your state) into your web browser.

## Utilities

Be aware that in certain states, there are laws that prevent utility companies from turning off services during cold winter months. Call the public utility regulatory commission in your state for more information. For links to each state's public regulatory commission, go to [http://en.wikipedia.org/wiki/Public\\_Uilities\\_Commission](http://en.wikipedia.org/wiki/Public_Uilities_Commission) or go to the online yellow pages, then type in public utility regulatory commission and your state to obtain the phone number.

## Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is administered through the U.S. Department of Health and Human Services Administration for Children and Families. The mission of LIHEAP is to assist low income households with their immediate home energy needs including bill payment, energy crisis assistance, weatherization and energy-related home repairs.

At [www.acf.hhs.gov/programs/ocs/liheap/brochure/brochure.html](http://www.acf.hhs.gov/programs/ocs/liheap/brochure/brochure.html) gain access to the LIHEAP online brochure where you can find useful information about LIHEAP, answers to commonly asked questions, agencies to contact for LIHEAP assistance, and other useful resources for energy-related topics.



### Applying for LIHEAP Assistance

Unlike some federal programs, applications, eligibility rules, types of assistance, and benefit levels can vary greatly among LIHEAP programs. The federal government does not send or take applications for LIHEAP assistance. For information on applying for LIHEAP assistance, please contact your LIHEAP state grantee; a number of state LIHEAP offices provide toll-free numbers and web sites for public inquiries [www.acf.hhs.gov/programs/ocs/liheap/grantees/states.html](http://www.acf.hhs.gov/programs/ocs/liheap/grantees/states.html)

The National Energy Assistance Referral (NEAR) project is a free service for persons who want information on where to apply for LIHEAP as well. NEAR can be contacted by email [energy@ncat.org](mailto:energy@ncat.org) (please include your city, county and state along with your email message) or by using NEAR's toll-free phone number **1-866-674-6327** (or 866-NRG-NEAR). You can speak to someone at NEAR Monday through Friday, from 7 a.m.- 5 p.m. (Mountain Time).



## **United States Department of Labor (DOL) Employment and Training Administration (ETA)**

The US DOL ETA is part of the federal government and administers:

- Job training
- Worker dislocation programs
- Federal grants to states for public employment service programs
- Unemployment insurance benefits

These services are *primarily* provided through *state* and *local* workforce development systems such as state employment offices and Career One Stop Centers. The Workforce Investment Act (WIA), Trade Adjustment Act (TAA), and Worker Adjustment and Retraining (WARN) fall under the DOL's jurisdiction. More information on Career One Stops, the WIA, TAA and WARN can be found in this guide.

For further information from the DOL, go to the DOL's ETA website:  
[www.doleta.gov/programs/ETA\\_default.cfm?#Dislocated](http://www.doleta.gov/programs/ETA_default.cfm?#Dislocated).



## **Workforce Investment Act (WIA)**

The WIA is a federal law that was enacted on August 7, 1998, with the intent of creating a national workforce preparation and employment system to meet the needs of U.S. businesses and job seekers and/or those who want to further their careers.

The WIA establishes local workforce investment boards appointed by local elected officials and composed of individuals from the community in business, labor, education, veterans' affairs, and economic development. The boards are overseen by each state's governor and there is a system of accountability to make sure consumers' needs are met. Services are offered through Career One Stop Centers (see the section in this manual titled, "Career Centers," on page 78 for further information). The benefit of having local workforce investment boards is that they are more familiar with the needs of the community than a federal board would be.

Through the WIA, improvements were made to national programs such as the Veterans' Workforce Investment Program and National Emergency Grants (NEG). Mass layoffs are addressed by NEGs, and they are used to carry out other dislocated worker programs.

The WIA aims to increase the employment, job retention, earnings, and career advancement of U.S. workers. The WIA covers adults, youth and dislocated workers. Any adult, age 18 and over, is eligible for “core” services. Youth, ages 14-21, must be low-income or have a significant barrier to gaining employment. For more information, see [http://www.doleta.gov/programs/general\\_info.cfm](http://www.doleta.gov/programs/general_info.cfm).

Under the WIA, the definition of a dislocated worker is an individual who:

- Has been terminated or laid off, or has received a notice of termination or layoff from employment;
- Is eligible for or has exhausted unemployment insurance;
- Has demonstrated an appropriate attachment to the workforce, but is not eligible for unemployment insurance and unlikely to return to a previous industry or occupation;
- Has been terminated or laid off or received notification of termination or layoff from employment as a result of a permanent closure or substantial layoff;
- Is employed at a facility where the employer has made the general announcement that the facility will close within 180 days;
- Was self-employed (including employment as a farmer, a rancher, or a fisherman) but is unemployed as a result of general economic conditions in the community or because of a natural disaster; or
- Is a displaced homemaker who is no longer supported by another family member.

# Career Centers

Career Centers, otherwise known as Career One Stops are sponsored by the US DOL. There are a few ways to obtain help from the centers: either by calling toll free at 877-US2-JOBS (**1-877-872-5627**), via the website or in person.

The following topics can be accessed through the website [www.careeronestop.org](http://www.careeronestop.org):

- Explore Careers
- Salary and Benefits
- Education and Training
- Job Searches
- Resumes and Interviews
- People and Places to Help
- Military Transitions



For technical help with the website, phone toll free **1-877-348-0502**, Monday through Friday 7 a.m. – 4 p.m. central time, or e-mail [info@careeronestop.org](mailto:info@careeronestop.org).

There are thousands of career centers all over the United States. Chances are good there is a center conveniently located where you can visit in person and get individualized attention. These centers have trained professionals to help you, as well as resources such as computers with internet access, fax machines, copy machines and telephones. The representatives can help you prepare resumes, prepare for an interview, find out about job openings and strategies for finding a job, as well as offer much more help and resources.

One Stop Centers allow you to easily:

- Receive a preliminary assessment of your skill level, aptitude, abilities, and support service needs.
- Obtain information on a full array of employment-related services, including information about local education and training service providers.
- Receive help filing claims for unemployment insurance and evaluating eligibility for job training and education programs or student financial aid.
- Obtain job search and placement assistance and receive career counseling.
- Have access to up-to-date labor market information which identifies job vacancies, skills necessary for in-demand jobs, and provide information about local, regional and national employment trends.

Individual Training Accounts set up through the Career One Stop Center provide funds to purchase beneficial training. The One Stop Center Representative works with you to determine if training is needed and the best place it can be obtained.

To find the nearest center, phone **1-877-872-5627**, or go to the website [www.servicelocator.org](http://www.servicelocator.org). Then enter your zip code and hit "go". Under "name", click on the link to find out exactly what services each local center offers or click links under the word "distance" to get a map and/or directions.

## State Employment Offices and Unemployment Insurance

One of the most important functions of a state employment office is to process unemployment benefit claims. You should contact your state's unemployment agency *immediately* after becoming unemployed, since there can be a two to three week waiting period before payments start. Most individuals are eligible for up to 26 weeks of state unemployment benefits and possibly additional weeks during times of high unemployment.

As mentioned earlier in this manual, do not be hesitant to get the help you and your family needs including unemployment insurance because in addition to helping workers and their families, the unemployment insurance program plays a key role in helping businesses, communities and the nation's economy. It was created in 1935 in response to the Great Depression, when millions of people lost jobs. They couldn't buy goods and services, which contributed to more layoffs.

Now, as then, the program helps cushion the impact of economic downturns and brings economic stability to communities, states, and the nation by providing temporary income for laid off workers which then, in turn, is put back into the economy thereby helping the nation as a whole.

The unfortunate news is that unemployment benefits won't replace your paycheck. In fact on average you will only receive about 35% of your previous weekly wage. The actual amount you'll receive will be based on a percentage of your earnings over the previous 52-week period, up to your state's maximum.

Most applications can be submitted conveniently online or by phone. If at first you are denied benefits, immediately appeal. For more information regarding unemployment benefits, as well as contact phone numbers for your state, go to the Department of Labor's website:

[workforcesecurity.doleta.gov/unemploy/uifactsheet.asp](http://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp)  
[www.workforcesecurity.doleta.gov/unemploy/agencies.asp](http://www.workforcesecurity.doleta.gov/unemploy/agencies.asp)  
[www.servicelocator.org/OWSLinks.asp](http://www.servicelocator.org/OWSLinks.asp)

Additional links can be found at:

[www.job-hunt.org/state\\_unemployment\\_offices.shtml](http://www.job-hunt.org/state_unemployment_offices.shtml)  
[www.statelocalgov.net/50states-jobs.cfm](http://www.statelocalgov.net/50states-jobs.cfm)

The last website noted gives a list of state employment websites that include agencies which promote the well being of workers and special populations, help workers find employment, provide retraining and rehabilitation, enforce occupational safety regulations and administer workmen's compensation programs, etc.

# Worker Adjustment and Retraining Notification (WARN)

WARN is a federal law that became effective on February 4, 1989. It requires most employers with 100 or more employees to provide 60 days advanced notice of covered plant closings, mass layoffs or aggregate losses, even when there is a sale of a business. For individuals represented by a union, the notice is given to their union representative, the state's dislocated worker unit and an appropriate unit of local government.

The objective of WARN is to enable workers sufficient time to prepare for the transition between the jobs they currently hold and new jobs. This transition may involve the provision of information about where new jobs may be found, or it may involve providing workers with other employment or retraining opportunities before they lose their jobs.

If sufficient notice is not given, a company may have to pay damages for back pay and benefits for up to 60 days to each aggrieved employee. Additionally, an employer who fails to provide notice to a unit of local government is subject to a civil penalty not to exceed \$500 for each day of violation. Enforcement of WARN is through individual or class action suits in US district courts.

## Employers Subject to WARN

WARN does not apply to all employers, however, only to those described below:

- Employing 100 or more, not counting:
  - Employees who worked less than 6 of the last 12 months  
**\*see note below**
  - Employees averaging less than 20 work hours a week - see pages 11 & 12 of the *Worker's Guide to Advance Notice of Closings and Layoffs* found on the DOL website at:  
[www.doleta.gov/layoff/pdf/WorkerWARN2003.pdf](http://www.doleta.gov/layoff/pdf/WorkerWARN2003.pdf) for a calculation formula **\*see note below**
- Private, for-profit employers
- Private, non-profit employers
- Public entities and quasi-public entities operating in a commercial context separately organized from the regular government

**\*Note:** While these employees are not used to *obtain the count* when determining whether a notice should be given, they are entitled to *receiving a notice* when one is issued.



## Employees Covered by WARN

- Hourly
- Salaried
- Managerial
- Supervisory

## DOL Definitions Applicable to WARN

A *plant closing* is when one or more facilities or operating units within an employment site will be shut down resulting in an employment loss of 50 or more employees during any 30-day period.

A *mass layoff* does not result from a plant closing, but results in employment loss at an employment site during any 30-day period for 500 or more employees *or* for 50-499 employees if they make up at least 33% of the employer's active workforce.

*Aggregate losses* occur when the number of employment losses for two or more groups of workers, each of which is less than the minimum number needed to trigger notice, reaches the threshold level, during any 90-day period, of either a plant closing or mass layoff. Job losses within any 90-day period will count together toward WARN threshold levels, unless the employer demonstrates that the losses during that period were the result of separate and distinct actions and causes.

## DOL Definition of Employment Loss In Reference to WARN

- An employment termination, other than a discharge for cause, voluntary departure, or retirement
- A layoff exceeding 6 months
- A reduction in an employee's hours of work of more than 50% in each month of any 6-month period

\* **Note:** There are certain exceptions when an employer offers a transfer. Certain guidelines apply however. For more information, see [http://www.dol.gov/dol/allcfr/ETA/Title\\_20/Part\\_639/toc.htm](http://www.dol.gov/dol/allcfr/ETA/Title_20/Part_639/toc.htm).

## Advance Notice Exemptions

Notices must be specific, in writing and generally received 60 days before a closing or layoff. In certain circumstances, less than 60 days' notice may be given or in some circumstances employers don't need to give notice under WARN. These may include:

- Closing of a temporary facility where workers were hired with the understanding that there would be a layoff after the completion of a project.
- An employer does not need to provide notice to strikers or to workers who are part of the bargaining unit(s) which are involved in the labor negotiations that led to a lockout when the strike or lockout is equivalent to a plant closing or mass layoff.
- An employer does not need to give notice when permanently replacing a person who is an "economic striker" as defined under the National Labor Relations Act.
- A faltering company, wherein a company has sought new capital in order to stay open and where giving notice would ruin the opportunity. This only applies to plant closings.
- Business circumstances that were unforeseeable at the time notice would have otherwise been required.
- Closings and layoffs as a direct result of natural disasters.

WARN does not supersede other laws and contracts, including collective bargaining agreements that provide for additional notice or additional rights and remedies. If such laws or agreements provide for a longer notice period, the WARN notice shall run concurrently with that additional notice period. Collective bargaining agreements may be used to clarify or amplify the terms and conditions of WARN, but may not reduce WARN rights.

For complete information regarding WARN, go to the DOL's website at <http://www.dol.gov/compliance/laws/comp-warn.htm>.

## Contact Information for Additional WARN Information

Ceola Coles, U.S. Department of Labor  
Employment and Training Administration, Office of National Response  
Division of Worker Dislocation and Special Response  
200 Constitution Ave, NW, Room N5422  
Washington, DC 20210  
**Phone: (202) 693-3519**

# Trade Adjustment Act (TAA) & Reemployment Trade Adjustment Assistance (RTAA)

## History

The intent of the 1974 Trade Act was to enable United States' industries to become more competitive and/or assist workers as they transcended into other industries or occupations. It created fast track authority for the President to negotiate trade agreements that Congress could approve or disapprove but could not amend or filibuster. The idea of fast track authority originated during Richard Nixon's presidency.

Since then, the Act has been tweaked and evolved. In the early 1990s the North American Free Trade Agreement (NAFTA), originally spearheaded and promoted by President George H. W. Bush, was signed into law by President Bill Clinton after the introduction of clauses intended to protect American workers and the environment adversely affected by trade with Canada and Mexico.

In 2000, presidential candidate George W. Bush made fast track an integral part of his campaign platform. By the end of his Presidency, George W. Bush had signed trade agreements inclusive of 75 countries including those in the Caribbean, South America, Africa, the Middle East and even Australia. As a result, the Trade Act was renamed the Trade Adjustment Act (TAA) and was modified to help workers that were laid off due to increased imports, or if their companies shifted production to *75 foreign countries* not just Canada and Mexico. Also, as a result of President Bush's pushing too many trade deals at the expense of worker's rights, environmental protections, and lost American jobs, Congress revoked his fast track authority in July 2007.

By 2008, the American and world economies were in dire straits. Rampant corporate corruption and a blatant disregard for the detrimental effects of their selfish decisions wreaked havoc not only on the American worker, but reverberated around the world. In response to the hardships Americans were enduring, President Barack Obama signed the American Recovery and Reinvestment Act of 2009 (ARRA).

The ARRA helped laid off workers in a myriad of ways. It extended unemployment benefits, increased the amount individuals received for food assistance as well as adjusted the eligibility guidelines, provided a subsidy for those choosing COBRA to continue their health care, created jobs and significantly enhanced the Trade Adjustment Act. Many of the provisions of the ARRA expire in 2010. Funding for TAA is renewed annually by Congress. See the following pages for a synopsis of the TAA, including comparison charts noting changes.

## Purpose

The Trade and Globalization Adjustment Assistance Act of 2009, part of the ARRA, made changes to the TAA program. The program helps workers who have lost their jobs as a result of foreign trade get back to work by offering a variety of benefits and services to eligible workers including job training, income support, job search and relocation allowances, a tax credit to help pay the costs of health insurance (HCTC), and a wage subsidy to workers 50 years of age and older.

## Reemployment Trade Adjustment Assistance (RTAA)

Under the ARRA, the program exclusively for workers aged 50 or older and formerly known as (ATAA) Alternative Trade Adjustment Assistance has been renamed Reemployment Trade Adjustment Assistance (RTAA). The chart below shows the differences between the old ATAA Program of 2002 and the new RTAA Program of 2009:

<i>Old ATAA Program or Alternative Trade Adjustment Assistance of 2002</i>	<i>New RTAA Program or Reemployment Trade Adjustment Assistance of 2009</i>
<ul style="list-style-type: none"><li>• Available to workers 50 years of age or older</li><li>• Requires a separate certification of group eligibility</li><li>• Workers may <i>not</i> participate in TAA-approved training</li><li>• Requires full-time employment within 26 weeks of separation</li><li>• Available only for workers earning less than \$50,000 per year in reemployment</li><li>• Maximum benefit of \$10,000 over a period of up to two years</li><li>• Participants are eligible for the HCTC</li></ul>	<ul style="list-style-type: none"><li>• Available to workers 50 years of age or older</li><li>• Does not require a separate certification of group eligibility</li><li>• Workers may participate in TAA-approved training</li><li>• Requires full-time employment, unless the worker is also enrolled in TAA-approved training and employed at least 20 hours per week, and does not set a deadline for reemployment</li><li>• Available only for workers earning less than \$55,000 per year in reemployment</li><li>• Maximum benefit of \$12,000 over a period of up to two years</li><li>• Participants are eligible for the HCTC</li></ul>

## Benefits of TAA

### *Rapid Response Assistance*

- Provided by the Dislocated Worker Unit
- Can provide assistance petitioning for certification
- Works with the employee representative to quickly maximize public and private resources to minimize disruptions associated with job loss
- Informs employees of available services
- Can provide customized services on-site at an affected company
- For more information, go to <http://www.doleta.gov/layoff/rapid.cfm> or <http://www.doleta.gov/layoff/workers.cfm>
- For a list of each state's Rapid Response Coordinator, go to [http://www.doleta.gov/layoff/rapid\\_coord.cfm](http://www.doleta.gov/layoff/rapid_coord.cfm)

### *Reemployment Services*

- Usually provided through Career One Stop Centers (page 78 in this Guide)
- Ensures workers are referred to appropriate job openings and placed in jobs that utilize their highest skills

For more information, on the Internet go to <http://www.doleta.gov/tradeact/benefits.cfm> or see the comparison chart below which also can be found on the Department of Labor's updated web page <http://www.doleta.gov/tradeact/>. The chart outlines improvements made to the following benefits: Trade Readjustment Allowances (TRA), training enrollment deadlines, training services, job search allowances, relocation allowances, and the Health Coverage Tax Credit (HCTC).

<i>Old 2002 TAA Program</i>	<i>New 2009 TAA Program</i>
<p><i>Trade Readjustment Allowances (TRA)</i></p> <ul style="list-style-type: none"> <li>• Up to 104 weeks of cash payments for workers enrolled in full-time training</li> <li>• Up to 130 weeks of cash payments if the worker was also enrolled in remedial training</li> </ul>	<p><i>Trade Readjustment Allowances (TRA)</i></p> <ul style="list-style-type: none"> <li>• Up to 130 weeks of cash payments for workers enrolled in full-time training</li> <li>• Up to 156 weeks of cash payments if the worker was also enrolled in remedial training</li> </ul>
<p><i>Training Enrollment Deadlines</i></p> <ul style="list-style-type: none"> <li>• Workers must be enrolled in training 8 weeks after certification</li> </ul>	<p><i>Training Enrollment Deadlines</i></p> <ul style="list-style-type: none"> <li>• Workers must be enrolled in training 26 weeks after</li> </ul>

<i>Old 2002 TAA Program</i>	<i>New 2009 TAA Program</i>
or 16 weeks after layoff, whichever is later, in order to receive TRA	certification or layoff, whichever is later, in order to receive TRA
<p><i>Training Services</i></p> <ul style="list-style-type: none"> <li>• Training may only be approved on a full-time basis</li> <li>• Certified workers may not begin approved training until they have been totally or partially separated from adversely affected employment</li> </ul>	<p><i>Training Services</i></p> <ul style="list-style-type: none"> <li>• Training may be approved on a full-time or part-time basis, although full-time training is required for TRA eligibility.</li> <li>• Certified workers may begin approved training when threatened with separation from adversely affected employment</li> </ul>
<p><i>Job Search Allowances</i></p> <ul style="list-style-type: none"> <li>• 90% of allowable costs, up to \$1,250</li> </ul>	<p><i>Job Search Allowances</i></p> <ul style="list-style-type: none"> <li>• 100% of allowable costs, up to \$1,500</li> </ul>
<p><i>Relocation Allowances</i></p> <ul style="list-style-type: none"> <li>• 90% of costs, up to the statutory limit for Federal Employees</li> <li>• Provides an additional lump sum payment of up to \$1,250</li> </ul>	<p><i>Relocation Allowances</i></p> <ul style="list-style-type: none"> <li>• 100% of costs, up to the statutory limit for Federal Employees</li> <li>• Provides an additional lump sum payment of up to \$1,500</li> </ul>
<p><i>Health Coverage Tax Credit (HCTC)</i></p> <ul style="list-style-type: none"> <li>• Prior to May 2009, a tax credit covering up to 65% of an eligible participant's monthly qualifying health insurance premium</li> <li>• Beginning May 2009, the tax credit will be raised for all participants to cover 80% of an eligible participant's monthly qualifying health insurance premium</li> </ul>	<p><i>Health Coverage Tax Credit (HCTC)</i></p> <ul style="list-style-type: none"> <li>• A tax credit covering 80% of an eligible participant's monthly qualifying health insurance</li> <li>• For more information, contact the HCTC customer contact center at <b>866-628-4282</b> or online at <a href="http://www.irs.gov">www.irs.gov</a> and type in the keyword "HCTC"</li> <li>• On the internet, go to <a href="http://www.irs.gov/pub/irs-utl/program_kit_rev_1-2007.pdf">http://www.irs.gov/pub/irs-utl/program_kit_rev_1-2007.pdf</a> and <a href="http://www.irs.gov/pub/irs-utl/addendum_to_hctc_program_kit.pdf">http://www.irs.gov/pub/irs-utl/addendum_to_hctc_program_kit.pdf</a> for in-depth guides.</li> </ul>

**BEFORE FILING A PETITION, PLEASE GO TO THE DOL'S WEBSITE  
[HTTP://WWW.DOLETA.GOV/TRADEACT/](http://www.doleta.gov/tradeact/) FOR COMPLETE INFORMATION  
AND UPDATES**

## First Step to Filing A Petition

The first step to obtain help is to petition the US DOL's Division of Trade Adjustment Assistance (DTAA) for certification. This must be done as a group. Once certified, each individual in the group may then apply separately for benefits and services through the local One Stop Career Center (find information on page 78 of this guide). For more information, see <http://www.doleta.gov/tradeact/petitions.cfm>.

## Who Can File a Petition?

A petition may be filed by a group of three or more workers, a union or other duly authorized representative of such workers, a company official, or by One-Stop operators or partners (including state employment security agencies and dislocated worker units). The workers on whose behalf a petition is filed must be, or have been, employed at the firm or subdivision identified in the petition.

## An Important Cautionary Note

Filing a petition should be handled at the LOCAL level. Additionally, it should be handled by the local lodge, government and the company. Furthermore, for liability purposes the COMPANY SHOULD BE THE ONE TO SAY WHAT THE TOTAL AMOUNT OF LOST JOBS WILL BE; once the amount is entered, it cannot be changed.

## Places Offering Assistance Preparing a Petition

- Career One Stop Centers (see page 78 of the Guide)
- State Dislocated Worker Unit  
[http://www.doleta.gov/layoff/rapid\\_coord.cfm](http://www.doleta.gov/layoff/rapid_coord.cfm)
- Employment Security Agency
- DTAA Contact Information:  
United States Department of Labor  
Employment and Training Administration  
Division of Trade Adjustment Assistance  
200 Constitution Avenue, N.W., Room N-5428  
Washington, DC 20210  
**Phone: 202-693-3560 or 1-888-DOL-OTAA (1-888-365-6822)**  
Fax: 202-693-3584 or 3585

## Who is Covered by the Petition

A completed petition describes a group of workers working at a specific location, for a specific firm or public agency, adversely affected by foreign trade. If the group of workers described in the petition is certified, the certification will cover all workers in the group, whether or not their names are on the petition.

Generally, the certification covers all members of the worker group who are laid off during the three-year period beginning one year before the petition was filed and ending two years after the date of the certification. Each certification specifies the beginning and ending dates.

For an online petition form, <http://wdr.doleta.gov/directives/attach/tegl/TEGL23-08.pdf>.

## Eligibility

If a significant number of workers at a particular firm or public agency have become or are threatened to be totally or partially separated they may qualify for TAA.

Eligibility for TAA was expanded extensively under the ARRA. DTAA investigators will make a determination regarding eligibility, but the list below provides some examples of new groups of workers that may now be certified under the new TAA Program.

- Workers in firms that supply services.
- Workers whose firm has shifted production to any foreign country.
- Workers in public agencies.
- Workers whose firm produces component parts of a finished article produced by its customer(s).
- Workers in firms that supply testing, packaging, maintenance and transportation services to companies with TAA-certified workers.
- Workers whose firm is identified in an International Trade Commission "injury" determination listed in the Act.

## Certification

Generally after 40 days of a petition being filed, the DTAA will notify petitioners and a company official regarding its determination about certification and then the state will notify individual workers in the group. Additionally, determinations can be found on the DOL's TAA petition determinations page at [http://www.doleta.gov/tradeact/taa/taa\\_search\\_form.cfm](http://www.doleta.gov/tradeact/taa/taa_search_form.cfm) and are published in the Federal Register and available on the Internet [www.gpoaccess.gov/fr/index.html](http://www.gpoaccess.gov/fr/index.html).



# Budgeting

## Making a Plan

The first financial step that should be taken, not only for laid off workers, but for everyone, is to prepare and adhere to a monthly budget. Most of us don't want to do this because, quite frankly, we want to spend our money the way we see fit and really don't want to know where the money is going. If we stick our head in the sand like an ostrich, we won't see the danger beforehand and won't be able to prepare accordingly. Considering the current shape of the American economy, we all need to buckle up.

At the end of this manual, you will find several budgeting worksheets that have been downloaded from Microsoft Excel: a family monthly budget, a personal monthly budget, and a yearly budget. Feel free to use the paper copies or, better yet if you have a personal home computer, go to Excel, hit "Help," on the title bar then type in "Monthly Budget." Microsoft online will give you all of the choices provided in this manual which you can download and use right from your computer. The Excel program will even do the calculations for you!

## Cut Out the Extras

It is also an excellent idea to eliminate discretionary spending such as money spent eating out at restaurants, having your nails done, landscaping, going to the movies, unnecessary phone calls, clothes or furniture shopping, toys, CDs, DVDs, sporting events or concerts, etc.

## Retirement Plans

Resist the urge to dip into your 401(k) or individual retirement account (IRA), as taxes and early-withdrawal penalties will likely consume up to 30% of the money you withdraw. One exception is that the IRS will waive early-withdrawal penalties from your IRA if the money is used to pay health-insurance premiums while you're unemployed.

Additionally, federal law generally bars companies from forcing fired or laid off workers who have more than \$5,000 in savings to move their 401(k) assets unless the company is dissolving the plan. If you have less than \$5,000, a former employer could compel you to take your money. Even then, you'd have 60 days before running afoul of tax rules to research the best way to reinvest the money, and you have the option of rolling it over into an IRA.

## Paying Off Debt

Paying off debt is generally a good idea - - until you've lost your job. If you've been making extra payments on your mortgage or student loans, redirect that money into savings. Pay the minimums on your debt and get deferments on any loans that offer them.

## Credit Cards

First, if at all possible, don't use your credit cards. They will only get you more in debt. Additionally, some companies have a universal default policy. The policy says if you are late on any bill (not just your credit card bill), your credit card company may, and probably will, raise your interest rate. A law signed in May of 2009 (CARD) limits this practice but not until February 2010; therefore, be safe and read credit card offers VERY carefully to understand all the terms thoroughly! To find out more information regarding the law, go to [http://www.whitehouse.gov/the\\_press\\_office/Fact-Sheet-Reforms-to-Protect-American-Credit-Card-Holders/](http://www.whitehouse.gov/the_press_office/Fact-Sheet-Reforms-to-Protect-American-Credit-Card-Holders/).

Negotiate with your credit card companies to get a lower rate or use balance-transfer offers to move your debt to a card with a better rate. Some credit card companies even offer 0% interest, usually for a period of a year. Keep track of the date the promotional period ends and at least a month before, transfer the balance to another 0% card, if possible, until the balance is paid. Be careful, though, because you may be liable for interest retroactively if the balance isn't paid or transferred, if a payment is missed or late. This is one situation where you absolutely cannot use the card, as you will be paying high percentages on any purchases. Be aware that this practice may adversely affect your credit rating. Additionally, with the passage of the CARD law and the downturn in the economy, 0% interest offers are rare and many of them charge a transfer fee up to 3%. After weighing all the pros and cons, if you do decide to go this route, use this valuable checklist from Bankrate.com, <http://www.bankrate.com/brm/news/cc/19990329a.asp>.

One metropolitan news agency recently ran a story regarding how to lower your interest rate. Call your credit card company and simply ask for a lower rate. Don't take no for an answer. If the representative can't lower the rate, ask to speak to a supervisor. Don't take no from the supervisor either. Let the supervisor know that unless your interest rate is lowered, you will need to transfer the balance to a different account with another credit card company.

This works best if you have leveraging power, for example if your payments have been made on time, you haven't maxed out your cards or your credit isn't bad; therefore, it is very important to use this tactic as soon as possible after your layoff. Don't lie, but don't offer to the company the information that you have been laid off, unless you are specifically asked.

It's an especially bad idea to use retirement money to pay credit card bills. In a worst-case scenario, your credit card debt may be wiped out in bankruptcy court, while your retirement funds would be protected from creditors. Additionally, taxes and penalty fees could use up to half of the money you withdraw from your retirement account.

## Home Equity Lines of Credit or Loans

Depending on the state you live in and your particular circumstances, your home equity may be protected in bankruptcy court, so money from your home shouldn't be used to pay unsecured debts, such as credit cards, until you're back on your feet -- if then. While payments on a home equity line of credit are, in most cases, tax deductible, you will still be paying more money than if you had paid for something out right.

Also, very important to keep in mind about home equity lines of credit or loans is that they are secured debts meaning you are pledging your home as collateral and if you don't make the payments, you could lose the roof over your head. Additionally, with falling home prices, you don't want to take all the equity out of your home in case you need to sell it. Home equity is the amount of money you have already paid against the increased or (nowadays decreased) value of your home. It is the amount you would gain (or lose) after the sale of the home.

Another important note is that if you find it absolutely necessary to obtain a home equity line of credit or loan, be sure to compare rates offered by banks, credit unions, savings and loans, etc.

## For More Budgeting Information

For more information regarding budgeting and money, see the IAMAW's Decisions & Choices Manual. Chapter six of the manual helps evaluate you and your family's feelings regarding money and spending habits. It also provides a guideline as to which bills should get paid first.

Additionally, see the section in this guide titled, "Agencies That Will Help," beginning on page 68, for a list of non-profit organizations that offer help with budgeting, food and housing.

The AFL-CIO Department of Community Services coordinates community service activities for the AFL-CIO. They can help you find the help you need. Call them at **202-637-5309** or **1-800-342-1235 ext 5309**.

## Helpful Internet Websites Regarding Finances

MSN's money website is an exceptional and almost unending source for advice:

<http://moneycentral.msn.com/smartbuy/home.asp>

[CreditBoards.com](http://CreditBoards.com) is a message board where members share advice, information and tactics.

Check out Moolanomy's website and 40+ Income Ideas and Resources

<http://www.moolanomy.com/462/30-alternative-income-ideas-and-resources/>

The National Association of Consumer Advocates is a nationwide organization of more than 1,000 attorneys who represent and have represented hundreds of thousands of consumers victimized by fraudulent, abusive and predatory business practices <http://www.naca.net/>

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education <http://www.mymoney.gov/>

## Union Plus

Exceptional Union Plus websites: [www.unionplus.com/benefits/money/financial-upheaval.cfm](http://www.unionplus.com/benefits/money/financial-upheaval.cfm) and [www.uniondebthelp.org/](http://www.uniondebthelp.org/)

The first link offers 10 ways to cope with financial upheaval and the second offers tools to manage your debt including ways to assess your debt, tips, Union Plus programs, and calculators for spending, budget, mortgage, savings, credit cards, etc.

*When the Paycheck Stops* is an excellent online booklet to help laid off/dislocated workers.

Check it out at [www.aflcio.org/issues/jobseconomy/unemployment/handbook/](http://www.aflcio.org/issues/jobseconomy/unemployment/handbook/), it provides the following help topics:

- Start with yourself
- Where to go for help
- Taking care of business
- Dealing with creditors
- Keeping a roof over your head
- Putting food on the table
- Managing utility payments
- Staying insured
- Staying healthy
- Getting a job

## Example Family Monthly Budget

### Example - Family Monthly Budget

Total Projected Cost	Total Actual Cost	Total Difference
\$1,195	\$1,236	(\$41)

Housing	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000	\$1,000	\$0
Second mortgage or rent	\$0	\$0	\$0
Phone	\$54	\$100	(\$46)
Electricity	\$44	\$56	(\$12)
Gas	\$22	\$28	(\$6)
Water and sewer	\$8	\$8	\$0
Cable	\$34	\$34	\$0
Waste removal	\$10	\$10	\$0
Maintenance or repairs	\$23	\$0	\$23
Supplies	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotals</b>	\$1,195	\$1,236	(\$41)

Transportation	Projected Cost	Actual Cost	Difference
Vehicle 1 payment			\$0
Vehicle 2 payment			\$0
Bus/taxi fare			\$0
Insurance			\$0
Licensing			\$0
Fuel			\$0
Maintenance			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

Insurance	Projected Cost	Actual Cost	Difference
Home			\$0
Health			\$0
Life			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

## Example - Family Monthly Budget

	Total Projected Cost	Total Actual Cost	Total Difference
<b>Food</b>			
Groceries			\$0
Dining out			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>Children</b>			
Medical			\$0
Clothing			\$0
School tuition			\$0
School supplies			\$0
Organization dues or fees			\$0
Lunch money			\$0
Child care			\$0
Toys/games			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>Pets</b>			
Food			\$0
Medical			\$0
Grooming			\$0
Toys			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>Personal Care</b>			
Medical			\$0
Hair/nails			\$0
Clothing			\$0
Dry cleaning			\$0
Health club			\$0
Organization dues or fees			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

## Example - Family Monthly Budget

	Total Projected Cost	Total Actual Cost	Total Difference
<b>Entertainment</b>			
Video/DVD			\$0
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>Loans</b>			
Personal			\$0
Student			\$0
Credit card			\$0
Credit card			\$0
Credit card			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>Taxes</b>			
Federal			\$0
State			\$0
Local			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>Savings or Investments</b>			
Retirement account			\$0
Investment account			\$0
College			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>Gifts and Donations</b>			
Charity 1			\$0
Charity 2			\$0
Charity 3			\$0
<b>Subtotals</b>	\$0	\$0	\$0

## Example - Family Monthly Budget

Total Projected Cost	Total Actual Cost	Total Difference
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### Legal

Attorney			\$0
Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

Projected Monthly Income	
<b>Income 1</b>	\$4,000
<b>Income 2</b>	\$1,300
<b>Extra income</b>	\$300
<b>Total monthly income</b>	<b>\$5,600</b>
Actual Monthly Income	
<b>Income 1</b>	\$4,000
<b>Income 2</b>	\$1,300
<b>Extra income</b>	\$300
<b>Total monthly income</b>	<b>\$5,600</b>

<b>Projected balance</b> (Projected income minus expenses)	<b>\$4,405</b>
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<b>Actual balance</b> (Actual income minus expenses)	<b>\$4,364</b>
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<b>Difference</b> (Actual minus projected)	<b>(\$41)</b>
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Blank Family Monthly Budget

## Blank Family Monthly Budget

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Total Projected Cost	Total Actual Cost	Total Difference

<b>Housing</b>	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Second mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
Other			
<b>Subtotals</b>			

<b>Transportation</b>			
Vehicle 1 payment			
Vehicle 2 payment			
Bus/taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
<b>Subtotals</b>			

<b>Insurance</b>			
Home			
Health			
Life			
Other			
<b>Subtotals</b>			

# Blank Family Monthly Budget

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	Total Projected Cost	Total Actual Cost	Total Difference
<b>Food</b>			
Groceries			
Dining out			
Other			
<b>Subtotals</b>			

<b>Children</b>			
Medical			
Clothing			
School tuition			
School supplies			
Organization dues or fees			
Lunch money			
Child care			
Toys/games			
Other			
<b>Subtotals</b>			

<b>Pets</b>			
Food			
Medical			
Grooming			
Toys			
Other			
<b>Subtotals</b>			

<b>Personal Care</b>			
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
<b>Subtotals</b>			

# Blank Family Monthly Budget

	Total Projected Cost	Total Actual Cost	Total Difference
<b>Entertainment</b>			
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
<b>Subtotals</b>			

<b>Loans</b>			
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
<b>Subtotals</b>			

<b>Taxes</b>			
Federal			
State			
Local			
Other			
<b>Subtotals</b>			

<b>Savings or Investments</b>			
Retirement account			
Investment account			
College			
Other			
<b>Subtotals</b>			

<b>Gifts and Donations</b>			
Charity 1			
Charity 2			
Charity 3			
<b>Subtotals</b>			

# Blank Family Monthly Budget

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Total Projected Cost	Total Actual Cost	Total Difference
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## Legal

Attorney			
Alimony			
Payments on lien or judgment			
Other			
<b><i>Subtotals</i></b>			

Projected Monthly Income	
<b>Income 1</b>	
<b>Income 2</b>	
<b>Extra income</b>	
<b>Total monthly income</b>	
Actual Monthly Income	
<b>Income 1</b>	
<b>Income 2</b>	
<b>Extra income</b>	
<b>Total monthly income</b>	

<b>Projected balance</b> (Projected income minus expenses)	
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<b>Actual balance</b> (Actual income minus expenses)	
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<b>Difference</b> (Actual minus projected)	
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Use this page for your personal notes

## Example Personal Monthly Budget

# Example Personal Monthly Budget

<b>PROJECTED MONTHLY INCOME</b>	Income 1	\$4,300
	Extra income	\$300
	<b>Total monthly income</b>	<b>\$4,600</b>

<b>ACTUAL MONTHLY INCOME</b>	Income 1	\$4,000
	Extra income	\$300
	<b>Total monthly income</b>	<b>\$4,300</b>

<b>PROJECTED BALANCE (Projected income minus expenses)</b>	<b>\$3,405</b>
<b>ACTUAL BALANCE (Actual income minus expenses)</b>	<b>\$3,064</b>
<b>DIFFERENCE (Actual minus projected)</b>	<b>(\$341)</b>

<b>HOUSING</b>	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000	\$1,000	\$0
Phone	\$54	\$100	(\$46)
Electricity	\$44	\$56	(\$12)
Gas	\$22	\$28	(\$6)
Water and sewer	\$8	\$8	\$0
Cable	\$34	\$34	\$0
Waste removal	\$10	\$10	\$0
Maintenance or repairs	\$23	\$0	\$23
Supplies	\$0	\$0	\$0
<b>Subtotals</b>	<b>\$1,195</b>	<b>\$1,236</b>	<b>(\$41)</b>

<b>ENTERTAINMENT</b>	Projected Cost	Actual Cost	Difference
Video/DVD			\$0
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Other			\$0
Other			\$0
<b>Subtotals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

# Example Personal Monthly Budget

<b>TRANSPORTATION</b>	Projected Cost	Actual Cost	Difference
Vehicle payment			\$0
Bus/taxi fare			\$0
Insurance			\$0
Licensing			\$0
Fuel			\$0
Maintenance			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>INSURANCE</b>	Projected Cost	Actual Cost	Difference
Home			\$0
Health			\$0
Life			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>FOOD</b>	Projected Cost	Actual Cost	Difference
Groceries			\$0
Dining out			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>LOANS</b>	Projected Cost	Actual Cost	Difference
Personal			\$0
Student			\$0
Credit card			\$0
Credit card			\$0
Credit card			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>TAXES</b>	Projected Cost	Actual Cost	Difference
Federal			\$0
State			\$0
Local			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>SAVINGS OR INVESTMENTS</b>	Projected Cost	Actual Cost	Difference
Retirement account			\$0
Investment account			\$0
<b>Subtotals</b>	\$0	\$0	\$0

# Example Personal Monthly Budget

<b>PETS</b>	Projected Cost	Actual Cost	Difference
Food			\$0
Medical			\$0
Grooming			\$0
Toys			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>PERSONAL CARE</b>	Projected Cost	Actual Cost	Difference
Medical			\$0
Hair/nails			\$0
Clothing			\$0
Dry cleaning			\$0
Health club			\$0
Organization dues or fees			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>GIFTS AND DONATIONS</b>	Projected Cost	Actual Cost	Difference
Charity 1			\$0
Charity 2			\$0
Charity 3			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>LEGAL</b>	Projected Cost	Actual Cost	Difference
Attorney			\$0
Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
<b>Subtotals</b>	\$0	\$0	\$0

<b>TOTAL PROJECTED COST</b>			<b>\$1,195</b>
<b>TOTAL ACTUAL COST</b>			<b>\$1,236</b>
<b>TOTAL DIFFERENCE</b>			<b>(\$41)</b>



Blank Personal Monthly Budget

# Blank Personal Monthly Budget

<b>PROJECTED MONTHLY INCOME</b>	Income 1	
	Extra income	
	<b>Total monthly income</b>	

<b>ACTUAL MONTHLY INCOME</b>	Income 1	
	Extra income	
	<b>Total monthly income</b>	

<b>PROJECTED BALANCE</b> (Projected income minus expenses)	
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<b>ACTUAL BALANCE</b> (Actual income minus expenses)	
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<b>DIFFERENCE</b> (Actual minus projected)	
---	--

<b>HOUSING</b>	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
<b>Subtotals</b>			

<b>ENTERTAINMENT</b>	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
Other			
Other			
<b>Subtotals</b>			

# Blank Personal Monthly Budget

<b>TRANSPORTATION</b>	Projected Cost	Actual Cost	Difference
Vehicle payment			
Bus/taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
<b>Subtotals</b>			

<b>INSURANCE</b>	Projected Cost	Actual Cost	Difference
Home			
Health			
Life			
Other			
<b>Subtotals</b>			

<b>FOOD</b>	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
<b>Subtotals</b>			

<b>LOANS</b>	Projected Cost	Actual Cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
<b>Subtotals</b>			

<b>TAXES</b>	Projected Cost	Actual Cost	Difference
Federal			
State			
Local			
Other			
<b>Subtotals</b>			

<b>SAVINGS OR INVESTMENTS</b>	Projected Cost	Actual Cost	Difference
Retirement account			
Investment account			
<b>Subtotals</b>			

# Blank Personal Monthly Budget

<b>PETS</b>	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
<b>Subtotals</b>			

<b>GIFTS AND DONATIONS</b>	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Charity 3			
<b>Subtotals</b>			

<b>PERSONAL CARE</b>	Projected Cost	Actual Cost	Difference
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
<b>Subtotals</b>			

<b>LEGAL</b>	Projected Cost	Actual Cost	Difference
Attorney			
Alimony			
Payments on lien or judgment			
Other			
<b>Subtotals</b>			

<b>TOTAL PROJECTED COST</b>			
<b>TOTAL ACTUAL COST</b>			
<b>TOTAL DIFFERENCE</b>			

## Yearly Budget

<b>Yearly Budget</b>	<b>JAN</b>	<b>FEB</b>	<b>MARCH</b>	<b>APRIL</b>	<b>MAY</b>	<b>JUNE</b>	<b>JULY</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>YEAR</b>
<b>INCOME</b>													
Wages													
Interest/dividends													
Miscellaneous													
<b>Income totals</b>													
<b>EXPENSES</b>													
<b>Home</b>													
Mortgage/rent													
Utilities													
Home telephone													
Cellular telephone													
Home repairs													
Home improvement													
Home security													
Garden supplies													
<b>Home totals</b>													
<b>Daily living</b>													
Groceries													
Child care													
Dry cleaning													

<b>Yearly Budget</b>	<b>JAN</b>	<b>FEB</b>	<b>MARCH</b>	<b>APRIL</b>	<b>MAY</b>	<b>JUNE</b>	<b>JULY</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>YEAR</b>
Dining out													
Housecleaning service													
Dog walker													
<b>Daily living totals</b>													
<b>Transportation</b>													
Gas/fuel													
Insurance													
Repairs													
Car wash/detailing services													
Parking													
Public transportation													
<b>Transportation totals</b>													
<b>Entertainment</b>													
Cable TV													
Video/DVD rentals													
Movies/plays													
Concerts/clubs													
<b>Entertainment totals</b>													
<b>Health</b>													
Health club dues													
Insurance													
Prescriptions													
Over-the-counter drugs													
Co-payments/out-of-pocket													
Veterinarians/pet medicines													

<b>Yearly Budget</b>	<b>JAN</b>	<b>FEB</b>	<b>MARCH</b>	<b>APRIL</b>	<b>MAY</b>	<b>JUNE</b>	<b>JULY</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>YEAR</b>
Life insurance													
<b>Health totals</b>													
<b>Vacations</b>													
Plane fare													
Accommodations													
Food													
Souvenirs													
Pet boarding													
Rental car													
<b>Vacations totals</b>													
<b>Recreation</b>													
Gym fees													
Sports equipment													
Team dues													
Toys/child gear													
<b>Recreation totals</b>													
<b>Dues/subscriptions</b>													
Magazines													
Newspapers													
Internet connection													
Public radio													
Public television													
Religious organizations													
Charity													
<b>Dues/subscription totals</b>													

<b>Yearly Budget</b>	<b>JAN</b>	<b>FEB</b>	<b>MARCH</b>	<b>APRIL</b>	<b>MAY</b>	<b>JUNE</b>	<b>JULY</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>YEAR</b>
<b>Personal</b>													
Clothing													
Gifts													
Salon/barber													
Books													
Music (CDs, etc.)													
<b>Personal totals</b>													
<b>Financial obligations</b>													
Long-term savings													
Retirement (41k, Roth IRA)													
Credit card payments													
Income tax (additional)													
Other obligations													
<b>Financial obligation totals</b>													
<b>Misc. payments</b>													
Other													
Other													
Other													
Other													
Other													
<b>Misc. payments totals</b>													
<b>Total expenses</b>													
<b>Cash short/extra</b>													

