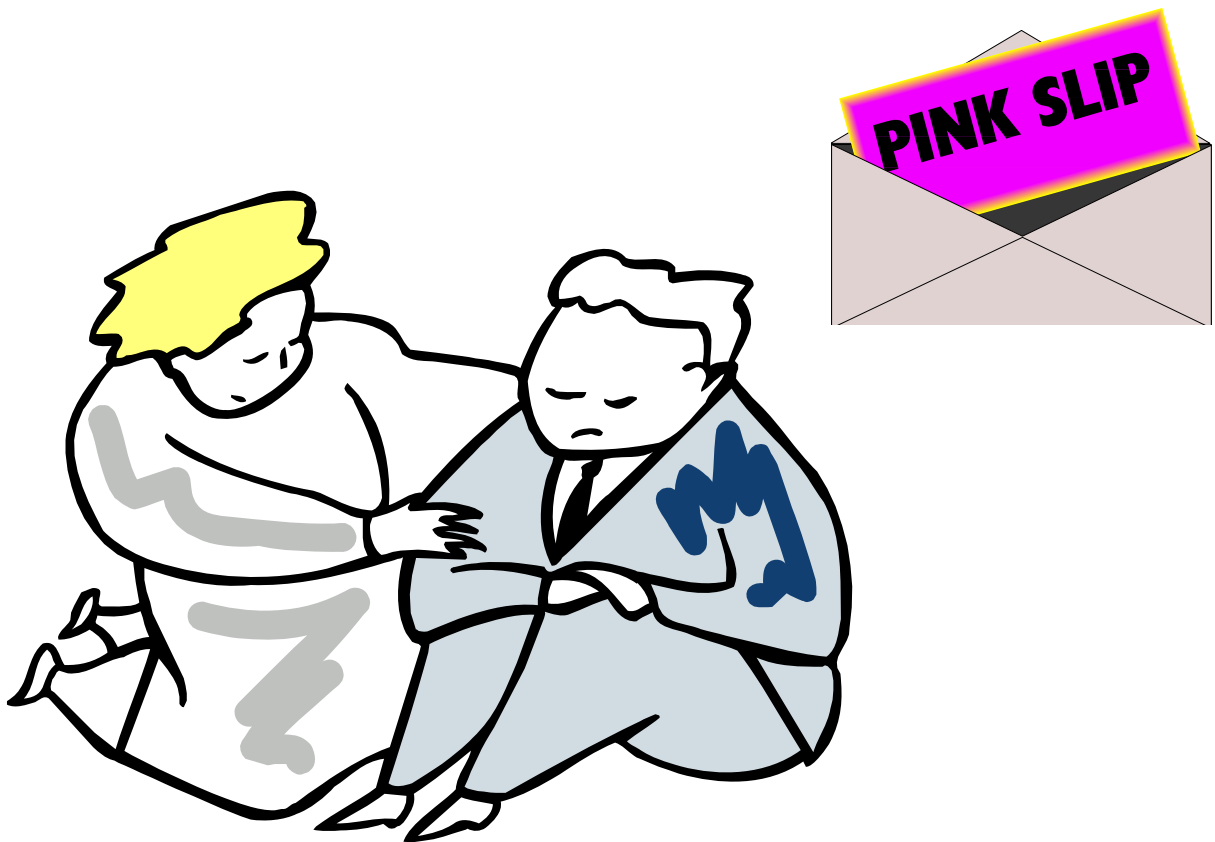


# Surviving a Job Transition



# Finding Work in a Changing Economy

There was a time when, after a period of unemployment, people went back to their old jobs as the economy improved. Now, because of automation, new technology, and work being relocated, sometimes the old jobs are not there to go back to. Over the last 20 years, there has also been a basic change in the economy that has resulted in manufacturing jobs disappearing while jobs in service industries and the public sector have increased. These new jobs often require different skills and as a result, many people will need retraining to compete in this new economy.

Jobs are also changing because of mergers, downsizing, and government cutbacks. Large-scale layoffs have spread from the manufacturing sector to the high technology and service industries, the defense industry, military bases, school systems, and social service agencies. If you're being or have been laid off, you're not alone.

## Finding Work is Harder Now

If you had been at the same workplace job for a long time, being hired was probably easy when you got the job. For many years, the economy was growing and if you did not like one job, you could always get another. It is a much different job market now. If good jobs are not easy to find, it is not your fault. It is the result of a sluggish economy that cannot provide something as basic as employment for all the people who want to work.

Finding work is also harder now because there is more competition for jobs and the application process is becoming more complicated and difficult. In the last few years, the whole way of looking for work has changed, and adjusting to that can be difficult. People often need to learn new job search skills before they can find the job they want.

## Don't Blame Yourself

People feel that it is somehow "their fault" when there is a lay-off. We feel this way even

though we do not have any control over the layoff decision. For the most part, we do not decide to move or downsize the workplace, close the military base or cut public services. Right now, the economy and the prospects for employment are very uncertain, and it is important not to blame yourself if you do not find the job you want right away – or if you are caught in another lay-off when you do find work.

The time when most working people could look forward to long-term, stable jobs is gone, and individual workers did not have anything to do with it. The truth is that we had a right to believe that we would continue working at our jobs and have them until we want to leave or retire. However, through no fault of our own, that did not happen – and now we are faced with having to look for another job or career. Because the economy is changing so rapidly, and the job market is so unstable, some people have gone through multiple layoffs over the last ten years. Under these conditions, finding a good job or planning for a new career is definitely a challenge. The key to success is planning.

## Starting Over

Even though the result of a job transition may be very positive, it involves many changes. Starting over again is often one of the hardest changes to make. The job situation that was familiar and seemed secure has changed. After working somewhere for years, it is hard to face retraining and/or finding a new job, being a new hire, being on probation and having the lowest seniority. It is also hard to think about being in a new place with new people, new equipment, and a new way of doing things. As a former machinist said,

**“Working at the old place was like wearing a comfortable pair of shoes that you slipped into every day. A new job is like a new pair of shoes that aren't broken in yet – it hurts your feet to walk in them for a while.”**

Talking with other people can help in figuring out what your options are. Talking with family, friends, co-workers as well as people in job placement and training programs will help you figure out short and long-term plans. Talking about what you are feeling, including your fears and your hopes can make the fears less

powerful and the hopes seem more possible. Being anxious about having to start over is normal – and it’s amazing how something as simple as talking about it can make things better. What may seem overwhelming when people face it alone becomes an attainable goal working together with other people.

## Stages of Unemployment

### Before the Layoff

There may be many rumors about when, and if, layoffs will hit. This period is like riding an emotional roller coaster – and it is very stressful. For some people, not knowing what is going to happen makes this the hardest time. During this stage, there is often a sharp increase in sickness and accidents both on the job and off the job.

### Adjusting to a New Job

When you find a new job, the worst time is over, but there may still be problems. There is a new job to be learned, new people to meet, and new rules to get used to. Wages may be lower, the new job may not fully use your skills, and the seniority you had before will be lost. It may not be long before the new job is “comfortable,” but it can be a challenge.

### The Layoff

When the layoff happens, there is a period of relief because the time of “waiting for the axe to fall” is over. Then the reality of what has happened begins to sink in. These feelings are normal, but it is important to act so they do not become obstacles to the job search or completing retraining.

### Running Out of Benefits

If you find yourself in a long-term period of unemployment, you may run out of benefits. This is when the real crisis may come, especially for families. There will be increased pressure on everyone. People need to work hard at holding things together, helping each other, and using all services available to get through the crisis.

### Retraining

If retraining is needed to get a new job or to find work in a new field, this can also be a difficult time. If you have been away from the classroom, and if it was never your favorite place, going into retraining can put you under a lot of pressure. You will need support from family, friends, classmates, and people working in the retraining process.

### Intensive Job Search

In hard times, when jobs are scarce and there are many people, competing for every job, you may face a frustrating and difficult situation. It is hard facing the possibility of being turned down day after day, and this can create a lot of tension. Some people become withdrawn during this period, and there is a higher risk of substance abuse.

# Layoffs and Loss

When a layoff happens, it's clear that people have lost a paycheck. What's not so clear is that this is only the tip of the iceberg. You and your family may experience many other losses as well. Knowing what they are can help you deal with them – and understand why this can be such a difficult time.

## You Lose More Than a Job

Under the circumstances, it's not surprising you feel bad sometimes. You have lost much more than a paycheck. Here are some of the losses you must deal with when you lose your job:

- ◆ Loss of wages
- ◆ Loss of benefits
- ◆ Loss of structure for the day
- ◆ Loss of the role of worker and provider
- ◆ Loss of the work family
- ◆ Loss of your place in the world
- ◆ Loss of pride
- ◆ Loss of dignity
- ◆ Loss of being productive
- ◆ Loss of a secure future
- ◆ Loss of collective strength
- ◆ Loss of self-esteem
- ◆ Loss of the value of your life
- ◆ Loss of the "American Dream"
- ◆ Loss of trust
- ◆ Loss of control over your life

## Loss Can Lead to Anger

Faced with all the losses and the uncertainty about what will happen next, it is normal to feel a lot of frustration and anger. Unfortunately, there are not many places to let that anger out. There may be a real sense of injustice and outrage, a sense of being abandoned and betrayed. If there is nowhere to express these feelings, they add stress and pressure to your life and can cause real health problems and make your job transition more difficult.

It is important to remember that it is natural to feel anger toward your former employer and the conditions that created the layoff. All too often that anger gets turned against people closer at hand who do not deserve it – family and friends. Other family members are affected too, and they may be angry as well. It is a hard time and everyone is worried and upset because it is not known what is going to happen next. When people are worried and anxious it often comes out as anger and blaming each other because things are not going right. It is important for everyone to stop and ask themselves whether they are angry because of the other individual or because of the situation they are in.

## Dealing with Anger

Unexpressed anger can also be turned inward and become self-blame and low self-esteem. If your anger does not find a healthy outlet, it can lead to depression, feelings of powerlessness, substance abuse, and family problems. That is why it is important to find safe places to express your anger so it is not bottled up inside where it can be destructive. Talking about your anger with people who can validate your feelings and understand where that anger is coming from makes it easier to let go of the anger and move on. You have a right to be angry and it is important to channel that anger where it belongs. If not channeled correctly, it can be turned against yourself or others and can become an obstacle to moving ahead with your plans.

# Dealing with Stress

Unfortunately, the stress of unemployment is real. What you are feeling is not “all in your head,” “your problem,” or “an attitude.” Stress acts on your body, and it affects your health, your moods, and your outlook on life. Stress is one of the effects of unemployment. Everyone involved feels it, especially other members of the family.

## What is Stress?

Stress is real. It is not an attitude and it is not a sign of not being able to handle things. Stress is a health problem caused, or made worse, by things people have little control over – including work conditions and job loss.

Stress can be caused by a single event, such as narrowly missing an accident or experiencing a deep personal loss. It can also be caused by working on a job with excessive demands or by trying to find work where there are no jobs available. No matter what the cause of stress, the effect on your body is the same.

## Natural Stress

Natural stress is a good thing. It is an emergency response mechanism. It causes the body to respond to any sign of danger or to any excessive demand on it. In these stress situations, the body goes on alert. The natural stress reaction is sometimes called the **fight or flight** response because, in a danger situation, the body is ready to fight or run away. A natural stress reaction always has four parts to it: 1) a threat or excessive demand on the body; 2) the body’s reaction to the stress; 3) an end to the threat or demand; and 4) a period of relaxation after the crisis has passed.

When people are under stress, their central nervous system, adrenal and thyroid glands work together to give them more energy to handle stress. In order to get extra oxygen

and sugar in the blood to produce extra energy they breathe harder, their heart pumps faster, and their blood pressure rises. Fat and cholesterol are also released into the blood. All of these things mobilize the body for action to meet the challenge.

## Dis-stress

Unnatural stress – *dis-stress* – comes from having to deal with continuous threats or dangers that do not end. Stressful working conditions or high levels of stress off the job are never “finished.” The body responds to stress in the same way whether the stress is natural or unnatural. With natural stress, the body reacts and then relaxes and returns to normal. With dis-stress, the body is on alert for long periods and does not have a chance to relax. This puts an unnatural strain on the body and can have a number of health consequences.

## You May Get Sick

It does not take a medical degree to figure out that if your body is working hard, and working overtime, eventually it is going to get out of balance and start to break down. Stress attacks the body’s weak points. As a result, the effects of stress will often be different for each person.

The specific symptoms of stress-related illness cover a wide range of medical conditions. Stress weakens your body’s immune system and your defenses against getting sick do not work as well. You may get more colds, viruses, or even pneumonia. There is also a greater risk of getting diseases like arthritis and colitis.

There is also a danger of developing ulcers and other stomach and intestinal problems. There may also be an increase in respiratory problems such as asthma. Extended periods of stress can cause depression, sexual dysfunction, and impotence because of chemical changes in the body. High blood pressure and heart disease are also stress related.



# Test Results

**High Toughness = 10-20**

**Moderate Toughness = 21-40**

**Low Toughness = 41-60**

## **HIGH Stress Toughness**

Research has shown that people with high stress toughness are more resilient to stress and, stress does not cause them to become ill.

## **MODERATE Stress Toughness**

Research has shown that people with moderate stress toughness bounce back quickly when in a stressful situation. They do not become ill but if faced with continuous stress it will eventually begin to affect them. Examine your score and work on any items that you scored 4 or above on.

## **LOW Stress Toughness**

Research has shown that people with low stress toughness will get physically/mentally sick if faced with stress on a daily basis. They do not bounce back easily from stressful situations and they may overreact when faced with stress.

A large body of research has shown that it is possible to increase and maintain Stress Toughness. One of the ways to do this is to examine your score and give special attention to those items in which you scored 4 or above. These are areas for special attention.

## **Increasing Stress Tolerance**

- ◆ Exercise regularly
- ◆ Eat right
- ◆ Get enough sleep
- ◆ Don't overuse intoxicants
- ◆ Don't smoke
- ◆ Take a break
- ◆ Make a concern list

- ◆ Prioritize values
- ◆ Evaluate relationships and commitments
- ◆ Do career, life and financial planning
- ◆ Talk out problems
- ◆ Do things you enjoy
- ◆ Be your own best friend
- ◆ Smell the roses
- ◆ Seek professional help (if necessary)

## **Layoffs are Hazardous to your Health**

One of the effects of unemployment is that it increases the amount of stress in people's lives. If this additional stress is not relieved, it can have harmful effects on your health. This higher level of stress is responsible for the rising statistics about heart attacks, strokes, and alcoholism that follow layoffs. Even if layoffs have not been announced, job security and the threat of a layoff can have the same effect. Besides the direct health hazards, the stress of unemployment also effects how we get along with people and how we feel about ourselves. Family problems and divorce rates go up when unemployment statistics rise. People pick up additional stress when they pick up their final check. Being aware of stress and its effects can reduce its impact.

## **Fighting Back Against Stress**

In the short run, the best way to combat stress is to take care of your physical and emotional health. It is important to eat healthy food, get adequate rest, stay active, and have a plan that lets you know you are making progress towards your goal. It is important to use social support networks to keep spirits up and, no matter how "serious" the situation is, indulge in that great stress reducer – laughter.

There are also relaxation exercises people can use to give them some relief from their stress symptoms. Many of these stress reduction tips will reduce stress symptoms temporarily. However, getting well-paid, secure, safe, and fulfilling work will remove the cause of stress – and that is the real solution!

## The Stress of Unemployment Self-Check

Being unemployed creates stress. Here are some of the causes of unemployment stress. Check the ones that apply to you.

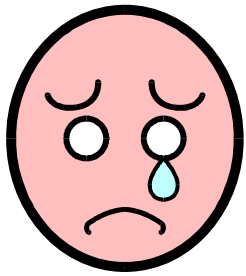
- Loss of wages and benefits
- Loss of work family
- Loss of control in life
- Work unrecognized
- Loss of a daily routine
- Facing job search rejection
- Lack of marketable skills
- Isolation from other people
- Racial discrimination
- Sexual discrimination
- Age discrimination
- Uncertain economy
- New role in the family
- Fear of tests and classes
- Hassles with bureaucracies
- Starting over again
- No medical benefits
- Lack of respect from family

Here are a few of the ways that the stress of unemployment shows up in people's lives. Which of these stress symptoms apply to you?

- Getting sick more often
- Feeling tired all the time
- Eating more
- Having more headaches
- Back and stomach problems
- Having trouble sleeping
- Feeling shaky and dizzy
- High blood pressure
- Heart attacks and strokes
- Sexual problems
- Can't relax without TV
- Not interest in anything
- Increased use of alcohol
- Getting angry more easily
- Feeling out of control
- Feeling useless and unwanted
- Feeling powerless
- Generally depressed

If you have checked several boxes in either column you are experiencing the stress of unemployment, and you are not alone. Everyone who has lost a job experiences many of these same stressors and physical symptoms.

# Stress Indicators



**Sometimes**  
people drink more  
or eat more or sleep  
more or sleep less, feel  
tired or get sick more often.  
**They may also**  
get discouraged, or worry a  
lot, cry more often, fight  
more, or get angry  
and frustrated.

# Stress Management

## How can I manage stress better?

Identifying unrelieved stress and being aware of its effects on our lives is not sufficient in reducing its harmful effects. Just as there are many sources of stress, there are many possibilities for its management. However, all require work toward change: changing the source of the stress and/or changing your reaction to it. How do you proceed?

### 1. Become aware of your stressors and your emotional and physical reaction:

- ◆ Notice your distress, do not ignore it.
- ◆ Do not gloss over your problems.
- ◆ Determine what events distress you. What are you telling yourself about the meaning of these events?
- ◆ Determine how your body responds to stress. Do you become nervous or physically upset? If so, in what ways?

### 2. Recognize what you can change:

- ◆ Can you change your stressors by avoiding or eliminating them?
- ◆ Can you reduce their intensity (manage them over a longer period instead of on a daily basis)?
- ◆ Can you shorten your exposure to stress (take a break, leave the physical area)?

### 3. Reduce the intensity of your emotional reactions to stress:

- ◆ The stress reaction is triggered by your perception of danger...physical danger and/or emotional danger. Are you viewing your stressors in exaggerated terms and/or taking a difficult situation and making it a disaster?
- ◆ Are you expecting to please everyone?
- ◆ Are you overreacting and viewing things as absolutely critical and urgent?
- ◆ Do you feel you must prevail in every situation?

- ◆ Work at adopting views that are more moderate; try to see the stress as something you can cope with rather than something that overpowers you.
- ◆ Try to temper your excess emotions.
- ◆ Put the situation in the proper perspective.
- ◆ Do not labor on the negative aspects and the “what ifs.”

### 4. Learn to moderate your physical reactions to stress:

- ◆ Slow, deep breathing will bring your heart rate and respiration back to normal.
- ◆ Relaxation techniques can reduce muscle tension.
- ◆ Medications, when prescribed by a physician, can help in the short term. Learning to moderate your reactions on your own is a preferable long-term solution.

### 5. Build your physical reserves:

- ◆ Exercise for cardiovascular fitness 3 to 4 times a week (moderate, prolonged rhythmic exercise is best, such as walking, swimming, cycling or jogging.)
- ◆ Eat well-balanced, nutritious meals.
- ◆ Avoid nicotine, excessive caffeine and other stimulants.
- ◆ Mix leisure with work. Take breaks and get away when you can.
- ◆ Get enough sleep. Be as consistent with your sleep schedule as possible.



## 6. Maintain your emotional reserves:

- ◆ Develop some mutually supportive friendships/relationships.
- ◆ Pursue realistic goals that are meaningful to you, rather than goals others have for you that you do not share.
- ◆ Expect some frustrations, failures, and sorrows.
- ◆ Always be kind and gentle with yourself – be a friend to yourself.

## 7. Learn to use your time wisely:

- ◆ Evaluate how you are budgeting your time.
- ◆ Plan and avoid procrastination.
- ◆ Make a weekly schedule and try to follow it.

## It's Important to Talk

It is the same whether people are dealing with tensions between husbands and wives, between parents and children or between friends. One of the best ways to stay on top of things is for a person to let each other know what is happening and to talk about what they are feeling. Talking about things prevents pressure from building up and makes it easier to talk. After family members have gotten angry, it may be impossible to talk. Talking together means listening, too. If people can talk before they are upset it makes it easier to listen to the other person and avoid arguments. It means that each family member needs a chance to talk about how they feel about things and to be listened to.

Getting started is not easy and talking together may not work the first time you try it. Family problems that are not talked about are hard to work out. Keep the process going. It is important to talk and it is important to keep talking. Following up builds trust and makes talking easier the next time.

## Tips on Talking

**Be honest:** Even if it is hard, say what is really on your mind. Getting what you think and feel out on the table is important.

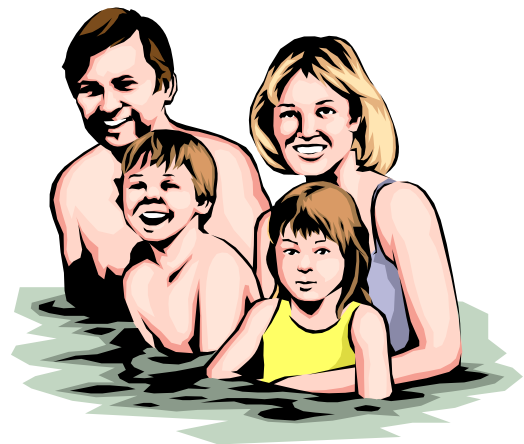
**Show you want to listen:** Pay attention to people and look at them when they talk. Show sincere interest in what they say.

**Be patient:** Sometimes it takes a while for people to say what is on their mind. Allow plenty of time. Do not be in a hurry.

**Ask questions:** This shows that you are listening to each other and helps find out what people are really thinking.

**Do not make assumptions:** Do not finish sentences for others. Do not jump to conclusions about what they are going to say.

**Do not argue and criticize:** Do not blame each other. When people are angry and defensive, they cannot express what they really feel.



# How to Beat the Unemployment Blues

## 7 Danger Signs

### ◆ Getting Sick More Often

Having more coughs, colds, and flu or stomach trouble. No energy, feeling tired all the time.

### ◆ Not Sleeping Well at Night

Not being able to sleep. Waking frequently. Sleeping more or sleeping during the day.

### ◆ Using More Alcohol or Drugs

Drinking or using drugs alone or early in the day. Staying high. Needing alcohol/drugs to get through the day.

### ◆ Becoming More Isolated

Not wanting to see family or friends. Not wanting to go out or do anything. Staying at home all the time.

### ◆ Losing Interest in Things

Not wanting to do things you enjoy or work on projects you have started. Not being interested in anything.

### ◆ Long Periods of Depression

Feeling down, unable to cope with problems. No energy to deal with anything.

### ◆ Having More Fights with Family

Getting upset over things that never used to bother you. Feeling angry and irritable more often than you used to.

## 7 Ways to Fight Back

### ◆ Stay Healthy

When your body is under stress, you need to eat right, get adequate rest and exercise. Keep a regular schedule.

### ◆ Know the Effects of Stress

Know the sources of stress in your life. Pay close attention to your body and its stress signals.

### ◆ Don't Blame Yourself

The effects of unemployment are not a "personal problem." Layoffs are beyond your control.

### ◆ Don't Deal with Things Alone

Use your friends, family, and other people in the community to get the information and the help you need.

### ◆ Develop Your Support Systems

Having people to count on is the best way to fight stress. Talk with family and friends about what is happening.

### ◆ Have a Plan

Planning reduces stress and gets things done. Have a plan for your week, your job search, and your future.

### ◆ Stay Active

Stay in touch with your friends and ex-co-workers. Get out and go places. Learn something new.

# You Can Beat the Unemployment Blues

## Your Mind is all that Matters

Somewhere between the time we were children and then became adults, we lost the ability to keep a positive outlook on life. As adults, we are more pessimistic, critical, and "realistic." We have to struggle sometimes just to be positive. Children are the exact opposite. They are more likely to be positive and see the brighter side of life. They usually find it difficult to think negatively.

It is understandable. Living in a world with so much cynicism can be discouraging. You may start doing something and when you are about halfway through the "negatives" get in the way. You stop. You cannot go any further. Then you start with something else and the same thing happens. Eventually, you may find it hard to make a move.

Despite such frustrating experiences, you can make sure that you are not trapped in negative thinking for too long. You can recapture some of that positive outlook you probably lost over the years. Remember how good it felt when life seemed more positive? Simpler? Why not focus on the **positive instead of focusing on the "negatives?"**

## Ways to Build a Positive Outlook

Your attitude makes a difference. When you have a positive attitude, you are happier, more motivated, more willing to try something new, more relaxed and surprisingly, people tend to treat you better!

Some people try to keep a positive attitude by forcing out negative thoughts. While this technique works sometimes, it does not work all the time. It may only increase anxiety because there is nothing to take the place of the negative thought. Will power alone is not enough. The best way to keep a positive attitude is to replace the negative

thought with a positive thought. How can you keep a positive outlook and be a winner when the harsh realities of life make the journey to success a difficult one? Keep reading and find out.

## Talk Yourself into Trying

When you feel like giving up, have a little talk with your self. Say things like "Maybe I can do it." "I've already gone this far, why should I turn back?" "I have nothing to lose, so what the heck." "Maybe I'll learn something if I go ahead." "I'll be hurting myself if I walk away." "I'll feel better if I try so I'll try." "I'll just give this a shot." "I'll just take one step at a time." "I really won't know until I give it a try." "I'll go forward. I can always turn back if I really can't take it anymore." Look hard for a reason to continue.

## Focus on the Future

Were you ever put off by competition or felt that your background was not good enough to meet a challenge? Well, in every area of life there are successful people who started just like you. They listened to others say: "You can't do it." "You don't have it." "It can't be done." Then they got tired of listening. They began focusing on what they believed could be done. They realized that life has both negatives and positives. Once they began focusing on the positive, they felt they had a chance. The trick, they discovered, was to keep their eyes on the future because the past was gone. You can do the same. Keep your mind on the future, not the past.

## Make Positive Affirmations

Just hearing yourself say certain positive things can make a difference. For example, think a moment about these statements:

“I have a choice.”

“I deserve to succeed.”

“I can do it.”

“I am somebody.”

To succeed, you must believe the things you want out of life will happen. These are called “**positive affirmations**.” They work well. You can affirm whatever you want. Try it. Notice the positive change in your life today.

## Rejection Shock and How to Handle It

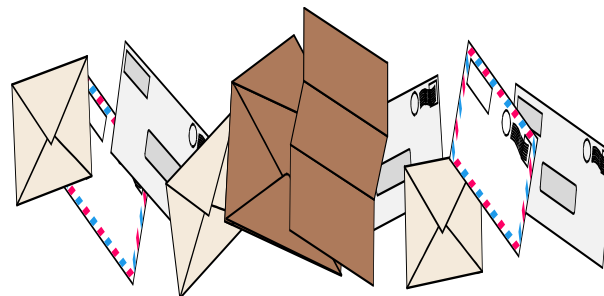
It is inevitable that during the job search process you will get one or more rejection letters. When you receive rejection letters try not to take them personally.

## Know what to do to keep a POSITIVE ATTITUDE.

- ◆ Remember you **CAN** and **WILL** get a job. Everybody gets rejection letters in the job search process. Although disappointment is natural, this is no reason to “fall apart.”
- ◆ Have **FAITH** and **CONFIDENCE** in yourself. You will run across companies and individuals that will be glad they hired you. Faith and confidence build self-esteem.
- ◆ Keep a **SENSE of HUMOR**. Humor helps you maintain a proper perspective of what you are doing and keeps you in better emotional balance.
- ◆ **REVIEW** and **REASSESS** your goals. Given your level of skills and experience, are your goals and objectives realistic?

- ◆ Keep in touch with **FRIENDS**. Socialize with friends often. Surround yourself with friends who make you feel wanted, liked, and worthwhile. Beware of boredom and loneliness!

## BALANCE YOURSELF



# No Nonsense Personality Inventory

(Note: This is for amusement only. Please do not take seriously.)  
For each item, answer: L (like me); S (somewhat like me); N (not like me)

- I salivate at the sight of mittens.
- At times, I am afraid my toes will fall off.
- As an infant, I had very few hobbies.
- Some people look at me.
- I often use the word "fah."
- Spinach makes me feel alone
- Sometimes I steal objects like mothballs and aviaries.
- Dirty stories make me think about sex.
- Cousins are not to be trusted.
- Other people's warts do not make me self-conscious.
- Sometimes I think someone is trying to take over my stomach.
- Often I think I am a special agent of Mr. Rogers.
- I become homicidal when people try to reason with me.
- My personality sometimes leaves my body.
- Plaid stamps are better than Green Stamps.
- Recently, I have been getting shorter.
- I think I would like the work of a hummingbird.
- I have always been disturbed by the size of Lincoln's ears.
- I often repeat myself.
- I often repeat myself.
- Most of the time, I go to sleep without saying goodbye.
- It makes me angry to have people bury me.
- Chiclets make me sweat.
- I believe that I smell as good as most people.
- I stay in the bathtub until I look like a California raisin.
- Most people vomit out of spite.
- Constantly losing my underwear doe not bother me.
- It is hard for me to say the right thing in a room full of cockroaches.
- I believe that halitosis is better than no breath at all.
- Weeping brings tears to my eyes.
- I believe in life after birth.
- I like to put chameleons on plaid cloth.
- Some songs make me feel like burping.
- I often dream of Roseanne.
- I hate it when people spend money on me.
- I never seem to finish what I



If you marked **L** or **S** to any of the above, well.....

# Budgeting

## Money and Stress

We fail sometimes to realize how much we have become “used to” our way of life when we work. Unemployment can bring along another stressor – how to pay the bills with less money. It is important that we sit down, look at our money situation, and come up with a spending plan. The last thing we need is a creditor breathing down our back, talk about stress!

## Prioritize

Not all debts are equally important. All debts are important, but some affect your family more than they affect others. Make sure you contact higher priority creditors first. Utility bills are more critical than department store charge accounts, for example.

### Bill Priority List:

- ◆ Mortgage/rent
- ◆ Food
- ◆ Vehicle loan
- ◆ Insurance (automobile, medical)
- ◆ Utilities
- ◆ Loans (banks, finance companies, student loans)
- ◆ Credit cards (bank cards, retail cards)
- ◆ Miscellaneous bills

### Consumer Credit Counseling Service

The people at Consumer Credit Counseling Service (CCCS) understand your situation and are there to help you. CCCS is not a lending institution, charity, or government agency. They are a private, non-profit organization supported by voluntary contributions from banks, finance companies, credit unions, merchants and other community-minded companies and individuals. They act as liaison between you and your creditors and work out an equitable schedule that is fair to them and considers your special circumstances.

## TIPS TO KEEP YOURSELF ON TARGET

**Never carry a credit card unless you plan to use it:**

- ◆ Leave them at home
- ◆ Put them in a safety deposit box
- ◆ Freeze them in a container of water

**Never shop for recreation:**

- ◆ Shop only when you need something
- ◆ Plan your purchases
- ◆ Research major purchases
- ◆ Clip and use coupons

**Have a long-term savings account:**

- ◆ Make it separate from your checking account
- ◆ Have an automatic withdrawal from your paycheck, if possible
- ◆ Ask for a passbook rather than an ATM card
- ◆ Set aside a percentage of each paycheck (10% is ideal)

## COST CUTTING TIPS

**Clamp down on entertainment costs:**

- ◆ Keep an eye on the newspaper for free events happening in your area.
- ◆ Visit your local library.
- ◆ Ask friends to pitch in when entertaining.
- ◆ Use coupons whenever possible.
- ◆ Stay away from restaurants—especially fast food.

**Economize at home:**

- ◆ Always turn off electrical appliances that are not being used.
- ◆ Run dishwasher and washing machine only with full loads.
- ◆ Hang dry clothes rather than put them in the dryer (clothes will last longer too.)
- ◆ Invest in insulation for your water heater.

- ◆ Keep your thermostat at 68 degrees during the winter and turn off your heat at night.

## WHEN INCOME DECREASES BUT THE BILLS KEEP COMING...

**Do not ignore the situation – contact creditors NOW!**

Try to contact creditors and explain your circumstances before you become delinquent in payments. They are much more willing to work with you if they are forewarned that there are problems. If you are already 90 days late with payments, they will probably turn the account over to their collections department. Contacting them early can help minimize the damages.

- ◆ They may eliminate late charges on your account.
- ◆ They may not report your delinquency to credit reporting agencies.
- ◆ You may have to pay only interest charges for a short period.
- ◆ You may be able to prevent utilities being cut off.
- ◆ In some cases, the account will not be turned over to a collection agency.
- ◆ In some cases, creditors will forego immediate payment if you agree to add payments to the end of your contract (automobile).

### How to contact creditors

While the initial contact can be by telephone, **it is best to contact your creditors in writing.** A letter is recommended because:

- ◆ You have a chance to think through your circumstances without the creditor interrupting or redirecting you.
- ◆ You both have a written record of your proposal.
- ◆ You can avoid being intimidated by the creditor.

**Before you write the letter figure out the following:**

- ◆ How much take-home income can you count on?
- ◆ What are current fixed expenses (housing, vehicle payment, etc.)?
- ◆ What are current flexible expenses (food, clothing, recreation, contributions, etc.)?
- ◆ How long will your income be reduced?
- ◆ Suggest to the creditor what you think is a reasonable amount to pay each month. **DO NOT** promise more than you can pay!!

### After you have written the letters:

- ◆ Make sure you have a file copy of each letter and indicate the date you mailed it.
- ◆ Keep a copy of the overall plan near the phone. If creditors call, refer to your other obligations and stick to your proposal if possible. Be honest and courteous but do not promise to increase any payments if it means reducing what you promised to another creditor.



# Make Your Job Search Effective

## Spread the Word

Talk to friends, family, neighbors, people in line at the supermarket; everyone you see! Let them know you are looking for work. The larger the network of people who know you are looking, the better the chance that someone will know about possible job openings.

## Make a Schedule, Have a Plan

Schedule your days and weeks so you know when you are going to do job search, when you are going to take care of other business and when you are going to spend time with family and friends. Make plans for training or education for a new career, if possible.

## Expand Your Job Search

Besides checking the want ads, try to find out about jobs that are not advertised. The “go direct” approach has the highest success rate of all job search methods. Always leave a resume. Visit employers you would like to work for. Get your name on mailing lists for jobs that may open up later. Even if you have a good job lead, continue looking until you have been hired.

## Prepare for Job Interviews

Being prepared for interviews reduces the stress of looking for work. Practice answering hypothetical questions about your experience and the kind of work you are looking for. Think of skills you want to present to an employer and plan how you will say them to an interviewer. Say them aloud so you (or your helper) can analyze the responses and get the right response for the questions.

## Present Your Experience in the Best Light

After working for a long time, it is easy to forget that you have a broad range of skills. Make a list of all the jobs you have held (no matter how “insignificant”) and list everything you did on each job from the time you started your shift until the end of your shift. What was your typical day like? Let employers know how the skills and experience you have can be applied to the new job you are seeking.

## Be Persistent

Employers will not always follow through to let you know about job interviews or the hiring process. A good rule of thumb is to follow up on applications turned in, resumes passed on or the results of an interview about 4 days after the action. Ask interviewers if you can call them back at a specific time to find out about their decision. If someone does not call you back, call them back. Be persistent, but not pushy.

## Keep in Touch with Ex-Co-Workers

Co-workers often find out about jobs that they are not interested in – but you may be! It also lowers stress if you take a friend on your job search with you – not to go inside with you but to remain in the car as moral support.



## Proven Stress Reducers

- ◆ Get up 15 minutes earlier in the morning. The inevitable morning mishaps will be less stressful.
- ◆ Do not rely on your memory. Write down your appointments.
- ◆ Procrastination is stressful. Do not put off until tomorrow what you can do today.
- ◆ Plan ahead. Keep an “emergency shelf,” that includes bus tokens and stamps.
- ◆ Do not put up with things that do not work, get them fixed, or throw them away.
- ◆ Be prepared to wait. Take a paperback book and read the time away.
- ◆ Turn your “needs” into preferences. Our basic needs are food, water, and keeping warm. Everything else is a preference. Do not get attached to preferences.
- ◆ Simplify. Simplify. Simplify.
- ◆ Count your blessings!
- ◆ Forget about counting to 10. Count to 1000!
- ◆ Surround yourself with positive people.
- ◆ Do not put it down -- put it away!
- ◆ Add an ounce of love to everything you do.
- ◆ Become more flexible; laugh at yourself!
- ◆ Accentuate the positive; send positive self-talks.
- ◆ Take care of the today's the best you can and the yesterdays and the tomorrows will take care of themselves.
- ◆ Do one thing at a time, and do it well.
- ◆ If you have a lot of frogs to eat, eat the biggest first.
- ◆ Learn to delegate responsibility!
- ◆ Forgive. Forgive. Forgive.

