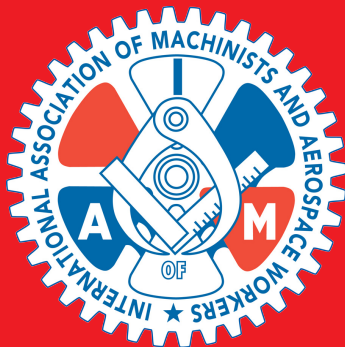




Decisions & Choices



The IAMAW's Dislocated
Worker Resource
Manual

Prepared by the Apprenticeships, CREST,
Safety and Health Department

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Introduction

The Time to Plan is Now



Sisters and Brothers,

Understanding that the loss of a job will undoubtedly put great physical and emotional strain upon workers and their families, I want you to know that you are not alone. To get the help you may need, you must know where to find it.

The IAM has created this manual to assist you if you have lost your job or are anticipating unemployment. I urge you to review its contents thoroughly, and take advantage of the resources available.

Additionally, each state has its own rapid-response entity. They exist to help those affected by layoffs, and are generally one-stop sources with access to job postings and other information.

By acting quickly, you will be helping yourself plan for a better future for your family.

Yours in solidarity,

A handwritten signature in black ink, appearing to read 'Bob Martinez', written in a cursive style.

Bob Martinez
IAM International President



Chapter One:

When the Layoff Comes

Faced with the reality of unemployment—people, regardless of position, age or career field—feel betrayed by the management of the company. The struggle to pay bills and contribute to the household crosses all lines of economic and social status.

Decisions and Choices

If you become unemployed, you'll be faced with several decisions to think about:

- Unemployment compensation;
- Resume writing;
- Job searching;
- Interviewing;
- Medical Coverage; *or*
- Paying bills.

There is Help Available

Apart from finding another job, most workers in this current economy have major concerns when unemployment strikes. Including but not limited to health insurance, paying the mortgage/rent, putting food on the table, and finding resources without losing self-respect.

At times, anyone can have trouble finding a job, or trouble looking for a job. Sometimes you just don't feel like trying — an attitude that often carries over into the rest of your life and emerges in feelings of anxiety, despair and worthlessness. These feelings can lead to more serious concerns, like clinical depression.

The IAM has an Employee Assistant Program (EAP) specifically for members. Contact them for additional help at 301-967-3433.

Steps to take when you become unemployed

- *Apply for unemployment benefits.* Often you will be eligible for six months of unemployment checks, sometimes longer when the government extends benefits, usually during times of higher than average unemployment rates. Unemployment compensation information: www.workforcesecurity.doleta.gov
- *Evaluate what you are worth.* Look at the labor market and determine the industry and rate of pay you require. www.salary.com
- *Develop a resume.* See the "Marketing Yourself" section in this manual for more information and assistance. Post your resume on the Internet.
- *Check your personal credit report.* Many employers will review your credit report before making a hiring decision. www.nfcc.org or www.myvesta.org
- *Search for a job.* More information on this process will be covered within this manual.
- *Consider ways to earn money other than salaried jobs.* Consider bartering services with friends and neighbors or organizing a garage sale.
- Devote part of your time to gathering helpful information about how to deal with unemployment (i.e., go to the library, call job search programs.)

U. S. 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:

http://www.doleta.gov/programs/ETA_default.cfm? - Dislocated

Worker Adjustment and Retraining Notification

The purpose of the Worker Adjustment and Retraining Notification Act (WARN) is to provide protection to workers, their families and communities by requiring employers to provide notification 60 calendar days in advance of plant closings and mass layoffs. Advance notice provides workers and their families transition time to adjust to the prospective loss of employment, to seek and obtain alternative jobs and, if necessary, to enter skill training or retraining that will allow these workers to successfully compete in the job market. WARN also provides notice to state dislocated worker units so that dislocated worker assistance can be promptly provided.

In general, employers are covered by WARN if they have 100 or more employees, not counting employees who have worked less than 6 months in the last 12 months and not counting employees who work an average of less than 20 hours a week. Private, for-profit employers and private, nonprofit employers are covered, as are public and quasi-public entities which operate in a commercial context and are separately organized from the regular government.

Regular federal, state, and local government entities that provide public services are not covered.

Employees entitled to notice under WARN include hourly and salaried workers, as well as managerial and supervisory employees. Business partners are not entitled to notice.

For more information:

<https://www.doleta.gov/programs/factsht/warn.htm>

Steps for Union Leaders and Members

- ✘ Review advance notification contractual provisions
- ✘ Review federal notification regulations
- ✘ Investigate the applicability of the Trade Adjustment Act (TAA) in cases of job loss due to increased foreign trade
- ✘ Be sure your union has been fully informed and involved
- ✘ Coordinate "Rapid Response" team efforts with Union leadership to assist workers and companies facing layoffs

Rapid response services provide immediate aid to workers affected by announcements of plant closings and large layoffs. Your state Dislocated Worker Unit can get help to you as soon as possible. For layoffs that meet state criteria, Dislocated Worker Offices may send one or more representatives to the work site to coordinate the layoff before it occurs.

During rapid response, specialists in helping workers cope with job change will gather information on workers' needs and begin to organize the services necessary to assist individuals in getting back to work.

Create a worker adjustment committee as soon as layoff notices arrive and begin designing a displaced-worker program. Develop a workforce adjustment committee with full union participation to develop a comprehensive plan for assisting workers.

Contact your central labor council and state federation. A number of these federations operate dislocated worker programs.

Contact the AFL-CIO Community Staff representative in your area. An excellent resource for Union Leaders and Members is the Working for America Institute:

www.workingforamerica.org

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

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.

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. This program will operate under its current provisions through December 31, 2013. In 2015, Obama signed the Trade Adjustment Assistance Reauthorization Act reauthorizing the TAA program for another 6 years.

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 RTAA supplements wages and pays up to 50% of the difference to eligible Trade-affected workers who obtain new employment that pays less than their Trade-affected employment. The chart below shows the Reemployment Trade Adjustment Assistance program eligibility criteria:

New RTAA Program or Reemployment Trade Adjustment Assistance Eligibility

- Available to workers 50 years of age or older.
- Does not require a separate certification of group eligibility.
- Workers may participate in TAA approved training.
- 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.
- Available only for workers earning less than \$55,000 per year in reemployment.
- Maximum benefit of \$10,000 over a period of up to two years.
- Participants are eligible for the HCTC through 2019:
<https://www.irs.gov/credits-deductions/individuals/hctc>

Benefits of TAA

1. 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

2. Reemployment Services

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

Go to <https://www.doleta.gov/tradeact/pdf/side-by-side.pdf> to see the comparison chart and/or to download it to your computer. 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).

Filing a petition

Before filing a petition, please go to the DOL's website for complete information and updates: <https://www.doleta.gov/TRADEACT/>

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. 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
- State Dislocated Worker Unit

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://www.doleta.gov/tradeact/docs/RevisedPetition.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 and are published in the Federal Register and available on the Internet <https://www.federalregister.gov/trade-adjustment-assistance>.

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: <http://www.careeronestop.org/>

- Explore Careers
- Salary and Benefits
- Education and Training

- Job Searches
- Resumes and Interviews
- People and Places to Help
- Military Transitions

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, go to the website

<https://www.careeronestop.org/LocalHelp/service-locator.aspx>. 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.



Chapter Two: Knowing Yourself

As IP Martinez noted in the introduction to this manual, your period of unemployment should be accompanied by a period of exploration and action. The time for action will come soon, but now is the time for exploration. And the subject of the exploration is going to be you.

Throughout our life, we constantly assess the people around us. Through much practice, most of us become “good judges of character.” It’s rare, however, that we scrutinize ourselves in the same fashion. In this chapter, we are going to do just that.

The next few pages contain a series of questions that you should answer openly and truthfully. The answers you provide will help you in your self-assessment and aid you in determining what direction you should travel in the future.

While self-examinations of this type may be painful and difficult to accomplish, they can also be of immense value to you once they are properly completed. So, find some spare time, a quiet spot, a sharp pencil, and complete this chapter.

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?

Think about your accomplishments to boost your confidence and motivation. Ask yourself, “What have I accomplished in my life that I am proud of and want to present to a prospective employer?”

Examples:

- **Exceeded** the monthly quota of machine tool orders 18 months in a row.
- **Repaired** fuel injection systems on Buicks and Fords and generated 8% annual increases in an auto repair business.
- **Introduced** senior citizens in a community center to enrichment classes in high-energy cooking techniques and exercise strategies.

Understanding 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.

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.

Listing these accomplishments will help you to identify the skills that went into the accomplishments. The next step will be to transfer these accomplishments into a format that you can use in presenting yourself to an employer. An accomplishment is something that you personally did or contributed to that:

Improved a situation	Made a contribution	Performed a job very well
Solved a problem	Demonstrated	Implemented an idea
Met a need	leadership	Set and met a deadline
	Accomplished a goal	

To do this, take each accomplishment and list the following:

- Situation or problem you faced
- Actions you took to solve this problem (be specific)
- Outcome/result of your actions

When making your list you should include past experiences, unpaid/volunteer experiences, and educational experience.

Goal Setting

Your life is yours to shape as you see fit. Most people create their life through establishing and achieving goals. As you set your goals, please consider the following:

- **Make your own choices** — Be aware of the effect of outside influences on your decision making, for example, family, transportation and social climate.
- **Write down your goals** — Make them real and tangible. It heightens your sense of commitment, i.e., "I research employment opportunities at six companies each week."
- **Begin with short-range goals** — They are easier and more quickly obtained. Success is an excellent motivator because one success leads to another.

SMART Goals

SMART goals have been proven to work. SMART is an acronym that can be used to guide you through the process of goal setting. SMART goals are goals that are:

- **Specific** — Set your goals to challenge you, but not to frustrate you. They are intentional goals that answer:
 - What do I want to achieve?
 - Why do I want to achieve this goal?
 - Who should be a part of this goal?
 - Where does the goal take place?
 - Which assets or barriers are involved?
- **Measurable** — Break down the total goal and set a deadline for each segment. Handle a long project by taking small pieces one at a time. Short deadlines and successes give us a sense of control, continuity, and achievement. They can also provide an indication of whether you are on track to meet your final deadline. These goals answer:
 - How much?
 - How many?
 - How will I know the goal(s) is accomplished?
- **Achievable** — Make sure your goals are realistic and attainable in order to be successful. This may require assessing resources, skills and other potential barriers and obstacles. Achievable goals answer:
 - How can this goal be accomplished?
 - Is the goal realistic, given any constraints such as money or time?
 - What sacrifices are needed to meet this goal?
 - Can the goal be achieved with your current skillset?

- **Relevant** — All goals that are set should serve a specific purpose, driving you forward to the bigger picture i.e. a type of career or quality of life. These goals should not be random, and should match or parallel other goals set. Letting others influence your goals can lead you off path, so be careful who you allow into your goal setting process. Relevant goals can answer yes to these questions:
 - Is it worthwhile?
 - Is this the right time?
 - Does it match other efforts/needs?
 - Is it applicable to my current socio-economic environment?
 - Does the goal fit in with who I am?

- **Time-bound** — Every goal you set needs a target date. Having deadlines not only gives focus, but also motivation to work towards something. The intent of this SMART goal criteria is to prevent everyday tasks from taking priority over longer-term goals. These goals should answer:
 - When?
 - What can be done 6 weeks, 6 months or a year from now?

Plan ahead

It is important to consider problem areas and support systems at each step in the goal setting process. If potential problems are considered in advance, away to plan around them can be thought through. To proceed without planning and hit a snag could be discouraging enough to stop the entire process.

Maintain a Clear Vision

Having a clear vision of the end state is important when it comes to setting career goals. Taking action without a clear vision can lead to disappointing results and lost time. When writing goals down, you should:

1. Make sure you carve out a chunk of time empty of distractions.
2. Suspend logic and pragmatic thinking; don't let doubt interfere.
3. Keep goals consistent with your core work values.
4. Regularly review your goals; adjust them as your vision changes.

Ask for support

We often need people to help us get where we want to go. If we know what we want, we can speed up the process by asking for and accepting help. When we do go to others for support and encouragement, we must be selective.

A career counselor can offer constructive criticism and support coupled with knowledge of the labor market.

Ask yourself these questions:

- Is your goal achievable?

ANSWER: _____
_____.

- Is your mental attitude toward the goal a positive one?

ANSWER: _____
_____.

- Is your goal specific enough so that it can be measured?

ANSWER: _____
_____.

- Do you *want* to do whatever you have agreed to do?

ANSWER: _____
_____.

- Is your goal clearly focused?

ANSWER: _____
_____.

- Will your goal and its achievement harm anyone?

ANSWER: _____
_____.

- Is your goal really important to you?

ANSWER: _____
_____.

Self-Evaluation Work Sheet

The following are some of the things you should consider in your own self-evaluation. Your answers should be honest. They are meant to help you.

What are the things you do best? Are they related to people, data, things?

Do you express yourself well and easily?

Orally: Yes _____

In writing: Yes _____

Do you see yourself as a leader of a group or team? Yes _____ No _____

Do you see yourself as an active participant of a group or team? Yes _____ No _____

Do you prefer to work on your own? Yes _____ No _____

Do you like supervision? Yes _____ No _____

Do you work well under pressure? Yes _____ No _____

Does pressure cause you anxiety; in fact, is it difficult for you to work well under pressure? Yes _____ No _____

Do you seek responsibility? Yes _____ No _____

Do you follow directions? Yes _____ No _____

Do you enjoy new ideas and situations? Yes _____ No _____

Are you more comfortable with known routines? Yes _____ No _____

In your future, which of the following things are most important to you:

Working for a regular salary _____

Working for a commission _____

Working for a combination of both _____

Do you want to work a regular schedule? Yes _____ No _____

Do you have a shift preference? Yes _____ No _____

Are you willing to travel more than 50% of your working time? Yes _____ No _____

What kind of environment is important to you?

Indoor Yes _____ No _____

Outdoors Yes _____ No _____

Urban Yes _____ No _____

Rural Yes _____ No _____

Do you prefer to work for a large organization? Yes _____ No _____

Are you free to move? Yes _____ No _____

Are there important "others" to be considered? Yes _____ No _____

Identifying Transferable Skills

As you begin your job search, it is important that you know your own qualifications. Over the years, you have developed many skills from coursework, extra-curricular activities and your total life experience. If you've researched topics and written, edited and presented papers for classes, you've used skills which are not limited to any one academic discipline or knowledge area but are transferable to many occupations.

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	Supervising	Motivating	Delegating	Negotiating
Training	Organizing	Mediating	Entertaining	Translating
Teaching	Soliciting	Advising	Representing	Communicating
Leading	Counseling	Evaluating	Helping	Unifying

Working With Things

Repairing Assembling Parts	Operating machinery Driving	Constructing Building Sketching/Drafting
Designing	Maintaining equipment	Working with CAD
Surveying	Troubleshooting	Keyboarding
Fabricating	Welding	Reading schematics

Working With Data/Information

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

Transferable Skills Survey

A prospective employer expects you to be able to apply skills you have learned to the work environment. The following is a list of five broad skill areas, featuring more specific skills. Indicate your level of ability by making a check next to the level of ability you most closely match. Those areas where you have "strong ability" are the skills that you can capitalize on when looking for a job.

Communication — The skillful expression, transmission and interpretation of knowledge and ideas.

	● Some Ability	● Strong Ability	● No Ability	● Enough to get by with help
Speaking effectively	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writing concisely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Listening attentively	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expressing ideas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facilitating group discussion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Providing appropriate feedback	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Negotiating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perceiving nonverbal messages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Persuading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reporting information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Describing feelings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interviewing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Editing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Put a check mark in one of the yellow shaded areas to the right of each skill in the column which most closely matches your level of expertise.

Research & Planning — Specific knowledge search/Conceptualization of future needs and solutions for meeting them.

	● Some Ability	● Strong Ability	● No Ability	● Enough to get by with help
Forecasting, predicting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creating ideas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identifying problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Imagining alternatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identifying resources	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gathering information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Solving problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Setting goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extracting important information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Defining needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Analyzing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Developing evaluation strategies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Put a check mark in one of the yellow shaded areas to the right of each skill in the column which most closely matches your level of expertise.

Human Relations — Using interpersonal skills to resolve conflict, relate to and help people.

	● Some Ability	● Strong Ability	● No Ability	● Enough to get by with help
Developing rapport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being Sensitive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Listening	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conveying feelings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Providing support for others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motivating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sharing credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Counseling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cooperating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Delegating with respect	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Representing others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perceiving feelings, situations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asserting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Put a check mark in one of the yellow shaded areas to the right of each skill in the column which most closely matches your level of expertise.

Work Survival — The day-to-day skills which promote effective production and work satisfaction.

	● Some Ability	● Strong Ability	● No Ability	● Enough to get by with help
Implementing decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cooperating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enforcing policies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being punctual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managing time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attending to detail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meeting goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enlisting help	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accepting responsibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Setting and meeting deadlines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organizing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Making decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Put a check mark in one of the yellow shaded areas to the right of each skill in the column which most closely matches your level of expertise.

Leadership — The ability to guide and direct individuals and groups in the fulfillment of goals.

	● Some Ability	● Strong Ability	● No Ability	● Enough to get by with help
Initiating new ideas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Handling details	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coordinating tasks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managing groups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Delegating responsibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Teaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Counseling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promoting change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Selling ideas or products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Decision making with others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managing conflict	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Put a check mark in one of the yellow shaded areas to the right of each skill in the column which most closely matches your level of expertise.

Consider these Issues Worksheet

You now have an idea of your skills. The question you must ask becomes: Do you have the necessary skills to compete in today's labor market? Use the space on this page and the next and write down the reasons you should consider a training program. Then write down the reasons you should immediately begin a job search.

Consider these issues:

- Do you have the resources to afford training?
- Is there assistance available in your community?
- Do you have the time to go to school?
- Where will you be one year from now if you don't advance your skills?
- Are there employers that offer training while you work?
- Will your family be supportive of your decision?





Chapter Three: Marketing Yourself

By now, you probably have completed the portion of the manual devoted to self-exploration and self-assessment, and you should have a pretty good idea of your strengths, weaknesses, and what you can offer to a prospective employer. Congratulations! Few of us ever bother to do a full-scale, self-examination.

The next step is to take the results of your self-assessment and translate them into a course of action which ideally will end with you being re-employed in a job suited to particular set of skills and abilities.

The course of action you will be undertaking will be the marketing of yourself to prospective employers. How you go about this will mean the difference between a job search that ends successfully, and one that is marked by rejection and frustration.

Like most of us, you were probably raised not to call attention to yourself and to be modest about your accomplishments. Marketing yourself to an employer is different. You aren't bragging; you are being factual about the skills and abilities you have to offer an employer. This is the time for you to aim the spotlight directly on *you*.

Qualities Desired by Employers

Each industry needs unique skills and abilities from its labor force. There are certain qualities that you will find desired by many employers. Knowing whether you have these qualities is crucial to being able to market yourself to prospective employers.

In the previous chapter, you scored yourself against many transferable skills to see what your strong points are. Next you will review the provided chart and see if you bring any of the desired qualities employers look for to the table:

<p><i>Energy, Drive, Enthusiasm and Initiative:</i></p> <ul style="list-style-type: none"> • 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 	<p><i>Adapts Textbook Learning:</i></p> <ul style="list-style-type: none"> • Quick learner • Asks questions • Analytical; independent thinker • Willing to continue education and growth • Committed to excellence • Open-minded, willing to try new things
<p><i>Knowledge of Computers:</i></p> <ul style="list-style-type: none"> • Established word processing, spreadsheet, database and presentation software skills • Excellent computer literacy • Knowledge of IT connectivity • Proficient with MAC or PC 	<p><i>Communications Skills:</i></p> <ul style="list-style-type: none"> • Good writing skills • Excellent oral communication skills • Listens well; compassionate and empathetic Excellent problem-solving and analytical skills • Creative and innovative
<p><i>Leadership Skills:</i></p> <ul style="list-style-type: none"> • 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 	<p><i>Oriented to Growth:</i></p> <ul style="list-style-type: none"> • 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

The Resume

Hiring managers have love-hate relationships with resumes. They need resumes to find candidates to fill job openings, but they often have to wade through piles of poorly written work histories. If you give a hiring manager the information needed to make a quick decision about your credentials, you will have an edge over other applicants.

Resume vs Curriculum Vitae

Resume comes from the French word *résumé* which means "summary." A resume then can be described as a high-level summary of a person's professional experience, education, certifications, and skills. A snapshot of a person's professional experience.

CV on the other hand, comes from the Latin phrase *curriculum vitae* which means "course of life." A CV can be defined as a detailed collection of all of a person's professional and educational experiences, accomplishments, and awards. In the U.S., curriculum vitae are the most common documents in academia.

Common Resume Styles

There are two types of resume formatting styles that are commonly used. Although not the only styles, majority of resumes will be written in one of these styles:

- Chronological Format follows your work history backward from your current job, listing employers, dates, and job responsibilities. This format is commonly used if you are new to the workforce and have limited experience. Frequent job changes and work instability show up dramatically with this format.
- Functional Format strives to highlight skill areas vs a chronology of experience, and is created without employment dates or company names. It is more likely to be used after you have developed your career skills and have accomplishments to your credit.

Resume Checklist

Before you begin applying to jobs, you must complete your resume. That means organizing your professional experiences in a clear and engaging way that highlights your skills and potential. To make it easier for you, please find the below checklist prior to completing your resume:

- Employment History
- Education: schools attended, grades, awards, special classes, training workshops
- References (at least three)
- Volunteer history and dates
- Awards or Honors from employers, church or association memberships
- Extracurricular activities: sports, clubs, band, school newspaper or newsletter
- Personal Interests: camping, sports, books, car repair
- Transcripts, test scores, and certification details
- Portfolio or work samples
- Recommendation Letters

Resume Realities

In today's job environment, hiring managers are extremely busy and work in a time is scare environment. Most hiring managers will rarely read your resume in its entirety. In most cases, they are juggling several projects and have constant demands. They are also likely reading through resumes in between meetings and possible on their lunch break. Knowing this is crucial to building your resume so that it is easy to read. The below facts highlight this point:

- HR managers spend roughly 6 seconds on each resume
- 80% or 4.8 seconds of that time is spent on:
 - Name, current title and organization;
 - Previous title and organization;
 - Start and end dates of those positions.
- The remaining 20% is spent scanning for keywords
- Most resumes are junked because they fail in the first 6 seconds

The "F" Pattern

When hiring managers do read your resume, research has found that they scan your resume in an "F" pattern. Knowing this is helpful when determining where to put information. Front-load your headers by putting important information at the top and use engaging headers to draw attention. This may keep hiring managers interested and likely result in them spending more time on your resume.

Applicant Tracking System (ATS)

Over 70% of companies use Applicant Tracking Systems (ATSs) during the recruiting process. An Applicant Tracking System is a kind of software application that handles the enrollment procedure, specifically by dealing with a large number of resumes, to figure out which ones are the best fit for the positions applied for. ATS applications rank submitted resumes based on established criteria set by the employer or recruiting agency. Similar to a human scanning a resume looking for spelling blunders or an absence of important job skills, ATS applications scan for keywords and rank based on the amount of keywords a resume contains.

Employers use Applicant Tracking Systems to save time and paper, as well as help them stay organized. ATS systems eliminate the hassle caused by misplaced resumes or resumes accidentally deleted in emails of applicants the company wants to hire. ATS systems give employers an easier way to track candidates throughout the hiring processes and to communicate with them directly. Similar to applications designed to keep track of relevant customer information, the ATS was also designed to keep track of information provided by prospective employees.

The best way to improve your odds when submitting your resume through an ATS is by following some simple and effective rules of thumb. First, resumes using simple formatting are best suited for ATS submissions. This is because ATS systems are not designed to analyze advanced formatting features found in programs like Adobe Illustrator and Microsoft Word. When writing up your experiences, repeat keywords and phrases from the job posting throughout your resume. As long as those words and phrases can be backed up by experience, this will give your resume a boost in ranking. Equally as important as repeating keywords is the proper arrangement of content. Experiences and keywords should be ranked by priority so that they are immediately scanned and recorded.

When designing your resume's "sections" discussed later in this chapter, make sure to use employer name, then your title, and then dates. The file type should be a simple text file such .rtf or .doc, and saved using this format, "[LastName]_Resume.rtf". ATS applications are programmed to look for this exact order and format. Many resumes fail to follow this sequence and get poorly ranked. Finally, never use acronyms. ATS's fail to recognize acronyms and will skip over them not knowing how to rank them.

The Applicant Tracking System has four main stages:

- Stage 1: Application is submitted through ATS
- Stage 2: Parser "reads" application
- Stage 3: Hiring manager searches keywords
- Stage 4: Application is ranked based on relevance to keywords search

Enhancing Your Resume

Here are seven ways you can enhance your resume to capture the attention of hiring managers and win a job interview.

1. **Ditch the Job Description:** One of the most common mistakes is to write experience sections that read like job descriptions. Some job seekers go so far as to copy job descriptions word for word. The result is a boring recap of job duties with no indication of actual job performance. This part of the resume should only list important and pertinent experience, zeroing in on the most impressive and relevant responsibilities.
2. **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." Consider these formatting guidelines:

- Use an 11 or 12-point font
- Choose either Calibri or Arial for a contemporary look; Times New Roman for another serif for a traditional look
- Use a concise language;
- Making information easy to find; avoid superfluous formatting
- Perform a computerized "spell check"; have a friend or colleague read through for proper tense and grammar usage

3. **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.
4. **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, use words like, *implemented, developed, initiated.*

- | | | |
|-------------|-----------|---------------|
| • Increased | • Trained | • Promoted |
| • Raised | • Managed | • Coordinated |
| • Developed | • Earned | • Updated |

5. **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.

6. **Information to include:**

- Contact information – name, address, day/evening telephone numbers, e-mail address
- Employment objective/Summary Statement
- Summary of qualifications/Work Experience
- Relevant experience/accomplishments/skills
- Educational qualifications/relevant to targeted position or area (put after Summary Statement if education is important for the job)
- Professional associations/affiliations

7. **Information to leave out:**

- Salary history or requirements (unless specifically requested) Company addresses
- References (unless specifically requested)

- Personal information other than name, address and phone numbers
- Personal pronouns (i.e., "I," "me") Reason for leaving past employers
- Irrelevant associations not related to your employment objective

8. **Make your career objective clear:** A resume is a marketing tool rather than a data sheet. If you are targeting more than one type of position or more than one area, you may need two or three different resumes. Each resume would organize your qualifications in a way that best markets you for that particular targeted area. State the position or career area you wish to pursue, be selective, and be focused. 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 concrete career objectives that accurately reflect what you are seeking.

Example:

Airplane Assembler utilizing 10 years of experience with expertise in B53 Bombers, hands on experience with proven leadership skills)

9. **Develop a skill summary:**

Examples of skills:

- Production planning and implementation
- Quality assurance
- Testing and analytical capabilities
- Supervision and leadership abilities

10. **Describe Work Experience:**

List employer, location, dates, duties, title — including volunteer work for ten years.

Example:

Acme Iron, Kent WA, 3/89 –4/92, A multimillion dollar steel production plant; Production worker, responsible for production and planning implementation

11. **Highlight accomplishments:**

You know how great you are, but others who don't know your experience and skills will not. Therefore, it is vital that you highlight major accomplishments for each experience. Be sure to cut out the fluff, and get straight to the point.

Example:

Developed and implemented procedures to increase productivity of department leading to reducing time of delivery 15%

Example:

Defined and implemented a shelf-life extension program for limited shelf-life items, reducing waste and reinvestment of material by 80%.

12. Detail educational accomplishments and awards

- List the name, location, dates and diplomas, certificates, or degrees of schools, vocational schools, college or training you have experienced.

Example:

Pontiac High School, Fort Worth, Texas 1989-1992, Diploma, General Studies, OSHA training course, Roman Tech Center, Dallas, Texas 1999, CPR training, Red Cross, Dallas, Texas, 2002

- Be sure to record the qualification that the company specifies
(*Example: High School Diploma, Associate Degree, Certification*)

13. List skills from education or training programs

Examples:

Data Entry Clerk — increased speeds and accuracy by 50%.

Janitor — improved maintenance skills by learning electrical wiring circuitry.

Welder — improved basic skills learning mig/tig welding

14. Include licenses or special titles or awards

(*Example: Washington State Driver's License #ACE 1480*)

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, mission and goals
- Organizational chart/structure, divisions and subsidiaries
- Financial Stability, sales and earnings, products or services
- Competitors Location, including international operations (if applicable)
- New trends in the field
- Position description and career paths/advancement opportunities
- Starting salaries and other perks
- Hiring process (timing, evaluation criteria), benefits, employee review/evaluation process, training program outline
- If possible, general hiring patterns and required travel/relocation requirements
- Requisite qualifications for entry-level positions

The Job Application

First impressions count for a lot in a job search. You have to make the most of every contact you have with a prospective employer. This is particularly true when it comes to filling out a job application or preparing a resume. An employer may base his/her hiring decision on how information is presented on a piece of paper — *and without ever meeting you*.

Resumes are covered later in this chapter; job applications have their own unique set of qualifications. While every job application is different, there are basic rules that apply to completing any application. These rules also apply to online applications:

- **Be Neat.** Use a black or blue ink pen; never a pencil. Not every employer has a place for you to complete an application so bring something hard like a thick magazine or binder you can write on. Not everyone has the best penmanship, so take your time and print clearly. Legibility is important.
- **Be Complete.** Read the application over completely before you begin and follow the directions exactly. Fill in every blank; if the subject does not pertain to you write "n/a." Double-check the application for accuracy and completeness before you turn it in or submit.
- **Be Accurate.** Make a "master" application that you can use as a reference for similar jobs. Each master should contain accurate information which can be copied to a new application. Make sure the telephone numbers of your previous employers and references are in service.
- **Be Truthful.** While some potential employers take an applicant at his/her word, many employers do check applications for veracity, so make sure the information is truthful. Some companies will fire even a long-term employee if they discover he/she lied on an application. While it is tempting to lie about a poor work history, the downside is being discovered in the lie and not being hired.
- **Follow up.** After turning in the application, do not call to check the status. HR departments will contact you if they want to move on to the next phase. Only call if you've been directed to, or have an established relationship.
- **Be Ready.** You never know when a potential employer will be calling you about your application. Have ready answers for questions about your work history; especially if it is spotty. If it's a phone interview, request to reschedule the interview if you are not able to access a quiet location.

Sample Master Application

Personal Information

Full Name _____
Address _____
telephone/email/fax _____
Social Security number _____

Employment History

Most recent address/phone _____
Job duties/employment dates _____
reason for leaving _____

Next most recent address/phone _____
Job duties/employment dates _____
reason for leaving _____

Next most recent address/phone _____
Job duties/employment dates _____
reason for leaving _____

Next most recent address/phone _____
Job duties/employment dates _____
reason for leaving _____

Education

High School Diploma/GED _____
School Name/address _____
Graduation Date _____
College/Vocational School _____
School Name/address _____
Length of Attendance _____
Any other Training _____

Military Service

Branch of Service _____
Length of Service _____
Discharge Rating _____

Personal References

Name/Relationship/Telephone _____
Name/Relationship/Telephone _____
Name/Relationship/Telephone _____

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 _____

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 _____

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?

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
--

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)

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

B. Action I Took

C. Result/Outcome

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 _____

Sample Bad Resume

Thomas Barker
789 Oak Street
Wonderful, Ohio 57342
tbarker@jobweb.com

Objective

To obtain a job in the engineering department.

Education

Ohio Tech 1972
Associates Degree, Applied Engineering

Experience

Assistant Mechanic, Dewey's Garage, Toledo, OH, October 1976 — June 1990
Performed oil changes, tire rotations, radiator flushes, troubleshooting problems with customers' cars.

Assistant Engineer, Atlas Motor Corp., Detroit, MI, March 2001 — August 2003
Worked on advanced test project that involved mechanical design, CAD/CAM composites technology, automobile structures, and coordination among project groups.

Assembly Supervisor, Acme Manufacturing, Columbus, OH, June 1990 — March 2018
Directed six-person crew in manufacturing piston shut-off valve; established an integrated sequence chain to the assembly line which increased productivity and saved maintenance costs.

Licenses

Ohio Repairman's Certificate

Professional Affiliations

Ohio Association of Mechanics
USA Engineers

Awards

Acme Manufacturing Employee of the Year, 1993

Sample Good Resume

292  Gallery of Best Resumes for People Without a Four-Year Degree**Jennifer D. Perrozi**

116 Simpson Road • Jamesburg, NJ 08831 • 732.521.3929 (H) • 609.510.4823 (C)

MANUFACTURING ~ PRODUCTION ~ MANAGEMENT ~ CUSTOMER SERVICE

Supervisor/Team Coordinator/Trainer

Top-performing and motivated manufacturing professional with 28 years of experience in line production, supervision, team building, and machine and equipment operation.

Successful track record of maximizing resources to increase production capacity with the ability to troubleshoot and resolve problems in a timely manner. Computer-proficient. Assigned numerous projects with oversight of staff training, mentoring, diversity training, and production improvement. Aided in the design of new processes for production; excellent mediator.

Modeled customer service attitude and strong ethics within the work environment. As **team leader**, developed daily production schedule and served as a liaison between plant employees and management.

Experienced in supervising and training staff, addressing process-improvement issues, **production scheduling**, and adherence to quality standards. Mastered and implemented Good Manufacturing Practices (GMP).

Areas of Expertise:

- Manufacturing Operations
- Management & Supervision
- Production Scheduling
- Process Improvements
- Statistical Analysis
- Training/Mentoring/Team Building
- Communications/Presentations
- Good Manufacturing Practices (GMP)
- Quality Assurance/Inspection
- Problem Identification/Troubleshooting
- Customer Relationship Management
- Calibration & Instrumentation
- Lean Manufacturing
- Business & Strategic Planning

Professional Experience**General Foods—Dayton, New Jersey (1976 to Present)****Team Coordinator & Leader/Production & Line Technician**

Challenged to supervise and coordinate 15 staff members working in manufacturing line production. Cross-trained and assisted in all business aspects by writing production schedules, attending production strategy meetings, and calculating production statistics. Functioned as Line Technician, Equipment Operator, and Quality Inspector. Known for excellent communication skills. Ability to resolve conflicts and motivate staff.

- Recognized by management for excellent product knowledge, supervisory skills, and plant machinery and equipment operation.
- Liaison between technicians and executive staff.
- Promoted to Team Coordinator for exemplary work and appointed as Diversity Trainer.
- Chosen to conduct training and development operations for various plants as Site Coordinator. Training workshops include diversity, process management, production, quality control, and project management training programs.
- Completed and facilitated Zenger-Miller training and team building operations with company departments.

Education and Training

Zenger-Miller, High Performance Workshop (HPO), and Team Development Workshop

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Beverly and Mitch Baskin, Marlboro, New Jersey

This applicant had worked at the same company since 1976. Four areas of activity are indicated at the top of the resume. In the profile a paragraph is devoted to each of these areas in some way.

The Cover Letter

A cover letter is designed to accompany your resume and is intended to stimulate interest about you. A resume should always be accompanied by a cover letter. An effective cover letter should be:

- **Personalized** Address a specific individual within the organization, preferably the one who is most likely to have decision-making authority over your hiring. If you are answering a blind ad and are not able to obtain a name, it is usually best to use a simplified letter style that omits both the salutation and closing, or use a subject line instead of a salutation (ex, Re: data entry position). Using one standard cover letter and filling in the blanks is ill-advised but better than no cover letter at all.
- **Specific** The cover letter should highlight specific skills and experiences that are relevant to the organization; that same information may or may not be included in the resume. It is the task of the job seeker to make the connection between his or her qualifications and the perceived needs of the company.
- **Researched** It is important that you indicate that you have done your homework and researched positive information about the company (*Sources: newspaper articles, company literature, or the internet*).
- **Targeted** The job seeker should indicate who shall do what and when to follow-up; i.e., "I shall be contacting you within one week to schedule an appointment with you." The follow-through is as essential as the initial contact.
- **Complete** Content should include: the reason for writing the cover letter; an overview of your qualifications; the contribution you can make to the organization; what you know about the organization; a notation of accompanying resume; follow-through information.
- **Attractive** Consider the visual impact of your cover letter and resume as critically and carefully as you would consider your physical appearance for an interview. *Fix spelling errors such as: dianostic vs diagnostic and voulunter vs volunteer.* Take the time to ensure that your cover letter looks attractive and words are spelled correctly.
- **Concise** Like other workers, personnel employees have a lot to do in a limited amount of time. Make sure your cover letter does not unduly impose upon these limits. Use as much care composing your cover letter as you do your resume. Don't doom your resume to the unread pile because of a wordy, overwritten cover letter.

Sample Cover Letter

789 Oak Street
Wonderful, Ohio 57342

Mr. Andrew Weber
Personnel Director
Geronomo Aerospace
6532 Erie Street
Charleston, WV 33221

Dear Mr. Weber:

This letter is in response to the advertisement in the *Charleston News* on August 12, 2018 for a Maintenance Supervisor position with Geronomo Aerospace. My experience includes ten years as a Maintenance Mechanic with direct responsibility for maintaining a facility of 300,000 square feet and the machinery. I am knowledgeable in electrical repair of equipment, plumbing, hydraulics and carpentry. I have a keen sense of order and am adept at organizing and prioritizing work schedules and trouble-shooting problems.

As a Lead, I was responsible for overseeing the work of the Maintenance Department and staff. Through responsible budgeting of the department, we were able to reduce costs in our department by 23% and increase productivity up to 85%, which was a savings of over \$234,000 per year to the company.

Enclosed please find my resume and qualifications. I look forward to meeting with you to discuss my skills and potential as an asset to Geronomo Aerospace in the position of a Lead Mechanic.

I will be contacting you the week of February 1, 2018, to schedule a meeting at your earliest convenience.

Sincerely,

Thomas Barker



Chapter Four:

The Hidden Job Market

It's probably safe to say that a job is not going to get up and find you. On the other hand, you will be surprised how prevalent job leads really are. It just takes a bit of effort to locate them.

It's also probably safe to say there are lots of employers out there who do little or no advertising of job openings and *do* expect employees to come and find *them*. This is a good thing and a bad thing; it's bad in that you have to find these employers and it's good in that there is usually little competition for these jobs.

The hidden job market almost necessitates you to have a network of friends keeping their eyes and ears open for you. Don't be afraid to ask them to do this. Would you be part of a network to help a friend find a job? Of course you would! Chances are very good your friends and relatives feel the same way.

Your job search is also going to lean heavily on the Internet. There are tons of resources online to take advantage of. If you haven't sharpened up your computer skills lately, now is the time.

Finding the Vacancies

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.

The vacancies are there. The task at hand is finding them. Be prepared to spend at least two to four hours a day job searching. You want to be among the first to seize on any opportunities available. The following suggestions might give you an idea of how to do just that:

- **Find the job you want.** Target companies that you have researched thoroughly. 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.
- **Be seen and be heard.** Find out what careers your family, friends, and colleagues are in and how they can help you in your job search, or if they know anybody else who can help you. Get as many people as possible looking on your behalf
- **Ask people for an information interview.** Identify people working in your chosen field and seek an information interview. Ask how to research the market, who to speak to, where to find information and what questions to ask. Keep them informed of your progress. Utilize electronic media for company/sector research, professional updating.
- **Scan your local paper for signs of growth.** Look for companies that are expanding and also new developments. Make your inquiries before new jobs are advertised.
- **Keep in touch with changes in your chosen field.** Keep up with professional and trade journals, newsletters, and electronic media – databases. Use the Internet to sign up for electronic emails updated you on your field.
- **Look for work-shadowing opportunities.** Find out if companies have open day/visits. Use career presentations (check career service websites, employment fairs and conferences to find out what various job roles involve).
- **Volunteer to work unpaid or on a trial basis.** This is especially useful in small businesses which see recruiting new staff as risky.
- **Keep in touch with people in your chosen field.** Tap into their information networks, e.g. internal vacancy lists, newsletters, press announcements, etc. More will be discussed on the power of networking later in this chapter.
- **Draw up a list of organizations to target.** Get names from Yellow Pages, trade association directories, professional journals, Chambers of Commerce, National Training Organizations and local business associations, and surf the Internet.

- **Get out and about.** Visit your local business park or office complex. Check all the business opportunities on your doorstep. Use them to make speculative contacts.

Job search via the Internet

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!

As with all techniques, you must be careful not to rely too heavily upon it. Don't make the mistake of thinking that you will be able to conduct a successful job search using only the Internet. As we'll discuss later, Networking is the most successful means for finding a job. However, combining Internet resources and search abilities with existing job search techniques can give you a competitive edge.

The following list of websites are some examples of sites you will want to explore:

- **O*Net Online.** <https://www.onetonline.org> is an application that was created for the general public to provide broad access to the O*NET database of occupational information. O*NET OnLine offers a variety of search options and occupational data, while My Next Move is a streamlined application for students and job seekers. Both applications were developed for the U.S. Department of Labor by the National Center for O*NET Development.
- **My Perfect Resume.** <https://www.myperfectresume.com/how-to/> by Margaret Dikel is a great resource for using the Internet to find work. It contains helpful advice and links to job search information.
- **The Occupational Outlook Handbook.** <https://www.bls.gov/> the government's premier career reference book on occupations and tomorrow's job market, allows you to use a simple search form to look up information on particular occupations or just browse through possible careers.
- **CareerOneStop Toolkit.** <https://www.careeronestop.org/Toolkit/toolkit.aspx> 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.

- **Workforce 50.** <https://www.workforce50.com/> is a website designed for people 50+ years old. It lists jobs and information to help older workers navigate their job search or a search for a new direction. It also lists articles written by experts on subjects such as life's purpose, to raising grandchildren, avoiding mistakes on LinkedIn or strategic résumé writing for a less than perfect work history.
- **The Damn Good Resume.** <https://www.damngood.com/> by Yana Parker is another example of online resources that contain advice and examples for crafting effective resumes.
- **PayScale.** <https://www.payscale.com> is a website that helps employers and their employees understand the right pay for every position and effectively communicate about compensation. PayScale claims to have the largest salary database in the world.
- **The Muse.** <https://www.themuse.com> The Muse lets you do in-depth research on specific companies. Firms pay big bucks to create profiles that include photos and video interviews with employees.

Finding Jobs Online

There are a variety of online website dedicated to helping your job search. Some boards are more popular than others and have proven results of helping people find jobs. They are also great sources for resume writing, cover letter, and interviewing tips. Below listed are the most popular websites that the majority of job seekers turn to when beginning the search for new opportunities:

- *[Indeed.com](https://www.indeed.com)* – Is the most popular job board on the internet. A survey of 3,244 job seekers showed that 84% chose Indeed. Indeed has over 200 million unique visitors every month from over 60 different countries. What makes Indeed so popular is its simple design and easy of applying and tracking jobs.
- *[LinkedIn.com](https://www.linkedin.com)* – Is rated as the second most popular job board site boasting 81% from the same survey of 3,244 job seekers. LinkedIn boasts more than 546 million users in more than 200 countries. It is by far the most popular website in terms of professional networking. More on LinkedIn will be covered in this chapter.
- *[Usajobs.gov](https://www.usajobs.gov)* – Is the most popular website for finding public sector opportunities with the federal government. In fact, job seekers have to apply through Usajobs.gov if they want to be considered by federal agencies (more on USAJOBS later).
- *[Idealist.org](https://www.idealists.org)* – All though not as popular as Indeed, it is however, the most popular website for finding opportunities specifically in the nonprofit sector. Idealist has listings for nonprofit jobs, internships, and volunteer opportunities. Its goal is to serve “people who want to do good.”

- Glassdoor.com – Allows job seekers not just to find new job opportunities, but to also read reviews about the company that cover everything from company culture to average salaries based on reported job positions.
- Monster.com – Monster boasts that every minute 29 resumes are uploaded; 7,900 jobs are searched and 2,800 jobs viewed. Monster claims to be more than a job board, but a global provider of a full array of job seeking, career management, recruitment and talent management products and services.
- Careerbuilder.com – Also is a global, end-to-end human capital solutions company that helps millions of people find jobs. According to the survey of 3,244 job seekers, 71% used CareerBuilder to find opportunities. The company offers employers purchasable products and services on their website.
- Craigslist.org – Although not entirely designed for job searching, Craigslist is the most popular online “classified” ads website. Craigslist allows companies to post local opportunities that may not be found on other job boards. **Warning: Craigslist does not scrutinize ads like other sites. Be cautious when sharing information.**

Other places jobs are posted

Although the internet has completely taken over the job application process, there are still other places that you can check for posted jobs:

- Internal job board; this may be helpful if you are willing to relocate in case of a plant closure
- Local newspaper classified ads section
- Flyers tacked on powerline poles; usually around high traffic intersections
- On the back of work trucks and busses

The Power of Networking

According to Business Insider, it is estimated that 70-85% of jobs are not listed. A LinkedIn study of 3,000 survey respondents found that 85% said that they landed their next job opportunity through networking. According to PayScale, that number ranges between 70-85%. This means that relying on job boards, the classified section and other job post areas may not get you the best results when it comes to finding your next opportunity.

Based on the data, many jobs are never advertised. People get them by talking to: friends, family, neighbors, former co-workers, acquaintances, etc. The best strategy is to 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. 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.

When it comes to networking, it is important to strategically build your networks so that you connect with the right people. Doing this is the hard part, which takes some interpersonal skills and the ability to deliver a quick and succinct summation of your professional self. The four points below should be used to help guide your “pitch” that can be used to form a networking connection:

- **Define your target audience and message.** Knowing who you want to network with is important to framing your talking points. Are you looking to connect with industry professionals with shared social interests? Peers? Your talking points will vary based on each of these audiences.
- **Sum up relevant experiences and interests.** This is a one or two sentence statement reflecting on your work experience, other accomplished projects, and key interests.
- **Describe future career goals.** Similar to the prior bullet point, you should be able to explain your future career goals in one or two sentences. It should answer questions such as: What are you looking for in your next role? How do you hope your audience can help?
- **Tell a compelling story.** Make it direct, clear, and concise. Don't forget to review and refine your message as your goals and interests change over time.

Example:

“I'm an Assembler Installer and Toolmaker, focused primarily on aerospace manufacturing. Over the last 12 years I've constructed, maintained and repaired tooling fabricated from all types of materials. Working in this field gives me a sense of purpose, knowing that each properly installed fuselage and assembled part means a safe flight for the crew and passengers. I want to expand this responsibility into a leadership role.”

Strength of weak ties

Networking isn't just associated with who you know. Networking's strength lays in the pool of contacts that your connections have. These connections through acquaintances are called “weak ties”. Each connection in your network may be a part of a close-knit group, who have access to information that can help you. Mixing up your connections to organizations, people and activities can give you access to a broader network.

Cold Networking

Stepping outside of your comfort zone is an integral part of networking. Sometimes the right connection isn't with someone your already know, but with people you don't know. This is considered cold networking. You won't always know the right industry experts that can open the gate of opportunity. Approaching prospective people or organizations through cold

networking requires a well thought out approach. This involves researching prior to making any calls or sending out any emails. Remembering the ACES approach will make you well prepared:

- **Acknowledge** the person. Remember to use formal greetings "Ms." if you are unsure of their marital status, "Mr." and always use the last name after learning their full name. The only exception is if they ask you to call them by their first. Remember to provide clear and concise context for who you are, and how you found them.
- **Clarify** your interest. Make your request clear. Don't bluntly ask for something, but be persuasive and allow requests to come out naturally. Try not to be wordy or long winded. Read the vibes of the connect, they may only have a few minutes to meet. Broad and succinct requests initially are best, details can be shared later.
- **Establish** a bond. The outcome of meeting with a potential connection is to bridge the gap of what you offer and what they need. If they gain anything from helping you, make sure that it is upfront since cold networking means connecting with people and organizations that have no relationship with you. It's also good to advertise your experience and skill set, helping the connection see that they aren't wasting their time.
- **Share** actionable steps. At the close of the meeting, phone call or email, provide next step options on how to proceeding forward. This can be an offer for a follow-up phone call or a meeting to get coffee and discuss the details further. Be ready to share a reference or portfolio of your work upon request if this is relevant to your career path.

Warm Networking

The most common form of networking is building upon the connections you already have. Like cold networking, you can use the ACES approach to frame your conversations. Since you will already know the people or organizations, it's good to follow the four Ps:

- **Proactive:** Take first steps and reach out to people you know. It may also be a good way to get to know them better, making them a good reference candidate.
- **Passionate:** Conversation is key to networking. Think of ways to create richer conversations by asking open ended questions.
- **Pleasant:** Be positive and acknowledge the other person's points of view.
- **Polite:** Appreciate the fact that the other person took time out to talk to you.

Below is a list of places where you can build your professional network:

- Professional Associations
- Community Groups
- Service Clubs
- Social Organizations
- Educational Institutions
- LinkedIn (discussed next)

Getting LinkedIn

As earlier mentioned, LinkedIn is one of the top sites job seekers use to find available job opportunities. However, LinkedIn is more than just another job board. It ties together the power of social media and the intuitiveness of modern job search algorithms.

One of LinkedIn's best features is connection visualization that allows a user to see how they are connected to other professionals. Another popular feature is the ability for user to show professional proof. This is where you can share blog posts, other publications, projects you are working on, and relevant status updates. Sharing this information strengthens your networking potential.

Finally, your LinkedIn profile is more than just a page full of your personal likes and preferences. It's an online resume, publically viewable and searchable by employers, recruiters and other professionals looking to connect. It can also act as your master resume copy. Unless you delete your profile, you can always reference it when filling out applications.

What's great about LinkedIn's profile is that it is designed the same way you would format a general resume.

- **Header:** This is the first part of your profile that visitors will see. It's important to display a professional photo that is well-lit and cropped to highlight your face. Your title should be engaging and specific, matching what's spelled out in the background section. You can use your current job description or another detailed title. Change the custom URL to contain your name.
- **Background:** This section will contain the heaviest content. Use the same resume writing techniques such as keywords emphasis, proper and strategic experience summaries and listed education. You can list skills in this section, and connections can endorse you for them. This is where you also list publications or projects, interests, honors and additional information located at the bottom of the section.
- **Professional Engagement:** This is the interactive portion of your profile. You can reach out to appropriate and relevant connections to see if they would be willing to write an interview for you. Make sure they are recommendations that can answer to specific roles listed in your background. The feedback will add validation to visitors looking over your profile. You can also display joined groups that highlight your interests.

Resources in the Community

AFL-CIO State and Local Councils

AFL-CIO State and Local Councils may have various job training, job search or placement programs available under federal, state or local grants through your 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**.

State Employment Service

Each state has an employment service which usually provides lists of current job openings, trained counselors, aptitude testing (to determine what kind of job you can do), training in job search skills, job training programs and information on education and retraining programs.

Be sure to ask your state employment service counselor about programs available in your state. Most states require that an unemployed worker register with the state employment service as a condition of receiving unemployment compensation. Some states provide tax breaks to employers who hire through the state employment service. Contact your union representative or state employment service to determine your eligibility.

Community Agencies

Community Agencies are a great source for local assistance with employment. These agencies can include:

- **Community centers** can provide a person with resources and job leads.
- **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.
- **State Vocational Rehabilitation Services** have programs for persons with disabilities that meet the eligibility criteria. Eligibility varies from state to state. This career- oriented service offers skill assessment, counseling, career exploration, training, retraining and educational services.
- **United Way Services** have listings of community services and agencies that they fund. Contact the local office in your community.
- **One-Stop Centers** under the *Workforce Investment Act* are funded state and local programs for a wide variety of job search, skill assessment, training, counseling, transportation and educational programs for adults, dislocated workers and youth.
- To find the nearest One-Stop Career Center, State TAA Coordinator and Dislocated Worker Units call **877-US2-JOBS (1-877-872-5627)**, or visit the America's Service Locator Web site at: <http://www.servicelocator.org>.

- **The Veterans Workforce Investment Program** This federal program helps unemployed veterans receive benefits and locate jobs. It is usually operated through the One-Stop centers. Department of Veterans Affairs has information on other veterans' employment and assistance programs. Veteran's Administration **800-827-1000**

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:

1. Make sure that the employer assumes the agency's fee and that you will not be charged.
2. 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 <https://www.bbb.org/en/us/bbb-directory>. 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, 800-459-8875 (Southwestern Ontario) or 519-579-3080.
3. 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.
4. 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?
5. 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.
6. Be wary of any career service that promises to find you a job; only employment agencies are permitted to charge for this service.
7. 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.

Local Job Fairs

Job Fairs 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 and prepare a cover letter and resume pertinent to each. Develop a list of tailored questions.

On the day of the event, dress professionally as you would for a job interview 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 (more on this later) 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.

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.

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 <https://www.usajobs.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
 - Supporting documentation not submitted on time, 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 (\$28,000-\$37,000 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

The Interview

Up until now, your only contact with your prospective employer has been based on the application you filled out, the resume and cover letter you sent, and perhaps a phone screen interview. The face-to-face interview is when they get to judge the real you.

You should prepare for this phase of the job search process as diligently as you have done so far. Appearance and attitude are going to count for a great deal. 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.

What to wear

A shirt and tie or dress and heels would be acceptable. Your grooming should be impeccable. Your appearance is one aspect of the interview over which you have complete control. Make the most of it and follow these tips:

1) 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.

2) 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

3) 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

Your attitude

How you carry yourself is an important part of the impression you want to leave. Wear an enthusiastic smile. Use respectful language. Give your interviewer a firm, confident handshake (not a bonecrusher, but not a limp fish, either — practice your handshake with someone before the interview). Exhibit positive body language.

Examples of ways to 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.

Prepare your answers

There are basic questions that every interviewer asks. You should have ready answers for these and be prepared to give them without delay. This might require some in-depth personal assessment, but then you already did that in Chapter Two. Review the answers you listed in your personal assessment, think about the following standard interview questions, and formulate answers that honestly acknowledge what you feel.

- What are your skills, interests and motivations?
- Why do you want this job?
- Why should the company select you?
- What are your long-term ambitions?
- What are your strengths? Weaknesses?

Use the below explanations on how to answer some of the common interview questions as a guide to help you formulate your answers:

- **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 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?** These are tricky questions to answer. Answering them the wrong way can raise red flags for hiring managers. 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.
- **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 and where it fits in your overall career goals
 - b. How you will perform based on where the job fits into your career goals
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 thoroughly and think about your answer before going to the interview. Use this opportunity to raise any questions you may have.
- **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.

Example: 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.

You should be ready to discuss the job itself and how your interests, motivations, and skills relate to it. You should have ready replies as to how you would be an asset to the company and the knowledge you have already learned about the job.

Practice and Mock Interview

A practice or mock interview is an informal meeting you schedule with a friend, family member, or professional colleague to prepare yourself for an actual interview. This is a great opportunity to refine the questions you ask and answer without being too concerned about the outcome. It will help the actual interview go smoothly.

Behavioral Interview

Behavioral interviews 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 previously listed 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.

Examples of behavioral questions:

- Why should we hire you?
- What's your biggest weakness?
- If you were a customer service representative, how would you handle meeting with a frustrated customer?

- Airline company XYZ has been growing 20% year over year. Until now, they have only focused on domestic flight routes, but they are considering entering a new market. What do you recommend and why?

Experience-oriented interview questions

Experience-oriented interview questions are some of the most difficult questions to respond too. They require you to use real life examples from your own experience, and can catch you off guard if you don't recall examples in the moment demonstrating your experience. A good method to use when answering these questions is using the SOAR approach:

- **Situation:** Set up your story and provide the interviewer some context. Try to sum up the foundation in a few sentences without stumbling through or bouncing around in the timeline.
- **Obstacle:** Smoothly transition into explaining the challenges that you faced. What were some specific obstacles or road blocks you encountered and had to overcome.
- **Action:** After explaining the challenges your faced, explain the actions you took to resolve the issue. Outline the specific steps you took to address the problem.
- **Result:** It's important to be specific when discussing the results. Showcase the measurable impact your actions had. Explain whether the results affected your professional development and growth. Don't leave out key details and use quantifiable metrics when possible.

Group interviews

Group interviews come in two types. Interviews with multiple employees from the same company at the same time, and/or an interview with multiple job seekers at the same time. Companies do this to either get opinions from key personnel who would work with the new hire, or to see how job seekers work together in the case of an interview with multiple job seekers.

Interviews with multiple employees usually entail the same questioning as would be done in a one-on-one. Interviewees have a chance to focus on specific aspects of your experience such as your technical skills if that is important to their department. To prepare, go over the job description and make sure you can speak to each of the requirements with an example.

Group Interview Questions with Multiple Employees

- How would your colleagues describe you?
- How would you describe yourself?
- Why do you want this job?
- What interested you in our company?
- What do you have to offer the company?
- How do you work in a team?

- Describe your career history and future goals in 30 seconds.

Group interviews involving multiple candidates usually involve group discussions and activities. Employers are looking for candidates who take initiative and can work together in a group.

These interviews can be particularly difficult for someone with an introvert personality. To prepare for the interview, follow the guidelines below on how to stand out:

- *Be confident and respectful.* Voice your opinion while taking into consideration everyone else's.
- *Be a good listener.* Use active listening skills.
- *Be a leader.* Take ownership of an aspect of the activity. Show that you can step up to lead.
- *Be yourself.* Show personality so that the interviewers can relate with you.
- *Follow up.* Make sure the exercise is complete and all problems answered.

Questions Asked After Work-Simulation Exercises with Multiple Candidates

- What made this team work successfully?
- Who would you hire from your group? Why?
- What was your personal contribution to the team's performance?
- Why did this team struggle to accomplish the objective?
- How did you deal with the stress created by meeting the challenges?

Questions You Might Want to Ask

You should also have questions for the interviewer to answer about what you can expect from the company and how they will best make use of your skills, what chances for advancement there are, and what you can expect in benefits. 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

Always follow up an interview with a thank-you letter. It's not only a courteous thing to do, but it might win you the job.

- 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) **Keep your audience in mind.** Address the interviewer's issues and concerns. If there is any question raised by the interviewer about your qualifications, address it here. Alternatively, if you bonded with the interviewer over a particular matter, you can talk about it in your thank you note as well, in an effort to remind her or him of who you are.
- 4) **Think of the note as a sales pitch.** 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.
- 5) **Keep it brief.** This is not a cover letter, but a concise reminder of why you're the right choice for the job.
- 6) **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.

Sample Thank You Letter

789 Oak Street
Wonderful, Ohio 57342

August 21, 2018

Ms. Suzi Que
Smith and Jones Manufacturing
342 Main Street
Nirvana, Ohio 57334

Dear Ms. Que:

Thank you for the opportunity to meet with you yesterday to discuss your needs for a Quality Control Inspector in your parts division. The tour of your facility was quite impressive, and I enjoyed the opportunity to meet your staff.

My initial impression is that your organization is one very much in line with my own interest and skills. I am very enthusiastic about the opportunity to combine my experience and education in Quality Control to enhance performance and productivity at Smith and Jones Manufacturing.

Again, thank you for your time and consideration. Please let me know if there is any additional information you need from me.

Sincerely,

David B. Bologna

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
Type of Work					
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 <https://www.thebalance.com/how-to-evaluate-a-job-offer-2061399>.



Chapter Five:

Health Insurance

As noted in Chapter One, the Economic Policy Institute states that only one out of three individuals are likely to find employment in today's labor market. In that same chapter, it also detailed what concerns unemployed families the most. Among the top concerns were being unable to pay the rent/mortgage, inability to put food on the table, and lack of access to health care.

Recognizing the plight of so many unemployed Machinist families across the country, IAM leadership—along with Employee Benefit Systems, Inc., the IAM worksite, supplemental benefit provider—has finalized arrangements for a temporary individual major medical policy for Machinists union members and their families.

Information and application material for this plan is available by calling Employee Benefit Systems at **888-521-2900**.

The Patient Protection and Affordable Care Act (PPACA)

The Patient Protection and Affordable Care Act (PPACA) as amended by the Health Care and Education Reconciliation Act, makes many changes to health benefit plans. Some of the changes went into effect for the first plan year that began on or after September 23, 2010, so for calendar year plans: January 1, 2011. However, many changes do not go into effect until the first plan year beginning on or after January 1, 2014. The Act:

- Implements new regulations which will prevent all health insurers from denying coverage to people for any reason, including health status, and from charging higher premiums based on health status and gender.
- Requires most individuals to have health insurance beginning in 2014.

- Allows individuals who do not have access to affordable employer coverage to purchase coverage through a Health Insurance Exchange. Open enrollment begins October 1, 2013. Coverage begins January 1, 2014.
- Small businesses will be able to purchase coverage through a separate Exchange called Small Business Health Options Program also known as SHOP.

The Patient Protection and Affordable Care Act was signed into law by President Obama in March of 2010. Some of its provisions have already taken effect; additional changes will be added every year until 2018. Get a further explanation of the changes at <http://healthreform.kff.org/>. Learn how the new provisions will affect both employers and employees at the Department of Labor's site dedicated to the Affordable Care Act at <https://www.dol.gov/agencies/ebsa>.

Starting in 2014, taxpayers must show the IRS that they have "qualifying" health insurance for every month of the year or have obtained an exemption to the mandate. Anyone not purchasing "qualifying" health insurance must pay a penalty, or "surtax," to the IRS. This penalty grows each year for three years, leaping to 2.5% of AGI annually (\$2,085 maximum), for a family of three or more.

The rules for "qualifying," or "essential benefits," have recently been published by the U.S. Health and Human Services (HHS), and include 10 areas or conditions that must be covered to qualify for the mandate. These include:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative services and devices
- Laboratory services
- Preventive and wellness services
- Chronic disease management and pediatric services, including oral and vision care.

These rules will eliminate eligibility for many low-cost health insurance plans that offer basic coverage.

For those currently without coverage, <https://www.healthcare.gov/> is a valuable site and contains an online quiz to streamline getting you healthcare. New rules in many states mean you may qualify in 2014 for Medicaid even if you haven't qualified before. Your eligibility will depend on your household income and family size. You can also sign up to receive automatic updates on this site. To reach them via telephone, dial 1-800-318-2596 toll free 24 hours a day, 7 days a week.

In 2014, the PPACA prohibits group plans from denying coverage because of pre-existing conditions and limits any waiting period for enrollment to 90 days. It also requires health insurance policies to pay for the basic preventative procedures bulleted above. Much of the information listed below regarding COBRA, HIPPA and Health Savings Accounts will eventually become obsolete.

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.

COBRA applies to group health plans maintained by:

- Private sector employers
- State governments
- Local governments

COBRA does not apply to these health plans:

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

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.

Q: How long does COBRA coverage last?

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

Q: What is the process to elect COBRA continuation coverage?

Answer: 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.

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

Answer: 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.

Q: When does COBRA coverage begin?

Answer: 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.

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

Answer:

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.

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

Answer: 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.

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 insurance recently

Consider a COBRA alternative (more information on Alternative Health Insurance Plans will be covered later) 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. However, please be advised that you should consult with the IRS or a CPA before claiming any tax credit.

Health Insurance Portability and Accountability Act

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 is a law that includes 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.

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 <http://www.naic.org/> for a list of state insurance department contacts, or they may be reached at (816) 842-3600.

In 2014 the exchanges and subsidies mandated by the Patient Protection and Affordable Care Act will effectively replace COBRA. So, if you leave or lose your job after this provision kicks in, you'll be able to buy coverage on the exchange with the help of government subsidies. Additionally, there will be a ban on denying coverage for preexisting conditions; therefore, that portion of the HIPPA law will become obsolete and unnecessary.

Things to Think About

Decide as soon as possible whether to continue coverage through COBRA. Depending on your employer, current coverage may stop the day you are laid-off.

If you have a pre-existing condition, it may be important to continue health care coverage through COBRA. Once you elect COBRA and pay for it, coverage begins on the date that health care coverage ceased. It is essentially retroactive.

Under COBRA, you usually pay the full premium amount—what you paid as an employee, plus the amount of the contribution made by your employer. In addition, there may be a 2% administrative fee.

Changes in the company (such as bankruptcy or termination of the health plan) may affect your coverage.

Keep in touch with your employer or plan administrator about these changes and how they affect your plan.

Even if you do not elect COBRA, your employer must provide a HIPAA certificate (Certificate of Credible Coverage) that states the dates you were covered by the employer's health plan. Save this certificate for future use in obtaining health insurance.

How to apply

To apply for COBRA or for more details about your plan, contact your employer's human resources department, union or plan administrator. You may also call the Pension and Welfare Benefits Administration of the U.S. Department of Labor at **1-866-487-2365** for specific questions about your rights.

Things to read

Contact the U.S. Labor Dept at **1-866-444-3272** or go to:

<https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications>.

Ask for (or download) the following free publications that relate to health care coverage; ask the representative when you phone or browse the web site. *Health Benefits under COBRA Work Changes Require Health Choice . . . Protect your right Retirement and Health Care Coverage...Questions and Answers for Dislocated Workers*

Health Insurance Alternatives

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 (Medicaid). Individuals who are unemployed due to foreign trade may qualify for coverage through the Trade Adjustment Act (TAA).

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.

Dave Kee with Double Health USA (DHUSA) has been working with the IAMAW for over three years helping laid off members, retirees and members who are planning to retire sort out their insurance options. Mr. Kee has over 40 years' experience in the insurance industry. Dave Kee may be reached at dkee@doublehealthusa.com or toll free at 866-600-7083 and Double Health's website can be accessed at <http://doublehealthusa.com/index.html>.

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. 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.

Services in Your State

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.

On such program administered by states is the Children's Health Insurance Program or also known as CHIPS. Family eligibility is based on income and the eligibility criteria varies from state to state (usually covers kids up to age 19 with family income up to \$49,200). Coverage includes doctor visits, hospital care, routine checkups, prescriptions, immunizations, laboratory and x-ray services, emergency services, vision and dental. Contact your local Medicaid office, or call **1-877-KIDSNOW (1-877-543-7669)**.
<http://www.insurekidsnow.gov/>

To find out more information about *Medicaid* via the internet, go online to <http://www.medicaid.gov/index.html> or <http://www.cms.gov/>.

Federally-Funded Health Care Centers

Federally-Funded Health Care 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 <https://findahealthcenter.hrsa.gov/>, then type in your address and click the 'Find Health Centers' button to find health centers near you.

Contact your union

Contact your union rep, local lodge or district office. They may know of services that will better serve your health insurance requirements.

Union Plus Health Benefits

Union Plus was created to improve the quality of life for working families through their unique products and services. They believe that supporting union members through good and bad times will keep unions strong. Benefits were selected by union members, for union members. Union Plus also offers unique financial assistance including strike benefits and other hardship help benefits that support union members and their families. Learn more about Union Plus and their benefits by visiting: <https://www.unionplus.org/>. Although not the entire list of benefits, here is a list of health savings Union Plus offers:

- Prescription Discount Card (Free)r: Save 15% to 40%
- Vision Care (\$14.95/yr): Save 20% to 40%
- Dental Care (\$69.95/yr): Save 20% to 50%
- Physician and Hospital Discounts (\$179.95/yr): Save 20% to 45%

Purchasing Health Insurance

What you need to ask

Before buying health insurance, it's important that you ask specific questions so that you can avoid unpleasant surprises when you make a claim:

- What is not covered in the plan? These are called "exclusions."
- Is there a deductible that you must pay for each claim? What is the maximum?
- Are there other charges or "co-payments" that you are responsible to pay?
- What is the worst case "out-of-pocket" amount that you could be responsible to pay?
- What is the maximum coverage per day or lifetime?
- Does the plan deny benefits if your medical problem arises because of a health problem you already had when your policy started? (This is called "pre-existing" condition.)
- Does the plan require you to determine by yourself whether you meet the insurance company's health standards before you can buy?
- How long is the premium rate guaranteed? What are the renewal guarantees?
- Are there specific exclusions that pertain to sports or other activities?

Generic Brand Drugs

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. For more information, contact the Food and Drug Administration: 1-888-463-6332

<http://www.fda.gov/Drugs/ResourcesForYou/Consumers/QuestionsAnswers/>

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.

<http://www.consumerreports.org/health/best-buy-drugs/index.htm>

Types of Health Plans

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.

Type of Plan	Deductible (before insurance starts to pay)	Out of Pocket Expenses (when service is provided)	Pre-Authorization Required	Choice
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	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 below chart to compare the COBRA plan with other insurance options:

Comparison Chart

	COBRA	A	B	C
Premium				
Deductible				
Coinsurance (cost to you after reaching deductible)				
Copayment (payment due at time of visit)				
Customary Fee (most an insurance plan will pay for a service in your particular area.)				
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				
Conditionally renewable				
<u>Covered Expenses:</u>				
Prescription Drugs				
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				
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)				

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.
- 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



Each patient assistance program has its own eligibility criteria. Complete the online questionnaire (<https://www.pparx.org/gethelp>) to see if you are eligible for one or more patient assistance programs. Please note that there are some instances in which Medicaid beneficiaries may be eligible for one or more patient assistance programs. Please note that there are some instances in which Medicaid beneficiaries may be eligible for patient assistance programs.



Chapter Six: Budgeting

Of all the challenges unemployment presents, nothing cuts closer to a family than altered financial circumstances. And little else has as much immediate impact. This chapter is crucial to the unemployed person and the family which relies on that income. The family must work together during the period of unemployment.

Unemployment creates radical changes in families' lives and causes them to adjust to a new set of circumstances, an altered sense of expectations, and new ways of relating to familiar issues. Nothing illustrates this more than the problem of budgeting money during a period of unemployment.

If you haven't already done so, apply for unemployment benefits. It takes a certain amount of time to process a claim. The more quickly you apply, the timelier your benefits will begin.

Talking about money is hard. It means more than just discussing the amount of income, who's spending what, and how much things cost. Preventing and overcoming money problems takes honest and open communication. It takes some time and effort.

How to talk about money

Choose a place where you won't be interrupted. Turn off the television, radio, video games, etc. There should be no distractions. Here are some other suggested tips to follow:

- 1) **Make it a family discussion** People in general, are more supportive of decisions when they have been involved. Try taking the democratic approach: include all family members, even children, in helping make decisions about money as a team. Let everyone have a chance to express an opinion. You will find that family members are more likely to be satisfied if they helped in making the decision.

- 2) **Clearly identify financial issues or concerns** Just what is the problem? Is the problem spending too much money, spending at the wrong time, or spending on unnecessary or unimportant items? Financial problems are made more serious by certain addictive behaviors (ex: drugs, alcohol, gambling etc.). If you suspect any of these might be the cause of the problem, please seek help from a local counseling/mental health center or from a qualified professional.
- 3) **Make it an open discussion** Every family member should state his or her feelings, wants and needs freely. Others should not judge or criticize. Talk about the present. Try using "I" messages instead of saying "you always" or "you never."
- 4) **Listen carefully** Let the family know you understand what they said. Be willing to negotiate a realistic settlement of differences. Families must be ready to compromise. A verbal agreement is fine, but a written agreement may help even more to avoid conflicts.

The Money & Values Worksheet

Money is often a source of conflict in families because of the different values each family member attaches to it. This worksheet will help you learn more about your family's values and feelings about money.

Each family member should answer the following questions on a separate sheet of paper. Afterwards, compare and discuss your answers.

- You've just won \$10,000 in the lottery. What will you do with the money?
- You have just been laid off from your job. You must make a major cut in spending. What would you cut first?
- What would you like your family to spend *more* money on?
- What would you like your family to spend *less* money on?
- Estimate how much money the family spends monthly on the following?
 - Rent or mortgage payment
 - Groceries
 - Car Payment
 - Utilities
 - Entertainment
- What money problem is the most frequent cause of arguments? What is the most foolish thing you've spent money on?
- What is the most sensible thing you've spent money on? How do you feel about buying on credit?

- Do you agree or disagree with these statements?
 - 1) I am too tight with money.
 - 2) My spouse is too tight with money.
 - 3) I want to be included in making decisions about spending money.
 - 4) I like to buy things because it makes me feel good.
 - 5) I feel good about the way our family handles money.
 - 6) Our family needs to develop a better way to manage money.
 - 7) I think it is important to set goals and plan for the future.
 - 8) Why worry about tomorrow? I live from day to day.
 - 9) I would like to go out more often even if it means doing without something.
 - 10) I would rather do without something for now to have a more secure future.

Assessing your monthly expenses

The first thing to consider when making a budget is what you currently spend each month — this goes for people who are working as well as unemployed people. There are an awful lot of us who have no idea where the family income goes.

Many don't account for the miscellaneous items purchased throughout the week when calculating expenses. Things like coffee and donuts every day can add up to hundreds of dollars a year that could be saved or expensed elsewhere. Take your daily lunch for example. If your daily meal costs \$7.30 a day, and you work 5 days a week; you are essentially spending \$36.50 a week. That's \$146 a month and roughly \$1,752 a year! Think of how you would spend that money if you received it as a lump sum. What else are you buying each week and month; how much is it costing you?

The Monthly Expense Survey on the next page will give you a pretty accurate break-down of how the paychecks are spent. Spend some time on this survey. Pull out all old bank statements, receipts, invoices, and other paperwork. This is what will form the very foundation of your family budget, so it needs to be done right.

EXPENSES	
HOME	
Home/Rental Insurance	
Electricity	
Gas/Oil	
Water/Sewer/Trash	
Phone	
Cable/Satellite	
Internet	
Furnishing/Appliances	
Lawn/Garden	
Maintenance/Improvements	
Other	
	\$
TRANSPORTATION	
Car payments	
Auto Insurance	
Fuel	
Public Transportation	
Repairs/Maintenance	
Registration/License	
	\$
DAILY LIVING	
Groceries	
Child care	
Dining out	
Clothing	

Cleaning	
Salon/Barber	
Pet Supplies	
	\$
ENTERTAINMENT	
Video/DVD/Movies	
Concerts/Plays	
Sports	
Outdoor Recreation	
	\$
HEALTH	
Health Insurance	
Gym membership	
Doctors/Dentist visits	
Medicine/Prescriptions	
Veterinarian	
Life Insurance	
	\$
VACATION/HOLIDAY	
Airfare	
Accommodations	
Food	
Souvenirs	
Pet Boarding	
Rental car	
	\$

Spending Guidelines

Spending guideline percentages may be useful as you examine your spending habits. These spending guidelines are for comparison purposes *only*. They are not hard and fast rules. One family may choose to spend forty percent of their income on housing and less on clothing and transportation. Another may choose to spend more on transportation and less on housing. It's up to you to decide your priorities.

These figures are from the Department of Labor Consumer Expenditure Survey. Remember, these show only the average expenditures of surveyed households, *not the* amounts families should spend. You can see housing, food and transportation take about two-thirds of the family budget and about one-third goes for all other expenses. That's where the challenges of money management come in.

- Housing 33%
- Food 12.6%
- Transportation 15.8%
- Clothing and Services 3.1%
- Health Care 8%
- Entertainment 5.1%
- All Other 22.4%

(All other includes alcoholic beverages, reading, education, tobacco, personal care, cash contributions personal insurance and pensions, and miscellaneous expenditures.)

Calculate your spending percentages. Here's an example. If you spend \$350 a month on housing and your take-home pay is \$1,000, you are spending 35% of your income on housing: $\$350 \text{ divided by } \$1,000. \times 100 = 35\%$

Remember, your take-home pay is like a pie. If you cut one slice too big, the other pieces will have to be cut smaller so everyone gets a taste. Or there will be someone who won't get a piece of the pie. If you do this with your paycheck, you will probably find yourself having to borrow to make ends meet.

Developing a Spending Plan

Most people feel no matter what their income, they need more money to meet their expenses. Money may not always be the answer. More important is how you plan and actually spend your money. The following are some signals that may mean real money problems are just "down the road." Do any of these apply to you?

Do you:

- Dip into savings to pay current bills?
- Pay only the minimum amount due each month on charge accounts?
- Delay payment of some bills you normally would have paid on time?
- Borrow to pay for items you used to buy with cash?
- Take out new loans to pay old ones or to get lower monthly payments?
- Really know exactly where your money goes?

Even if you answered “yes” to all of the above, there is still hope for you. There are things you can do to get more from your dollar and have greater satisfaction from your spending. You must come to grips with the fact you have only a certain amount of money available to you and live within these limits. You may feel this is an impossible task right now, but it is possible for most people to accomplish.

Recognize the shopping triggers

Learn to recognize the “triggers” that place you in a spending situation. Maybe you enjoy shopping yard sales or flea markets. Or perhaps, when you go to buy milk, other items in the store catch your eye. Whatever the reason, you are in a situation where you have the option to spend your money or not.

Learn to recognize the “temptations” in your surroundings that got your attention and tempted you to buy. Stores often place their merchandise in locations designed to attract your attention. Temptations can also be people, places, things, or even the mood you are in. Do you find yourself spending more money when you go shopping with a certain friend? Do you spend money when you are feeling “blue?”

Learn to control the environment so you can shop wisely. Here are some other suggestions that might be helpful:

- Avoid exposing yourself to things that will tempt you to spend.
- Stay away from the stores except when there is something you absolutely need.
- Make a list. Stick to it when shopping and then leave the store. Just browsing can lead to buying. Extras you don’t really need can push up the total at the cash register.
- Plan your shopping trip.
- Go with a purpose in mind.
- Limit your number of trips to the store or the mall.
- Don’t shop in a weakened condition — by shopping when hungry, tired, or depressed.

Before you spend money, think through all of the possible consequences. Ask yourself the following questions:

- ✧ Is this the best use I can make of my money right now?
- ✧ Am I buying to satisfy an impulse?
- ✧ Will buying this help or hurt me reach the goals I have set?

Examine past spending habits to see where changes need to be made. If your money runs out before your next paycheck, it's time you find out what kind of spending habits you have.

The results of your past actions are often good motivators for changing your present way of doing things. Keep the "Weekly Spending Log" for several weeks. Write down *everything* you spend. Don't cheat! Use this feedback to give you accurate information about your past behavior.

You can also take this information and fill it in on a ledger sheet from a home account book. The ledger sheet simply categorizes different spending areas. This allows you to see where your money is going and provides a way to identify those leaks. You will be able to see patterns developing. By knowing your spending patterns, it will be far easier for you to be able to reach your financial goals.

Keep credit purchases to a minimum. Think about what credit will cost and how else you might use that money. Remember, charges usually add to the cost of the product. Buy from reliable dealers and make choices that best meet your needs. Keep all purchase records. If a problem occurs, be sure to register a complaint.

Try to reduce waste to help save some money. Examples of wasted money include: excessive use of water, lights, or automobile; abuse or lack of care which leads to expensive repairs or shortens the service life of a product; and throwing away useful items.

Substitute your time, talent and resources for money when possible. Can you make the item yourself? Can you do the service yourself instead of buying it or hiring someone else to do it for you? Examples: painting, sewing etc.

Credit Cards

In today's consumer economy, the credit card has become the de facto method of payment. What makes many of them attractive is the offered security against fraudulent transactions. However, what also attacks consumers to them is the immediate access to credit, and the temptations that come with that access. The truth is, credit cards will likely get you more in debt if you are not careful.

Up until 2009, credit card companies were able to trap consumers using a variety of techniques that amounted to higher fees and interest rates. More will be covered later on

some of these tricks to watch out for. A law signed in May of 2009 called the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act limits these practices, and went into effect on February 2010. To find out more information regarding the law, go to <https://obamawhitehouse.archives.gov/the-press-office/fact-sheet-reforms-protect-american-credit-card-holders>.

Balance-transfers

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 fluctuations in the economy, 0% interest offers are usually reserved for those with really good credit 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 comparison from Bankrate.com, <https://www.bankrate.com/credit-cards/balance-transfer-cards.aspx>.

Negotiate a lower rate

Negotiate with your credit card company to lower your interest rate. All it takes is a simple phone call and request for the customer service agent to give you 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 who will honor your request.

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.

Union Plus Credit Card

Union Plus offers an exclusive credit card option for union members. The card can help members save money and provide support during financial hardship. The card has no annual fee and competitive member rates. The program also supports the labor movement. No other card offers the same one-of-a-kind benefits, and is used by over a million union members. The below is a short list of benefits built into the credit card program:

- Disability Grants:
- Job Loss Grants:
- Hospital Care Grants
- Disaster Relief Grants
- Credit Counseling Services
- Strike Grants

You can learn more about Union Plus's credit card program by visiting:

<https://www.unionplus.org/benefits/money/union-plus-credit-card-program>

Watching for Credit Card Tricks (NCUA)

The National Credit Union Administration (NCUA) published an article entitled "Watching for Credit Card Tricks" that highlights nine credit card tricks to lookout for when reading the fine print provided by credit card companies. The NCUA strives to ensure a safe and sound credit union system that promotes confidence in the national system of cooperative credit. The NCUA achieves this through regulation and supervision policies. They also provide a wealth of financial education to the general public, such as the mentioned article. The nine credit card tricks to look out for include:

- | | |
|-------------------------------------|--------------------------------------|
| 1. Late = raised rate | 5. Fast buck Card |
| 2. Cash advances means rate advance | 6. Zero today, double-digit tomorrow |
| 3. Rate bait | 7. Tiered rates |
| 4. Higher APR dangers | 8. Variable rates |
| | 9. Credit rating dips |

Going into details regarding each trick is outside the scope of this Budgeting section. You can read about each credit card trick and how it is implemented by reading the NCUA article here: <https://www.ncua.gov/Resources/Documents/Cr-Crd-TRICKS.pdf>

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.

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 usually tax deductible, you'll want to treat equity loans as last resort and not the first choice.

It's important to keep in mind that home equity lines of credit or loans are secured debts which means that 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.

Weekly spending log

Total the amount you have spent during this week. Are you spending more than you actually have? If so, now is the time to take some steps to “plug those spending leaks.”

Your family is special and different from every other family. It has special needs, wants and resources. You should manage your money to get what you want and need and to get the most from your income.

What do you do if your current income just isn't enough to pay monthly expenses and debts? Putting your bills in a stack and paying them until the money runs out won't work. You have a legal obligation to pay all of your creditors. Not paying bills will affect your credit record and possibly involve court action. Not paying some bills may have greater consequences than not paying other bills.

When your income is reduced, your spending habits must change. The sooner you change, the more likely your financial problems can be lessened.

Take charge by setting priorities to make sure the basic needs of your family are met. Thinking ahead can minimize the legal and economic risks when you can't pay all your bills.

Who Gets Paid First

Refer back to the Monthly Expense Survey (done earlier) to see what your debts and monthly expenses are. Decide which debts would result in the worst consequences for your family if they weren't paid or were paid less than the amount due. Ask yourself the following questions:

- **What will affect my family's health and security the most?** Usually the house, utilities, food, transportation and medical insurance take priority. Don't be tempted to let medical insurance slide when money is tight. If anyone in your family becomes ill, uninsured medical costs could be devastating. Pay high-priority bills or contact the creditors at once to work out smaller payments.
- **What will I lose if the bills aren't paid?** You can lose your purchases if the creditor holds the title of the property as security for the loan: a home mortgage or car loan, for example. Sometimes furniture and large appliance loans are secured loans. If you aren't sure which loans are secured, check the credit contract. Unsecured debts may have to take lower priority, although you are obligated to pay them, too
- **How much do you still owe on the loan?** Determine how much you have paid on each loan and how much you owe. If you have only one or two payments to make on a loan, it's probably a good idea to get that debt out of the way. You may be able to return newer items or sell them to pay off the debt. If you choose to

voluntarily surrender the item, you'll still be required to pay the difference between the market value of the item and the amount remaining on the loan, but getting you out from under some of your debts can reduce the pressure you feel.

- **What interest rate are you paying?** If you have a loan with a lower interest rate, you may decide to pay off a higher-interest credit card balance first, to reduce the amount of finance charges you are paying. Put credit cards away in a safe place so you are not tempted to use them.
- **Is a consolidation loan a good idea?** Personal finance companies want you to think so, but generally a consolidation loan charges a higher interest rate, often 20 percent or more. And, refinancing to smaller monthly payments will extend the number of payments you must make, adding to the total cost. While a single loan may make payment easier, that's a small benefit considering the additional costs involved.
- **What about your credit record?** Nonpayment of bills is recorded on your credit record and can damage your ability to get credit in the future. That's why contacting all of your creditors immediately if you cannot pay your bills is important. If you can pay something on each debt, it's less likely that your problems will be reported on your credit record. For guidelines of what constitutes a good credit rating go to: www.myfico.com.

Your Repayment Plan

Once you have calculated how much money you have for monthly living expenses and for paying off your debts, decide how much you can pay to each creditor, based on priorities you determined while answering the questions above.

Work out a repayment plan that shows how much you plan to pay each creditor. Now you are ready to contact each of your creditors to explain your situation. You'll need to tell them how much you are able to pay and when you will be able to pay it.

Some businesses, such as utility companies, have special counselors for customers who can't pay their bills. These counselors can help you set up a budget plan to even out your payments during the year. They can also tell you if you qualify for fuel assistance or any available programs.

Look to the Future

Don't ignore your bills and creditors. Prompt action is very important; let your creditors know you are having trouble *before* you miss payments and the situation becomes worse. Once you have a plan for paying bills, stick to it. Contact any creditors you cannot pay. Offer to pay only the interest, arrange for a longer period of financing or make minimum payments. Avoid taking on any new debt for family living expenses. When you have reduced debts to a manageable level, start a regular savings account. Build an emergency fund to help pay unexpected expenses.

Communicating with Credit Card Companies

The biggest mistake to make is not contacting credit card companies or other credit companies when experience tough financial hardships. In most cases, credit companies and other credit companies understand that sometimes things happen in life and offer deferred payment plans or other assistance. When falling in tough financial times, you should do the following:

- **Call creditors as soon as you realize you can't pay your bills** Explain the situation that is causing financial difficulty.
- **Explain any encouraging financial developments** such as a pending divorce settlement, disability benefits, or a new job. Creditors may be more inclined to work with you if you'll have future income.
- **Propose an affordable alternate payment plan** for example, half of the required minimum payment for three months with no late fees.
- **Keep a log of the dates and times of phone calls** to creditors. Note the name of the customer service representative you talked with and terms of the agreement.
- **Follow up calls with a letter** that restates the agreed-upon terms. Send the letter by certified mail with a return receipt requested and include the following information:
 - Account number and current interest rate required payment
 - Cause of financial difficulty (brief description)
 - Specific reduced payment proposal
 - Request for a response, stating that the creditor agrees to the terms
 - Contact information: Address, day/evening phone and email address
- **Resist pressure to pay more than you can afford.** Neither you nor the creditor will benefit from an agreement that is doomed from the start.
- **Request that creditors remove negative information**, such as late payments, and re-age your account. (That means that it is reported positively as long as negotiated payments are made.) Get a copy of your credit report: www.nfcc.org or <https://www.annualcreditreport.com/index.action>

If creditors resist your efforts to negotiate a reduced payment, call a consumer credit counseling service office. Often, creditors will waive late fees and reduce minimum payments for people receiving counseling. For more information about credit-counseling, call 800-388-2227 or visit the National Foundation for Credit Counseling online. www.nfcc.org

Keep creditors informed about continuing changes in your financial situation, such as prolonged illness or prolonged unemployment. If necessary, negotiate another extended repayment plan.

When all else fails, send creditors a small monthly payment even if it is only \$5 or \$10. This shows that you're not ignoring your debts, and you'll avoid those computer-generated letters that automatically get mailed when no payment is made.

Union Plus Credit Counseling

Offers many exceptional benefits to members as have been listed throughout this resource guide. One additional benefit worth highlighting is the credit counseling services. These services are available to union members and include:

- Credit counseling & Debt Management
- Accredited Advice and secure service 24/7
- Debt Management Plan (DMP)
- Save My Home Hotline

More information on these benefits can be viewed on the Union Plus website:

<https://www.unionplus.org/hardship-help/credit-counseling>

Cruise the website and you will find more tools to manage your debt including ways to assess your debt, tips, Union Plus programs, and calculators for spending, budget, mortgage, savings, credit cards, and more.

Example - Family Monthly Budget

Budget for a family of four
Total take-home income: \$3,500

Expenses	Amount	Percentage of Income
Housing costs (mortgage payment and insurance)	\$1,050	30%
Food	\$700	20%
Clothing	\$350	10%
Transportation (car payment, insurance, bus fare)	\$420	12%
Medical	\$420	12%
Savings	\$350	10%
Entertainment	\$140	4%
“Just in case” funds	\$70	2%

Monthly Expenses Worksheet

For month of _____

	Plan to Spend	What Was Spent	The Difference
<i>Savings</i>	\$ _____	\$ _____	\$ _____
<i>Rent/Mortgage</i>	_____	_____	_____
<i>Auto Payment</i>	_____	_____	_____
<i>Auto Maintenance</i>	_____	_____	_____
<i>Electricity</i>	_____	_____	_____
<i>Gas</i>	_____	_____	_____
<i>Water/Trash/Sewer</i>	_____	_____	_____
<i>Telephone</i>	_____	_____	_____
<i>Food</i>	_____	_____	_____
<i>Medical</i>	_____	_____	_____
<i>Insurance</i>	_____	_____	_____
<i>Clothing</i>	_____	_____	_____
<i>Personal Care</i>	_____	_____	_____
<i>Education</i>	_____	_____	_____
<i>Recreation</i>	_____	_____	_____
<i>Gifts/Donations</i>	_____	_____	_____
<i>Child Care</i>	_____	_____	_____
<i>Credit Payments</i>	_____	_____	_____
<i>Other</i>	_____	_____	_____
<i>Other</i>	_____	_____	_____
Total Expenses	\$ _____	\$ _____	\$ _____

Family budget sheet provided by <https://wondermomwannabe.com/free-printable-family-budget-worksheets/>:

FAMILY BUDGET

HOUSE EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Rent/Mortgage				
Electricity				
Natural Gas				
Telephone				
Internet				
Cable/Satellite TV				
Water/Sewer				
Garbage/Recycling				

AUTO EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Car Payment				
Gas				
Maintenance				
Repairs				

INSURANCE EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Homeowners/Renters				
Auto				
Health				
Life				

LIVING EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Groceries				
Household Goods				
Cell Phone				
Clothing				
Pet Care				
Personal Services (e.g. hair, dry cleaning)				

MISC EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Dining Out				
Entertainment				
Subscriptions				
Travel				
Charity/Gifts				

DEBT	BUDGET	ACTUAL	DIFFERENCE	NOTES
Loans				
Credit Card				

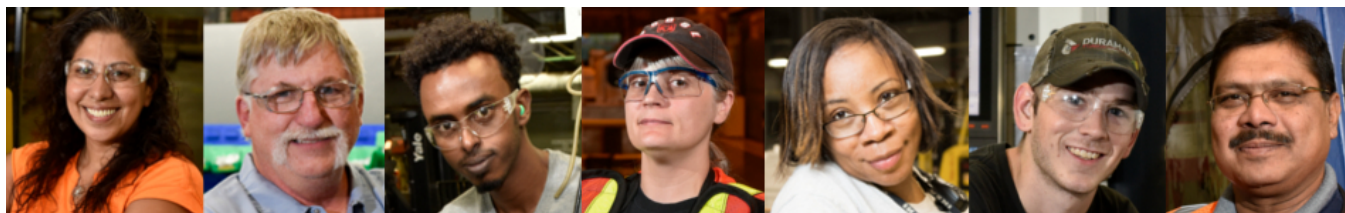
Yearly Budget

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

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

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

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



Appendix:

Other Resources

There are many sources of assistance throughout the community. Your union can assist you in many ways and may have the information you need. Check with your district and local lodge offices. Your local lodge or district may have a community service committee which also provides information and resources.

FREE COMMUNITY COLLEGE

The IAMAW offers members and their families free postsecondary education. Get your two-year degree free from Eastern Gateway Community College (EGCC). EGCC is part of the University System of Ohio, governed by the Ohio Department of Higher Education and regionally accredited by the Higher Learning Commission. More information can be found by visiting IAMAW's website <https://freecollege.goiam.org/>

Government Links

There is a website available to assist you in identifying governmental benefits for which you and your family may be eligible.

<https://www.benefits.gov/>

Unemployment Compensation Information

<https://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp>

Social Security Administration <https://www.ssa.gov>

Medicare/Medicaid

<https://www.cms.hhs.gov>

<https://www.medicare.gov>

<https://www.medicaid.gov/>

National Legal Aid and Defender Associations

202-452-0620 or <https://www.nlada.org>

Assistance with utilities

Contact a Community Action Agency in your community, or go to:

<https://www.acf.hhs.gov/programs/liheap>

Links for union leaders and members

Learn more about “WARN” and other Government Programs under the Workforce Investment Act

<https://www.doleta.gov/programs>

Checklists for union leaders and members regarding layoffs

<https://www.workingforamerica.org>

Additional Job Search Links

Job Search Manual https://www.sunraye.com/job_net/part1.htm

Information about careers and jobs

<https://www.job-hunt.org>

Job Banks

<https://www.myperfectresume.com/how-to/career-resources/multiple/>

Housing Assistance

Contact your mortgage holder and try to negotiate a reduced payment plan. Do this immediately following the loss of a job.

Consumer Credit Counseling or FHA/HUD can help you understand your mortgage options to help prevent foreclosure. If you have a FHA/HUD federally insured mortgage, contact the FHA/HUD (**1-888-995-HOPE**). There are special provisions for helping people avoid foreclosure. Contact Consumer Credit Counseling at **800-355-2227**.

<https://www.hud.gov>

Financial Assistance for Rent and Mortgage

Federal Emergency Management Agency (FEMA) provides funding for small grants through local community agencies for one time assistance with a rent or mortgage payment. Usually a housing or community action agency dispenses these funds.

The United Way is a good place to gain information: <https://www.unitedway.org/my-smart-money/immediate-needs/i-cant-cover-my-expenses/get-help-paying-your-bills>

Need Help Paying Bills allows you to select your state and see the contact information for available programs: <http://www.needhelppayingbills.com>

Union Plus Program

The Union Plus program was developed especially for union members. Many of the Union Plus programs provide extra help needed if a member becomes unemployed.

<https://www.unionplus.org/>

Community Services

Information and Referral Services in your individual communities can direct you to the proper agency for assistance.

Some agencies that may provide these services are:

- ✧ United Way
- ✧ Catholic Charities
- ✧ AFL-CIO, Central Labor Councils or United Labor Agencies
- ✧ Salvation Army
- ✧ Community Action Age

GoodRx.com

This prescription drug comparison site was started by a former Facebook engineer who came up with the idea of making it easier to find the cheapest price for prescription drugs.

Essentially, it's a prescription drug price comparison tool that gets pricing information from pharmacies throughout the USA. It allows you to search for the cheapest price at local pharmacies. They also offer pharmacy coupons and pricing for online pharmacies. According to GoodRx.com, 45% of Americans have trouble paying for the prescriptions they require, and 26% don't fill prescriptions because they simply can't afford it."

<https://www.goodrx.com>