

Contents

Preface	3
Your Rights Under the Federal “WARN” Law	4
Section I—Getting Help	5
CHAPTER 1—START WITH YOURSELF	6
Talk to Your Family	6
Keep a Positive Attitude	6
Don’t Let the “Blues” Affect Your Relationships	7
Manage Stress	7
CHAPTER 2—WHERE TO GO FOR HELP	8
If You Need Help, Don’t Be Afraid to Ask	8
Finding Out Where to Go	9
Financial Assistance Programs	10
Programs if You’re Injured or Disabled	11
Special Programs for the Elderly	12
Section II—Taking Charge	13
CHAPTER 3—TAKING CARE OF BUSINESS	14
Financial Action Plan	14
CHAPTER 4—DEALING WITH CREDITORS	19
Creditor Action Plan	19
When the Bill Collector Comes	20
Contacting a Credit Bureau	21
If You Are Sued	22
Personal Bankruptcy	22
CHAPTER 5—KEEPING A ROOF OVER YOUR HEAD	23
Mortgage Action Plan	23
Renter’s Action Plan	26
Housing Alternatives	26
CHAPTER 6—PUTTING FOOD ON THE TABLE	28
Food Action Plan	28
Basic Rules of Thumb to Save Money	30
Food Programs	31

CHAPTER 7—MANAGING UTILITY PAYMENTS	34
Utility Action Plan	34
Energy Assistance Programs	35
Alternative Energy Sources	35
CHAPTER 8—STAYING INSURED	36
Insurance Action Plan	36
Health Insurance and COBRA	37
CHAPTER 9—STAYING HEALTHY...	
EVEN IF YOU DON'T HAVE HEALTH INSURANCE	38
Public Medical Assistance	38
Hospitals	39
Doctors	40
Prescription Resource List	41
CHAPTER 10—GETTING A JOB	42
Job Search Action Plan	42
Child Care	52
Employment Programs and Services	52
Appendix	55

Preface

When *the Paycheck Stops* is designed to help you if you are out of work or if you are having problems making ends meet.

Whether unemployment results from layoff, plant closure, illness, injury, termination, strike, lockout, natural disaster or even retirement, unemployment means a drop in income that can make life difficult and change the way we live.

But unemployment is not the end of the world—it can be survived and overcome. Having the right attitude, knowing where to turn and taking the proper action can reduce the impact of temporary joblessness on your family.

This manual will help you survive hard times on the best possible terms. The best strategies, techniques and tools—drawn from unions, universities, public and nonprofit agencies and social services specialists—are compiled here.

Your union will help you when times are hard. Your union representative, AFL-CIO state federation or central labor council can direct you to sources of help in your community.

Most unions provide weekly financial assistance to members on strike. Your union can advise you on how to keep your health insurance after you are laid off and can let

you know what union, company or public benefits you may be eligible for.

Some unions offer benefit programs to their members and retirees. Such benefits as medical and dental insurance, funds to help you hire an attorney, price discounts with service providers and other kinds of services also may be available through your union. Ask your union representative.

The material provided in this manual is general. Programs may vary from state to state, and even from county to county. Some of the programs mentioned may not be available in your community. Eligibility for programs may depend on the cause of your unemployment.

To locate a program or agency mentioned here, contact your union representative.

Some of the suggestions contained here involve legal questions. These require legal advice from an attorney. If you do not have a family attorney, call the Legal Services Corporation, the Legal Aid Society or the Lawyer Referral Service of the local bar association.

Remember the most valuable resource you have is you. Hold your head up, keep a positive attitude and don't give up.

Good luck!

Your Rights Under the Federal “WARN” Law

60-Day Plant Closing Notice Required

The Worker Adjustment and Retraining Notification (“WARN”) Act requires employers to give workers 60 days advance notice of major plant closings or mass layoffs. This advance notice enables state dislocated worker units to begin offering adjustment and retraining services before workers lose their jobs.

If you received advance notice due to provisions of the WARN Act, you probably will be eligible for retraining services under the federal Workforce Investment Act (WIA).

If you did not receive advance notice, you still may be eligible for WIA services. Most layoffs and shutdowns occur in small and medium-size plants. They are not covered by the WARN Act and management is not required to give workers advance “closing” notice. Even without a WARN notice, WIA requires states to provide Rapid Response services to areas with large increases in unemployment.

In either case, begin your new job search as soon as you receive layoff notification. Contact your union representative or the local One-Stop Center to see whether you qualify for job retraining services.

Were You Covered Under “WARN”?

The employer must give written notice of closing or mass layoff to the workers’ union and the union in turn is responsible for notifying the membership.

There are specific circumstances that can reduce or exempt an employer from the notification requirement.

There are penalties for failure to provide the required notice: workers may receive back pay and benefits for each day of violation up to 60 days.

However, the federal government is not responsible for enforcing the law, so check with your local union to determine whether you received proper notice of your layoff or whether you are due back wages.

SECTION ONE

GETTING HELP

In This Section

1. Start With Yourself
2. Where to Go for Help

Start With Yourself

In This Chapter

Talk to Your Family

Keep a Positive Attitude

Don't Let the "Blues" Affect Your Relationships

Manage Stress

THE MOST IMPORTANT THING you as an unemployed worker must do can be one of the most difficult: keep a strong, positive attitude about yourself and your future.

Unemployment is bad enough for single workers. But loss of work is particularly frightening for those with families depending on them.

It's hard to tell your family about job loss because we all take pride in providing. But talking to your family is an important step in the process of weathering unemployment.

Talk to Your Family...

Include Your Children

"The thing I hated the most," said a laid-off textile worker at a workshop in Georgia, "was telling my kids that things are going to be a little tight for a while."

Unemployment is tough on the whole family. Your spouse and children may feel as helpless as you do. Talk out your problems and plan together.

Children generally sense tension in the home. Explain your unemployment situation to them and include them in developing your plans to deal with it. Older children tend to get a

sense of belonging and closeness when you confide in them. They usually respond by understanding and wanting to do their part for the family.

Plan and Work TOGETHER to Reduce Household Costs

Each member can help a family make it through hard times. By sharing the burden and pulling together, members of a family grow closer together and draw strength from one another.

Also, children can help reduce financial pressure on parents by delaying requests for expensive extras. By taking a part-time, weekend job, teenagers can help reduce financial pressure on parents. It enables each member of the family to take positive steps to help.

Keep a Positive Attitude

You take pride in your skills. Your work provides for your family. Your job is a vital part of your sense of who you are and how you feel about yourself. Your closest friends may be your co-workers.

Your job is important to you—not only for the money it provides, but also for the satisfaction it gives you. That's why losing your job is traumatic—whether it means temporarily losing the entire family income or only part of it.

It is natural to feel afraid, angry and depressed when you are out of work. You may feel helpless and betrayed. You may subconsciously blame yourself.

A first big step in keeping a positive attitude is to recognize the natural feelings of depression, fear, anger and helplessness. If you recognize feelings, you can overcome them. Taking stock of the good things in your life—family, friends, skills—is important to improving your outlook.

Don't Let the "Blues" Affect Your Relationships

The bad feelings associated with loss of your job not only affect the way you feel about yourself; those same feelings can hurt your relationships with your family and friends.

The stress of financial hard times and the feeling of "being down" can cause friction with a spouse. These same feelings can cause emotional withdrawal and sexual problems. There is always the temptation to escape through overeating, alcohol or substance abuse.

Worrying can make you impatient with your spouse and children. Small problems or inconveniences can seem to be larger than they really are. You may become quick to anger. Heavy use of alcohol or drugs can cause a serious lack of control. For these reasons, an unemployed worker is much more likely to lose control and abuse a spouse or child.

You may wish to talk to someone you respect about your feelings. A friend, union counselor, clergyman, professional counselor or doctor may help you sort out your feelings. Your local mental health center or family counseling agency (listed in the phone book) can help. Don't be embarrassed to talk about your feelings with someone.

Manage Stress

Anger, fear and anxiety about money are probably the most powerful sources of stress. Too much stress is dangerous for your physical and mental health, and it can add to the difficulties of being out of work.

Besides, stress makes it hard to maintain a positive attitude. Stress also makes it harder to take the actions needed to make it through these tough times.

Again, the important thing is to recognize stress. If you can recognize stress, you can control it and learn to relax and think clearly.

6-STEP STRESS CONTROL PROGRAM

1. Talk about your problems with someone close to you.
2. Meet for support and understanding with fellow employees who share your situation. Exchange job search information and tips.
3. Work off frustration through exercise and sports. Exercise is a great stress reducer.
4. Escape for a while by enjoying a relaxing activity.
5. Avoid overeating, and try to eat healthy foods.
6. Spend time with your family. Do things together as often as you can.

If you sense that your feelings are too much for you to handle, or if you find it difficult to get out of bed and take action, see a professional counselor. There is nothing shameful or weak in needing someone to help sort out your feelings. Counseling is available at little or no cost through the local mental health agency or through a family services agency.

In most larger communities, a variety of family support services is available through family counseling or family service agencies. Services may include marriage counseling, child or spouse abuse treatment, credit and financial counseling and referral services.

Where to Go for Help

In This Chapter

If You Need Help, Don't Be Afraid to Ask

Finding Out Where to Go

Financial Assistance Programs

Programs if You're Injured or Disabled

Special Programs for the Elderly

Unemployment is not just a personal problem. It is also a community problem.

There are a number of services, programs and places to get help of various kinds. It is important that you know where to get help, or how to get information about where to get help, in your community.

Remember, your best source of help is your union.

Call and talk to your union representative or your AFL-CIO Community Services Liaison

or labor agency through your central labor council or state federation.

If You Need Help, Don't Be Afraid to Ask

Don't hesitate to apply for assistance for which you may qualify. Personal pride sometimes makes it hard to ask for help, particularly for the first time.

But remember, you've helped to pay for public assistance programs through your taxes while you were working. And you probably gave to your local United Way campaign or to your church to help make possible the voluntary services you may need.

So you're making your money work for you now when you need it. And we all need a little help at some time in our lives. Even companies get subsidies and tax breaks from the government during hard times. There is simply no reason you shouldn't get help as well.



Finding Out Where to Go

The place to start finding help is through “Information and Referral”—services that identify your need and direct you to a program or service that’s best for you.

Ask Your Union Representative

“Information and Referral” services may be provided through your union by one or more of the following:

- Your local union office,
- Your local union Community Services Committee,
- A trained AFL-CIO union counselor in your own union,
- Your AFL-CIO central labor council or AFL-CIO Community Services Liaison, or
- Your AFL-CIO state federation.

Union Plus® Programs*

Union Privilege, founded in 1982 by the AFL-CIO, develops and manages the Union Plus programs to help union members and their families save money in their daily lives. Designed especially for union members, many of the Union Plus programs provide the extra help you might need in case you become unemployed. Here’s what some of the programs offer:

- **Union Plus Credit Card**—If you carry this union-endorsed credit card, you can skip up to three monthly payments. For more information, call 1-800-522-4000.
- **Union Plus Mortgage and Real Estate**—If you have had your mortgage through this program for at least one year, you can apply for benefits through the program’s Mortgage Assistance Fund. For more information, call 1-800-848-6466.
- **Union Plus Life Insurance**—Provides a skip-payment provision. For more information, call 1-800-899-2782.

- **Union Plus Loan Program**—Offers a convenient skip-payment option. For more information, call 1-888-235-2759.

Visit www.unionprivilege.org for more information on these and other Union Privilege programs.

**NOTE: Not all unions participate in all of the Union Plus programs.*

Talk to Your AFL-CIO Community Services Liaison

There are 180 AFL-CIO Community Services Liaisons across the country. They are union members who work for the AFL-CIO central labor council or state federation, a local United Way or a labor agency. These liaisons work full-time helping people. They are trained to assist union families with problems, including unemployment.

The AFL-CIO Department of Community Services coordinates community services’ activities for the AFL-CIO. They can help you find the help you need. Call them at 202-637-5309.

Locating Help in Your Community

Your community may provide “Information and Referral” services through one or more of the following:

- United Way is located in 2,300 communities around the country. Many of them fund “Information and Referral” services. Your local United Way may be listed under:
 - FIRST CALL FOR HELP™
 - Information and Referral.
 - Helpline.
 - Contact (your city or town’s name).
 - Infoline.
- Office of the state public assistance agency.
- Catholic Social Services, or Catholic Charities.
- Salvation Army.
- Community Action Agency.
- Department of Veterans Affairs.
- Public Library.

ASSISTANCE PROGRAMS

Financial Assistance

Unemployment Compensation
NAFTA Trade Adjustment Assistance (TAA)
Social Security Early Retirement
Temporary Assistance to Needy Families
Supplement Security Income (SSI)

Injured or Disabled?

Workers' Compensation
Social Security Disability
Vocational Rehabilitation Services

Special Programs for the Elderly

Senior Citizens Services
Area Agency on Aging

Financial Assistance Programs

1. Unemployment Compensation

Unemployment compensation is the most important program for the laid-off worker who has been actively employed, in most instances, for 20 weeks or more before job loss.

Unemployment benefits are available as a right (without a means test) to jobless workers who have a demonstrated attachment to the labor force. This requirement varies from state to state, but usually means a worker must have earned a specified amount of wages in more than one calendar quarter.

Workers displaced by plant shutdown, reduction in force, temporary or seasonal layoff or termination without cause usually qualify. In some states, unemployment compensation can be received by locked-out workers. In New York, a worker on strike may receive unemployment compensation after a seven-week disqualification period.

If the "cause" of your termination is in dispute through the grievance procedure or a National

Labor Relations Board (NLRB) charge, you still may qualify for unemployment compensation.

NOTE: Eligibility, benefit levels and procedures for maintaining certification are very different from state to state. Contact your union or the local unemployment compensation office.

File Immediately

File an application at the state unemployment compensation office nearest you immediately upon notification of layoff. Bring your layoff or termination slip from the company or union showing you are out of work. Have identification (driver's license, Social Security card and/or company ID) with you when you apply.

If You Are Denied Benefits...APPEAL!

While unemployment compensation programs vary widely from state to state, all states have an appeal process if you are turned down for benefits. If you are denied benefits (notification usually arrives within 10 days of application), file an appeal to the determination immediately. In most states, you have only a short time in which to file an appeal.

An appeal is important because some companies routinely report that laid-off employees are ineligible for benefits, but they will not fight an appeal. The companies that do this count on the fact that many laid-off employees will not appeal, thereby saving the company money because the company's tax rate is based on the amount of unemployment compensation benefits paid to former employees.

Many times, mistakes are made in reviewing applications for benefits. You may have been disqualified in error.

Getting Help With Your Appeal

It helps to have a knowledgeable person or professional help with your unemployment appeal. Some unions can provide assistance or can direct you to the Legal Services Corporation, Legal Aid Society or other legal aid programs to represent you through the appeal process. Contact your local union to see who can help.

2. NAFTA Trade Adjustment Assistance (TAA)

Under federal law, you are eligible for financial assistance if your unemployment is directly attributable to foreign competition.

Contact your local Workforce Investment Act (WIA) One-Stop Center.

3. Early Retirement (Social Security)

If you are 62 or older, you may choose to take Social Security early-retirement benefits. If you do, you may still return to work if you are rehired. This is a good option for temporary unemployment.

4. Temporary Assistance to Needy Families (TANF)

TANF is the primary assistance program for low-income families with children. TANF is funded by federal and state governments and commonly is referred to as “welfare.” TANF usually is administered through the state Department of Human Resources or Public Assistance.

Again, benefit levels, eligibility and support services will differ from state to state. In most states, low-income, single-parent families with children under age 18 can qualify. In some states, a family with both parents present is eligible.

In other states, a two-parent family where one is disabled can qualify. Check eligibility requirements in your state.

You may need proof of income, Social Security number, birth certificates for children or other documentation. Call ahead to find out what you need to bring.

IMPORTANT NOTE: Families receiving TANF are eligible for Medicaid coverage for health problems.

5. Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is an income program of the federal Social Security

Administration. SSI has very narrow eligibility requirements, which means the program is difficult to qualify for.

In general, only those with virtually no income and who don't qualify for other assistance programs may be eligible for SSI.

Apply at your local Social Security office.

Programs if You're Injured or Disabled

If your unemployment is a result of an injury, severe illness or other physical disability, these programs are for you.

1. Workers' Compensation

Often referred to as “workers' comp,” this state program is for workers injured on the job. In some circumstances, an injury sustained traveling to and from work may be covered.

Workers' compensation laws in most states require that the employer be responsible for all medical bills arising from an on-the-job injury and for payment of lost wages up to a certain level and for a certain length of time. Benefits vary from state to state.

If you were injured on the job, it is extremely important that you seek the guidance of your union to see that you receive everything guaranteed you by law.

NOTE: A job injury that occurs in federal employment, in railroad employment, at sea or near or over the water may be covered under a different law (i.e., Jones Act, Federal Employees Liability Act, Longshore and Harbor Workers Compensation Act or Federal Employees Compensation Act). Worker benefits under these programs are generally higher than state benefits. Ask your union representative.

2. Social Security Disability

If you are disabled through injury or illness to an extent that will prevent you from working

for at least a year or more, apply for Social Security disability benefits. Disability benefits are supposed to provide a minimum income for Americans unable to support themselves because of disability.

It generally takes six months to a year to qualify with even the most extensive disability. Every effort will be made by Social Security to prove that you are physically able to work or that there is some kind of work that you can do with your limited physical ability.

Appeals for Disability Benefits

You may be turned down for Social Security disability. You should file an appeal at the Social Security office and seek legal help with your appeal.

Many private attorneys will take appeals on disability cases because if you win the appeal, Social Security will pay for your lawyer.

The Legal Services Corporation, Legal Aid Society or your local bar association referral service can help you get the legal support you need to win in the difficult disability process.

3. Vocational Rehabilitation Services

If an injury or disability makes it impossible to return to your old job, but you can recover

and retrain for another kind of job, you are candidate for vocational rehabilitation.

Vocational rehabilitation usually is provided by state governments and by some nonprofit agencies such as Goodwill, Easter Seals and Rotary centers. Some state trade and vocational schools have special programs for the physically limited student.

Special Programs for the Elderly

1. Senior Citizens Services

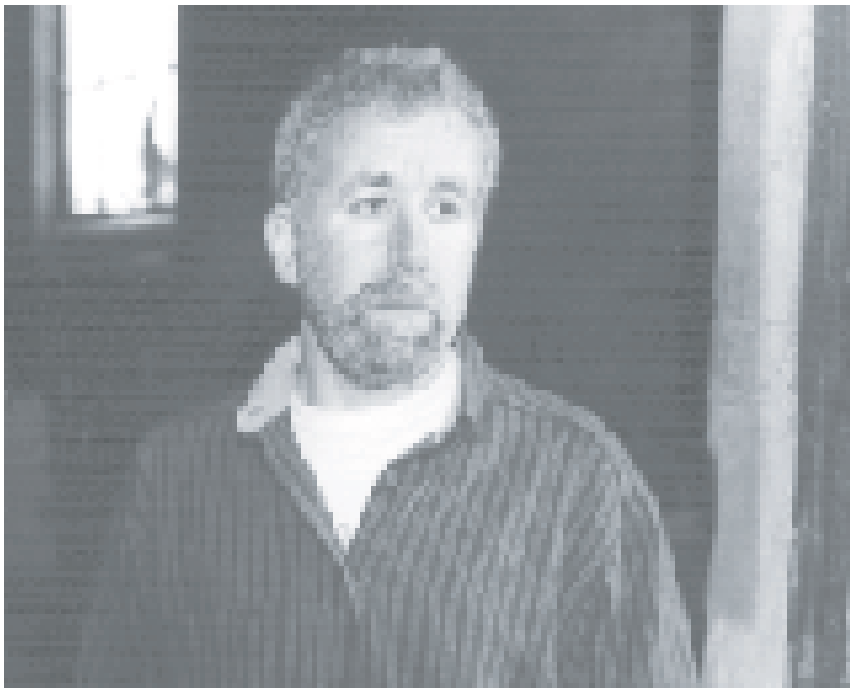
Senior Citizens Services (some may go by different names) are voluntary, nonprofit agencies usually funded by the local United Way and the federal government through the local Area Agency on Aging.

Unemployed or underemployed elderly workers may find help through Senior Citizens Services.

Senior Citizens Services provides a wide range of health, recreation and transportation programs for the elderly. Many offer in-home visits or hot meal programs for the homebound.

2. Area Agency on Aging

Area Agencies on Aging often administer grant programs for meals, counseling, health services and transportation for the elderly. Other programs may be available in your area.



SECTION TWO

TAKING CHARGE

In This Section

3. Taking Care of Business
4. Dealing with Creditors
5. Keeping a Roof Over Your Head
6. Putting Food on the Table
7. Managing Utility Payments
8. Staying Insured
9. Staying Healthy...Even if You Don't Have Health Insurance
10. Getting a Job

Taking Care of Business

In This Chapter

Financial Action Plan

Getting control of your personal finances is a vital step in surviving unemployment. Look at your spending habits, and change them if you have to, so you have control over where your money goes.

By following the Action Plan in this and following chapters, you will improve your ability to deal with money problems.

Financial Action Plan

Step 1: Prepare a Complete Household Budget Worksheet

A budget helps you see where you spend your money and where you can save. Use the household budget worksheet as a guide. Do this together as a family.

Your budget expenses should include:

- **Fixed expenses** (including mortgage, rent, taxes, insurance, loans, installment payments, credit card payments and any other monthly payments).
- **Monthly expenses** (such as food, gas, repairs, dues, recreation, prescriptions).
- **Future expenses** (income/property tax and any other outstanding debts).

Your budgeted income should include:

- Income.
- Savings.
- Severance pay.
- Union strike assistance.

FINANCIAL ACTION PLAN

1. Prepare a complete household budget.
2. List other assets.
3. Set priorities.
4. Make a list of creditors.
5. Stop credit purchases.
6. Plan how to reduce household expenses.
7. Sell and barter.
8. Check into other financial resources.

- Unemployment compensation.
- State disability insurance benefits.
- Workers' compensation checks.
- Accrued vacation pay.
- Refund from pension funds.

Step 2: List Other Assets

Other assets may include:

- Cash value of insurance policies.
- Prepaid burial or funeral policy.
- Equity in your home (the difference between the value of your home and the amount you owe on your home).
- Resale value of vehicles (including boats and snowmobiles).

Now you are ready to adjust your expenses, negotiate with creditors and use assets in the most effective way.

FINANCIAL WORKSHEET

Amount of monthly unemployment compensation _____

Amount of monthly rent or mortgage payments _____

Amount of monthly utility bills _____

Amount of food expenses _____

On all installment loans the following must be provided:

Monthly payment _____

Due date of loan payment _____

Loan balance _____

Is it secured? _____ If so, by what? _____

On home mortgages the following is necessary:

Monthly payment _____

Does it include taxes and insurance; if not, what is the amount of both? _____

Balance owed on home and estimated value _____

List all other debts with amount you owe and the required monthly payments, such as:

Doctor _____

Dentist _____

Charge accounts _____

Schooling or baby-sitter _____

Miscellaneous debt or expense _____

Monthly Income during Unemployment

Salary & Wages (take-home pay) first person \$ _____

Salary & Wages (take-home pay) second person \$ _____

Other monthly income \$ _____

Monthly Living Expenses

Supermarket purchases \$ _____

Automobile: fuel, repairs \$ _____

Utilities: electricity, gas, water, telephone \$ _____

Laundry & cleaning \$ _____

Clothing \$ _____

Incidental expenses \$ _____

Medical, dental and prescriptions \$ _____

Adult allowances \$ _____

Children's allowances \$ _____

Family recreation \$ _____

Misc. labor: baby-sitter, housecleaning, etc. \$ _____

Subscriptions \$ _____

Dues \$ _____

Education/lessons \$ _____

Religious contributions \$ _____

Charity contributions \$ _____

Additional expenses \$ _____

TOTAL \$ _____

Fixed Monthly Payments

Rent or mortgage on home \$ _____

Auto loans \$ _____

Appliances, TV, furniture \$ _____

Personal loans \$ _____

Other loans \$ _____

Bank cards \$ _____

Other credit cards \$ _____

Other monthly payments \$ _____

TOTAL \$ _____

Future Expenses

Income taxes \$ _____

Property taxes \$ _____

Insurance: life, home, auto \$ _____

TOTAL \$ _____

Total monthly income during unemployment for average month \$ _____

Total monthly living expenses \$ _____

Total fixed monthly living expenses \$ _____

Total future expenses \$ _____

Total average monthly expenses \$ _____

Leftover income or amount of additional cutbacks needed \$ _____

Step 3: Set Priorities for Your Expenses

Put your payments in order of importance, with the most important at the top, the next most important second, and so on. This will help you pay first things first when money is short.

Generally, your most important will be the mortgage or rent payment, followed by utilities, health insurance and car payments. If you are paying child support or alimony, these payments also are a high priority.

Step 4: Make a Complete List of Creditors Worksheet

Using the creditor worksheet as a guide, list the following information for each creditor:

- Total amount owed,
- Payment schedule and amount,
- Account number, and
- Name, address, and phone number of the contact person.

Determine how much you are going to be able to pay on each bill. Call the creditors if you need to negotiate a lower monthly payment. See Chapter 4—“Dealing With Creditors.”

IMPORTANT: DON'T IGNORE YOUR MAIL! Sometimes folks get in trouble because they ignore government agency inquiries or creditor



requests for information. Ignoring notices and bills only makes things worse. If you do not understand something sent to you, call the company that sent the bill.

Step 5: Stop Credit Purchases

Stop using all your credit cards. Interest on most credit purchases is extremely high. Don't add to your burden. If you have advance warning that you might be out of work, try to make larger credit card payments to reduce the balance you owe. It will be easier to handle the minimum payment they require.

Step 6: Plan How to Reduce Household Expenses

Plan with your family to reduce your household expenses.

Plan less expensive meal menus—ones that make good use of leftovers.

Lower your phone bills by reducing long-distance calls or by making them during the lower-rate evening and weekend time. Cancel electronic phone features like “call waiting.”

Conserve on energy and fuel costs by:

- Turning off lights, TV and appliances when not in use,
- Cutting back on the use of “power hogs” like hair dryers,
- Lowering the thermostat on your furnace, or turning up your air conditioner, and dressing accordingly indoors,
- Washing and drying only full loads of clothes, and
- Eliminating unnecessary car trips by combining errands, car pooling, taking public transportation or walking to save gas. Biking is fun and good exercise.

Learning to sew and mend can stretch your wardrobe. Tailors and many dry cleaners can do low-cost clothing repairs and alterations that extend the life of your clothes.

Yard and garage sales are a good source for clothes and other items. Because children outgrow clothes so fast, used children's clothes are often high-quality and low-priced.

Salvation Army, Goodwill Industries, St. Vincent DePaul Society and many churches sponsor clothing lockers where good, often new, clothing is low-priced.

Step 7: Sell and Barter

Consider selling that extra vehicle or the boat and trailer you rarely use. Look at your possessions to see which items could be sold without really changing the way you live.

Where possible, offer to trade out property for items you need. For example, you might suggest to a landlord that you “swap” a TV you don't need as part of a rent payment.

Step 8: Check Into Other Financial Resources

- **Life Insurance**—Review your policy or talk to your insurance agent to see whether you can borrow against your life insurance policy.
- **Pension Funds**—Talk to your union representative or company to see whether you are owed a refund on your contribution to a pension fund or other company funds.

Resources

Credit Counselors

A credit counselor is a professional trained to help you make and stick to a budget, suggest ways to reduce costs and help you contact creditors. A credit counselor can help you sort out your financial affairs.

RESOURCES

1. Credit counselors
2. Salvation Army
3. Goodwill Industries
4. St. Vincent DePaul Society
5. Churches

Creditors appreciate your willingness to get professional assistance with your affairs and usually will cooperate to get you back on the track.

Many communities have consumer or credit counseling services funded by United Way or other nonprofit agencies. These services usually operate on a sliding fee scale (the charge is according to your income—if your income is really low, there may be no charge). Look in the telephone book yellow pages under “credit.”

NOTE: Beware of private, for-profit consumer counselors—often linked with consumer finance companies—who want fees for service up front.

Dealing with Creditors

In This Chapter

Creditor Action Plan
When the Bill Collector Comes
Contacting a Credit Bureau
If You Are Sued
Personal Bankruptcy

If you are having trouble making your payments, notify your creditors before you get behind. Creditors are easier to work with if they know ahead of time that there's a problem. Also, it shows "good faith"—that you are concerned about your debts and intend to pay.

Don't be surprised, angry or discouraged if you still have a few problems with unsympathetic or ruthless creditors.

Most of us tend to live up to and beyond our means. With your income reduced, you may find yourself in over your head.

Don't panic!

You have some rights and protections. Learn what they are. Knowledge of these rights is essential in bargaining successfully for arrangements with creditors.

Creditor Action Plan

Step 1: Notify Your Creditors Before You Get Behind

Take your creditor worksheet and determine what bills you are going to be able to pay. Then, notify your creditors before you get behind.

This is important. Creditors usually are easier to work with when you let them know about your situation before a severe problem arises.

When contacting creditors, tell them you want to work out a satisfactory arrangement for delaying, reducing or refinancing payments until you return to work.

Contact creditors in writing so there is a physical record of contact to place in your file.

SAMPLE LETTER TO CREDITORS

Dear _____:

I am temporarily out of work because of (layoff, shutdown, strike) and my income has been cut severely. I am asking for your cooperation during this difficult period. Until I return to work, I need to cut back on all my regular payments. I am proposing to pay \$_____ to you for a temporary period, instead of the regular payment of \$_____. This is the fairest thing I can do under the circumstances. When I return to work, I will work with you on a plan to catch up on my payments.

Thank you for your understanding.

SIGNATURE

ACCOUNT NUMBER

ADDRESS

PHONE

The letter can be placed in your account file—a phone call may not be noted. Always include your account number, your phone number and your address. Keep copies of your letters to creditors. Most libraries have coin-operated copy machines. A written record of responsible contact may also be important if legal problems emerge later.

Try to type letters to creditors, but readable handwriting is just as good.

Step 2: Contact the Court About Child Support or Alimony Payments

If you are making child support or alimony payments under a decree of divorce but are unable to meet the payments due to unemployment or severely reduced income, contact the clerk of the divorce court and explain your situation. Stay in touch with your ex-spouse to avoid unnecessary legal action. Failing to notify the court of your inability to pay can result in legal problems.

Follow up with a written letter of explanation. If ordered to court, contact an attorney. Bring documentation (pink slip or lay-off letter from your employer or union) with you.

Do your best to provide what support you can—and keep records. Missed child support

payments must be made up. Talk to your ex-spouse or court officer about a repayment plan.

Step 3: Pay What You Can

Even if you cannot pay creditors the amount they want, make your best effort to pay something regularly. This holds arrears as low as possible and lets the creditor know that you are doing all you can. Partial payment may keep your account from being turned over to a collection agency.

Step 4: Stay in Touch With Creditors

After the initial contact, it's important that you keep in regular contact with creditors—every two weeks or so. This reassures the creditor, shows a responsible attitude toward your obligation and may keep the creditor from “hounding” you.

IMPORTANT: DON'T IGNORE YOUR MAIL!

When the Bill Collector Comes

A Debt Collector Who is Trying to Find a Debtor Cannot...

- Tell a third party that he/she is a debt collector, unless asked,
- Use a postcard or indicate on the envelope that he/she is engaged in debt collection, or
- Contact a person other than the debtor more than once to learn the debtor's location.

Once a Debtor Is Located, a Debt Collector Cannot...

- Contact you at an unusual time (generally between 9:00 p.m. and 8:00 a.m.),
- Make continuous or anonymous phone calls to harass you,
- Contact you at your place of work if the employer forbids communication during work hours,
- Use profanity or other abusive language,



- Threaten to use violence or other criminal means to harm your person, reputation or property,
- Impersonate a police officer or government official,
- Misrepresent the legal status of a debt,
- Threaten imprisonment or other action that legally the bill collector or creditor could not take, or
- Make other false and misleading statements.

You can write to the bill collector saying that you want him/her to cease communications. The bill collector must stop contacting you except to advise you of any legal action he/she or the creditor intends to take.

If a Debt Collector Violates the Law, You May...

- Notify the Federal Trade Commission, 202-326-2222, which supervises the bill collector.
- Sue for actual damages and punitive damages.

Contacting a Credit Bureau

Sometimes problems with debt collectors can keep you from restoring your credit rating after you go back to work. You may want to contact a local credit bureau to review your credit records. Credit bureaus collect credit information about consumers for the use of businesses to whom consumers apply for credit.

Credit Bureaus Can Provide Information Only to...

- Creditors who are considering granting or have granted you credit,
- Employers considering you for employment,
- Insurers considering issuing you an insurance policy,
- Government agencies reviewing your financial status in collection with issuing you a license, or
- Anyone else with a legitimate business reason for needing the information, such as someone to whom you have applied for credit.

If You Contact the Credit Bureau, It Must...

- Let you know the nature and substance of all information contained in a credit report,
- Inform you of the sources of its information,
- Provide you with the names of employers, creditors and others who recently have received reports about you, and
- Reinvestigate within a reasonable time any information you dispute.

If the Credit Bureau Finds the Information Is...

- Inaccurate or cannot be verified, the information must be corrected or deleted.
- Accurate, the credit bureau must allow you to write a brief statement of dispute and include it in all future reports.

The Credit Bureau Must Automatically Delete...

- Information on a bankruptcy that is more than 10 years old, and
- Other adverse information that is more than seven years old.

If Any Deletion or Notation Is Made...

You may request that the new information be sent to:

- Any employer receiving information during the past two years, and
- Any other person receiving a report during the past six months.

If You Believe a Credit Bureau or Credit Report User Has Violated the Law, You May...

- Notify the Federal Trade Commission (credit bureaus and many credit information users are under their jurisdiction).
- Sue for actual damages (including attorney's fees and costs.)

If Someone Improperly Requests or Receives Information...

If a person or firm knowingly requests information under false pretenses, or if a credit bureau knowingly gives information to someone not authorized to receive it:

- You may ask a U.S., county or district attorney to sue the unauthorized user or the credit bureau.
- The unauthorized user or the credit bureau may be fined to \$5,000 or imprisoned for up to one year.

If You Are Sued

When negotiating arrangements with creditors for paying off your bills, remember that if you are unable to keep your payments up or if you own property, the creditor can sue you to recover the amount of the bill.

Some creditors are easier to work with than others.

Private hospitals, for example, are more likely to sue you over a bill than a public facility is. If you own property other than that on which you reside, the creditor's lawyers may come after it. They may even come after your home.

Most hospitals, however, are reluctant to sue a low-income family beset by health problems because such a suit would likely be heard by a jury, and no hospital wants to be seen as attacking a family that is down on its luck. Hospitals are in competition with each other and they tend to be public relations conscious.

With any creditor it is important that you show good faith: do your best to pay something on your bill each month. If you must miss a payment, call and let the creditor know.

Check your mail carefully so that you can respond quickly if the creditor becomes impatient for payment. Ignoring mail only makes things worse.

If you have wages or income and have not made acceptable arrangements, your income may be garnished. That means money may be deducted automatically from your pay to pay off a debt.

A garnishment can only be done by order of a court. You have a right to be heard at a hearing before a garnishment may be ordered. You may avoid a garnishment if you can show the judge you are doing the best you can. Public benefits of any kind cannot be garnished.

Lawsuits and garnishments over bills usually only occur when no effort is made by the debtor to take care of his/her responsibilities.

Be responsible, take charge and DON'T IGNORE YOUR MAIL.

If you are sued or summoned to court for a garnishment, get an attorney. Call the Legal Services Corporation or Legal Aid Society, or ask the local bar association for a referral.

Personal Bankruptcy

In March 2001, the U.S. Senate and the U.S. House of Representatives passed legislation to alter the bankruptcy system. Once implemented, these measures will make it much harder for people deeply in debt to file for bankruptcy. The legislation also includes limits on the relief those who file for bankruptcy can receive.

Despite these changes, bankruptcy still may be a viable option. Consult an attorney who specializes in individual bankruptcies to make this determination.

RESOURCES

1. Federal Trade Commission
2. Legal Services Corporation
3. Legal Aid Society
4. Local bar association
5. Credit counselor

Keeping a Roof Over Your Head

In This Chapter

Mortgage Action Plan

Renter's Action Plan

Housing Alternatives

Our homes are the most important part of our lifestyle—and usually our largest single investment and asset. Let's look at how to hang on to the house when the paycheck stops.

Stay Current if Possible

Your mortgage or rent payment should be your top priority in paying your bills each month. Using unemployment compensation benefits, workers' compensation, union strike assistance, spouse's income, savings or help from family or friends, pay the mortgage or rent first each month.

Mortgage Action Plan

Step 1: Understand the Terminology

First, make sure you understand the terms involved.

Default—A mortgage is in default when more than one payment is due but unpaid. Mortgage contracts generally allow for foreclosure to start when a default exists, though most lenders will not act that quickly.

Delinquent Payment—A mortgage payment not made by the day it is due.

Early Payment—A mortgage payment made before it is due. (NOTE: Making payments early doesn't necessarily mean that you won't be required to make payment on your regular monthly schedule. Check with your mortgage holder before making early payments.)

Equity—The value of your property minus what you still owe on it.

Forbearance—An oral or written agreement to repay the delinquency over a period of time so that the loan payments can be brought up to date.

Foreclosure—The process by which the lender takes over your property when you fail to meet the terms of your mortgage.

Late Charge—A fee, charged by your lender, to help pay for the added work of collecting late payments. Payment of the fee, however, doesn't give you the right to pay late repeatedly. Repeated late payments are a violation of your contract with the lender.

Section 8—A government program providing private housing for low-income families by subsidizing (helping to pay for) rents. The amount of rent assistance is determined by your income. There almost always is a

MORTGAGE ACTION PLAN

1. Understand the Terminology
2. Contact the Mortgage Holder Before You Get Behind
3. Seek Advice on Repayment Alternatives
4. If Your Mortgage is Federally Insured, Contact the Insuring Agency
5. Apply for Housing Assistance Through FEMA
6. Check Other Agencies for Assistance
7. Consider Equity Sharing

significant waiting list (six months to one year) for Section 8 housing. So get your name on the waiting list!

Step 2: Contact the Mortgage Holder Before You Get Behind

If you belong to an employee credit union, you may be able to get a small personal loan to cover several mortgage payments.

Generally, a lender does not want to foreclose on a mortgage. It takes time, and money may be lost in selling the property at public auction, particularly if the local housing market is weak.

Call or visit the mortgage company and ask to speak to someone in the mortgage servicing department. Identify yourself by name and loan number. Explain your situation and ask whether a reduced payment plan can be worked out until you return to work. Take notes of the conversation and get the representative's name. In future calls, try to stick with that representative.

Follow up your call with a letter and keep a copy. Be sure your letter includes:

- The complete address of the property,
- A phone number where you can be reached,
- An explanation of your situation, and
- A request for immediate response.

Keep all correspondence from your mortgage holder in one place so that you can find it when you need it.

NOTE: Even if you're already behind on mortgage payments, follow the step above.

Step 3: Seek Advice on Repayment Alternatives

Your bank, legal services, an attorney, a knowledgeable mortgage agent for another firm or other qualified professional may advise you about various repayment alternatives.

Some of the alternatives they may suggest:

- Temporary forbearance,

- Extending your loan,
- Refinancing,
- Selling, even if the market is depressed and a penalty is imposed because you paid off the mortgage early,
- Voluntary surrender of the property to the lender instead of foreclosure, or
- Bankruptcy.

A decision to sell, for example, must be made early. While the decision to sell may be difficult, a quick decision may mean the difference in getting any of your equity (the difference between the market value of your house minus the amount you still owe) out in cash. Once foreclosure begins, you may not be able to sell. Property may not be sold once foreclosure is initiated.

Voluntary surrender (handing over the property to the lender rather than having the lender foreclose) is sometimes a less harmful option if you have little equity in the home. You lose the equity, as you would by foreclosure, but you avoid having a foreclosure on your credit record. If you have not been making payments on the house for very long (two to three years or less) this may be an attractive alternative to foreclosure. Avoid foreclosure, if possible.

If a large number of conventional (those not guaranteed by the government) mortgages are held by a local lending institution, the union may approach the lending institution about "packaging" a forbearance arrangement for all the mortgages of members involved in the lay-off or shutdown.

Step 4: If Your Mortgage Is Federally Insured, Contact the Insuring Agency

Federally insured mortgages, such as FHA, HUD, FmHA or VA, have special provisions for helping families in trouble. These special provisions—which are particularly attractive on FHA/HUD mortgages—may extend the period before foreclosure, grant liberal repayment schedules or even result in the government agency buying out the lender.

Forbearance means that, rather than foreclosing, the lender or guaranteeing agency takes into account your situation and works out a plan to help you keep the property.

If you have any form of government-insured mortgage, it is extremely important that you learn what forbearance provisions are available to you by contacting the forbearance counseling department at the insuring agency (FHA, HUD, VA or FmHA) in your area.

Step 5: Apply for Housing Assistance Through FEMA

In areas with high poverty or unemployment rates, the Federal Emergency Management Agency (FEMA) provides funding for small grants through local community agencies for one-time assistance with a rent or mortgage payment.

In most communities, the United Way is the place to start, even though the agency dispensing FEMA funds is usually a housing or community action agency or the Salvation Army.

To qualify for a FEMA grant, you must meet individual agency eligibility requirements, which generally are pegged to your current

financial and employment status. Sometimes grants are earmarked for the elderly or handicapped. Grant amounts often are small, based on FEMA's limited funds.

Step 6: Check Other Agencies for Assistance

In New Jersey, Maryland, Michigan, Pennsylvania, New York and Connecticut, financial or mediation assistance may be available to families or individuals facing eviction.

In some communities, general assistance agencies, the Salvation Army, Catholic Charities, community action agency or other public and voluntary groups may provide limited monetary assistance to help pay a mortgage or rent.

Step 7: Consider Equity Sharing

If you are in danger of foreclosure and have a friend or relative looking to buy property, you might consider "equity sharing."

Equity sharing consists of more than one party purchasing the same property. Your partner in the transaction would assume the monthly mortgage payment and begin building equity in the property.



A lawyer draws up a contract stating that upon sale of the property, the proceeds of the sale would be divided up according to the amount put in by each part.

Talk to a lawyer about equity sharing.

Renter's Action Plan

Step 1: Read Your Lease

First, read your lease. It is important to familiarize yourself with the terms of your lease.

Step 2: Talk to Your Landlord

About all you can do for rent payments on reduced income is to tell your landlord about your situation before the rent is due.

Try to work something out. Ask if you could make smaller payments until you return to work and then catch up the shortage. Offer to trade some property (furniture, TV or other items you don't need), do minor repairs, cut the lawn or perform yard maintenance in place of rent.

It often costs landlords money to change tenants, so there may be an incentive for the landlord to work with you.

Step 3: Notify the Public Housing Authority

If you live in public housing or a Section 8 home, notify the public housing authority of your reduction in income. Your rent may be reduced to a level in line with your new situation.

Step 3: Know Your Rights if Evicted

If you don't pay your rent, the rent is delinquent when specified in your lease. If your lease is a verbal one, your rent is usually delinquent 10 days after it is due. Check it out—laws governing renters and eviction differ from state to state.

If your landlord wants to evict you, you must be given a written notice allowing you a specific number of days (which varies from

state to state) to leave the premises. After the period for leaving the premises expires:

- Your landlord may file an Unlawful Detainer Action with the court. You have a specified number of days (usually seven or less) to answer this court action.
- A court hearing will be held to evaluate the circumstances and the judge determines the legal action required.
- If the court serves notice, you could be evicted in as little as 24 hours.
- If you have a lease, you still may be liable for the rent for the remaining months on the lease unless the property can be rented to others. If the property is not rented, you may be liable for rent for the rest of the lease period.
- Your security deposit may be forfeited.

If you live in a larger city with a Rent Control Commission, there may be other, more helpful provisions in effect. Check it out. Legal aid services, such as a Legal Aid Society or Legal Services Corporation, often have a "Landlord-Tenant Hotline" where information on renters' rights can be obtained.

Housing Alternatives

Public Housing

At your reduced income, you may qualify for public housing or Section 8 support. In Section 8 housing, private apartments/homes are rented with part of the rent paid by the federal government. Public housing rent is set according to your income. In most communities there are long waiting lists.

House Sharing

Sometimes we overlook the most obvious housing resource—a relative, friend, or co-worker who is out of work who may have room on a temporary basis. Sharing rent, food and child care can work well on a short-term basis.

"I was really embarrassed and ashamed to ask my parents to take my wife and two kids in when I couldn't pay for the rent," an injured

UAW member in Texas reports, “but it turned out that my folks were having trouble making ends meet and my small income helped out. Mom watched our kids while my wife looked for work, and I was able to help make some needed repairs on the house. We stayed five months and it worked out great.”

Emergency Shelter

Should things get to the point of eviction or foreclosure and you find yourself in need of temporary shelter, contact your union representative, AFL-CIO Community Services liaison, the Salvation Army, Catholic Social Services or Catholic Charities or United Way. Temporary shelter for families is available in most communities.

RESOURCES

- 1.** Credit Union
- 2.** Community Action
- 3.** Salvation Army
- 4.** Catholic Charities
- 5.** Public housing authority
- 6.** Legal Aid Society
- 7.** Legal Services Corporation
- 8.** Rent Control Commission

Putting Food on the Table

In This Chapter

Food Action Plan

Basic Rules of Thumb to Save Money

Food Programs

There are some good things to know and do to feed your family when you are out of work.

When you lose your job you must change the way you spend your money. Some things, such as food, are hard to cut back on. The need for good food does not stop just because there is less money.

You normally spend 1/4 to 1/3 of your total income for food. But even if you must cut back your food budget a lot, you still can have nutritious meals. You can plan, prepare and serve nutritious food with far less money than you think. It just takes more time and planning.

Food Action Plan

Step 1: Decide How Much You Can Spend on Food

Take the amount you can spend for one month and divide by four to find how much to spend for the week.

Be aware that everything you buy in the grocery store is not food. Some estimates are that as much as 1/4 of your grocery bill is for nonfood items. Many of these items may cost less at a different type of store.

Keep the cash register tapes. You will not know how much money you can save unless you first know how much you are spending.

In this chapter, we will look at various food programs and places to get help with food, some things you can do on your own and how to get the most out of every food dollar.

Step 2: Apply for Food Stamps

The U.S. Department of Agriculture distributes its well-known food stamps to eligible households through state agencies. Food stamps can be used like money to purchase food only, although some states may give cash instead of stamps.

The food stamp program usually is run by the state department of human services, human resources or public assistance. Applications are made in the county where you reside.

Don't be embarrassed about getting food stamps. You paid for them through your taxes when you were working. You are not getting anything you don't deserve. They are just

FOOD ACTION PLAN

1. Decide How Much You Can Spend on Food
2. Apply for Food Stamps
3. Plan Menus
4. Adjust Your Purchasing Habits
5. Consider Other "Shopping" Options

another form of emergency public assistance, like the fire department.

The stamps can help feed your family through tough times. Try not to let pride keep you from eating decently. It's only for a while—most of the folks who draw out their stamps never draw them again.

See page 31 for information on qualifications and applying for food stamps.

Step 3: Plan Menus

Plan your menus for each day. Include snacks, too. If you plan meals for a week ahead, you can see what you need to buy. And, you also will know whether you have enough money to last the week. If you will not have enough, then you need to plan less expensive meals.

Here are some menu planning tips:

Tip 1: Use the Food You Already Have on Hand

Plan your meals around the food you have stored in your kitchen, freezer and pantry as long as you can, or until you have more money coming in. Use these foods as a basis for planning what to buy.



Tip 2: Turn Leftovers Into “Planovers”

You can sometimes get two meals for the price of one. Store cooked foods properly to make them last longer. Freeze them if you have the space.

Tip 3: Prepare Nutritious Snacks at Home

You can save on expensive items by making snacks yourself. A large bag of unpopped popcorn, for example, costs less than a large pack of potato chips, which is a dollar or more. Single-serving snack packages cost more than a large package.

Tip 4: Make Foods From Scratch

Convenience foods and partly prepared foods cost more than home-prepared foods. Make your own mixes, such as for biscuits, cocoa, cakes and meat coatings. Use dry soft-drink mixes instead of buying carbonated beverages.

Step 4: Adjust Your Purchasing Habits

Here are some shopping tips to help you stretch every dollar in a reduced food budget.

Tip 1: Make a Shopping List

It's easy to buy things you don't need if you don't have a list. With a list you won't forget the things you do need.

- Check your week's menus for the foods you need to put on the list.
- Look at the food sales. If a food is a really good buy, you can substitute it for one on your list or buy it to save for later.
- Keep note paper in your kitchen to write down items as you run out.

Tip 2: Collect and Use Coupons

Saving and using coupons can greatly reduce the cost of food and other retail items (soap, cleaners, paper products, pet food).

Be careful—don't use coupons for items you don't need.

Tip 3: Go Shopping as Little as Possible.

Frequent trips can add to your monthly bill, because it's easy to buy extra items each time.

Tip 4: Shop Alone

It's hard to say no to your children's favorite foods when they are along.

Tip 5: Never Shop When You Are Hungry or Hurried

Everything will look good, and it will be hard to stick to your list. And shopping in a hurry may cause you to overlook the best buys.

Tip 6: Compare Prices and Brands

Check the prices of items you buy and compare prices at different stores. Then you will know if a sale is really a sale. Watch the grocery checker ring up your purchases.

Compare brands using the unit pricing tags on the grocery shelves to find the cost per unit, such as cost per ounce. This helps you compare differently sized packages and different brands.

Store brands and generic brands usually cost less than name brands and often are made by the same companies. Try the less expensive brand to see if your family likes it.

Step 5: Consider Other "Shopping" Options

Here are some low-cost alternatives to your local supermarket:

Plant a Vegetable Garden. A small yard can produce a lot of food. It's fun and educational, too.

Use Food Cooperatives. Families can go in together and buy large amounts of food at wholesale prices, then meet and divide the food. For example, the large institutional-size containers of vegetables, grain, soap powder and other household commodities can be purchased by several families who pool their money together.

This type of purchasing usually results in lower costs.

Go to the Farm and Pick Your Own.

Sometimes farmers get around the cost of harvesting their crops by letting people pick

their own potatoes, tomatoes or strawberries, and then charging for the amount picked. The price usually is much lower than store prices.

The same principle is used on commercial catfish ponds in the South. You can have a lot of fun and get tasty, nutritious food for a fraction of retail prices.

A variation on "Pick Your Owns" is gleaning. Farmers who have picked their crop often will let people go into the field and pick up the large amounts of crops left behind by harvesting machines.

Gleaning takes a little work, but the food is usually free. And it's fun and educational for the kids. This is particularly productive for potatoes, greens, beans and other field crops.

Call the agricultural agent in your county for more information.

Visit Farmers' Markets. You can save money on produce because the farmer is selling direct to you.

Call the agricultural extension agent in your county for the locations of farmers' markets in your area.

Basic Rules of Thumb to Save Money

Plan Low-Cost, Protein Main Dishes

Protein foods take a large part of your food money. You can save on main dishes by:

Using less costly protein foods. Dry beans, eggs, peanut butter, turkey and chicken all cost less than most red meats. Hamburger and liver are good buys in red meats.

Stretching your meat to use less. This means combining it with other foods so it goes further. Spaghetti and meat sauce, beef stew, chicken and dumplings and soups are some ways to stretch your meat.

Using cheaper cuts of meat. Examples are blade steak, seven-bone roast, chuck and arm roast. Make them tender with moist, slow cooking.

Figuring the cost per serving of meat to save money. For example:

- Meat with no bones has four servings per pound,
- Meat with some bones has two to three servings per pound, and
- Meat with lots of bones has only one serving per pound.

Serving eggs as a main dish. Two eggs provide the same amount of protein as an average serving of meat. Any time a dozen eggs cost less than a pound of meat, the eggs are a better buy.

When buying eggs, a general rule is: if there is less than a seven-cent-per-dozen price difference between sizes, the larger size is a better buy.

Asking someone who fishes or hunts to let you know whether they have any meat or fish available.

Save on Vegetables and Fruits

- Don't choose the vegetables and fruits that are the biggest or prettiest if they cost more. Smaller, cheaper items may be a better buy. For example, small oranges may have more juice than larger ones.
- Buy fresh fruits and vegetables straight from a grower. Foods in season and locally grown produce usually are cheaper. Grow your own produce if you have a garden spot or if you can use someone else's.
- Buy the lower grade canned vegetables and fruit whenever possible. Larger pieces—such as whole tomatoes, pear halves and whole beans—usually cost more.

Save on Breads and Cereals

- Regular rice is a better buy than potatoes or quick-cooking rice.
- Quick-cooking oatmeal and grits are less expensive and almost as fast as the single-serving instant cereals.

- Plain breads and cereals are the best buys.
- Bake your own breads when you can, or buy breads on sale. Many stores or bakeries sell day-old bread. Toast for good eating or freeze it for later use. Most bakeries have thrift shops, where bread products can be very inexpensive.

Save on Milk Foods

- Nonfat dry milk has the same nutritive value as fresh milk but is 1/3 to 1/2 the cost. Mix dry milk with fresh milk for a richer flavor.
- Skim milk and 2 percent low-fat milk are cheaper than whole milk.
- Evaporated milk and ice milk are good buys.

FOOD PROGRAMS

1. USDA Food Stamps
2. WIC Program
3. USDA Surplus Commodities
4. Emergency Food Allotments
5. School Breakfast and Lunch Programs
6. Community Meal-distribution Programs

Food Programs

1. USDA Food Stamps

Applying for Food Stamps

The qualifications for food stamps are complicated, and they change from time to time. So there is no point in listing all the requirements and guidelines here.

Access to public benefits for immigrants (including food stamps) was restricted greatly by laws passed in 1996. Under current law, only certain categories of immigrants (children under 18, people over 65 and the disabled) who were present in the United States as of Aug. 26, 1996, are eligible to receive food stamps.

INFORMATION YOU NEED ON HAND WHEN APPLYING FOR FOOD STAMPS

- 1. Proof of who you are—including one or more of the following:**
 - a. Birth certificate,
 - b. Driver's license,
 - c. Union membership card,
 - d. Social Security card, or
 - e. Other ID, like a credit card.
- 2. Proof of where you live:**
 - a. Rent or mortgage receipt,
 - b. Utility bills,
 - c. Tax receipt,
 - d. An automobile registration, or
 - e. Recent letter delivered to your address.
- 3. Proof of your income and that of all persons who reside with you:**
 - a. Pay stubs,
 - b. Social Security award letter,
 - c. Award letter for any other types of pension,
 - d. Unemployment compensation notice,
 - e. Statement from your employer, or
 - f. If you are self-employed, your latest income tax return.
- 4. Proof of all money, savings or cash reserves owned by you or anyone residing with you:**
 - a. Bank statement, bank book, or savings account book,
 - b. List of government bonds with value and date issued,
 - c. List of stocks, bonds or mortgages you own.
 - d. List of cash you own—regardless of where it is, or
 - e. Credit union account.
- 5. Name and age of everyone who lives with you.**
- 6. Social Security numbers of all persons residing with you.**
- 7. If you are an immigrant to the United States, you may need documentary proof of your status.**

The only way to be sure whether or not you qualify is to apply!

Here are some basic guidelines:

- **Your income must be below a certain level** based on the size of your household. The bigger your family, the more income you can have and still qualify. An elderly (age 62 or over) family member increases the amount of income you can have and still qualify. If you have a large family and low income, chances are you will qualify.
- **You must complete an application and be interviewed by a caseworker.** Be sure to fill out all of the application. Ask for help if you need it. When you hand it in, ask the caseworker to check it to make sure you have filled it out correctly and completely.
- **Some of the value of real estate other than that on which you reside is counted as “income,”** as are stocks, savings, some of the value of your car (if it's worth a lot) and other assets.
- **You must provide documents** supporting the information on your application.

You may find applying for food stamps one of the most frustrating, aggravating and confusing messes you ever got involved in. It helps to bear in mind that the food stamp workers didn't write those regulations or set up the application procedures. A sunny disposition and good sense of humor will be two helpful things to have when visiting a food stamp office. Be patient and have the information you need to apply.

2. Women and Infant Care (WIC) Program

The WIC program provides nutritious food for low-income pregnant women or low-income parents with newborn infants with low body weight. If qualified, you will receive WIC vouchers.

WIC vouchers are forms that can be used at food stores like money for specific foods (juices, milk, formula).

WIC usually is administered by the county board of health, public clinics or hospitals.

3. U.S. Department of Agriculture Surplus Commodities

Commodities are government-surplus foods (peanut butter, cheese, butter, rice and other staples) that are distributed through community action or other nonprofit agencies to low-income households. You must apply and be given an ID card. When distributions are announced in your community, you must present your ID card to receive food.

4. Emergency Food Allotments

In most communities, the Salvation Army, Catholic Social Services or Catholic Charities or other nonprofit agencies, unions or churches will provide a two- to three-day supply of basic groceries to a family in need.

These agency food pantries usually are supplied by food banks that collect and distribute donated foods. Generally, food banks, such as those affiliated with the Second Harvest national network, do not give food directly to consumers.

The local AFL-CIO or United Way can direct you to food agencies near where you live.

5. School Breakfast and Lunch Programs

Contact the principal at school to enroll your children in the federally funded school breakfast and lunch programs.

6. Community Meal-distribution Programs

In many communities, special meal programs are provided for the elderly or handicapped homebound individual. Meals on Wheels or similar programs will deliver meals to the home.

If things get really bad, most communities have feeding programs through agencies and churches where a hot meal can be had daily by those unable to provide for themselves.

RESOURCES

- 1.** State department of human services
- 2.** State department of human resources
- 3.** State department of public assistance
- 4.** County agricultural extension agent
- 5.** County board of health
- 6.** Public clinics or hospitals
- 7.** Community action agency
- 8.** Salvation Army
- 9.** Catholic Social Services or Catholic Charities

Managing Utility Payments

In This Chapter

Utility Action Plan

Energy Assistance Programs

Alternative Energy Sources

Utility services (power, gas, water, telephones) are regulated under a hodgepodge of federal, state and local laws. Fuel oil, liquid propane and other energy sources generally are less regulated, but regulations vary greatly from state to state.

Utility Action Plan

Step 1: Know the Terms of Your Utility Service

State-regulated utility companies will provide a customer information packet for you. This explains the terms of service, reasons for cutting off service and ways to renew service.

You can call the public utility regulatory commission in your state to see what rights you have. For instance, in some northern states, there are “cut-off” laws that prevent a utility or other heating-energy provider from stopping service during the cold months.

UTILITY ACTION PLAN

1. Know the Terms of Your Utility Source
2. Check Into Budget Payment Plans
3. Reduce Utility Use
4. Notify the Utility Company Before You Get Behind
5. Propose a Payment Plan

Step 2: Check Into Budget Payment Plans

See if your gas or electric company has a “level payment plan” that keeps your bill the same each month. This makes it easier to plan your monthly expenses, before you get behind.

The utility company is not required by law to offer you a budget repayment plan if you are a delinquent customer. So before you get behind on the bill, discuss your plan with the customer service representative.

Step 3: Reduce Utility Use

Plan conservation measures with your family. Decide how you can do it safely and still cut your costs.

Some steps you can take to conserve on energy costs:

- Turn off lights, TV and appliances when not in use.
- Cut back on the use of “power hogs” like hair dryers.
- Lower the thermostat on your furnace, or turn up your air conditioner, and dress accordingly indoors.
- Wash and dry only full loads of clothes.

Some steps you can take to cut your telephone costs:

- Analyze your telephone service. Can you switch to a money-saving rate plan? Cancel custom features like “call waiting.”

- Make long-distance calls in evenings and weekends when rates are lower.
- Reduce your cell phone usage and costs—or consider eliminating your cell phone service.
- Eliminate unpublished listings; these add to your costs.
- Eliminate unnecessary calls if you are in a measured service area where you are charged for calls by length and time of day. The union at the phone company in your area (Communications Workers of America, International Brotherhood of Electrical Workers or other union) may advise you on your best telephone options available.

Step 4: Notify the Utility Company Before You Get Behind

Call, then write, the utility company immediately, before the due date for payment. Explain the reason for your inability to pay.

If a family member relies on an electric medical appliance, be sure the power company is aware of the medical danger of a service cut-off. In general, the power company will not cut off service to a household where a cut-off would pose a life-threatening danger.

Step 5: Propose a Payment Plan

Suggest a payment plan based on your current ability to pay. If you don't have a plan, or if your plan is not acceptable, develop one with the company.

Once a customer has filed for bankruptcy, a utility company can't change, refuse or stop service just because the customer can't pay the bill. However, the customer must reapply for service within 20 days after filing with the bankruptcy court, or service may be stopped.

Telephone service may be disconnected if your bill is not paid within one week of notice of delinquency. Depending on your prior record and at the discretion of the company, a payment plan may be set up where you will not have service interrupted.

To get your telephone service again once you have been disconnected, you may be required to:

- Pay your prior bill in full,
- Reapply for service and pay installation charges, and
- Pay a deposit.

Energy Assistance Programs

- Check to see whether you are eligible for the Low-Income Home Energy Assistance Program (LIHEAP). Apply through your local community action agency, or ask your power company about help.
- The Salvation Army and church charities provide money for utility bills in emergency situations. Local "Information and Referral" services or the United Way can refer you to the appropriate agency for utility assistance.

Alternative Energy Sources

Your county agricultural agent has free information on wood-burning stoves, solar energy, portable kerosene heaters and weatherizing your home at low cost.

You may be eligible for financial assistance to weatherize your home. Check with your local community action agency for details.

RESOURCES

1. State public utility commission
2. Communications Workers of America
3. International Brotherhood of Electrical Workers
4. Community action agency
5. Salvation Army
6. County agricultural agent

VIII Staying Insured

In This Chapter

Insurance Action Plan

Health Insurance and COBRA

Inurance policies on our lives, health and property are important safeguards of our financial well-being. So try to pay your premiums and keep your coverage.

Insurance Action Plan

Step 1: Make a List of All Your Policies

You have many different policies, such as

- Homeowner's or tenant's insurance on your home,
- Car insurance on each of your cars,
- Life insurance—either a private policy or one obtained through your union or where you work,
- Health insurance—either a private policy or one obtained through your union or where you work, etc, and
- Other special types of insurance.

Review each policy and list:

- Name of insurance company,
- Policy number,

- Insurance agent's name and phone number,
- What's covered,
- Any deductibles,
- Monthly payment, and
- Terms under which your coverage ends.

Step 2: Check on Insurance Benefits From Your Job

Talk to your union or company insurance office to find out:

- How long your health-care coverage lasts beyond the last day of employment. Coverage usually extends 30 days after the premium date.
- Where you stand with respect to annual deductibles (the amount you must pay each year) for prescription drugs and major medical. If you have made your deductible for the year, you may want to get prescriptions filled before the coverage ends. See your doctor for advice.
- What other types of insurance you have through your union or company (such as group life insurance). Can you continue to pay those premiums yourself?

INSURANCE ACTION PLAN

1. Make a List of All Your Policies
2. Check on Insurance Benefits From Your Job
3. Call Your Insurance Agent
4. Determine Your Minimum Coverage Needs
5. See if You Can Lower Your Premiums

Step 3: Call Your Insurance Agent

Call or write your insurance agent for each of your policies (car, life, homeowner's, and other policies), and explain your situation. Ask the insurance agent to consider a different payment plan. What options do you have?

Step 4: Determine Your Minimum Coverage Needs

Talk to your insurance agent to see if you have too much insurance. The insurance company may prefer reducing your coverage than losing your business.

Step 5: See if You Can Lower Your Premiums

Talk to your life insurance agent about:

- Changing to monthly, quarterly or semi-annual payment plan with the same or similar coverage,
- Converting to term insurance,
- Changing to more basic coverage that meets minimum needs,
- Using accrued dividends to reduce your premium, and
- Receiving discounts for which you may be eligible.

Talk to your car insurance agent about:

- Dropping collision or raising the deductible if your car is older or already paid off, and
- Reducing your coverage to include only liability coverage, which will reduce your premium.

Health Insurance and COBRA

The 1986 Combined Omnibus Budget Reconciliation Act (COBRA) is a federal law that:

1. Provides for the right of each worker, at companies with 20 or more employees, to continue his/her health insurance in the event of **layoff, strike or other displacement from the job**, at the same cost the employer was paying, plus 2 percent.

You have 60 days to elect this option. To continue coverage, you must pay the premiums the employer was paying, plus 2 percent.

Ask your union representative or company insurance office how to apply for COBRA.

2. COBRA insurance protection lasts for 18 months. It may be expensive, depending on family size, even at group rates. But it offers protection to those who otherwise could not get medical insurance, like heart patients, pregnant women and cancer patients.

3. In the event of the death of an employee who has taken the COBRA option, the spouse has the option to maintain group insurance under COBRA for a period of 36 months.



IX

Staying Healthy...

Even if You Don't Have Health Insurance

In This Chapter

Public Medical Assistance

Hospitals

Doctors

Prescription Resource List

Health care—and the medical insurance coverage to help pay for it—is important, particularly to families with existing medical problems. Those who require regular medical treatment, maintenance drugs or ongoing therapy are particularly vulnerable to the dangers of being without medical coverage.

But just because you are without insurance and are short of income doesn't mean that no health care is available for your family. In this chapter, we will look at how and where to get health care and medical supplies for little or no cost.

Remember: When laid off or on strike, maintain your health insurance if possible. Check with your union representative and/or the company insurance office to see what is required under the union contract or under COBRA to carry your employee group health insurance after you leave the plant. If you are able to afford the premiums, this is your best option. Even if can't keep up the premiums, your employee coverage usually extends 30 days after the premium date. Find out about your coverage.

“My nightmare,” a laid-off California steelworker told her AFL-CIO Community Services Liaison, “would be my son needing an operation before I can find another job with insurance.”

Public Medical Assistance

Medicare

Medicare is a Social Security program funded by the federal government. It provides hospitalization and other types of medical care for:

- People age 65 or over, and
- People on Social Security disability.

Benefits and payments are determined by Congress and are the same across the country. Apply through the local Social Security office.

Medicaid

Medical Assistance (Medicaid) is a government program that provides a range of medical benefits to:

- Low-income families,
- Families receiving Temporary Assistance to Needy Families (TANF), and
- People drawing income support under the Social Security Supplemental Security Income (SSI).

PUBLIC MEDICAL ASSISTANCE

1. Medicare
2. Medicaid
3. State Children's Health Insurance Program
4. Health Departments

Medicaid receives state as well as federal funding. Benefits, level of payment and days of hospitalization may vary from state to state. Call your state Medicaid office to determine what programs are available in your state.

State Children’s Health Insurance Program (SCHIP)

The State Children’s Health Insurance Program provides health care coverage to children (under 19) whose families earn too much to qualify for Medicaid but are unable to afford private coverage. Children are covered if their families earn up to 200 percent of the federal poverty level (\$34,000) or more in some states. Contact your local state Medicaid office for information, or call 1-877-KIDSNOW.

Health Departments

County health departments usually offer a range of health services at little or no costs. These services may include:

- Medical examinations,
- Immunizations,
- Well-baby care,
- Women and Infant Care (WIC) food vouchers for pregnant women and underweight babies,
- Prenatal care,
- Family planning,
- Basic dental care, and
- Prescription drug assistance.

Check with your county health department to see what services are provided in your area.

Hospitals

Choosing a Hospital

Look for a Hill-Burton Hospital

The 1956 Hill-Burton Act states that some hospitals must provide a certain amount of services free, or at reduced cost, to patients who are: unable to pay, uninsured or ineligible for government benefits.

Check with the business office of your hospital.

Or, call 800-638-0742 to see whether your hospital is required to provide care under Hill-Burton. If it’s not, ask for the hospitals in your area that operate under Hill-Burton requirements.

If your hospital doesn’t fall under Hill-Burton, some hospitalization may be available through public grants, private nonprofit trust funds or other sources. Ask the hospital business office.

Determine Why Your Doctor Recommends a Particular Hospital

In communities with more than one hospital, your doctor normally would determine where you should be treated.

Your doctor may select a hospital for a specific medical reason. For example, a certain hospital may have a specialized heart or cancer unit, or it may be equipped to conduct special scans or tests.

But when routine medical tests, procedures or minor surgery is needed, your doctor may choose your hospital based on criteria unrelated to medical questions. For instance, the doctor may have:

- A business relationship with a particular hospital,
- Privileges at a particular hospital,
- An office nearby, or
- A preference for having all of his/her hospitalized patients in one institution, for his/her convenience.

Talk to Your Doctor

The hospital the doctor uses may be a problem for you. If it is a private, for-profit hospital, it may be difficult to make payment arrangements. A nearby public or university-based medical facility—or a Hill-Burton hospital—may be much easier to work with.

Have a frank and open discussion with your doctor when he/she recommends that you go the hospital:

- Discuss your financial situation and lack of insurance coverage.

- Ask the doctor about using the hospital that is best for you in financial terms.
- Consider asking for a referral to another doctor, if necessary. It may be that your doctor thinks a public facility will do just as well, but that he/she doesn't have use of those facilities.

Remember: Sometimes doctors can make admitting arrangements that you may be unable to make. Ask your doctor for help in getting the lowest possible cost.

Shop Around

You are a consumer in the health care market. If there isn't a medical reason for using a particular hospital, you may benefit from shopping around just as you would for any other service.

It usually pays to find out which hospitals or clinics are easiest to work with before you need one.

Paying the Hospital Bill

Hospital Payment Plans

Most hospitals will provide care and work out a payment plan for paying the charges. These arrangements must be negotiated with the hospital business office, sometimes before you go to the hospital.

Be careful! Don't agree to higher payments at more frequent intervals than you can afford.

Bank Loans

Most hospitals have a standing arrangement with a local lending institution or bank to loan you the money to pay your hospital bill. Under this arrangement, the hospital is paid, but the patient owes the installment loan to the lending institution.

Consider this option carefully—you now will owe the amount of the hospital bill plus interest on the loan.

If you are in a severe financial situation, chances are the bank won't make the loan

anyway. On the other hand, this option might be worthwhile if it is the only way a member of your family can receive the care he or she must have.

Be careful if you are asked to secure a loan with property or other collateral.

If this loan can be made unsecured (that is, without collateral), and your financial situation worsens, the debt may be restructured under a Chapter 13 adjustment or washed out under a Chapter 7 bankruptcy.

Tips to Remember

When dealing with hospital billing, loan or payment plans:

- Get legal advice before signing a contract,
- Keep your head; don't act out of fear,
- Don't be cajoled or browbeaten into signing anything you don't understand or can't handle financially,
- Get copies of everything,
- Take notes, and
- Make sure you get the name of the person with whom you are talking.

Getting Emergency Care

In a life-threatening emergency, go to the nearest hospital emergency room or direct the ambulance to go to the nearest facility. Hospital emergency rooms usually won't haggle over money where a life is in danger. Later, work out the best terms possible for repayment.

Doctors

Talk to Your Doctor

Your family doctor has benefited from serving your family over the years when you were working. Don't be shy about discussing your financial situation honestly.

Your doctor may be willing to wait for the fee or to see you without charge. You won't know unless you ASK!

Contact a Physician Referral Service

See if the American Medical Association (AMA) chapter in your state has a Physician Referral Service. It may be able to give you the names of doctors who are willing to provide some uncompensated health care.

The state medical association usually is headquartered in the state capital and generally is named for the state; for example, the “Georgia Medical Association.”

Check into Other Health Facilities

General Medical Care

Many communities have public or voluntary-supported low-cost or free health clinics serving low-income households. Medical examination, prescription drugs or other services often are available through these programs.

Prenatal Care and Births

Examinations, vitamins and other prenatal care usually may be arranged by the uninsured or low-income family through local health departments, clinics or public or university hospitals. Medicaid may be applicable in some states. Check with your doctor.

Prenatal programs in most cases arrange birthing at public or other hospitals with which a standing arrangement exists. Arrangement for paying the birthing bill should be made with doctor and hospital.

Prescription Resource List

If a doctor prescribes medication which you cannot afford, or if a family member takes

medication regularly, try the resources listed below:

Your Doctor

Ask the prescribing physician. Doctors usually have samples or starter supplies in the office.

Voluntary Health Agencies

In many communities, agencies such as the United Way, Salvation Army, Easter Seals, American Red Cross, Epilepsy Foundation, American Cancer Society, American Diabetes Association, American Lung Association, American Heart Association and others can help you get the life-sustaining medications you need.

Clinics, Hospitals

Voluntary or public clinics and hospitals may offer prescription medications free or at low cost to low-income households. Ask!

County Health Departments

Usually, prescription drugs only are available through a health department after examination by a health department physician.

Community Agencies

The Salvation Army, Catholic Social Services or Catholic Charities, church or human-service agencies and local community action agencies often have discretionary funds they can use to provide emergency assistance for prescription drugs.

Mental Health Centers

Drugs for treatment of psychological, emotional or behavioral disorders often are available through your local mental health center.

Getting a Job

In This Chapter

Job Search Action Plan

Child Care

Employment Programs and Services

You found the job you had, and you will find another job.

Changing jobs sometimes can be a good thing. You may always have wanted to start your own business or get into a line of work that pays better than your old job.

When Jim, an industrial maintenance worker from the Midwest, lost his job at a plant, he retrained on heavy earth-moving equipment and took a job in Florida. Now he's an operating engineer, works outside, and loves his new job. "When I was a kid, I dreamed of doing what I'm doing now. Losing my old job was the best thing that ever happened to me."

Being positive about this change in your life can be a big boost to your morale. Think about it.

In this chapter, we discuss the steps to take to get the kind of job you want. It's up to you to take these suggestions and use them to learn about retraining and re-employment opportunities available in your community. Your union and your community want to help you overcome this setback.

Job Search Action Plan

Step 1: Take Stock of Yourself

This first step is important. Ask yourself:

- What kinds of paid or unpaid work have I done?
- What skills do I have?
- What working conditions do I prefer?

List Your Skills

Don't think, "But I don't have any skills!"

Anyone who has worked for a number of years HAS skills.

Try these tips to identify your skills:

Think about what you can do by grouping your skills into three categories:

What can you do with PEOPLE?

Examples: Trained workers, made decisions, worked on a team or committee.

My skills are:

What can you do with INFORMATION?

Examples: Kept records, made reports, read patterns, followed instructions, developed plans.

Are you good at math? Any computer skills?

My skills are:

Think about skills you may have developed off the job, through outside activities, such as the military service, hobbies and volunteer work with union, civic, church, or social groups.

My skills are:

What can you do with specific MACHINERY OR EQUIPMENT?

Examples: Used instruments or tools, drove trucks, repaired/adjusted equipment, operated machinery. My skills are:

Think about any promotions or changes in duties you may have had with the same employer. Were any changes in skills involved?

My skills are:

SAMPLE RÉSUMÉ

John Miller Campbell, 543 Takeany St., Pinto Island, Ala. 12345. 987-654-3210.

I. WORK EXPERIENCE

Shipfitter. Deep South Shipbuilding Inc., Coastline, Ala. Steel fitting in marine construction. Layout from blueprints, burning, welding, precision grinding. Production and use of templates. August 1966–July 1990.

Automobile Mechanic. Ben Took Ford Inc., Charlotte, N.C. General auto mechanics, including warranty maintenance, drive train, transmission diagnostics and rebuilding, electrical repairs, complete brake overhauls. February 1963–August 1966.

II. EDUCATION

Charles Mason High School, Masonville, Va.

Graduated with Mechanical Arts Certificate, 1959. 4-H Club; captain of football team, 1959.

U.S. Navy Mechanical School, San Marcos Naval Air Station, Conway, Ca.

Received Flight Maintenance Technician Certification, 1960.

III. MILITARY

U.S. Navy, San Marcos Naval Air Station, Conway Calif., Flight Maintenance Crew.

Flightline general maintenance and repair of F-16 and Tomcat aircraft.

IV. PERSONAL

Born Masonville, Va., May 15, 1941. Married, Sarah Mason Campbell.

Three children: Martha 22, Dwight 20, Elizabeth 16.

Write Out Your Employment History
(Make copies if additional sheets are necessary)

EMPLOYMENT HISTORY WORKSHEET

Employer

Address

Position Held

Duties/Skills

Hired

Left

Salary

Reason for Leaving

Employer

Address

Position Held

Duties/Skills

Hired

Left

Salary

Reason for Leaving

Employer

Address

Position Held

Duties/Skills

Hired

Left

Salary

Reason for Leaving

It is important for you to make a record of all your previous jobs and other related information for two reasons:

- It will help to remind you of the skills that you can offer to an employer, and
- It can become a handy aid for filling out job applications.

Complete the employment worksheet. Take it with you when you apply for jobs.

For further information, go to your local library or community college—there are many books on résumés and job searching that include samples of typical employment histories.

Go one step further and develop your own résumé based on your completed employment worksheet.

Identify Working Conditions That You Prefer

- **Physical working conditions**—for example, do you like to do outdoor work? If so, building, mechanical work or jobs involving driving may appeal to you.
- **Mental working conditions**—these jobs usually involve working alone, taking



instructions from others and having the potential to learn and make decisions.

- **Pay and benefits**—although changing jobs may require a cut in pay initially, you should think about:
 - The lowest pay and benefits level you will accept,
 - The chances for future wage increases and/or promotions as you stay on the job, and
 - The costs to you (day care, transportation, uniform, tools) of accepting the job.

Step 2: Find Out Who's Hiring Choose Which Employers to Contact...

Most job openings never are advertised in the paper, especially in high-unemployment areas. You must use informal methods to uncover this HIDDEN JOB MARKET.

Through Informal Methods

Most jobs are found through personal contacts and by word of mouth. Inform everyone you know that you are looking for work. Ask them to listen and watch for openings:

- Friends, acquaintances and fellow union members,
- Family and neighbors, and
- Somebody working in an occupation or with an employer that interests you.

Remember: These personal contacts are your most important ones.

Through Standard Methods

Use the standard methods of learning about job openings:

- Newspaper classified ads,
- Local job service office, and
- Employment agencies.

Be careful when contacting an employment agency. Make sure you ask whether there are any fees you have to pay.

LETTER IN RESPONSE TO A NEWSPAPER AD

201 West Fifth Street
Dayton, Ohio 45402
April 17, 2001

Box 431
Dayton Newspapers Inc.
40 South Ludlow Street
Dayton, Ohio 45042

Dear Sir:

I noticed in Sunday's *Dayton Daily News* that you are seeking candidates for sales positions in your automotive department.

For a number of years I have been involved in door-to-door sales for the Fuller Brush Company. Additionally, I have been fixing cars for myself, my family and friends since I was 15, so I know a lot about cars.

Enclosed is a copy of my résumé with my correct address and phone number. Since I am not able to contact your company directly, I hope you will invite me for an interview so we can discuss further your job and my qualifications.

Sincerely,

Charles T. Watson

Enclosure: résumé

LETTER OF APPLICATION WITH RÉSUMÉ

201 West Fifth Street
Dayton, Ohio 45402
September 27, 2001

Mr. David Martinson
Director of Personnel
Make-Rite Corporation
111 South Main Street
Toronto, Ohio 45611

Dear Mr. Martinson:

This letter is to inquire about the possibility of employment as a secretary with your company.

I have had two years experience as a clerk/typist in an office similar to yours. In addition, I have completed a secretary training program at Sinclair Community College. Enclosed is a copy of my résumé for your review.

In a few days I will be stopping by your personnel office to complete an application for employment. I will be happy to take a clerical skills test at that time and also hope for a personal interview. I look forward to meeting you or a member of your staff at that time. Thank you.

Sincerely,

Jane Robinson

Enclosure: résumé

LETTER OF APPLICATION WITHOUT RÉSUMÉ

1235 North Clauson Street
Detroit, Michigan 48092
February 6, 2001

Mrs. Delila Callahan
Director, Up and Out
201 West Fifth Street
Dayton, Ohio 45402

Thank you, Mrs. Callahan...

for allowing me this opportunity to introduce myself. I am John DeWitt and I am presently employed as a counselor with a mental health unit for the state of Michigan. As a native of Dayton, however, I am eager to return to the Dayton area, and I write to request consideration for employment with your agency.

For six years I have been in vocational rehabilitation. I have had a broad range of vocational experiences in a wide variety of settings. My involvement with community outreach and education, employer contact and development and public relations activities—as well as my ability to work effectively with a variety of client populations—would bring to your agency the mature expertise of an enthusiastic individual with a proven track record.

At your request, I would be happy to provide you with a more detailed résumé of my past experience and a list of personal and professional references. Additionally, by prior arrangement, I am available for a personal interview at your convenience.

Your reply to my correct address above or 415-778-5642 is solicited and appreciated. I am anxious to learn more about your agency and its work—so please write or call today! Let's get together and talk about what I can do for you and your clients.

Than you for your kind consideration.

Sincerely,

John DeWitt

Step 3: Prepare for the Interviewer

Ask About the Employer

Find out as much as you can about the employer and the job opening before you officially apply for the job or are interviewed.

Find out such things as:

- What are the employer's products or services?
- What skills does the job require?
- How many workers are employed?

Filling Out a Job Application

Keep these tips in mind when filling out a job application:

- Before writing anything, look over the entire form carefully, then read and follow all directions exactly.
- Complete the application in black or blue ink.
- Neatly print your answers to all questions. If a question does not apply, write in "N/A" (not applicable) or a dash.
- Make certain that all the information you put on the application is correct. Take your completed EMPLOYMENT WORKSHEET to help you remember names, addresses, telephone numbers, dates.
- After completing the application, double-check to see that everything is properly and correctly filled out.

Going on the Job Interview

Before the Interview

Consider how you might answer the following typical question:

- Why are you interested in working for us? (Sample response: "I am looking for stable employment in a field in which I believe I can perform well.")

- What is your experience?
- What makes you think you can fulfill the requirements of this job? (Sample response: "I learn quickly and I am a hard worker.")

Your answer to each of the above questions should include a brief description of your skills.

- Take along a summary sheet of your past work experience skills and education (your completed EMPLOYMENT WORKSHEET will do)
- Take along your Social Security card and driver's license.
- Be a few minutes early. Don't be late!
- Dress appropriately. Try to dress neatly in the approximate clothing required for the job. No sunglasses, gum or cigarettes.

During the Interview:

- Sit up, look alert and show that you are interested in the job.
- When answering questions, be honest, to the point and confident.

After the Interview:

- Send a letter to the employer thanking him/her for the interview. Sometimes this helps to bring your name to the interviewers' attention when they are making their decision—especially if they interviewed a number of people for the position.

A FINAL NOTE: Remember that it is up to you to convince the employer that YOU are ABLE (you want the work) to do the job. Use any help that is available—and good luck!

THANK YOU LETTER AFTER AN INTERVIEW

201 West Fifth Street
Dayton, Ohio 45402
February 24, 2001

Miss Selma Johnson
Supervisor, Data Processing
L.M. Barris Co.
45 Central Avenue
Fairborn, Ohio 45308

Dear Miss Johnson:

I appreciate you taking the time to talk with me last Tuesday about the keypunch opening in your department at the Barris Company. It is exactly the kind of position I am seeking.

Your company is doing some very exciting research in the health field and I would like to be a part of the whole process. I feel my past experience in the inventory control department of Mason General Hospital and my knowledge of their computer systems would be helpful in your job.

As we agreed, I will call you next Friday morning for your decision. I enjoyed visiting with you and certainly hope to be employed by your company.

Sincerely,

Cynthia Goodall

Child Care

A single parent with small children may need day care services. Your spouse's ability to work while you seek employment may require day care for preschool children.

United Ways often fund low-cost day care centers that usually charge on a sliding scale fee basis. This means that you are charged according to your income.

If a number of households in the same neighborhood are in the same situation, you might consider working out cooperative arrangements with neighbors to baby-sit one another's children as needed.

Commercial day care is generally available, but costs may be steep. Shop around.

Employment Programs and Services

1. AFL-CIO State and Local Councils

Various job training, job search or placement programs may be available under federal, state

or local grants through your local union, the AFL-CIO state or local council, the AFL-CIO Working for American 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 202-466-8010.

2. State Employment Service

Each state has an employment service whose purpose is to match unemployed citizens with available jobs in the state. Services of the state employment service are free.

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

■ **Workforce Investment Act**—Funds state programs for a wide variety of job search, training, counseling, transportation and educational programs.



- **Pell Grants**—Provide funds to unemployed workers who are in qualifying educational or trade schools.

Ask your state employment service counselor about programs available in your state.

3. Workforce Investment Act

WIA provides a one-stop delivery system to help with job search, skill assessment placement and training for adults, dislocated workers and youth (ages 14–24).

4. Dislocated Worker Eligibility for Service

You may be eligible for placement, retraining and educational services under WIA if you meet one of the following conditions:

- You have been terminated or laid off (or notified of layoff); are eligible for, or have exhausted, unemployment compensation; and are unlikely to return to your previous industry or occupation.
- You are self-employed.
- You are a displaced homemaker.

Services include:

- **Rapid Response Assistance**—access to public services within 48 hours of a closure or announcement.
- **Readjustment Services**—testing and assessment, job/career counseling, job clubs, job development and placement, labor market and occupational information, supportive services and relocation assistance.
- **Retraining Services**—classroom, occupational skill and on-the-job training; basic, remedial and literacy education; and entrepreneurial training.
- **Needs-Related Payments**—for dislocated workers enrolled in training who have exhausted their unemployment compensation. Eligibility and dollar amounts vary among states.
- **Child care and transportation assistance.**

5. Trade Adjustment Assistance for Workers

The Trade Adjustment Assistance (TAA) program provides special income protection and job training for workers who lose their jobs or have their work hours and wages reduced as a result of import competition.

TAA-certified workers are eligible for special job training plus job search and relocation allowances. TAA funding can be combined with WIA funds for long-term job training. Contact your union representative or state employment service to determine your eligibility.

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.

TAA funds can be combined with WIA funds for long-term training assistance.

6. NAFTA-TAA

If you have lost your job or had your hours reduced due to imports or shift of production to Canada or Mexico, you may qualify for transitional adjustment assistance. Contact your One-Stop Center.

7. The Targeted Jobs Tax Credit

TJTC provides employers with a tax credit for hiring employees under special provisions of the state unemployment service.

8. The Veterans Workforce Investment Program

This program helps unemployed veterans receive benefits and locate jobs. This is a federal program, usually operated through the WIA One-Stop Center. Your local office of the Department of Veterans Affairs has information on other veterans' employment and assistance programs.

9. College or University Placement Offices

Colleges, universities and vocational schools have information on Pell Grants and student loans that can help you to continue your education or seek retraining.

10. Private Employment Agencies

These for-profit job placement agencies are licensed by the state and charge a fee to find you a job.

Know the fee required and understand the contract terms fully before you sign. Get it in writing from the agency.

11. Temporary Labor Services

Some unions sponsor temporary labor services, which may involve contracts for temporary laborers. Some services pay off in cash at the end of the day and may provide extra pay if you have your own transportation.

This kind of work may not be particularly attractive, but it may provide some supplemental income until something better comes along.

Appendix

Labor Resources—National

AFL-CIO Department of Field Mobilization	202-637-5309
AFL-CIO Working for America Institute	800-842-4734 or 202-466-8010

Other Resources—National

National Legal Aid and Defender Association (Referrals to local Legal Services Corporation or Legal Aid Office)	202-452-0620
National Foundation for Credit Counseling (Referrals to Consumer Credit Counseling)	800-388-2227
Veterans Administration	800-827-1000
Social Security Administration (Information on Medicare, Supplemental Security Income and Disability)	800-772-1213
Housing Counseling Clearinghouse (Referrals to FHA, HUD Forbearance Counseling)	888-466-3487
Insurance Information Institute	800-331-9146
Health Insurance Association of America	202-824-1849
Department of Health and Human Services	877-696-6775

Photo Credits

Page 8: Karen Jackson; Page 12: Darren Hauck; Page 16: Andrew Lichtenstein;
Page 20: Jim Ruymen; Page 25: Steve Kagan; Page 29: Robert Gumpert;
Page 37: Jim Levitt/Impact Visuals; Page 45: David Lee Waite; Page 52: Jim Ruymen.