

Unemployed... Now What?

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INTRODUCTION

This document will help ensure you know about the key resources available to you and your family. Its goal is to help you focus on finding a new job as quickly as possible!

Note: *The content for this document is dynamic and will continue to grow as more resources become available to those who are unemployed or underemployed. As such, we recommend you:*

- Go to The Avadon Group website (www.avadongroup.com) every few weeks to look for the most recent version of this document. While you are there, register for our **Career Latticing Series (CLS)** classes, which will help you develop the foundation for dealing with this new and ever-changing job market. Just click on the Avadon Group link above, then select "Career Latticing Series" from the left hand navigation bar once you get to the site. (Through our partnership with the Employment Security Commission of North Carolina and Wake Technical Community College, CLS class fees are waived for those currently unemployed, and are discounted for those who are underemployed.)

Career Latticing Series Six-Part Training Program:

○ Find Your Perfect Career	○ Advance Your Career
○ Career Foundations, Prepare to Interview	○ Sell Yourself/Personal Selling
○ Make Your Resume Talk	○ Communicate & Lead (with confidence)

Overall Summary – The Main Parts of Your Career Plan

The combination of Avadon's CLS training program, along with the resources and insights provided in this guide, can help you with:

1. **Your Personal Self-Assessment** (interests, skills, personality, and values) through:
 - a. Training Classes - Avadon's **Advance Your Career** and **Sell Yourself** CLS classes (www.avadongroup.com/html/courses.html)
 - b. The Holland Code or the North Carolina Career Resource Network (www.ncsoicc.org)
 - c. Volunteering to get experience and to network, with any number of organizations, including:
 - i. AmeriCorps - Local & national service programs, call (202) 606-5000 or go to www.americorps.org;
 - ii. Habitat for Humanity International, call (229) 924-6935 or go to www.habitat.org; and
 - iii. Meals on Wheels Association of America (www.mowaa.org)
 1. Raleigh - (919) 833-1749
 2. Durham - (800) 677-1116
2. **Your Career Exploration** (outlooks, trends, training, and cost of living), through:
 - a. The Employment Security Commission of North Carolina (www.ncesc.com); and
 - b. NC Career Resource Network (www.ncsoicc.org)
3. **Your Job Search** (the networking, resume preparation, interviewing, and applications required to get you that next position), through the 22 other sections and two appendices provided throughout the remainder of this guide:
 - a. See the table of contents on page 3.

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What Do I Need to Know?

First Week – Give yourself some time to gather vital information.

Relax – You are NOT ALONE!

1. Filing for Unemployment Online:

- a. Are you eligible? If you were laid off, then you are eligible to file for unemployment. Go to the Employment Security Commission (ESC) of North Carolina's website at: www.ncesc.com for more details. The maximum period for which you can receive the full weekly benefit amount is 26 weeks.

2. Severance:

- a. If you are offered a package to leave, review it with your spouse and/or legal/financial advisor.
- b. North Carolina's ESC website (www.ncesc.com) says "You are not eligible for unemployment insurance benefits for any full week covered by separation pay, vacation pay, etc.; nor may such a week count as your 'waiting period week.' Generally, you should file your claim the first week after the period covered by the payment (if the last week of the payment is not a full week's pay, you may file that same week, although you may still be ineligible due to excessive earnings). IMPORTANT EXCEPTION: Individuals receiving severance pay are considered to be unemployed and therefore may file a claim during any week that they are registered at or attending an institution of higher learning, a secondary school, or an approved training program." (**Avadon's Career Latticing Series [CLS]** training classes [www.avadongroup.com/html/courses.html] comprise one such program that could qualify you for this exception, as they are Employment Security Commission of North Carolina approved. Please consult your ESC counselor to confirm.)

3. Healthcare Insurance:

- a. When you are laid off, you will still have full benefits through the end of the month in which you became unemployed. As such, if possible, schedule any needed healthcare/medical appointments for you and your family before the end of that month. Inform the doctor/healthcare provider's office of your situation and your need to be seen before month's end.
- b. COBRA (Consolidated Omnibus Budget Reconciliation Act) "gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances." Visit www.dol.gov/dol/topic/health-plans/cobra.htm to find out more.
 - i. COBRA lasts for up to 18 months after your unemployment date.
 - ii. Eligibility - If you file within 60 days of leaving your former employer; they had more than 20 employees; and you were already on the company medical plan, then you should be eligible. Other key information can be found at: www.medhealthinsurance.com.
 - iii. COBRA Stimulus Benefit - while COBRA is expensive, President Obama, in Feb. 2009, signed a stimulus benefit package to help ease those costs.
- c. Under the AARA (American Recovery and Reinvestment Act of 2009), employers will receive a 65 percent credit (the credit will last for nine months) for those former employees who meet the following criteria:
 - i. They were laid off between Sept. 2008 – Dec 31, 2009;
 - ii. The company has over 20 employees; and
 - iii. The employee in question did not make over \$145,000/year.
- d. For other options besides COBRA, visit www.mahealthconnector.org.

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After that first week of information-gathering, take some time to look into the following:

4. Medical/Healthcare Assistance Resources:

- a. Contact the Department of Human Services in your county for assistance with prescriptions, adult Medicaid/Medicare, or community health centers.
- b. Churches often have a medical ministry or have compiled resources for those in need, see: www.4042needs.org/programs/resources/medical.html
- c. Ask your primary care physician if he/she would be willing to negotiate his/her rates. Specialists often have a financial aid package.
- d. Low-cost options for prescription drugs exist. Ask your primary care physician if there are any medications you can take via a pharmaceutical program, or if they have generic samples available.
 - i. Some retail pharmacies have \$4-prescription drug programs (e.g., WalMart Sam's Club and Target Stores).
 - ii. Currently, generic drugs are free at CVS Pharmacy drug stores.
 - iii. Other lower-cost prescription options are available (be aware that there are certain eligibility requirements for some options). Visit www.benefitscheckup.org, www.needymeds.com, www.rxassist.org, or www.togetherrxaccess.com (800-444-4106) for more information and to see if you are eligible for a prescription savings card.
- e. Medical care for the uninsured -
 - i. Alliance Medical Ministry (www.alliancemedicalministry.org). In Wake County, faith-based medical personnel treat the working poor from Monday to Friday. Call (919) 250-3320 to find out more or visit 101 Donald Ross Drive, Raleigh, NC, 27610.
 - ii. NC Family Health Resource Line (www.nchealthystart.org/ncfhrl or 1-800-367-2229).
 - iii. NC Free Clinics (NC has more free clinics than any other state) - www.ncfreeclinics.org.
- f. Dental care
 - i. Durham County - Family Dental Care Clinic. Visit 3608 University Dr, Suite 104, Durham, NC, 21707, or call (919) 688-4100.
 - ii. Wake County - contact Wake Health Services Inc. administration via www.whsi.org. Once you are eligible, contact Wake Smiles (dental care for children) at (919) 250-2952, or drop by 2620 New Bern Ave., Raleigh, NC, 27610, to make an appointment for your children, Tuesdays from 10 - 11 a.m. or Fridays from 10 - 4 p.m.

5. **Life Insurance:** When you are unemployed, you will normally no longer have your company's life insurance, so go to sites like www.SelectQuote.com or www.metlife.com to look at personal options available.

6. **Emotions:** Many people have a wide range of emotions when dealing with being unemployed — from relief to sadness to anger to acceptance. (It is much the same as dealing with any loss.)

- a. Involve your spouse and family. You will need them to be aware of having to cut back on expenses, and you will need their support.

7. **Finances:** Ways to limit expenses and keep your credit!

- a. Financial Planning Assistance - utilize a financial planner if you have one, ask trusted friends, or seek input from your bank about such things as 401K rollover and investments. Keep in mind, you may need to access more cash than normal.
 - i. Triangle Family Services can help with your financial planning. Go to www.tfsnc.org, email cccs@tfsnc.org, call (919) 821-1770, or visit them at 700 Blue Ridge Rd, Suite 101, Raleigh, NC, 27606.
- b. Non-Essential Expenses - Look at eliminating or cutting back things like cable TV to basic levels.
- c. Cell Phone - You may want to wait to make changes to your plan until you have been unemployed for 2-3 months, since you will need your phone more during the day for a variety of activities.

- d. Credit Cards - If you have any debt, speak to the credit card companies about payment plans. If you need a loan, read the fine print carefully. Check your credit report by going to www.AnnualCreditReport.com or calling 877-322-8228. (The report is free once every 12 months. Score range is from 300-850, with 720-760 being "excellent" credit).
 - e. Unemployment Duration - When the economy is good, it often takes about one month per every \$10,000 in yearly salary to find employment. That means if your salary was \$50K/year, it would take about five months to find another job. Currently, finding employment is taking longer and the opportunities may not be as lucrative as they once were.
 - f. Doctor Visits - As mentioned earlier, your health insurance is normally paid through the month in which you were laid off. Therefore, schedule any needed healthcare appointments immediately and inform them you need to get in prior to end of the month.
8. **Passions/Interests:** What are you passionate about? What do you really like to do?
- a. This is a great time to pursue your hobbies, not only to help you de-stress, but to network, and potentially turn your passion into a new career opportunity.
9. **Exploring Other Opportunities:**
- a. List your skills (including strengths and weaknesses); then
 - b. Use ONET (<http://online.onetcenter.org>) to match those skills to potential occupations.
10. **Job Resources:**
- a. NC Employment Security Commission (www.ncesc.com).
 - b. JobLink Career Centers (www.nccommerce.com) - which can provide computer access, photocopying, training, and so forth.
 - c. Public Libraries - Get to know your local library for their workshops, books, computers, etc.
 - i. Wake County (www.wakegov.com/libraries).
 - ii. Durham County (www.durhamcountylibrary.org/locations.php).
11. **Funding for Education:**
- a. WIA (Workforce Investment Act) has money allocated by the state to retrain those who are unemployed. Go to your local ESC or JobLink location to register (www.ncesc.com). There is approximately \$3,100 available for each approved person. (Note: Cary ESC has informational meetings on Fridays at 9 a.m., call (919) 469-1406 to register for a session.)
12. **Resumes:** Take Avadon's **Make Your Resume Talk** class (www.avadongroup.com/html/courses.html).
13. **Business Cards:** It is important to have a card that has your email, phone number, and an encapsulation of your elevator speech.
14. **Targeting Your Search:** Utilize such Avadon CLS courses as **Find Your Perfect Career**, **Advance Your Career**, and **Sell Yourself/Personal Selling** to help you focus your efforts. Additionally:
- a. Determine the industry you want to work in and where you want to live;
 - b. Determine the companies/organizations you would ideally want to work for; and
 - c. Make a list of the people you might know at these companies (or contacts of these people).
15. **Recruiters:**
- a. It is a good idea to work with some recruiters in your field of interest. You can ask for recommendations from friends in your industry or search for staffing agencies to find the recruiter who is of best value and suited to your needs and interests.

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- 16. Staffing Agencies (Temp to Permanent):** Often, one can work on a part-time basis and then get hired for full-time work.
- a. National and local listings (not exhaustive):
 - i. Kelly Services (www.kellyservices.com)
 - ii. Manpower (www.manpower.com)
 - iii. Spherion (www.spherion.com)
 - b. Local Staffing Agencies (they can place people nationally, too):
 - i. Greene Resources (www.greeneresources.com)
 - ii. Frankel Staffing Partners (www.frankelstaffing.com)
 - iii. Five Star Staffing (www.fivestarstaffing.com)
- 17. Networking:** Now that you know you're not alone, let your family and friends know you are seeking new employment in your career field or are looking to pursue a new career direction. Be as specific as possible about what you want to do so others can help you. (Go To Appendix-1 and also check out Avadon's website for such CLS classes as **Personal Selling** and **Communicate & Lead**, to find the support, assistance, and training that are available near you). When networking, remember your:
- a. Body Language - Be open to meeting new people. Practice if you are not comfortable with meeting new people.
 - b. Tone of Voice - Be confident, people want to help you.
- 18. Where/How Can I Network?**
- a. LinkedIn - Do you have a profile? If not, create one now with your photo, and reconnect with old co-workers and friends. This is good place to network, but it is also a great source for finding job opportunities. More and more companies are looking for personnel and posting jobs here.
 - b. Indeed.com or Jobster.com - These aggregator sites pick-up job postings from other career sites like Monster.com, Dice, and CareerBuilder. This allows for one-stop viewing of available positions. (Note: there is a posting delay between when you see the job on these sites vs. when they are posted on the respective company's website. For specific companies of interest, create a job notification email for yourself.)
 - c. Informational Interviews - Don't ask for a job — ask for input/advice. How did person Joe Smith become a _____ (coach, sales person, CEO, etc)?
 - d. Church - Ask your religious organization if they have any suggestions or advice. Often there are groups or counseling available as well.
 - e. Chambers of Commerce -
 - i. Raleigh (www.raleighchamber.org; see Events & Programs > Networking). Offices are located at 800 S. Salisbury St, Raleigh, NC, 27601. Call (919) 664-7000 to find out more.
 - ii. Durham (www.durhamchamber.org; see Calendar of Events). Offices are located at 300 W Morgan St, Suite 1400, Durham, NC, 27701. Call (919) 328-8700 to find out more.
 - f. University/Alumni Groups - Check their respective sites for career information, networking groups, to reconnect with old contacts, etc.
 - g. Industry Associations (see Appendix - 1).
 - h. Business Network International (www.BNI.com) - This is a national association designed for helping small businesses. If you have a business or plan to start a small business, then this is a great resource to look into or be a part of.
- 19. Posting a Resume.** (Please note, since your resume can go anywhere once it is on the Internet, post your information with caution). If you do choose to place your resume on the major posting sites like Monster.com and CareerBuilder, then:

- a. Take **Make Your Resume Talk** from Avadon's CLS training series (www.avadongroup.com/html/courses.html);
- b. Update your resume with key recent information; and
- c. Make sure your resume presents the key benefits you offer employers, not just a history of the jobs that you've had.

20. Training:

- a. Avadon Group (www.avadongroup.com).
- b. NC Department of Commerce/JobsNow (www.nccommerce.com or www.jobsnow.nc.gov).
- c. Wake Technical Community College (www.waketech.edu).
- d. Durham Technical Community College (www.durhamtech.edu).
- e. Triangle Family Services (www.tfsnc.org).

21. Time Management: You can't look for a job 24 hours a day/7 days a week, so consider doing a few different things to keep your spirits up. Make a schedule and incorporate some of the following items:

- a. Volunteering - Helping others, helps you!
 - i. Boy or Girls Scouts (www.scouting.org or www.girlscouts.org);
 - ii. Meals on Wheels Association of America (www.mowaa.org),
 1. Raleigh - (919) 833-1749,
 2. Durham - (800) 677-1116;
 - iii. Habitat for Humanity International (229-924-6935 or www.habitat.org);
 - iv. AmeriCorps - local & national service programs (202-606-5000 or www.americorps.org);
 - v. Try your local libraries or book stores if you want to read to children;
 - vi. Visit hospitals, nursing homes, or other places where there are shut-ins or people in need of a friendly face or company; or
 - vii. Talk to any number of other worthy organizations or individuals that fit your interest and/or skill sets, or offer a new challenge for you.
- b. Exercise - walk, swim, lift weights, find ways to keep the endorphins flowing.
- c. Family Time - spend time with your family! They need you and you need them!

22. Overwhelmed? Get a career coach or find other career assistance:

- a. Go To www.avadongroup.com and see Appendix - 2 for a list of the personal & corporate training, classes, coaching, and other services The Avadon Group provides.

APPENDIX - 1: Networking

Community Groups

1. Monday - Colonial Job Seekers (www.colonial.org or 919-233-9100):
 - a. Where - Colonial Baptist Church, 6051 Tryon Road, Cary, NC, 27511
 - b. When - Every Monday (except holidays) from 8:30 a.m. to 11:00 a.m.
2. Tuesday - Practice Elevator Pitch (www.stmichaelcary.org or 919-468-6100):
 - a. Where - St. Michael the Archangel Roman Catholic Church, 804 High House Rd, Cary, NC, 27513
 - b. When - 7:30 a.m. to 9 a.m.
3. Wednesday - St. Andrews Presbyterian Church (www.sapc.com or 919-847-1913):
 - a. Where - Raleigh, 7506 Falls of Neuse Rd, Raleigh, NC, 27615
 - b. When - Every Wednesday from 7:30 a.m. to 9:15 a.m.
4. Thursday - Hope Job Seekers (www.gethope.net or 919-532-0620):
 - a. Where - Hope Community Church, 821 Buck Jones Rd, Raleigh, NC, 27606
 - b. When - Thursdays from 8:30 a.m. - 10 a.m.

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5. Friday (TBD) - From April 3rd to June 5th, the United Way of the Greater Triangle had been offering job-related lectures and workshops called "Ready to Work." They are exploring running the workshops again due to great success and demand, but have not yet confirmed a summer series. Check their website at www.unitedwaytriangle.org (News & Events section) or call (919) 463-5016 to find out more details.

Other Networking Groups:

1. Triangle Network Group (www.trianglenetworkinggroup.com). Meets 2nd Tuesday of each month from 6 p.m. - 8 p.m. at Matrix Resources, 2803 Slater Road, Morrisville (behind the Outlet Center off I-40).
2. Business Leadership Breakfast Series (www.businessleadermagazine.com).
3. Industry Organizations - seek out the one that may apply to you (search for others beyond this limited list):
 - a. American Marketing Association (www.marketingpower.com).
 - b. Triangle Society Human Resources (www.tshrm.com).
 - c. NC Project Management Institute (www.ncpmi.org/index.cfm?page=article&id=34).
 - d. Triangle Interactive Marketing Association (www.triangleinteractive.org).
4. Employment Security Commission of North Carolina - Unemployment Office (www.ncesc.com).
5. The Avadon Group (www.avadongroup.com).
6. Create your own from colleagues, neighbors, activity partners, etc.

APPENDIX - 2: The Avadon Group

Consulting and Focus

The Avadon Group focuses on: ***Engineering Workforces & Workplaces for Rapid Reinvention and Dominance in a Global Marketplace™***. Avadon is a coordinated group of consultants, each coming from proven track records in their chosen fields. It is what makes Avadon different from the majority of other training companies. We aren't just certified trainers, the core Avadon team are experts in their respective fields, each developing their own material from their own unique backgrounds.

Areas of Specialty

1. Corporate Training:
 - a. Adapt! Advantage;
 - b. Resume Workshop;
 - c. Personality Assessments;
 - d. Interviewing Workshop;
 - e. Branding Workshop;
 - f. Personal Commercial/Interview Scripting Workshop;
 - g. Platinum Rule Workshop; and
 - h. Custom Workshops.
2. Outplacement Training - Avadon Career Latticing Series/Finding the Right Job (12-hour program):
 - a. Find Your Perfect Career;
 - b. Career Foundations/Prepare to Interview;
 - c. Make Your Resume Talk;
 - d. Advance Your Career;
 - e. Sell Yourself/Personal Selling; and
 - f. Communicate and Lead.
3. Outplacement Training - Avadon Intensive Training Series (6-hour program, leave with tangible product):
 - a. Resume Workshop;
 - b. Interviewing Workshop;

- c. Branding Workshop;
 - d. Personal Commercial/Interview Scripting Workshop; and
 - e. Platinum Rule Workshop.
4. Professional Coaching for Business Teams and Individuals:
- a. Resume writing -
 - i. Consultant to write resume,
 - ii. One-on-one resume assistance;
 - b. Would you like more help analyzing your assessments?
 - c. Do you need one-on-one help developing your personal commercial?
 - d. Do you need help scripting your answers to the top 20 interview questions?
 - e. Do you need help in your delivery and presentation skills?
 - f. Do you get the interviews and not the job? We can help you identify the gaps keeping you from closing the deal.
 - g. Can you sell yourself? Do you have a brand that resonates with employers?
 - h. Would you like one-on-one assistance on any or all of these topics in a complete package?

Contact Avadon today (919-303-7205, toll-free: 1-888-437-7263, or email Success@AvadonGroup.com) to find out how we can help your business; your worker, management, or executive teams; or you individually, adapt and succeed in the ever-changing global economy, and reach the success goals you have set out.