



How to survive a layoff

First, understand that it's not your fault. A layoff is not a firing. You did nothing wrong. Future employers know that, "lack of work," is the main reason people are laid off.

Next, tell your family. Tell them as soon as you get home. You might say, "I have sad news about my job. I've been laid off. The layoff is effective today and the decision is final."

Acknowledge the emotions of losing your job. You may feel waves of anger and sadness following your layoff. These emotions are common and usually pass after a week or so. If you are still grieving after two weeks, talk to your doctor. You may have a touch of depression, which can be treated. If you have thoughts of hurting yourself, or hurting someone else, call 911. Help is only minutes away.

Relax and do the things you love to do.

Try to get your mind off, "the job." Spend time with people you enjoy. Take a day trip. Volunteer. Take a class. Learn to play a musical instrument.

Sign up for unemployment benefits.

Contact your state's Unemployment Insurance office to see if you are qualified to receive payments. Google, *Unemployment Insurance (plus your state's name)* for office locations and requirements.

Extend your health-care coverage. Ask your former employer about the rules and costs for extending your health-care coverage under the COBRA plan.

Conserve your money. Hold a family meeting. Ask for ideas to cut unnecessary spending. Get everyone to agree on a

spending plan—and stick to that plan.

Call your creditors. Mortgage, rent, auto loan, insurance, utilities, credit cards, taxes—call them all. Explain that you have been laid off. Ask if you could go on a reduced monthly-payment plan until you find another job.

Work on your resume. Read some help ads and job postings for your occupation to see which skills today's hiring managers really want. Build your resume based on the skills today's employers need.

Line up some job interviews. Make a list of all the people you know who work in the same occupation or field as you. Ask if they could help you get a job interview where they work. Also, visit the web sites of your favorite companies and apply for jobs through their employment pages. Apply for jobs advertised in newspapers and posted online. Attend some job fairs and corporate open houses. Finally, sign up with an employment agency.