Paying your Bills

Here are some important steps you can take to protect your family and your home if you’re facing a job loss.

- **Find out if you qualify for Unemployment Insurance**
  Unemployment insurance provides temporary financial assistance that can help you pay the bills. For information, call 1-877-852-0010 or visit the website at http://jfs.ohio.gov/ouc.
  To file a claim, call 1-877-644-6562 or visit http://unemployment.ohio.gov.

- **Plan for the transition**
  - Prepare a budget.
  - Calculate your combined savings and unemployment insurance.
  - Set your priorities and put shelter, food and health care at the top of the list.

If you think you can’t pay your bills, call your local Consumer Credit Counseling office. They may help you create a plan for working with your creditors to arrange reduced or no payments until you’re able to start paying again.

- **Explore ways to keep your home**
  The State of Ohio has a website to help those in danger of losing their homes due to foreclosure. Visit www.savethedream.ohio.gov. Another site where you can learn more about home ownership preservation is www.995hope.org.

- **Offset your grocery costs**
  Contact The Montgomery County Department of Job & Family Services to see if you qualify for assistance.
  - Other resources:
    - The Food Bank of Dayton
    - www.thefoodbankdayton.org

Building your Skills

If you plan to start a new career after your layoff, training and education programs are available. To find out if you qualify for assistance, check out some of the resources listed here.

- **See if you can get training through the Workforce Investment Act (WIA)**
  The WIA is a federally funded program that provides employment and training services for dislocated workers. To find out if you’re eligible for assistance through WIA, call or visit The Job Center.

- **Explore trade programs**
  You may be eligible for occupational training through the Department of Labor’s Trade programs. For more information, visit www.doleta.gov/tradeact.

- **Look into Federal Student Aid**
  Federal Student Aid helps eligible individuals receive federal financial assistance — grants, loans and work-study programs — for education beyond high school. For details, visit www.fafsa.ed.gov.

- **Try these additional resources**
  For more information on education and financial aid visit:
  - www.students.gov
  - www.regents.ohio.gov/campuses/index.php

The First Steps

**FAST FACTS**

**JOB LOSS SURVIVAL**

225-JOBS
(5627)
Losing your job because of a potential layoff or company closing is a time of challenging emotions and concerns. One way to cope with the upcoming transition is to get a handle on practical matters. Take a moment to review this checklist to help you plan for the future.

Before the layoff:

- Get your finances in order.
  - Contact your mortgage company.
  - Stop using credit cards.
  - Reduce your expenses.
  - Contact a Consumer Credit Counseling Service if you need help.
  - Hold a family meeting.
- Make a plan of action for after the layoff.
- Visit and use services available at The Job Center.
- Get copies of any training certificates you earned on the job.
- Get letters of recommendation from supervisors.
- Update your résumé.
- Research schools and training programs if you plan to change careers.

After the layoff:

- Visit The Job Center for assistance
- Apply for unemployment at 1-877-644-6562 or http://unemployment.ohio.gov.
- See job search strategies on page to the right.
- Gather labor market information about jobs at The Job Center.
- Investigate a career change.
- Talk to a staff member at The Job Center about retraining.
- Prepare for interviewing:
  - Make sure your wardrobe is updated.
  - Research your prospective employer.
  - Write questions to ask during the interview.
  - Review available materials about the interviewing process.
  - Follow up all interviews with a thank you note.

Job Search Strategies
- Review job leads in newspapers and online job banks.
- Research potential employers through business directories, telephone books, and industry and company websites.
- Network with colleagues, associations and business groups; and with appropriate chat forums and online newsgroups.
- Consider a career change. Find the jobs in demand at http://lmi.state.oh.us/jobs/jobbanks.htm.

Helpful Resources
- Online job search tips — www.rileyguide.com
- Ohio job opportunities — www.ohiomeansjobs.com
- Job loss assistance — www.doleta.gov/jobseekers/deal_jobloss.cfm
- Career resources — www.careeronestop.org

Job Bank Assistance
Visit The Job Center for more information.
Hours are Monday-Thursday, 7:30 a.m.-6:30 p.m.; Friday, 7:30 a.m.-5:00 p.m.