Losing your job can be confusing and challenging, but you can take control of your circumstances. Yes, job loss closes the door on one part of your working life, but you can build yourself back up and find that new beginning. There are resources available to help you make the most of this tough situation and come out in the best place possible. You are not alone. United Way may be able to help.

Dealing with unemployment is difficult and stressful. Here are some initial steps to take when you learn that you are facing job loss:

• Contact the unemployment office that serves your area. This is an insurance policy that you have been contributing to throughout your employment and the money you receive in benefits will help you pay the bills while you look for another job.

• If you lose your job and with it your job-based health insurance coverage, you may buy an individual plan through the Marketplace. You may also have the option of maintaining your health insurance for a limited time if your employer provided health care coverage through a program called COBRA continuation coverage. COBRA is a federal law that allows you to maintain your health insurance without interruption by paying to keep you and your family on your employee health insurance for a limited time (usually 18 months) after your employment ends or otherwise you lose coverage.

GET THE HELP YOU NEED. YOU’VE EARNED IT.

United Way of Southeast Louisiana is here to help.

www.unitedwaysela.org
Impacts of Job Loss on Mental Health

Job loss acts as a social stressor that may diminish self-worth and lead to syndromes such as depression or anxiety. Not only is involuntary job loss correlated with increased physical and mental health problems among workers, but recent research found that people who took buyouts were hurt far more profoundly than they would admit. No matter what the circumstances, being asked to leave a job left them—and their former coworkers—with a sense that they were not worthy of continued employment. People who are laid off or take buyouts often blame themselves for their situation.

A recent poll conducted by the American Psychological Association found that almost half of all adults said they are increasingly stressed about their ability to provide for their family’s basic needs. In fact, about 8 out of 10 adults said that the economy is a significant cause of stress. The economic crisis is affecting everyone, regardless of their socioeconomic standing. From auto mechanics with fewer cars to work on, to stay-at-home parents wondering if they need to find jobs, to executives worrying about layoffs, almost everyone is experiencing increased levels of stress and anxiety.

Coping with Mental Stress

- Focus on positive aspects of your life. Look to family and friends to support you.
- Exercise, maintain a healthy diet and a normal sleep schedule. Physical and mental health are connected.
- Plan for the future as much as you can. The more action you can take, the more in control you’ll be and the less stressed you’ll feel.
- Try to look at the bigger picture. Realize that it may be bad yesterday, it may be bad today, but that things over time will get better.
- Volunteer and look for ways to answer needs in your local community. Helping others will take your mind off your own worries and give you a sense of accomplishment.
- Take charge of your immediate environment. If you’re troubled by media coverage and conversations about the worsening economy, change channels, turn the page, or excuse yourself from the conversation.
- If sadness and anxiety begin to adversely affect normal functioning—relationships, work, sleep, appetite and sex—professional help may be needed.
Exercising to Relieve Physical Stress

- **Outlet for Frustrations:**
  Life’s frustrating situations cause us to have built up anger and cause us to feel stressed. By exercising and releasing this anger, we also release these negative emotions. This turns the unhealthy negative emotions into motivation for increased health and well-being.

- **Exercise Stress and Hormones:**
  Exercise can decrease “stress hormones” like Cortisol (secreted by the adrenal glands, Cortisol can have negative effects on the body if increased) and increase endorphins (feel good chemicals).

- **Distraction:**
  Physical activity can take your mind off your problems and redirect your energy to a more positive action.

- **Physical Improvement:**
  Exercise helps to lose weight, tone body, and maintain good health. You can have a boost in confidence and strength when your clothes fit better and flatter you. If concerned with appearance, this can definitely reduce the worry and stress of the way you look.

- **Social Support:**
  Having others around you can help create a support system to help motivate you, make a fun positive environment, and help to push you harder without remembering that you are actually working.

- **Increased Health:**
  Stress can cause illness. By exercising and reducing stress, it will help you stay healthier longer and enjoy life more.

- **Resistance to Stress:**
  Physical activity is linked to physiological reactivity. The more exercise you get, the less you are affected by stress. Exercise supplies some ‘immunity’ to stress.
If you need help, dial 2-1-1.

2-1-1 is an easy to remember number to call when you are in need of help and don’t know where to turn. Counselors will listen to your concerns, provide telephone counseling when needed and help to find a health or human service program in the community that may be able to help you.

2-1-1 is a FREE and CONFIDENTIAL service and is available 24-hours a day, 7 days a week. People call 2-1-1 for a variety of reasons. Some are looking for information about referrals to community programs such as:

- **Community Information & Referral**
- **Basic Needs Resources:**
  - Food banks, clothing closets, shelters, rent assistance, utility assistance, housing
- **Medical Programs:**
  - Health insurance programs, Medicaid and Medicare, maternal health, medical information
- **Mental Health Programs:**
  - Crises intervention services, suicide intervention, support groups, counseling, drug and alcohol intervention and rehabilitation
- **Employment Assistance Programs:**
  - Job training/placement, transportation assistance, education programs
- **Support for Special Populations:**
  - Adult day care, congregate meals, Meals on Wheels, respite care, home health care, transportation, homemaker services, disability assistance
- **Children, Youth and Family Support:**
  - Child care, after school programs, Head Start centers, family resource centers, summer camps and recreation programs, mentoring, tutoring, domestic violence

You can also search for resources online at www.vialink.org
Getting Ready for your NEXT job.
Finding a job is a full-time job.

In his book Personal Best, Joe Tye says “The world of work ain’t what it used to be. The long-held contract between employers and employees has been ruptured. Since we can no longer rely on ‘the company’ for security, it must come from within. For people who know who they are and what they’re called to do, it will be a world of great opportunity. “

YOU ARE NOT ALONE. Unemployment is at an all-time high. More than 10 million people are out of work. But know this: someone wants the skills you have! You are encouraged to maintain a positive attitude and follow a process for your job search, and you will be successful.

The most important part of a job search is to cultivate positive thinking. Searching for a job is a job. It will take discipline, focus and energy. In fact, it may be harder as you’re probably doing something you are not accustomed to doing. Look at it as an opportunity to really get to do what you want to do. Secondly, put a plan together and work your plan - diligently, relentlessly, and with great enthusiasm. You will get what you want, and you will be employed soon.

Use the following steps to help you with your job search.

Self-Assessment
- **What CAN you do?**
  - Knowledge
  - Skills
  - Accomplishments

- **What WILL you do?**
  - Needs
  - Interests
  - Preferences

- **Will you FIT in?**
  - Personality Traits
  - Culture

Your Marketing Process
- **Power Tool: The RESUME**
- **Research**
- **Networking**
- **Campaigning**

Interviewing
- **Research the company**
- **Prepare questions & speaking points in advance**
- **Practice Interviewing**
Take Charge of Your Finances

The key to success with any financial plan is to be realistic. Start by figuring out where you stand today. Gather information about your income and debts. Creating a financial plan helps you see the big picture and set long and short-term life goals, a crucial step in mapping out your financial future. When you have a financial plan, it’s easier to make financial decisions and stay on track to meet your goals.

Budgeting to Meet Basic Needs

- **Assessing Your Situation**
  - Getting a Credit Report
  - Analyzing your Income
  - Calculating fixed, variable and periodic expenses

- **Analyzing Available Resources**
  - Savings and Other Cash
  - What Assets do you Have?
  - Temporary Employment
  - Nonprofit Assistance
  - Base a Spending Plan on Length of Time Out

- **Set Priorities**
  - First, Second & Third Priority Debts

- **Create a Plan**
  - Cost cutting Strategies
  - Debt Repayment Plan
  - Commit to Financial Recovery

Credit & Debt Management

- **Contact Your Creditors**
  - Know how, when and what to communicate
  - Maintain accurate files & stay organized
  - Keep your end of the bargain
  - Know your Rights under the Fair Debt Collection Practices Act

Predatory Lending: What it really costs?

Predatory lenders prey on people who are desperate for money but would have trouble qualifying for a standard/traditional loan. These are finance companies that offer fast cash immediately at high interest rates with little or no regard to the borrower’s creditworthiness. Annual interest rates can range from 100% to 300%.

Predatory loans take various forms, but what they have in common is high interest and an easy way to trap consumers in terrible cycles of debt. Be wary of fast and easy cash loans.
Mental Health Awareness
United Way recognizes people—young and old—may need counseling at some time. Our community impact partners provide basic needs and mental health counseling.

THESE AGENCIES HAVE RECEIVED THE UNITED WAY SEAL OF APPROVAL.

Adapt*  
(985) 735-0160  
www.adaptinc.weebly.com

Catholic Charities Archdiocese of N.O.  
(504) 523-3755  
www.ccano.org

Children’s Bureau of New Orleans  
(504) 525-2366  
www.childrens-bureau.com

Community Center of St. Bernard  
(504) 281-2512  
www.ccstb.org

Community Christian Concern  
(985) 666-0357  
www.cccslidell.org

Council on Alcohol & Drug Abuse for GNO  
(504) 362-4272  
www.cadagno.org

Family Service of Greater New Orleans  
(504) 822-0800  
www.fsngno.org

Good Samaritan Rehab & Nursing Center  
(504) 246-7900

Healing Hearts for Community Development  
(504) 833-4673  
www.healingheartsnola.org

Jewish Family Service  
(504) 831-8475  
www.jfsneworleans.org

Just the Right Attitude  
(504) 309-2492  
www.jtra.org

Kingsley House  
(504) 523-6221  
www.kingsleyhouse.org

Metropolitan Center for Women & Children*  
(504) 837-5400  
www.mcwcgno.org

New Horizons Youth Service Bureau, Inc  
(985) 345-1171  
www.youthservicebureau@nhysb.org

New Orleans Family Justice Center*  
(504) 866-9554  
www.nofjc.org

Odyssey House Louisiana Inc.  
(504) 821-9211  
www.ohlinc.org

Plaquemines Community C.A.R.E. Centers Foundation, Inc.  
(504) 393-5750  
www.pcccf.org

SAFE *  
www.safelouisiana.org  
(888) 411-1333

Safe Harbor*  
(985) 626-5740  
www.safeharbornorthshore.org

Salvation Army  
(504) 899-4569  
www.salvationarmyalm.org/nola

Second Harvest Food Bank of Greater New Orleans & Acadiana  
(504) 734-1322  
www.no-hunger.org

St. Bernard Battered Women’s Center*  
(504) 277-3177  
www.stbernardbwp.com

Travelers Aid Society of New Orleans  
www.travelersaidssocietyneworleans.org  
(504) 412-3700

Youth Service Bureau of St Tammany  
(985) 893-2570  
www.ysbworks.com

*these organizations work directly with domestic violence
Facts About the FamilyWize Free Prescription Savings Card

Prescription Help at No Cost to Employers or Employees

Nearly 1,000 United Ways are partnered with FamilyWize in all 50 states to lower the cost of medicine by distributing free FamilyWize prescription discount cards. These free discount cards are for all clients, as well as their family, friends, neighbors in our community and across the country.

SAVINGS UP TO 75%. IT’S A REAL HELP, RIGHT NOW.

Who: Employees who opt out of the medical plan, aren’t eligible for benefits; part-timers and new employees, have HSA and high deductible plans, aren’t covered, or have a family member without coverage

What: Average Savings of about 40% — about $20 per RX

Where: Accepted at 60,000 pharmacies

When: Immediately

Why: It makes sense to save

How the Card Works:
• Anyone can use it: Employees, Family, Friends
• No registration, activation or paperwork
• Covers all FDA-approved drugs
• No cost

The goal of the FamilyWize® Community Service Partnership is to reduce the cost of prescription medicine for employees, children, families and individuals by $1 billion by the end of 2015. All funding is provided by part of the dispensing fee that is included in the cost of medicines when a FamilyWize card is used to save money, and by in-kind donations and reduced costs from the program sponsors.