



# Walking You Through Unemployment



# Walking You Through Unemployment Guide

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## About Central Michigan 2-1-1

Central Michigan 2-1-1 is a free service available to residents of Clinton, Eaton, Hillsdale, Ingham, Jackson, Lenawee and Livingston Counties. Residents can call for information on a variety of health and human service needs such as rent and utility assistance, food, shelter, clothing, health care needs and much more. Residents can also call if they are interested in volunteering or donating items in the community. This service is provided by the United Way of Jackson County in partnership with Capital Area United Way, Eaton County United Way, Hillsdale County United Way, Lenawee United Way, LifeWays and Livingston County United Way.

Central Michigan 2-1-1's "Walking You Through Unemployment" guide is designed to provide beneficial resources for you and your family to help you through unemployment.

Remember that a lay-off is generally not the result of poor performance on the part of an individual employee. It is rather an outcome of economic concerns that may be well outside of your control.

If you are unsure of the cause of your

unemployment, we encourage you to contact your human resource department. They may have important feedback for you regarding your employment history and may also have resources available to assist you in your new job search.



**If you would like more information outside of this guide, dial 2-1-1. If for any reason you have trouble getting through dialing 2-1-1 you can phone toll-free 1-866-561-2500 to get to the same service.**

A trained Information and Referral Specialist will assist you in finding resources in the community. This free service is available 24/7, 365 days a year. You can also find resources online at <http://www.centralmichigan211.org>

## The First Step: Focusing on You

Changes caused by unemployment may bring about feelings of anger, helplessness, depression, anxiety, and stress. These emotions are important to recognize because they not only affect you but also your relationships with others.

Regardless of how challenging or frustrating your experience, make an effort to share your feelings with someone close. Talk to your family, co-workers and close friends. In addition, check out support groups in your area to find people with similar experiences.

For more information, you can contact

**CMH Authority of Clinton-Eaton-Ingham Counties**

**517-346-8318 Voice**

**1-800-372-8460 24-Hour Crisis**

Crisis Location: 812 E. Jolly Rd. in Lansing

[www.ceicmh.org](http://www.ceicmh.org)

A Member of the CMH Affiliation of Mid-Michigan

**Community Connections – Hillsdale and Jackson Counties**

**517-789-1200 Voice**

**1-800-284-8288 24-Hour Crisis**

**517-789-2492 TDD/TTY**

1200 N West Ave in Jackson

[www.lifewaysmco.com](http://www.lifewaysmco.com)

**Lenawee Community Mental Health Authority**

**517-263-8905 Voice**

**1-800-664-5005 24-Hour Crisis**

1040 S Winter St, Suite 1022 in Adrian

[www.lcmha.org](http://www.lcmha.org)

**Community Mental Health Services of Livingston County**

**517-546-4126 Voice**

**1-800-615-1245 24-Hour Crisis**

2280 E Grand River in Howell

[www.cmhliv.org](http://www.cmhliv.org)

**For the hearing impaired, please call  
Michigan Relay Center at 1-800-649-3777**

***For more resources, refer to the Appendix in this guide on page 18.***

Mental health services include individual, marriage, or family counseling, support groups, substance abuse counseling, child and spouse abuse counseling, case management and crisis intervention. Participant-led support groups are also available through churches and other community centers.

## The Second Step: Assess Your Current Financial Status

During a time of unemployment, you should assess your current financial situation to determine how you can best manage your funds. Until you are able to resume regular employment or otherwise replace your loss of income, this guide will offer resources for a temporary “safety net” for you and your family.

### Cash Flow

The degree to which your cash flow is affected will depend largely on:

1. Your available financial resources. These may include savings, assets that can produce quick cash if needed, assistance from families, friends, etc.)
2. The length of time between your lay-off and the point at which you are able to regain an income.
3. Your ability to adjust your spending and monthly expenses until your regular income can be resumed

### Developing a Financial Plan

Managing your income carefully will provide you with more confidence about your financial security. Early planning is important and it will be helpful for you to start identifying your current expenses, including any regular loan payments, immediately. Creating a budget is a quick and easy way to spot potential problems before they get out of control.

A **sample budget worksheet** is included in the Appendix of this guide, under **Sample Forms**, to help you identify current and future spending patterns.

## Financial Assistance

All individuals requesting financial assistance (i.e. rent and utility, etc.) must initially apply with the **Department of Human Services (DHS)**, formerly the Family Independence Agency.

The DHS will provide full, partial, or no assistance. In all cases, you will be given a letter documenting and explaining the decision. Should the DHS not provide full financial help, you must present their decision letter to other agencies to receive additional assistance.

Contact the DHS office in the county in which you reside. Refer to the table below to ensure that you have contacted the correct DHS office and have the proper information required.

County	Telephone	You Must Show
Clinton	989-224-5500	<ul style="list-style-type: none"> <li>• Pictured ID</li> <li>• Social Security Card</li> <li>• Proof of Income</li> </ul>
Eaton	517-543-0860	
Hillsdale	517-439-2200	
Ingham	517-887-9400	
Jackson	517-780-7400	
Lenawee	517-264-6300	
Livingston	517-548-0200	

### Types of Services Offered:

- Case Management
- Cash Assistance
- Utility Bill Assistance
- State Medical Plan
- Food Assistance
- Disability Assistance
- Child Care
- Transportation
- Rent Assistance
- Medicaid

## The Third Step: Assess Your Credit Profile

If you do not have a strong credit history, please consider the following advice: A number of nonprofits and other organizations provide financial management, budgeting classes and workshops that can help you rebuild or improve your credit. **Call Central Michigan 2-1-1 for specific programs and contact information.**

### Automobile Loans:

1. **Ask your lender** about skipping one or two payments and “extending the loan”. They will probably require you to pay a minimum fee and perhaps the interest. Ask if the loan can be rewritten for lower monthly payments, but be aware that this will increase the finance charges.
2. **Lower your car insurance premium** by reducing your coverage, or by increasing the deductible on collision and comprehensive coverage. If you make payments on your car, contact your lender. If you own your car, consider dropping collision and comprehensive coverage until you have more income. Liability coverage is required by state law and cannot be dropped.

### Student Loans:

You may wish to call the Michigan Guaranty Agency at **1-800-MGA-LOAN** for information on Student Loans.

You can also contact the Ford Federal Direct Student Loan Program at **1-800-848-0982**. They will consolidate student loans and they have programs based on income. Visit “Sallie Mae” on the internet at [www.salliemae.com](http://www.salliemae.com) or call them at **1-800-524-9100**. Ask for a *Flexible Payment Option*. These options, however, could potentially be expensive in the long run so you may want to request a hardship deferment by calling the current holder of your loan. Student loans that are not in default can be deferred for a maximum of three years due to disability, unemployment, or other economic hardship.

## **Creditors**

### **Rule #1: Always contact your creditors immediately**

Creditors appreciate hearing from you before you start missing payments. They are usually willing to work out payment arrangements to fit your budget. Call or write to explain your situation.

**Keep a record** of each telephone conversation and always follow up with a letter. Use the sample letter located in the Appendix of this guide under the **Forms** section. Make sure to send it as certified mail and request a return receipt. This will ensure that you communicate clearly with your creditors and have a record of your proposals. Different types of companies have different policies for handling delinquent accounts.

### **Consider the following:**

**Services such as gas, electricity, water and phone can be shut off;** however, they may require a reconnection fee and deposit to be started again. Compare costs and evaluate them to see if it is a necessary action to take. In addition, car, house, health, and life insurance policies may be canceled.

**Late charges and interest charges may be added to your account.** These fees can significantly increase your debt. Accounts may be delinquent after 30 days of nonpayment. Late charges and declarations of delinquency may affect your credit report.

**Don't stop communicating with your creditors.** If they are not satisfied, you could be turned over to a collection agency. If that happens, they may be less willing to work out a repayment plan with you and may add on collection fees. You are better off working with your original creditor as soon as possible. If that is not an option, try to work proactively with the collections agency.

**At least make minimum payments,** to any outstanding credit cards, and then stop using them for a while.

## The Fourth Step: Assess Your Current Household Expenses

### Negotiating Your Living Expenses

Greenpath, Inc., a non-profit organization, can work with you to review your financial situation, your credit history and can offer tips on managing your finances. Call 1-888-776-6735.

### Rent or Mortgage Payments

**Let your landlord know** about your situation immediately. Negotiate a partial payment agreement with your landlord for a few months. The landlord may be willing to work with you. You may be able to do some maintenance work in place of a portion of your rental costs

**Look for less expensive housing.** Remember to include moving expenses, deposits, and family adjustments as you calculate costs. Consider moving in with family or friends and sub-leasing if you cannot break your lease. In addition, consider searching for a roommate or renting out a room in your apartment to help lower costs.

**Call your mortgage company** immediately to work out a payment plan. Some lenders may allow skipped, partial, or interest only payments for one to six months.

**Check your escrow account.** If it contains more money than needed to pay property taxes, the bank or mortgage company must refund any excess beyond a two-month cushion.

**If you miss three or fewer mortgage payments** and then return to work, ask your mortgage company if you can set up a “forbearance plan” whereby you can pay one and a half month’s mortgage until you become current. Catch up on the principle first, and then catch up on the penalty charges. A lender cannot foreclose over late charges.

**Contact your local Department of Human Services (DHS),** formerly known as the Family Independence Agency, for further assistance. Phone numbers are located on **Page six** of this guide.

**If FHA, HUD, FMHA, or VA federally insures your mortgage,** call the insuring agency immediately to determine what options are available to you.

**Contact your Homeowner’s Association** immediately to work out a payment plan if you get behind with your dues. The Association can put a lien on your property or initiate foreclosure against you if your dues remain unpaid.

**You may also think about selling your house**, but there are many things to consider. Selling your house may take a long time depending on the current market. Rent can be higher than your existing mortgage and moving can be expensive. Make sure to balance the potential gains against potential losses.

**If foreclosure appears imminent**, attempt to sell your house immediately, rent it out, or consider voluntarily giving the house back to the lender if you have little or no equity.

## Utility Payments

If you cannot pay your bills, call the utility company's customer service department. Do not wait until you receive a late or shut-off notice. You may be able to work out a payment plan or use their budget-billing plan.

In most cases you **MUST** call the **Department of Human Services (DHS)**. Phone numbers are located on **Page six** of this guide.



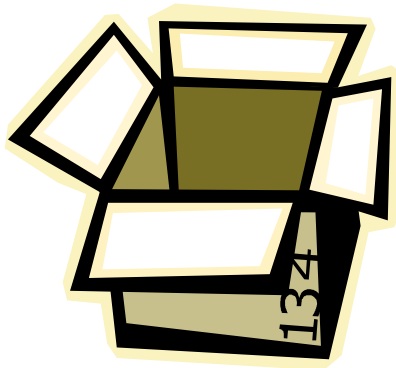
Depending on where you live there may be additional agencies that can assist. Dial 2-1-1 for their phone numbers.

***For Tips on how to lower your utility bills or cut down on expenses, please refer to the Appendix of this guide in the “Tips” section.***

## Moving

Sometimes, moving is the only possible way to reduce expenses. Before choosing this solution, research rental costs or home buying expenses elsewhere. Remember to consider the following costs required each time you move.

1. **Security Deposit**—The amount of money that the landlord asks for before you move into the apartment
2. **Credit Check Charge**—Most landlords will check your credit before they will consider renting to you. Often times the potential renter is responsible for this fee.
3. **Cleaning Fee**—This fee is non-refundable. The purpose of this fee is to have the apartment cleaned by maintenance prior to your move-in date.
4. **Rental Amount**—Amount of money paid each month. These amounts may increase periodically. Amount varies depending on your landlord.
5. **Late Charge Fee**—Most landlords will attach this fee onto the rental amount if rent is not paid by a certain date.
6. **Warrant**—This is issued if the rental amount is not paid by a certain date and the tenant will assume payment. It indicates that eviction proceedings have started. If the rent is not paid before expiration date shown on the warrant, you will be physically evicted. (Not an actual fee, but useful information)
7. **Lease**—The document that you sign before you move into the apartment. By signing the document, it indicates that you agree to its terms.
8. **Utilities**—A monthly bill that is not usually included in the rental amount. A deposit is often needed to have the utilities turned on and this cost varies.



## The Fifth Step: Knowing Your Legal Rights

### People Who Owe Money Have Rights

The Fair Debt Collection Practice Act establishes rules for debt collection. It is illegal for debt collectors to use harassment, false statements, or unfair practices.

**Legal Services of South Central Michigan** (formerly Legal Aid) operates a pro bono (free) program of volunteer attorneys, to qualified low-income residents. Staff attorneys provide direct representation to clients in court and at administrative hearings in civil matters. Legal Services of South Central Michigan serves residents in Barry, Clinton, Eaton, Hillsdale, Ingham, Jackson, and Shiawassee counties.

Assistance is provided in the following service areas:

- Consumer Law
- Family Law
- Housing
- Income Maintenance

To see if you qualify for their services, call Legal Aid in Clinton, Eaton, Ingham and Livingston counties at 517-394-3121 or toll free 1-800-968-0044. If you live in Jackson or Hillsdale counties call 517-787-6111 or toll free 1-800-676-9488. If you live in Lenawee county call 734-241-8310 or toll free 1-888-251-1598.

### If a Lawsuit is brought against you...

If a lawsuit is brought against you, your wages and bank account(s) may be seized and a lien placed on your current or future property. A creditor can receive up to 25% of your take-home income. Child support can take up to 50% and the IRS can leave you with \$100 per week. Only one creditor can garnish your wages at a time. Refer to the Appendix of this guide for legal services that may be able to assist you.

**Note:** Unemployment, welfare, disability payments, Social Security, and other public benefits are “**judgment proof**” and cannot be taken to satisfy a debt unless they are deposited into a checking or savings account. Writing a letter to a creditor may convince the creditor not to sue.

## The Sixth Step: Assess Your Healthcare Coverage

**Healthcare Coverage:** If you have lost your health coverage and you need medical care, consider speaking to your doctor or hospital about making a payment plan. Other ways to cover healthcare costs for you and your family include:

1. **County Public Health Departments** provide a wide range of medical testing and screening for disease; free immunizations. Dial 2-1-1 for more information.
2. **Department of Human Services (DHS) - Plus Program**  
Provides HMO medical coverage for basic ambulatory (outpatient) medical care for low-income people who do not qualify for Medicaid.  
**Who is Qualified?** Adults ages 21-64 who are not eligible for Medicaid or other MFIA Medical Aid programs and who receive State Disability Assistance (SDA) or who meet the income and asset requirements of SDA but who are not eligible for SDA.
  - a. Clinton County **989-224-5500**
  - b. Eaton County **517-543-0860**
  - c. Hillsdale County **517-439-2200**
  - d. Ingham County **517-887-9400**
  - e. Jackson County **517-780-7400**
  - f. Lenawee County **517-264-6300**
  - g. Livingston County **517-548-0200**
3. **MiChild** - A health insurance program that helps provide insurance assistance for children. For families that qualify the cost is only \$10 per month. Call **1-888-988-6300** for more information.
4. **U.S. Public Health Service (Hill-Burton Program) 1-800-638-0742.** Hill Burton facilities provide free or low-cost health care to people who cannot afford to pay.

***A list of county health departments and dental care clinics is located in the Appendix of this guide in the "Resources" section.***

## The Seventh Step: Seek Financial Assistance

In order to receive financial assistance you must **FIRST** contact the **Department of Human Services**. Phone numbers are located on **Page six** of this guide.

### Social Security Benefits

If you are 62-64 years old and have been laid off, you may be eligible for Social Security benefits. Call the Social Security Administration in Lansing at **-517-393-3876**, in Jackson at **517-784-0583**, in Adrian at **517-263-7873** or call toll free **1-800-772-1213**.

### Temporary Assistance for Needy Families

The Temporary Assistance for Needy Families (TANF) program provides financial assistance to families with dependent children when divorce, separation, death, disability, or unemployment deprives a child of the financial support of one or both parents. Families who receive TANF are automatically eligible for medical assistance and are usually eligible for food stamps.

### Food Stamps

The Food Stamp program provides coupons that are used to buy food. The amount of coupons a family can receive depends on family size, income, and expenses. Single individuals, families with children, and married couples without children may be eligible for food stamps. It is also important to note that it is not a requirement to register with the Department of Human Services (formerly FIA) to receive food assistance. If you do not already receive food stamps, however, it may be a good idea to ask DHS if you qualify. To check eligibility for this program contact the Michigan Food Stamp Helpline at 1-800-481-4989.

### Food Banks or Pantries

**When you go to a food bank/pantry, please remember to bring a picture ID or a social security card to receive food.** Assistance is normally allowed once every 30 days. Check with the provider on the number of times you can access food assistance. Please call Central Michigan 2-1-1 for a list of available food banks/pantries.

### Medicaid

Medicaid is a federal medical insurance program available to low-income individuals. Call the **Department of Human Services (formerly FIA)**, listed on **Page six**, to see if you are eligible for this program.

### Veterans

If you or a member of your immediate family has served in the armed forces, you may qualify for veteran's health benefits. Contact the VA's Health Benefits Service Center at **1-877-222-8387 (1-877-222-VETS)** or go online <http://www.michigan.gov/dmva> or [www.va.gov](http://www.va.gov)

## **Unemployment Insurance**

If you are unemployed through no fault of your own, you may be eligible for unemployment benefits.

It can take time to receive any unemployment benefits for which you may be eligible. For this reason, you are encouraged to apply for unemployment as quickly as possible after you are laid off/unemployed.

### **When filing for unemployment benefits, be sure to bring the following information:**

- Separation notice or letter
- Social Security Card
- Name and address of recent employer(s)

### **Michigan Department of Labor and Economic Growth- Unemployment Insurance Agency**

**5015 S. Cedar St. Lansing, MI 48910**  
**Site Hours: 9-3, M-F**

**Employer Customer Relations hotline, 1-800-638-3994**  
**8 a.m. to 5 p.m. weekdays**

**Claimant Customer Relations hotline, 1-800-638-3995**  
**7 a.m. to 7 p.m. weekdays**

**Michigan Unemployment Insurance Agency**  
**Grand Rapids, MI**  
**1-866-500-0017 Toll Free File a Claim by Phone**  
**1-866-638-3993 Toll Free MARVIN**

## The Eighth Step: Seek Housing Assistance

To receive rental assistance you must apply with the **Department of Human Services** (formerly FIA) prior to seeking additional assistance. DHS will give you a letter that explains their decisions. If the DHS does not offer full assistance, you must present their letter, along with additional information, to any other agency you may contact.

Each agency has specific information that they will require you to obtain prior to seeking their help.

Many resources are available depending on your status; you may be eligible for one of the following.

- a. **Transitional Housing-** Housing options for individuals and/or families that are homeless and need extensive support. Many times, individuals and families are faced with difficult circumstances and need more time than a traditional shelter can provide to get their lives in order and secure permanent housing.
- b. **Subsidized Housing-** Low income apartments where the rent is based upon a percentage (%) of your monthly income.
- c. **Housing and Rent Payment Assistance-** Rent or foreclosure assistance and, occasionally, first month's rent or deposit

*For more information, please refer to the Appendix of this guide in the "Resources" section*

## The Ninth Step: Cut Your Costs

### Utility Bills:

Lower your utility bills by using less electricity, gas, and water. Here are some simple tips...

1. Turn off your lights and TV when you are not using them.
2. Replace your light bulbs with Compact Fluorescent Bulbs. Or replace 100-watt light bulbs with 60-watt bulbs.
3. Use the washing machine and dryer only when you have a full load; use cold water and air-dry clothes when practical.
4. Set the thermostat at 68 degrees in winter and 58 degrees when you are away on vacation.
5. Close the vents in the rooms that you do not use.
6. Use fans instead of air conditioners in the summer.
7. Lower the thermostat on your hot water heater to 120 degrees.
8. Take showers instead of baths.
9. Scrape your dishes before loading them into the dishwasher and only wash with a full load.
10. Call Central Michigan 2-1-1 to find organizations that might provide assistance in paying utility bills.



For even more tips, visit the Consumer's Energy website at <http://www.consumersenergy.com/apps/pdf/more-100-ways-save-on-bill12-06.pdf>

## The Tenth Step: Finding a New Job

For help with wage and hour questions, please call the Wage and Hour toll-free customer information line at **1-866-487-9243** or America's Workforce Toll Free Help Line at **1-877-872-5627**

### Start Searching

- **Online** (Note: Some web addresses include commas and periods.)
  - **Michigan Career Portals**  
<http://www.michigan.gov/careers>
  - **Top Job Search Websites** <http://www.michigan.gov/careers/0,1607,7-170-22521-167366-,00.html>
  - **Michigan Talent Bank**  
[http://www.michworks.org/mtb/user/MTB\\_EMPL.EntryMainPage](http://www.michworks.org/mtb/user/MTB_EMPL.EntryMainPage)
- **Capital Area Michigan Works!**  
Provides Assistance for job seekers
  - **Charlotte**      **517-543-5278**
  - **Lansing**        **517-492-5500**
  - **St. Johns**      **989-224-2000**
- **Livingston County Michigan Works!**
  - **Howell**         **517-546-7450**
- **South Central Michigan Works!**
  - **Hillsdale**      **517-437-3381**
  - **Jackson**        **517-841-5627**
  - **Adrian**         **517-266-5627**
- **Cristo Rey Community Center** provides job referrals, help with resume writing, practice interviews, and many more valuable services to **Ingham County** residents. Call **517-372-4700** or go online at <http://www.cristo-rey.org>

*For more tips on finding employment, please refer to the "Employment Tips" section in the Appendix of this guide under "Tips".*



# Appendix

- **TIPS** **P. 20**
  - PHONE & CABLE
  - FOOD
  - ENTERTAINMENT & GIFTS
  - FINDING EMPLOYMENT
  
- **SAMPLE FORMS** **P. 22**
  - BUDGET WORKSHEET
  - BUDGET WORKSHEET (2)
  - CREDITOR LETTER

## APPENDIX: TIPS

### Reducing Phone and Cable Service Costs

- **Remove unnecessary features** from your phone. Call during times when rates are the lowest. Consider switching to writing letters instead of calling people.
- **Talk with your Phone/Cable Company** to see if you can combine any services for a discounted rate.
- **Cancel your cable** premium channels and get basic service
- **Consider buying a receiver** and removing cable from your TV.
- **Reduce on-line computer services;** cut back from unlimited use to minimal use to check your e-mail. Consider using a free e-mail only provider or using the Internet at your local library or community center.

### Reducing Food Costs

- **Plan all meals** including lunches. Shop only once a week. Buy store brands
- **Cut back on meat.** Eat more pasta, rice, and beans. Use leftovers. Eliminate snack foods. Shop “day old” bread stores. Buy items on sale and check to see if any clearance items are located at the end of aisles.
- **Use Coupons.** Check the weekly Sunday newspaper for coupons. Watch for double coupon sales. Check to see if your grocery store will accept expired coupons.
- **Use all food on hand.** Stop eating out. Prepare food at home.
- **Consider visiting a food pantry.**

### Entertainment and Gifts

- **Limit Luxury Expenses.** Cut back on activities such as going to the movies, renting videos, cable TV, CDs, toys, etc.
- **Use Free Sources of Entertainment.** Get free movies, CDs, and books from your local library. Use the library’s magazines and newspapers instead of buying them.
- **Stay Away From Malls.** This will help to reduce impulse buying and high cost items. If you absolutely are in need of something, consider looking for a secondhand retail shop or a thrift shop in your area.
- **Give personal “gift certificates”.** For example, certificates for babysitting, a car wash, a house cleaning, etc. These are items of value but cost little money. You can also make craft items or desserts for gifts.
- **Hold a Yard Sale** to make extra money and clear out unnecessary household items and outgrown clothing.

## Finding Employment



- **Network during your job search.** Talk to people such as your friends, relatives, acquaintances. Your union or professional associates can be valuable resources.
- **Re-Evaluate Your Resume.** It may have been a while since you last updated your resume. Now is the time to go through and look at what changes need to be made. If you need help, <http://www.michigan.gov/careers/0,1607,7-170-22521-60831--,00.html> offers several websites on resume writing.
- **Prepare for the interviewer.** Dress appropriately for the interview and be on time. Remember to send a thank you note after all interviews. For information on how to prepare for an interview, go to [www.monster.com](http://www.monster.com) and click on “Career Advice > Jobsearch Basics”
- **Volunteer** in areas that interest you. You can network with people and further develop your interests. Go online to [www.volunteermidmichigan.org](http://www.volunteermidmichigan.org) for current opportunities for Clinton, Eaton and Ingham Counties. In Jackson County contact Jackson Nonprofit Support Center at 517-796-4750. In Hillsdale County contact Hillsdale County United Way and Volunteers in Action at 517-439-5050.
- **Contact temporary employment agencies.** Temporary jobs give you an opportunity to sharpen current skills or develop new ones
- **Check the local newspapers** for job listings.
- **Use the local library** for directories, newspapers, photocopiers, and possibly fax machines and personal computers.
- **Visit** local job fairs

**APPENDIX: FORMS**

<b>Monthly Expenses</b>	<b>Current Spending</b>	<b>Planned Spending</b>
<b>SHELTER</b>		
Rent, mortgage, home equity loan, condo fees, insurance, property tax		
Home and yard maintenance, alarm system		
Electricity, gas, water, garbage		
Telephone, mobile phone, pager		
<b>FOOD</b>		
Groceries, cleaning supplies, beverages, paper products; Food away from home; Lunch at work or school		
<b>TRANSPORTATION</b>		
Car payments, public transportation		
Gasoline, oil changes		
Repairs, maintenance		
<b>OTHER BASIC EXPENSES</b>		
Child care, child support		
School expenses, tuition, supplies, special lessons		
Medical and dental payments, prescriptions		
Insurance: life, medical, renter's, home, auto		
Haircuts, personal care, laundry, dry cleaning		
Clothes, shoes, accessories		
Cable TV, newspaper, magazines, on-line charges		
Entertainment, sports, hobbies, tapes, CDs		
Club, health club, union dues, associations		
Personal expenses, tobacco, liquor, beer		
Contributions, charities, church donations		
Gifts: birthday, anniversaries, weddings, etc.		
Allowances, postage, checking account		
Vacations, family visits during holiday		
Pet Care		
<b>OTHER EXPENSES</b>		
Credit Cards, Student Loans		
<b>TOTAL EXPENSES</b>		
Additional income needed (income-expenses)		



**SAMPLE LETTER: A SAMPLE LETTER FROM A CONSUMER EXPERIENCING FINANCIAL HARDSHIPS UNDER SPECIAL CIRCUMSTANCES**

DATE  
NAME  
STREET ADDRESS  
CITY, STATE, ZIP  
NUMBER WHERE YOU CAN BE REACHED

Re: Account Number

Dear Creditor,

Due to a (layoff, disability, financial crisis), my income has been reduced and, as a result, I am experiencing financial difficulty. I have analyzed my current financial situation to determine how to best allocate my drastically reduced resources and have made a strict budget for my expenses (with the help of \_\_\_\_ agency, if appropriate to mention).

In order to meet my necessary living expenses and make creditor payments, I am asking each creditor to accept a reduced payment for the next (three, six) months. I would appreciate your cooperation in making the payment plan work.

In place of the regular payment of (\$xx), I request that you accept payments of (\$xx) per month during this emergency. I will pay before the (xxth) of the month. I will add no further debt until my financial situation improves.

You can be sure that I will increase payments as soon as possible to bring my account current. If there are any changes in my situation, I will notify you immediately.

Sincerely,