

Oregon Dislocated Worker Guide



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Oregon Dislocated Worker Services begin with registering with WorkSource. You can register at the nearest [WorkSource Center](#) location or [Register Online](#). Once registered, you will need to come into a WorkSource Center location for a conversation with staff on your next step. This is an important part of our process and must be in person. Staff will want to know more about how we can best help you. Together, you will determine which options best fit your needs and plan your next step. We invite you to come back as many times as you need to connect with WorkSource staff, programs, services, and wish you success in finding employment.

WorkSource staffs assist dislocated workers with all available programs and services at WorkSource Centers. For additional dislocated worker questions, please ask for your Local Dislocated Worker Liaison or call 1-800-282-6514 to be directed to the best local resources to meet your needs.

For Questions, Suggestions, or Comments on this Guide, please email us at: dw.oregon@state.or.us

Oregon Dislocated Worker Guide

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ATTITUDE



“The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think, say, or do. It is more important than appearance, giftedness, or skill. It will make or break a company...a church...a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change the past...we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude.....

I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you...we are in charge of our Attitudes.”

Charles Swindoll

Don't QUIT!

It is a perfectly natural reaction: Your boss gives you two weeks' notice and you are tempted to say, "I'm outta here!" Do not do it!

Quitting your job voluntarily when you are about to be laid off or terminated may have bad consequences such as:

1. You will probably lose your rights to claim unemployment insurance.
2. You will disqualify yourself from special services and training opportunities that are available to displaced workers.
3. You will lose the income you would have made by sticking it out.
4. You can hurt your chances at getting a new job, since a ticked-off boss is less likely to give you the kind of recommendation that leads to job offers.

Remember, it is much easier to land a job when you already have one — even if that job will not last much longer. So use your energy and make the best possible use of your notice period.

What is a Dislocated Worker?

WorkSource Center staff can explain and help you access the many services and programs we have available to assist you in finding employment. You may be eligible for many programs and services. The Dislocated Worker program is federally funded through the Workforce Innovation and Opportunity Act (WIOA) providing services for dislocated workers. You may be a dislocated worker if you lost your job and one or more of these things are true about you:

- ✓ You have been terminated, laid off, or received a "notice of termination or layoff" and are unlikely to return to your usual occupation or industry because of:
 - A permanent plant closure;
 - A substantial layoff;
 - Foreign competition; and
 - Lack of demand for your skills.
- ✓ You are self-employed, but the economy or a natural disaster has put you out of work. Examples include farmers, ranchers, fishermen, etc.
- ✓ You are a displaced homemaker, an individual who has been providing unpaid services to family members in the home and who
 - has been dependent on the income of another family member but is no longer supported by that income; and
 - is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.



WorkSource Dislocated Worker Services

Oregon Dislocated Worker Services begin with registering with WorkSource. You can register at the nearest [WorkSource Center](#) location or [Register Online](#).

<http://www.worksourceoregon.org/home/worksourcecenters>

https://www9.emp.state.or.us/wshome/wso_welcome.cfm?p_sys=1

Once registered, you will need to come into a WorkSource Center location for a conversation with staff on your options best fit your needs. This is an important part of our process and must be in person. Staff will want to know more about how we can best help you. Do you have skills and want to connect with programs and services that can help you find a job? Do you need to increase your skills or explore education and training options? Be prepared to let us know how we can help.

During your conversation, WorkSource staff will determine if you are eligible as a dislocated worker and how best to meet your needs using all WorkSource programs and services available to you.

Together, you will determine which options best fit your needs and plan for your next step. We invite you to come back as many times as you need to connect with WorkSource programs and services and wish you success in finding employment.

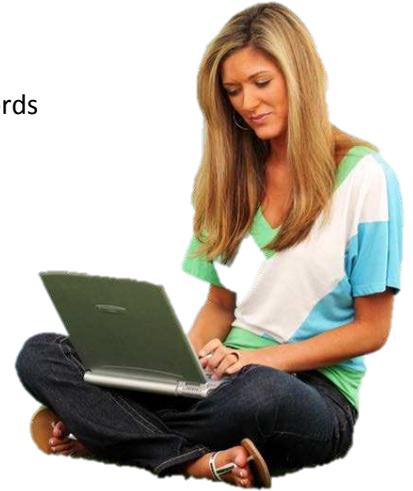
WorkSource staff will assist dislocated workers with all available programs and services at WorkSource. For additional dislocated worker questions, please ask for your Local Dislocated Worker Liaison or call 1-800-282-6514 to be directed to the best local resources to meet your needs.

For Questions, Suggestions, or Comments on this Guide, please email us at dw.oregon@state.or.us

You will need to bring at least one of these documents that include your date of birth:

- driver's license
- baptismal record
- birth certificate
- DD-214
- Report of Transfer or Discharge paper
- Federal, state or local identification card
- passport
- hospital record of birth
- public assistance/social service records
- school records or ID cards
- work permit
- tribal records

If you are a veteran or their spouse, please bring a copy of your DD-214 and/or Report of Transfer or Discharge paper.



Connect with WorkSource Workshops

Astoria, St. Helen, and Tillamook	http://www.pacnworks.com/
Baker City, Burns, Canyon City, La Grande, Ontario, and Enterprise Workshops	http://www.tecteam.org
Bend, Madras, Prineville, and Redmond Workshops	http://coic2.org/employment-training/training-workshops
Corvallis, Albany, and Newport Workshops	http://www.csc.gen.or.us/jobs/
Eugene Workshops	http://www.worksourceoregon.org/home/worksourcecenters/220-eugene
Hood River and The Dalles Workshops	http://mccog.com/calendar-of-events
Medford and Grants Pass Workshops	http://www.jobcouncil.org/Calendar.asp?SectionID=102
Oregon City Workshops	http://worksourceclackamas.org/index.php/calendar/month.calendar
Pendleton and Hermiston Classes for Skill Building	http://www.capeco-works.org/employment_skill.htm
Portland Metro WorkSource Portland Metro You must be registered and met with staff to select calendar.	https://www2.worksourceportlandmetro.org
Roseburg Workshops	http://www.ute1stop.org/home/ute/cpage_129
Salem, Woodburn, Yamhill, and Polk Workshops	http://worksourceoregon.org/home/worksourcecenters/248-salem



WorkSource Programs and Services

Once you have completed registration at a WorkSource Center, staff are here to help you best meet your needs using all available WorkSource programs and services.

Find a [WorkSource Oregon Center](#)

You can access:

- Job postings - web-based and employer posted
- [Oregon Employment Department iMatchSkills](#) and other internet-based job search tools



www.imatchskills.org

- Career Information System (CIS) Oregon's online system to assist you in career planning
- A resource area with computers, internet, phones, fax, and copy machines to support your on-line applications and job search
- Veteran resources to assist you in career and job search
- Laid Off Worker Assistance
- Information on local industries and jobs
- Information about community resources

We can help you compete in today's job market:

- Career Exploration and Guidance
- Skills Assessment - Identify your skills, interests, and strengths
- [National Career Readiness Certificate](#)

Oregon's
NCRC

National Career
Readiness Certificate

<http://www.oregonworkready.com/job-seekers.html>

- Learn how to interview, network and target your job search
- Career advancement planning
- Workshops

Our staff will connect you with Job Training and Education options, such as:

- On the Job Training
- Online Training Resources
- Career Pathways
- Occupational Skill Training
- Apprenticeship Programs
- Continuing Education in your field
- Adult Education, including GED, English as a Second Language (ESL), and Financial Literacy Classes

Trade Adjustment Assistance

In some cases, workers who lose their jobs due to international trade may qualify for training and other services through Trade Adjustment Assistance (TAA). To apply, a petition may be filed by any of the following: a group of three or more workers, an employer of a group of workers, a Union, a State Workforce Official, a WorkSource Operator/Partner, or another Duly Authorized Representative. For more information, ask for the Trade Act Navigator at 1-877-639-7700, or visit

www.doleta.gov/tradeact/petitions.cfm



Job Search Checklists

Start planning your job search now, even if your job has not ended yet. Many employers will support some type of job search activity before a layoff. Once you are no longer working, it is important to give your job search the same priority and commitment you would a job. You should maintain a routine, setting goals and timelines for yourself. Start preparing your resume, notify friends and colleagues that you are available, and ask your supervisor for a letter of recommendation.



Start Collecting Information and Documents for Your Job Search

You will need the documents listed below for such things as developing your resume, budgeting family resources and applying for benefits and special services. Such information and documents may include:

- Work History** Your complete work history, including addresses, phone numbers, and dates of employment. If you do not have your employment history, this data is available through the Internal Revenue Service in the form of [Request for Social Security Earnings Information](https://www.ssa.gov/forms/ssa-7050.pdf) (4 page PDF). This is not free and fees are determined by the number of years being requested. Your Social Security report includes all your past employers' names and contact information as well as the amount of money you earned.
<https://www.ssa.gov/forms/ssa-7050.pdf>
- Work Reference Information** Names, addresses and phone numbers of references.
- Financial Data** Information on your financial resources, including your debts and assets.
- Birth Certificate** [To replace your Oregon Birth Certificate](https://public.health.oregon.gov/BirthDeathCertificates/Pages/index.aspx) [To get records from another state](http://www.cdc.gov/nchs/w2w.htm)
<https://public.health.oregon.gov/BirthDeathCertificates/Pages/index.aspx>
<http://www.cdc.gov/nchs/w2w.htm>
- Original Social Security Card** [Replacing a Social Security Card](http://www.ssa.gov/ssnumber) [Social Security Card Application](http://www.ssa.gov/ssnumber/ss5.htm)
<http://www.ssa.gov/ssnumber> <http://www.ssa.gov/ssnumber/ss5.htm>
- Selective Service** [Registration and Verification](http://www.sss.gov) For males born on or after January 1, 1960.
<http://www.sss.gov>
- Transcripts** - Contact your college for their transcript procedure or Diploma Sender for Oregon GED
www.DiplomaSender.com
- U.S. passport** [information and replacement.](http://travel.state.gov/passport/passport_1738.html)
http://travel.state.gov/passport/passport_1738.html

Start Collecting Information and Documents for Your Job Search Continued

- Address verification** - Recommend document be dated to show physical presence and intent to reside in Oregon, have your **name printed** on the document, and include a **physical Oregon address**.
- DD Form 214 (Report of Separation) & Military Discharge Papers** [Information and document request](http://www.archives.gov/veterans/military-service-records/#evetrecs)
<http://www.archives.gov/veterans/military-service-records/#evetrecs>
- Work Documentation** Approved work document if you are not a U.S. citizen.
[U.S. Citizenship and Immigration Services \(USCIS\) Employment Authorization Document](http://www.uscis.gov/portal/site/uscis/)
<http://www.uscis.gov/portal/site/uscis/>
- Naturalization Papers** [Application for Replacement Naturalization/Citizenship Document](http://www.uscis.gov/portal/site/uscis/)
http://www.uscis.gov/portal/site/uscis
- I can't locate my I-94 online. What should I do?** [I-94 Not in System](https://help.cbp.gov)
<https://help.cbp.gov>
- Unemployment Insurance Document Copies** It is a good idea to save all correspondence you receive from the Employment Department regarding your Unemployment Insurance.

WorkSource - Job Seeker Resources 2013

[Get a Job - Oregon Workforce Resources](http://ccwd.oregon.gov/dwu/edocs/GetJob.pdf) (14 page PDF)

<http://ccwd.oregon.gov/dwu/edocs/GetJob.pdf>

[Increase Your Skills - Oregon Workforce Resources](http://ccwd.oregon.gov/dwu/edocs/IncreaseYourSkills.pdf) (8 page PDF)

<http://ccwd.oregon.gov/dwu/edocs/IncreaseYourSkills.pdf>

[Education and Training - Oregon Workforce Resources](http://ccwd.oregon.gov/dwu/edocs/Education&Training.pdf) (10 page PDF)

<http://ccwd.oregon.gov/dwu/edocs/Education&Training.pdf>

[Coping with Job Loss and Community Resources - Oregon Workforce Resources](http://ccwd.oregon.gov/dwu/edocs/JobLoss&CommunityResources.pdf) (4 page PDF)

<http://ccwd.oregon.gov/dwu/edocs/JobLoss&CommunityResources.pdf>

[Desk Reference Guide](#) (1 page PDF) This guide provides an outline of the topics covered in the above guides.

JOB SEARCH ACTION PLAN CHECKLIST

Connect with staff and services at your [nearest WorkSource Center](#) for programs, services, workshops, and online resources to help in your job search. Below is a sample Job Search Action Plan checklist to help you in planning your job search strategy.

SELF-ASSESSMENT Check your nearest WorkSource Center’s workshop schedule to find workshops to help you identify your skills, explore careers, and set goals.

- What Do You Want Out of a Job?** Consider the type of work, wage, location and other factors.
- Identify Your Strengths/Skills.** Identify your skills, strengths, and accomplishments. This will help you in writing your resume and cover letters.
- Set Your Goals.** Where do you want to be in: 6 months / 1 year / 5 years / 10 years? What type of jobs will help you attain your personal and professional goals?

PLANNING THE JOB SEARCH WorkSource Centers offer workshops and online resources to help you prepare a resume and organize your job search strategy.

- Develop Your Marketing Materials** Prepare your Resume, Cover Letter, References and order Transcripts. Note: Unofficial transcripts are acceptable by most employers.
- Develop Your Elevator Speech** Prepare your 60-second elevator speech.
- Develop Your STAR Interview Answers** (Situation, Task, Action, and Result)
- Set up a Job Search Email Address** Set up an email address that you use solely for job searching. This will allow you to track emails related to your job search. [Email Basics from GCF Learnfree.org](http://www.gcflearnfree.org)
<http://www.gcflearnfree.org/emailbasics>
- Manage Your Job Search** Create a Job Search Log. Set up a log or tracking sheet to track where you have posted your resume, sent applications, dates and times.
[Job Search Log from GCF Learnfree.org](http://content.gcflearnfree.org/topics/159/GCF_Job_Search_Log.xls)
http://content.gcflearnfree.org/topics/159/GCF_Job_Search_Log.xls

[Job Search Tracking Tool - University of Wisconsin](http://www.uwstout.edu/careers/upload/Job-Search-Tracking-Tool.xlsx)
<http://www.uwstout.edu/careers/upload/Job-Search-Tracking-Tool.xlsx>
- Make a List of Contacts** Start with your family, friends, acquaintances, co-workers, and other professionals who you can contact to help you in your search, with leads, openings, or information. www.Linkedin.com is a great tool for managing and growing your contacts and network.
- Identify Employers.** Make a list of employers for targeted, focused mailings with a specialized resume and personalized cover letter.
- Identify Resources for Job Postings** Identify websites, newspapers, professional organizations and associations, professional newsletters, and other sources of job postings.
- Prepare for Interviews** Even before you get an interview, practice. WorkSource Centers offer Interviewing workshops or resources for mock interviews. Practice! Practice! Practice!

- Correspondence Copies File** It is a good idea to set up a file to save all correspondence you send and receive for your job search. (Copies of all Job Applications, Resumes, Cover Letters, etc).

CONDUCTING THE JOB SEARCH

Apply to Job Postings WorkSource Centers have staff, designated resources areas, workshops, and online resources to help you understand today's job applications. Learn how to complete an application that represents your best in transferable skills and abilities.

Get Referrals WorkSource Centers have staff working directly with employers to meet their hiring needs. The Oregon Employment Department's iMatchSkills is our link to matching your skills to open jobs listed with the Employment Department.

Establish your Social Media Job Search and Online Branding WorkSource Centers have staff, designated resources and workshops to help you navigate your online job search.

Register with Local Staffing Agencies Many staffing agencies perform recruitment and selection processes for businesses. Some staffing agencies provide temporary workers, and others provide candidates for temp-to-hire arrangements.

Protect your Personal Information Protect your personal information and that of those who are providing a reference for you, do not place your or their personal information at risk. Limit the contact information you provide on the web and research website privacy policies, and online application security.

[Privacy Tips for Online Job Seekers - Privacy Rights Clearinghouse](https://www.privacyrights.org/privacy-tips-online-job-seekers)

<https://www.privacyrights.org/privacy-tips-online-job-seekers>

Minimize privacy issues related to resumes and personal data while still maintaining appropriate exposure to employers.

Send out Targeted Mailings Send focused and customized cover letters and resumes to the list of potential employers you identified. Follow-up with employers, via phone or email, if you have not heard from them in 2 weeks.

Conduct Informational Interviews Gather information from your contacts and other persons in your field of interest.

Attend Job/Career Fairs and Conferences at some job fairs, interviews are conducted on site. You can also make new contacts and identify new employers of interest.

Network: Build and Maintain Your Contacts Attend job clubs, career events, and join www.LinkedIn.com a professional networking site to expand, manage, and organize your network.

Volunteer: Build Your Skills Consider volunteering with agencies or public interest organizations that can help you build your resume or gain experience and contacts.

Join and Attend Professional Organizations and/or Association Events Consider attending events or taking a role in an organization focused on your field of interest.



“Whether you think you can or whether you think you can’t you’re right.”

Henry Ford

MANAGING YOUR FOLLOW UP

- Follow-up with Employers and Leads** Your job search is an on-going process. If you do not hear from an employer after 2 weeks of submitting your materials, call or email to inquire about the status of your application. If your contacts have given you leads, investigate those leads and set up appointments for informational interviews.
- Write Thank You Notes and Letters** After each interview, meeting, or lead received, be sure to send a handwritten thank you note, card, or letter. You will stand out from the rest of the pack if you mail your note instead of just sending an email.
- Continue to Research Employers** As you research employers and refine your search, remember to update your resume, cover letter, and references as necessary.

WHEN YOU GET A JOB OFFER

- Evaluating and Negotiating Job Offers** [The Riley Guide Resources](http://www.rileyguide.com/offers.html) for Evaluating and Negotiating Job offers. <http://www.rileyguide.com/offers.html>
- Job Search Log or Tracking Sheet** Use your log to remove your resume from any employers or online locations.
- I-9 Employment Eligibility Verification Form I-9** is used for verifying the identity and employment authorization of individuals hired for employment in the United States. Be prepared on your first day of work to present: One selection from [List A](#); or One selection from [List B](#) in combination with one selection from [List C](#). <http://www.uscis.gov>
- Celebrate Your Job Search Success**
- Let us Know at WorkSource When You Find Employment** Let us know when you have found success with your job search. You know how difficult job searching can be; we can keep your name confidential but let us share your success with others to help keep their hope alive.

Oregon Career Information System Descriptions of every Oregon postsecondary program of study or training offered in over 600 program categories: Over 150 topics of information, from admission requirements and costs to services for students with disabilities.



A complete scholarship and a financial aid database that lists national, state, and local awards is available. Current employment, wages, outlook, hiring practices, preparation, and licensing, in addition to the skills, abilities, and knowledge required for each of over 550 occupation titles. CIS also includes information about self-employment, job search, industries, and the military as an employer.

Please ask your WorkSource Center staff for a CIS username and password.

<http://oregoncis.uoregon.edu/home/>

Financial Resources

The sooner you face the financial realities of your new situation, the better you'll be able to cope with them. You may even be able to forestall or completely avoid more severe spending reductions later. By making a budget (and sticking to it), you should be able to reduce some of your anxiety and stress. You'll be better able to concentrate on your job search.

File for Unemployment Insurance

- [State of Oregon Unemployment Insurance](http://www.oregon.gov/EMPLOY/Unemployment) <http://www.oregon.gov/EMPLOY/Unemployment>
- [Oregon Employment Department Online Initial Claim System](https://ssl7.emp.state.or.us/ocs4/index.cfm?lang=E) <https://ssl7.emp.state.or.us/ocs4/index.cfm?lang=E>

To contact an Unemployment Insurance Call Center,
Metro / NW Oregon Portland (503) 292-2057 Salem (503) 947-1500
Eastern / Central Oregon Bend (541) 388-6207

One thing you need to know about unemployment insurance (UI) is that it is an insurance policy — just like accident and health insurance. It is a benefit that eligible workers have earned, have the right to claim, and need not be embarrassed about receiving. As with most insurance, there is a coverage period and eligibility requirements.

In Oregon, UI coverage is paid by our employers. Employers either pay a tax on their payroll or reimburse the fund. As an employee, you do not pay for this insurance.

You do not need to wait until you are unemployed to apply for UI benefits. A claim may be filed at any time, but benefits cannot be paid and your eligibility cannot be determined until you are unemployed or earn less than your weekly benefit amount while working part-time.

To receive the benefits, you need to meet certain qualifications. For full information, however, call the Unemployment Insurance Call Center in your area. They are the source for reliable information about your claim. Although you may know people who have a situation similar to yours, every claim is unique. So, rather than listen to the advice of others, please contact the source for specific and current information.

Oregon Unemployment Insurance Estimator

This site allows you to estimate how much your Oregon Unemployment Insurance Benefits will be before you file a new unemployment insurance claim.

<http://findit.emp.state.or.us/ocs/estimator>

Use Prosperity Planner to Prepare a Budget



Welcome to **PROSPERITY PLANNER**

[The Prosperity Planner](https://www2.prosperityplanner.org)
<https://www2.prosperityplanner.org>

The Prosperity Planner is a career and financial planning tool that allows you to:

- Identify the wages you need to be self-sufficient;
- Develop a budget that covers your basic expenses; and
- Learn about resources that may help lower expenses.

Using the Prosperity Planner, you can also:

- Test different career and living options;
- Find out if the career options you're exploring will help you achieve financial independence;
- Make a financial plan to reach your career goals.

[Money Smart](http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html) Federal Deposit Insurance Corporation (FDIC) Computer-Based Instruction is an easy-to-use tool to learn more about basic personal financial management. Each module can generally be completed within 30 minutes. You must register, have a username, and password.

<http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html>

211 Community Resource Directory for Oregon and Southwest Washington & Oregon Helps Resources

OregonHelps is a **free** and **easy** program prescreener. Answer questions about people in your house, income and expenses. This site will estimate your potential eligibility for 33 programs and assistance.

[211 & Oregon Helps](http://211info.org/)

<http://211info.org/>

Budget Basics

Involve your family in the process; after all, the budget will affect them too. Ask them what they can give up to help the family through this time.

- Consider these when preparing your family budget:
 - ✓ Cash on hand
 - ✓ Monthly living expenses
 - ✓ Sources of income
 - ✓ Job search expenses
- Identify where your money is going.
- Prioritize your expenses, giving top priority to basic necessities such as mortgage or rent payment, utilities, property taxes, food, health care, transportation expenses, etc.
- Reduce or eliminate expenses for things you want but don't need (e.g., entertainment, new clothing, vacations, furniture, etc.).
- Seek out bargains (e.g., garage sales) for things you do need.
- Look for sources of bargain entertainment (e.g., many libraries lend films as well as books).
- Lock your credit cards away where you can't get at them easily.
- Don't take on any new debts unless necessary.

For Utility Bill Help

- [Oregon Low-Income Energy Programs](#) The Low-Income Home Energy Assistance Program (LIHEAP) search by Oregon Utility.
<http://www.liheap.ncat.org/profiles/Oregon.htm>
- [Low Income Home Energy Assistance Program \(LIHEAP\)](#) The Oregon Housing and Community Program Contact Information - To learn more about Oregon LIEAP, please visit:
 - <http://www.oregon.gov/ohcs/Pages/low-income-energy-assistance-oregon.aspx>
- [Lifeline: Affordable Telephone Service for Income-Eligible Consumers](#) Lifeline is a benefit program that provides discounts on monthly telephone service for eligible low-income consumers.
<http://www.fcc.gov/guides/lifeline-and-link-affordable-telephone-service-income-eligible-consumers>

Additional Oregon Resources

[Oregon Department of Justice](#) Ensuring a safe and fair marketplace in Oregon. Explore the information provided on this site and learn more about what you can do to protect yourself from scams and fraud.
<http://www.doj.state.or.us/Pages/index.aspx>

- [Foreclosure Avoidance](#) Mediation Program
http://www.doj.state.or.us/consumer/pages/foreclosure_mediation.aspx
- [Consumer Protection](#)
<http://www.doj.state.or.us/consumer/pages/index.aspx>

[Oregon Housing and Community Services Community Resources and Referrals](#)

<http://www.oregon.gov/ohcs/Pages/index.aspx>

- | | |
|----------------------------------|--|
| ✓ Affordable Housing Resources | ✓ Senior Resources |
| ✓ Homelessness Prevention | ✓ Energy Assistance |
| ✓ Landlord/Tenant Resources | ✓ Legal Assistance for Low Income Oregonians |
| ✓ Food Resources | ✓ State, and Nationwide Services |
| ✓ Manufactured Housing Resources | ✓ Life Skills and Resources |

- [HUD Approved Housing Counseling Agencies](#)
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=OR>
- [Oregon Division of Finance and Corporate Securities \(DFCS\)](#) FAQs for consumers about debt management companies.
http://www.dfcs.oregon.gov/debt_mgmt/faq_consumers.html
- [Debt Management Service Providers](#) You may search on the Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities' website to find registered debt management companies. [Foreclosure Information](#)
http://www.cbs.state.or.us/external/dfcs/debt_mgmt.html
<http://www.oregon.gov/DCBS/foreclosure/Pages/foreclosure.aspx>

- Health Insurance** - You can find out more information about Health Insurance at the [Oregon Health Plan](#) website or by calling: 503-945-5772 or 1-800-527-5772

[Healthy Kids](#) Oregon Health Authority.

<http://www.oregon.gov/oha/healthplan/Pages/index.aspx>

<http://www.oregonhealthykids.gov/>

[Apply for the Oregon Health Plan Online](#)

Fill out the Oregon Health Plan / Healthy Kids application to see if you and/or your children are eligible for health coverage.

<http://www.oregon.gov/oha/healthplan/Pages/apply.aspx>

COBRA (Continuation of Health Coverage)

[An Employee's Guide to Health Benefits under COBRA](#)

<http://www.dol.gov/ebsa/publications/cobraemployee.html>

[Retirement and Health Care Coverage...Questions and Answers for Dislocated Workers](#) (PDF 44 Pages)

http://www.dol.gov/ebsa/pdf/dislocated_workers_brochure.pdf

Plant and business closings, downsizings, and reductions in hours affect employees in numerous adverse ways. Workers lose income, the security of a steady job and, often, the health and retirement benefits that go along with working full time. As a dislocated worker, you may have many questions, some of them concerning your health and retirement benefits. For instance, *Do I have access to my retirement funds? What happens to my health benefits? Can I continue health coverage until I get another job?*

You may have rights to certain retirement protections and health benefits even if you lose your job. If your company provided a group health plan, you may be entitled to continued health benefits for a period of time if you cannot find a job immediately. This booklet addresses some of the common questions dislocated workers ask. In addition, there is a brief guide to additional resources at the back. Together, they can help you in making critical decisions about your health care coverage and your retirement benefits.

Taxes

[IRS Tax Impact of Job Loss](#) (PDF 7 pages)

<http://www.irs.gov/pub/irs-pdf/p4128.pdf>

The Internal Revenue Service recognizes that the loss of a job may create new tax issues. This document contains Questions and Answers to clarify the tax implications of financial issues faced by workers who have lost their jobs.

Financial Aid

The federal government, in conjunction with schools and financial institutions, offers grants, loans and other assistance that may help further your education and train you for a new job.

[Oregon Student Access Commission](#)

Adult Learner Information. OSAC administers the following programs: Scholarships, the [Oregon Opportunity Grant](#), the Chafee Grant, the Childcare Grant, [ASPIRE](#) (Access to Student Assistance Programs in Reach of Everyone) as well as smaller funding programs.

<http://oregonstudentaid.gov>

<http://oregonstudentaid.gov/oregon-opportunity-grant.aspx>

<http://oregonstudentaid.gov/aspire.aspx>

[Federal Financial Aid](#) Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded financial assistance for education beyond high school.

<http://studentaid.ed.gov>

[Financial Aid Sort - Oregon Career information System](#) This tool includes local, regional, state, and national scholarships and grants. Sort and manage results by deadline date and award requirements. Allows you to search through thousands of scholarships in order to locate funding opportunities that fit characteristics. Please ask your WorkSource Center staff for a CIS username and password.

<http://oregoncis.uoregon.edu>

[Scholarship Search – Career OneStop](#) Search more than 7,000 scholarships, fellowships, loans, and other financial aid opportunities.

http://www.careerinfonet.org/scholarshipsearch/Scholarship_Category.asp?searchtype=category&nodeid=22

[Opportunity.Gov](#) Unemployed workers receiving unemployment benefits may qualify for assistance paying for education and training.

<http://federalstudentaid.ed.gov/opportunity/index.html>

Dislocated Workers Applying for Financial Aid

When you apply for any financial aid program listed here:

- Contact the financial aid office at your school.
- Be sure to let them know that you are a dislocated worker.
- Request an application for financial aid. You can use one application for most aid programs.

Most grants, but not all, are available to you depending upon your financial need, so bring along your most recent tax paperwork.

When you apply for any financial aid program, keep in mind that the process usually takes four to six weeks for determination. You can access most forms on the internet, so ask your financial aid office for assistance.

If your application is turned down because it was based on past income, be sure to request to meet with the campus financial aid officer, as he or she may be able to use a “professional judgment” ruling to reconsider your application. This rule allows the officer to consider your projected income, rather than your previous income, to determine your need for the grant.

Emotional Resources

Job Loss and Unemployment Stress Tips for Staying Positive during Your Job Search

Job Loss and Unemployment Stress Tips for Staying Positive during Your Job Search

<http://www.helpguide.org/articles/stress/job-loss-and-unemployment-stress.htm>

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It's normal to feel hurt, vulnerable, or angry after losing a job. The good news is that despite the stress of job loss and unemployment, there are many things you can do to take control of the situation and maintain your spirits. You can get through this tough time by taking care of yourself, reaching out to others, and taking the opportunity to rethink your career goals and rediscover what truly makes you happy.

Losing a job is stressful

Our jobs are much more than just the way we make a living. They influence how we see ourselves, as well as the way others see us. Our jobs give us structure, purpose, and meaning. That's why job loss and unemployment is one of the most stressful things you can experience. Beyond the loss of income, losing a job also comes with other major losses, some of which may be even more difficult to face:

- Loss of your professional identity
- Loss of self-esteem and self-confidence
- Loss of your daily routine
- Loss of purposeful activity
- Loss of your work-based social network
- Loss of your sense of security

Grief is normal after losing a job

[Grief is a natural response to loss](#), and that includes the loss of a job. Losing your job forces you to make rapid changes. You may feel angry, hurt, panicked, rejected, and scared. What you need to know is that these emotions are normal. You have every right to be upset, so accept your feelings and go easy on yourself.

Also remember that many, if not most, successful people have experienced major failures in their careers. But they've turned those failures around by picking themselves up, learning from the experience, and trying again. When bad things happen to you—like experiencing unemployment—you can grow stronger and more resilient in the process of overcoming them.

Coping with job loss and unemployment stress tip 1: Face your feelings

Fear, depression, and anxiety will make it harder to get back on the job market, so it's important to actively deal with your feelings and find healthy ways to grieve. Acknowledging your feelings and challenging your negative thoughts will help you deal with the loss and move on.

Surviving the emotional roller coaster of unemployment and job loss

- **Write about your feelings.** Express everything you feel about being laid off or unemployed, including things you wish you had said (or hadn't said) to your former boss. This is especially cathartic if your layoff or termination was handled in an insensitive way.
 - **Accept reality.** While it's important to acknowledge how difficult job loss and unemployment can be, it's equally important to avoid wallowing. Rather than dwelling on your job loss—how unfair it is; how poorly it was handled; things you could have done to prevent it; how much better life would be if it hadn't happened—try to accept the situation. The sooner you do, the sooner you can get on with the next phase in your life.
 - **Don't beat yourself up.** It's easy to start criticizing or blaming yourself when you've lost your job and are unemployed. But it's important to avoid putting yourself down. You'll need your self-confidence intact as you're looking for a new job. Challenge every negative thought that goes through your head. If you start to think, "I'm a loser," write down evidence to the contrary ("I lost my job because of the recession, not because I was bad at my job.").
 - **Look for the silver lining.** Losing a job is easier to accept if you can find the lesson in your loss. What can you learn from the experience? Maybe your job loss and unemployment has given you a chance to reflect on what you want out of life and rethink your career priorities. Maybe it's made you stronger. If you look, you're sure to find something of value.

Beware of Pitfalls

- Taking refuge in your "cave" may provide temporary comfort, but is little help if your time spent there is not constructive. Surrounding yourself with positive, supportive family and friends may better help your self-esteem.
- Venting your anger and frustrations may only make you feel worse if you find yourself in the middle of a "pity party." There are people who actually enjoy misery and the misfortune of others.
- Drinking is at best a temporary relief, and for some people, can lead to a crippling addiction.

Source: [The University of Georgia](#)

Coping with job loss and unemployment stress tip 2: Reach out

Don't underestimate the importance of other people when you're faced with job loss and unemployment. Be proactive. Let people know that you lost your job and are looking for work.

Taking action will help you feel more in control of your situation—and you never know what opportunities will arise. Plus, the outpouring of support you receive may pleasantly surprise you. Simple words of sympathy and encouragement can be a huge boost in this difficult time.

Turn to people you trust for support

Share what you're going through with the people you love and trust. Ask for the support you need. Don't try to shoulder the stress of job loss and unemployment alone. Your natural reaction may be to withdraw out of embarrassment and shame or to resist asking for help out of pride. But avoid the tendency to isolate. You will only feel worse.

Join or start a job club

Other job seekers can be invaluable sources of encouragement, support, and job leads. You can tap into this resource by joining or starting a job club. Being around other job seekers can be energizing and motivating, and help keep you on track during your job search.

To find a job club in your area, check out:

- Your local public library

- College and university career centers
- Professional networking sites
- The classifieds or career section of the newspaper
- Resources & References section below for links

Stay connected through networking

The vast majority of job openings are never advertised; they're filled by word of mouth. That's why networking is the best way to find a job. Unfortunately, many job seekers are hesitant to take advantage of networking because they're afraid of being seen as pushy, annoying, or self-serving. But networking isn't about using other people or aggressively promoting yourself—it's about building relationships. As you look for a new job, these relationships can provide much-needed feedback, advice, and support.

Networking is much easier than you think

Networking may sound intimidating or difficult—especially when it comes to finding a job or asking for help—but it doesn't have to be. Networking can be rewarding and fun, even if you're shy or you feel like you don't know many people.

Read: [Job Networking Tips](#)

Coping with job loss and unemployment stress tip 3: Involve your family

Unemployment affects the whole family, so keep the lines of communication open. Tell your family what's going on and involve them in major decisions. Keeping your job loss or your unemployment a secret will only make the situation worse. Working together as a family will help you survive and thrive, even in this difficult time.

- **Keep your family in the loop.** Tell them about your job search plans, let them know how you're spending your time, update them on promising developments, and let them know how they can support you while you're unemployed.
- **Listen to their concerns.** Your family members are worried about you, as well as their own stability and future. Give them a chance to talk about their concerns and offer suggestions regarding your job loss and unemployment.
- **Make time for family fun.** Set aside regular family fun time where you can enjoy each other's company, let off steam, and forget about your job loss and unemployment troubles. This will help the whole family stay positive.

Helping Children Cope with a Parent's Unemployment

Children may be deeply affected by a parent's unemployment. It is important for them to know what has happened and how it will affect the family. However, try not to overburden them with the responsibility of too many of the emotional or financial details.

- **Keep an open dialogue with your children.** Letting them know what is really going on is vital. Children have a way of imagining the worst when they write their own "scripts," so the facts can actually be far less devastating than what they envision.
- **Make sure your children know it's not anybody's fault.** Children may not understand about job loss and immediately think that *you* did something wrong to cause it. Or, they may feel that somehow *they* are responsible or financially burdensome. They need reassurance in these matters, regardless of their age.
- **Children need to feel they are helping.** They want to help and having them do something like taking a cut in allowance, deferring expensive purchases, or getting an after-school job can make them feel as if they are part of the team.

Coping with job loss and unemployment stress tip 4: Take care of yourself

Learn to recognize & reduce hidden stress

The stress of job loss and unemployment can take a toll on your health. Now more than ever, it's important to take care of yourself. That means looking after your emotional and physical needs and making stress management a priority.

Tips for managing unemployment stress:

- **Maintain balance in your life.** Don't let your job search consume you. Make time for fun, rest, and relaxation—whatever revitalizes you. Your job search will be more effective if you are mentally, emotionally, and physically at your best.
- **[Make time for regular exercise.](#)** Exercise can be a great outlet for stress and worry while you're unemployed and looking for work. It is also a powerful mood and energy booster. Aim for at least 30 minutes of exercise on most days of the week.
- **[Get plenty of sleep.](#)** Sleep has a huge influence on your mood and productivity. Make sure you're getting between 7 to 8 hours of sleep every night. It will help you keep your stress levels under control and maintain your focus throughout your job search.
- **[Practice relaxation techniques.](#)** Relaxation techniques such as deep breathing, meditation, and yoga are a powerful antidote to stress. They also boost your feelings of serenity and joy and teach you how to stay calm and collected in challenging situations—including job loss and unemployment.

Staying positive during a long job search

A long job search can wear on your attitude and outlook, especially if you're unemployed. If it's taking you longer than anticipated to find work, the following tips can help you stay focused and upbeat.

- **Keep a regular daily routine.** When you no longer have a job to report to every day, you can easily lose motivation. Treat your job search like a regular job, with a daily "start" and "end" time. Following a set schedule will help you be more efficient and productive while you're unemployed.
- **Create a job search plan.** Avoid getting overwhelmed by breaking big goals into small, manageable steps. Instead of trying to do everything at once, set priorities. If you're not having luck in your job search, take some time to rethink your goals.
- **List your positives.** Make a list of all the things you like about yourself, including skills, personality traits, accomplishments, and successes. Write down projects you're proud of, situations where you excelled, and things you're good at. Revisit this list often to remind yourself of your strengths.

- **Volunteer.** Unemployment can wear on your self-esteem and make you feel useless. Volunteering helps you maintain a sense of value and purpose. And helping others is an instantaneous mood booster. [Volunteering can also provide career experience, social support, and networking opportunities.](#)
- **Focus on the things you can control.** You can't control how quickly a potential employer calls you back or whether or not they decide to hire you. Rather than wasting your precious energy on things that are out of your hands, turn your attention to things you can control during your unemployment, such as writing a great cover letter and resume tailored to the company you want to work for and setting up meetings with your networking contacts.

Job Loss and Unemployment Stress Tips for Staying Positive during Your Job Search

<http://www.helpguide.org/articles/stress/job-loss-and-unemployment-stress.htm#reach>

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Oregon Career Pathways

Oregon Career Pathways connect the courses, skills, and credentials you need to prepare for a high - demand job. Jumpstart your career or continue to advance your skills in your chosen career. Wherever you are, community colleges offer a place to take the next step. Explore career options and take the next step on your career pathways at one of Oregon's 17 community colleges.

<http://www.mypathcareers.org/>

Oregon Green Career Pathways The new **Energy Efficiency** statewide green career pathway roadmap was recently added. Research Green Career Pathways occupations and industries to learn more about the skills needed for these careers.

<http://oregongreenpathways.org/>

Dislocated Worker Job Search Gratitude Diary

Name:

Date	What did I do today that I am proud of?
	How did I show a positive attitude today?
	How did my friends, family or others around me today have a positive attitude?
	How did I help someone today?
	How did someone help me today?
	What small step did I accomplish today?
	How did I step out of my comfort zone and take a small risk today?

Dislocated Worker Job Search Gratitude Diary Page 2

Date	How did I rehearse mentally a positive outcome for today?
	What message did I give today with my appearance?
	What unexpected events came my way today? What response did I choose?
	What is my affirmation for today?
	What did I do today to reduce my stress?
	Five things that I am grateful for today.

"Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos into order, confusion into clarity... It turns problems into gifts, failures into success, the unexpected into perfect timing, and mistakes into important events. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow."

Melody Beattie

Additional Links

[My Next Move](#) is an interactive tool for job seekers and students to learn more about their career options.

www.MyNextMove.org

[mySkills myFuture](#) helping laid-off workers and other career changers find new occupations to explore.

www.myskillsmyfuture.org

[Worker ReEmployment](#) providing employment, training, and financial assistance for laid-off workers.

www.careeronestop.org/ReEmployment

[Veterans ReEmployment](#) providing employment, training, and financial help after military service.

www.careeronestop.org/ReEmployment/veterans

[Trade Act Program Benefits and Services](#) The TAA Program provides aid to workers who lose their jobs or whose hours of work and wages are reduced as a result of increased imports.

<http://www.oregon.gov/Employ/Unemployment/Pages/Trade-Act.aspx>

The [WARN Act Workers Guide](#) Worker Adjustment and Retraining Notification Act (30 page PDF)

<http://www.doleta.gov/layoff/pdf/WorkerWARN2003.pdf>

Coping with Job Loss Resources

[HELPGUIDE](#)

Very good Work & Career section covering career and networking, job stress and unemployment.

<http://www.helpguide.org>

[ILostMyJob.com](#)

Resource for people coping with and recovering from job loss. Content items and links on this site are considered to be job loss recovery resources.

<http://www.ilostmyjob.com/job-layoff.html>

[Riley Guide - Coping with Job Loss Resources](#)

The Riley Guide is a directory of employment and career information sources and services on the Internet. Links to many resources on job loss and Health Insurance and Benefits Programs.

<http://www.rileyguide.com/cope.html>

[Health And Retirement Benefits After Job Loss](#)

Department of Labor site for Health and benefit resources after job loss. Dislocated workers may have many questions, some of them concerning health and retirement benefits.

<http://www.dol.gov/ebsa/publications/joblosstoolkit.html>

[Oregon Partnership Lines for Life](#)

The Lines for Life Crisis Call Center provides hope through free, *confidential* crisis intervention and referral services 24-hours a day, seven days a week.

- [Military Helpline.org](#) The Military Helpline has your back. (888) 457-4838 Reintegration can be difficult, no matter how much you've trained for it.
- [Youth Line](#) If you'd like to talk please call 1-877-968-8491 or text teen2teen to 839863. Bullying - YouthLine Offers H.O.P.E. To help those in need, the YouthLine offers **teen-to-teen** counseling that is completely confidential. You can talk about bullying without being judged or worrying about someone else finding out. You can text us if you'd prefer. Call **(877) 968-8491** or text **teen2teen** to **839863**
- Need Help? Suicide Lifeline 800-273-TALK (8255)
- Substance Helpline 800-923-HELP (4957)

<http://www.linesforlife.org/content/crisis-lines-overview>

Oregon's NCRC

National Career
Readiness Certificate



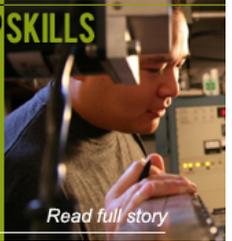
MAKING A CHANGE
Earning my Gold NCRC helped me realize I want to pursue a career in the medical field.
[Read full story](#)



BUILDING UP SKILLS
I'm taking advantage of opportunities to bring my skills up.
[Read full story](#)



MAKING A CHANGE
I'm preparing myself for when something promising comes along.
[Read full story](#)



BUILDING UP SKILLS
It felt good to earn my NCRC; it confirms what I can do.
[Read full story](#)

The NCRC is a distinctive certification of applied skill in three core areas. The certificate is relevant for people with all levels of experience, for jobs at every point on the skill continuum and in nearly any industry. The NCRC documents an individual's work-related skills in:

- Applied Mathematics (solving workplace problems using math)
- Reading for Information (demonstrating how you read and understand workplace documents)
- Locating Information (finding information on charts, graphs, etc., in your work)

For more information go to [Oregon Work Ready](http://www.oregonworkready.com/why-the-national-career-readiness-certificate.html)

<http://www.oregonworkready.com/why-the-national-career-readiness-certificate.html>



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The Office of Community Colleges and Workforce Development and WorkSource es un programa/empleador que respeta la igualdad de oportunidades. Disponemos de los siguientes servicios a pedido y sin costo: Servicios o ayudas auxiliares, y formatos alternos para personas con discapacidades y asistencia de idiomas para personas con conocimiento limitado del inglés. Para solicitar dichos servicios, póngase en contacto con el centro de WorkSource más cercana.

Left cover photo courtesy of Faith Cathcart / The Oregonian

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