

# Coping With Job Loss

This guide provides basic information about how to cope with the emotional and financial stressors that can happen after you lose your job. It also offers helpful strategies on communicating with family members, maintaining financial stability and beginning a job search.

Losing a job affects everyone differently, but for most it is a very stressful experience. You may experience a wide range of emotions including shock, anger, guilt, depression and possibly even relief. As with any life change, it will take some time to adjust. Remember that some negative feelings are normal, but it is important for your own health and wellbeing to cope with stress in a positive way. The following tips may help:

## Stress Management Tips:

- **Try to maintain a positive attitude:** Although this is a difficult time, try to keep your spirits up and your self-esteem intact. Remember your past successes and focus on your strengths. Try to view this as an opportunity to change, grow and explore new possibilities.
- **Avoid isolation:** Connect with former colleagues and business contacts, and ask for support from family members and friends. Isolating yourself from others can lead to problems like loneliness or depression, which may make finding a new job more difficult.
- **Stay healthy:** Keep your body and mind healthy as you face the challenging days and weeks ahead. Remember to eat properly, exercise (with the approval of your medical professionals) and allow time for fun and relaxation. Don't forget about the importance of good sleep, which is a huge part of staying healthy and well.
- **Join a support group:** support groups offer an opportunity to talk and network with others in similar situations, vent frustrations, and seek help and advice. If you can't find a support group specific to your needs, you could consider starting a group on your own, possibly with other colleagues who have lost their job as well.
- **Get help if you need it:** if you are feeling severely anxious, stressed or depressed, we encourage you to seek help from a doctor or other professional.

## Communicating With Your Family:

- **Remember that unemployment can impact your entire family, including children:** Explain to your family what has happened and how it will impact your family. Though you'll need to adapt your conversations to the age and personalities of different family members, try to provide reassurance. Children may feel scared or possibly even guilty. Try to explain that the whole family may have to make adjustments, but that the situation is temporary.
- **Provide reassurance:** Build on your family's strengths. Reassure them regularly, and remind them that you need their support as much as they need yours. Invite family members to brainstorm for ways to save money or find other possible solutions to the problems you are facing.
- **Be honest:** Be open and honest with your family about how your job search is progressing. While hiding the truth may be tempting, it will probably only complicate matters for you.
- **Maintain family routines:** Although your schedule and routine will change while you are out of work, try to maintain a sense of normalcy and stability by maintaining as many family routines as possible.
- **Make time for fun:** Take advantage of the extra time you may have at home, and spend quality time with your family members. Don't forget about fun for yourself, either. Now may be the time to pick up an old hobby or to watch a show you've been wanting to watch.

- **Keep an eye on your kids:** Most children will be fine, but we encourage you to watch out for signs that may show that your child(ren) are suffering from stress. Extreme behavior that interferes with daily life, like increased anger and temper tantrums, sleeping problems, complaints of frequent headaches or stomach aches may mean that your child is anxious or stressed. If you notice any of these problems, speak to your pediatrician or other health professionals. You may also want to consider talking to your child’s teachers and caregivers, so they can provide extra support if it is needed.

### **Maintaining Financial Stability:**

- **Re-evaluate your budget:** For many, one of the most stressful parts of unemployment is the loss of income. You can start by figuring out how much money you need to pay for essential monthly expenses like your rent, utilities, car payments, etc. Look for ways to cut back on “luxury” expenses like entertainment, meals out, and travel. Remember to consider all of your assets (savings, investments, etc) in case you need to tap into other sources.
- **Explore new and helpful resources:** There are many websites, books, magazines, apps and computer programs designed to help you manage your money. Visit your local library or investigate reputable websites for helpful financial tips and advice.
- **Get professional help:** A financial planner can help you assess your financial situation and manage your money. Keep in mind that most professionals charge an hourly fee for services rendered, some may provide an initial consultation at a reduced rate.
- **Notify creditors of your situation:** If you think you’ll have trouble making payments, notify your creditors of your situation. You may be able to work out a flexible payment schedule or a debt consolidation plan. While it may feel stressful to contact your creditors, it is better to proactively communicate with them than it is to wait until you are behind on payments.
- **Apply for unemployment benefits as soon as you are able:** You may be entitled to a portion of your salary through unemployment benefits. Contact the unemployment office in your area for information on eligibility requirements.
- **Consider temporary part or full time employment:** Depending on your situation, you may consider taking a temporary or contract position, or even working part time to provide some monthly income and absorb some of the financial burden while you are job hunting. Please keep in mind that these types of employment may impact your eligibility for unemployment benefits.

### **Begin Your Job Search:**

- **As stressful as this may feel, try to remember that this can be an opportunity for positive change.** Use this time to identify your skills, abilities, interests and strengths, and to set future career goals for yourself. These steps will provide direction in your job search and help you focus on a career path that will be fulfilling both personally and professionally.
- **Update your resume:** Your resume is one of the most important tools in your job search. Resume styles change over time and vary from industry to industry, so make sure your resume is appropriate and current. You might consider reviewing reputable websites, reading articles/books on the subject, or even hiring a professional to help you write your resume. While hiring a professional will cost money, it could be worth the investment. Just make sure to factor this into your budget if you decide to take this step.
- **Tailor your resume and cover letter** for each job application. Make sure both include some of the “keywords” from the original job posting, since this may improve the chances that your resume will be reviewed by a recruiter. You’ll also increase your likelihood of success if your resume clearly shows that your experience and skills are a fit for the job you are applying for.

- **Use your time well:** Make your job search your “full time job.” Try to maintain a regular work schedule and map out how you plan to use your time each day. Create an overall plan for your job search, including making a list of jobs or employers you want to target and contacts you plan to reach out to.
- **Network, network, network:** contact friends, former colleagues and business contacts to ask for advice, suggestions and possible job leads. Keep in mind that your contacts don’t necessarily have to be colleagues or people in your industry. Neighbors, family friends and people you know from clubs, religious groups and other non-business activities may be just as helpful.
- **Improve your skills:** Enhance your marketability to prospective employers by educating yourself or improving your skills or trade. Local colleges and universities, community centers and other community locations often offer a multitude of courses in just about any field or career. Keep in mind that there may be a fee for these classes.
- **Attend job-hunting and networking seminars:** Local professional groups, community centers and your public library may offer job-hunting and networking seminars. These meetings can be a good forum for making contacts and exploring possible career options. They are generally offered at no or low cost.
- **Consult a career counselor:** Professional career counselors can help you identify a target career by offering a wide range of services that may include career counseling sessions, tests to assess your abilities and interests, career plan development, and job search and resume writing assistance. Though most career counselors charge a fee, some may provide an initial consultation at no charge or at a reduced fee.
- **Investigate a variety of resources:** There are numerous career- and job search-related sites on the Internet offering career tips, information on employment trends, listings of available positions and opportunities to post your resume. Also consider other resources that may provide job leads such as company websites, trade publications, headhunting agencies and even the classifieds sections of media in the areas where you want to work.

Most importantly, remember you are not alone in this. The reality is that many other government employees are facing some of the same challenges you are, if they’ve lost their jobs. Lean on your family and friends for support, and don’t hesitate to get professional help if you need it.