

What to do When You Are Laid Off

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Being laid off from a job is terrible, but it is not the end of your world. Unemployment must be kept in balance with the rest of your life. God has given us families and friends to help us through these difficult and hard days. No matter how difficult life becomes, God sent His Son, Jesus Christ to help us through the hard times. In fact, if you think about it, Jesus was unemployed, too. During Jesus' last three years on this earth, He did not have a paying job either. He had to depend on the generosity of others. Of course, Jesus knew his heavenly Father would take care of him. Likewise, our same heavenly Father will take care of you during these coming days if you will allow him. You only have to call upon Him and He will answer you.

As part of our church's ministry, we want to help you through the coming days by offering some practical financial helps for you to follow. These are just some tips that have made a difference in other lives facing the same thing you are facing.

1. Go ahead and apply for **unemployment compensation**. Your employer has been paying premiums for years for you. Why not take advantage of this benefit? It is not welfare, but a benefit from your former employer. Do not be embarrassed to ask for help.
2. Talk to your former employer's HR department about the Consolidated Omnibus Budget Reconciliation Act (**COBRA**). This is a federal law that allows those separated from their jobs to purchase health insurance at a group rate for a limited time. Of course, you will have to pay your former company for this benefit, but at least you will have **health insurance**.
3. Consider a **career change**. It may be a good time to go **back to school** to work on some skills to make you more marketable. You will be surprised at the low cost of attending school. In many cases, it could be free. Look at this time as an opportunity to do something you have always dreamed about doing, but too afraid to try.
4. Consider **relocating**. It will be difficult to leave friends and, possibly, family, but it might be necessary to help provide for your family. Look at the move as a new adventure and start, but make the decision as a family. It is important the wage earner and the family relocate together.
5. Develop a **spending plan** (budget). Try to list the possible bills you will have in the next three months. Rate them in importance. What can you live without or what is essential? Certainly, cable TV or cell phones are not as important as paying credit cards or loans. Nevertheless, credit card and loans are not as important as the water bill. It is very important for the list to be developed as part of a family discussion. This is the reason God gave us families to help each other during times like these difficult days.
6. Talk about how different family members can **make extra money** to help the family through this time. Please encourage even the youngest child to consider working small odd jobs around the house to help him feel he is making a difference. After the list of bills and extra income is developed, the family needs to decide what bills can be paid and what bills can wait to be paid right now. This will be a hard decision, but it will eliminate a lot of stress if the decision is made now instead of when the bill collector calls.
7. If you **cannot pay some bills**, contact the company and explain what has happened. Ask the creditors about a payment reduction plan. They might just do it for you. Regardless, you then need to write them a thank you for considering deferring payments during this time of your unemployment. Keep a copy of your letters in your files.
8. If the bill collectors become overwhelming, contact the **Consumer Credit Counseling Service** for help at 1.800.251.2227. Although, seeking a service like the Consumer Credit Counseling Service will impact your credit rating, but it is still better than bankruptcy.
9. As a last resort, consult an attorney about **bankruptcy**. Do not despair – even if you have to file for bankruptcy, it is a legal method to help individuals recover from overwhelming debt.
10. Finally, make sure to **commit your financial problems to God** before taking any action. He is the source of your strength and the source of all wisdom during these times.