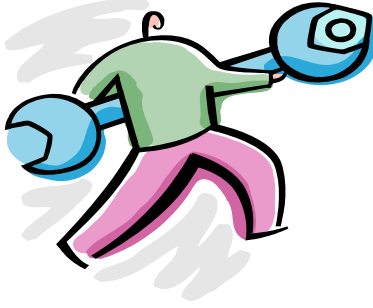


Unemployed?
Need Help?



Helpful Tips For
Families Facing
Unemployment



Surviving Unemployment

The World Did Not End

We take pride in our skills. Our work provides for our families. Our jobs are a vital part of how we feel about ourselves. That's why losing your job is traumatic—whether it means temporarily losing the entire family income or a part of it.

Unemployment is difficult and will change the way you live. But it's not the end of the world. By knowing where to turn and taking control of your situation, you can survive unemployment and reduce the impact of temporary joblessness on your family.

Talk to Your Family

Unemployment is tough on the whole family. Your spouse and children feel helpless. Talk out your problems and plan together. Explain your unemployment situation to them and include them in developing your plans to deal with it.



It helps to give each member of the family some positive steps they can take to help. By sharing the burden and pulling together, members of a family grow closer together and draw strength from one another. A professional family counselor may be helpful.

Call 2-1-1

If you are unsure of where to look for needed health and human services call **2-1-1**. For those in Kalamazoo County, dialing 2-1-1 or 381-HELP (381-4357) will connect a caller with a trained crisis/information and referral worker 24/7. Whether someone needs help finding a community resource or feels overwhelmed with the challenges of life, people at 2-1-1 are waiting to help.

Michigan Talent Bank

You Must PLACE YOUR RESUME ON THE Michigan Talent Bank in order to be eligible for Unemployment Benefits

**This can be done from any computer with Internet access at
[www. michigantalentbank.org](http://www.michigantalentbank.org)**

You must go into a Michigan Works Service Center to have a copy of your resume stamped and registered or you will not receive benefits.

Frequently Asked Questions Regarding Unemployment Insurance Benefits

1. How do I file an unemployment claim?
 - a. A claim for UI benefits begins the week it is filed. You should file your claim for benefits during your first week of unemployment.
 - b. You can file via the telephone at **1-866-500-0017** using a touch tone phone anywhere in the United States and Canada. You can also file via the internet at www.michigan.gov/uia . The website is available from 7:00 a.m. Monday through 7:00 p.m. Saturday
2. What information do I need to file my unemployment claim?
 - a. When filing your claim, you should have the following information
 - i. SSN
 - ii. A PIN used to call MARVIN for an existing claim or previous claim or a driver's license or state ID number
 - iii. Complete mailing address with zip code
 - iv. A telephone number
 - v. County of residence
 - vi. For non-US citizens or nationals, an alien registration number and the expiration date for the work authorization
 - vii. Your employers over the last 18 months
 1. name and address
 2. last day of work and
 3. earnings for each calendar quarter during the last 18 months
3. After I file my claim, what will I receive?

- a. You will be mailed a determination showing if you qualify based on the wages that you have earned. It will also show the amount of weekly benefits and the number of weeks you may receive.
- b. If you have an eligibility issue you will receive a separate notice.
- c. You will receive a booklet that will detail information about your rights and responsibility for UI benefits.

4. What do I need to do to be eligible for unemployment?

- a. You must be unemployed, able to, available for, and actively seeking suitable full-time work. Unless instructed otherwise by UIA staff,
- b. You must also register for work within two to three business days of applying for benefits by filing your resume with the Michigan Talent Bank and reporting in person to your local MWA service center.

5. How much does it cost to file an unemployment claim?

- a. There is NO cost to file your claim.

6. How do I receive my unemployment benefits?

- a. You will report to the UIA by telephone to certify concerning your eligibility for benefits using Michigan's Automated Response Voice Interactive Network (MARVIN).
- b. In addition, you must certify every other week in order to receive your benefit.
- c. You will receive your benefit payments by debit card or direct deposit.

7. How do I select my payment method?

When a worker applies for unemployment benefits, whether by telephone or online they will be asked to select how they wish to receive their benefit payments – debit card or direct deposit. The method of selection will be established once UIA issues a monetary determination. Funds will then be added to the debit card, or added to the individual's bank or credit union account, within two to three days after they have certified and payment is released.

8. How can I change my payment methods?

You can change your benefit payment method by calling UIA's toll-free claims line at 1-866-500-0017 and selecting Option #2. You can also go on-line to the UIA website (www.michigan.gov/uia). The first time you visit this site, you will need to sign up as a new user.

9. Can I receive unemployment benefits while I'm working?

In some cases, you can accept part-time work while receiving unemployment benefits. However, your work must be less than full-

time, and your benefits will be reduced according to how much you earn in the week for which you are claiming benefits. Wages should be reported in the week you earn the money, regardless of when your employer pays you.

10. If I am moving, how do I change my address?

You may call our claimant customer relations number at 800 638 3995 or the inquiry line at 866 500 0017. You can also mail a request to UIA, PO Box 169, Grand Rapids, MI 49501-0169.

11. Can you explain how and when a person gets a MARVIN personal identification and pin number?

Your MARVIN PIN is a four digit number that you select. You will be asked for this number each time you contact MARVIN. It's a number of your choosing, be sure you use the same number each time you call.

12. If I want see a representative in person. What should I do?

You can visit one of the seven problem resolution offices located in Gaylord, Marquette, Detroit, Livonia, Saginaw, Grand Rapids and Lansing.

Other Benefits for Dislocated Workers

TRADE ADJUSTMENT Assistance (TAA)

The Trade Act of 1974 established the TAA program to assist workers employed by a firm that produces an article who lose their jobs or whose hours of work and wages are reduced as a result of increased imports or shifts in production to foreign countries. [The American Recovery & Reinvestment Act \(ARRA\) has added more workers and benefits. Please call M-HRDI at 517-372-0784 to find information about the new coverage.](#)

The TAA program provides an array of reemployment and retraining services. Workers who believe they have been adversely affected by foreign trade, or others acting for those workers, may petition the U.S. Department of Labor (USDOL) for a determination of eligibility. Workers certified as eligible to apply for TAA may receive reemployment services, training in new occupational skills, a job search allowance when suitable employment is not available in the workers' normal commuting area, a relocation allowance when the worker obtains permanent employment outside the commuting area, and Trade Readjustment Allowances (TRA) while the worker is in training.

ALTERNATIVE TRADE ADJUSTMENT ASSISTANCE (ATAA)

There is a single petition form for both TAA and ATAA. If the worker group is found eligible for TAA, then eligibility for ATAA will also be considered. Eligible individuals in the certified group who are age 50 and over and who obtain new employment at wages of less than \$50,000 within 26 weeks of their separation, may receive a wage subsidy of 50% of the difference between the old and new wages, up to \$10,000 over a period of up to two years.

Contact Information

United States Department of Labor
Employment and Training Administration
Division of Trade Adjustment
Assistance - 200 Constitution
Avenue, N.W. Room C-5311
Washington, DC 20210
Phone: 202-693-3560 Fax: 202-693-3584
or 3585 Web site:
<http://www.doleta.gov/tradeact>

HEALTH COVERAGE TAX CREDIT (HCTC)

Eligible TAA and ATAA recipients may receive a tax credit covering a percentage of qualified health insurance premium costs. The HCTC is administered by the IRS.

HCTC Customer
Contact Center (866)
628-HCTC
(866) 626-HCTC
(TDD/TTY)
www.irs.gov
Keyword: HCTC

Consolidated Omnibus Budget Reconciliation Act (COBRA)

Extend Your Health Care Coverage

You may have a special enrollment opportunity in your spouse's plan. Or, if you belong to an employer sponsored health benefits plan, and your employer's firm has more than 20 employees, you may be able to extend your benefits under COBRA.

If you have lost your job on or after September 1, 2008, you may be eligible for a 65% reduction in your COBRA premium for up to 9 months.

Health Insurance Portability and Accountability Act (HIPAA)

Protect Your Coverage

You cannot be denied enrollment in your new employer's health benefits plan due to a pre-existing condition.

Employee Retirement Income Security Act (ERISA)

Protect Your Pension

Keep your records. Make sure you have copies of your retirement plan's Summary Plan Description (SPD). These documents tell you if you are eligible for retirement and when you can receive benefits.

For more information on COBRA, HIPAA or ERISA call 888-444-3272.

FORECLOSURE PREVENTION UNDER THE AMERICAN RECOVERY & REINVESTMENT ACT

"Making Home Affordable" Making Home Affordable is part of President Obama's comprehensive strategy to get the housing market back on track. Through the Making Home Affordable Program, up to 9 million American families may be eligible to refinance or modify their loans to a payment that is affordable now and into the future.

Home Affordable Refinancing: Many homeowners pay their mortgages on time but are not able to refinance to take advantage of today's lower mortgage rates perhaps due to a decrease in the value of their home. A Home Affordable Refinance will help borrowers whose loans are held by Fannie Mae or Freddie Mac refinance into a more affordable mortgage.

Home Affordable Modification: Many homeowners are struggling to make their monthly mortgage payments perhaps because their interest rate has increased or they have less income. A Home Affordable Modification will provide them with mortgage payments they can afford.

To Find Out if You Are Eligible: Go on-line to www.makinghomeaffordable.gov to access a self assessment tool or call toll free 1-800-569-4287 to locate a HUD-approved counseling agency in your area. There is no charge to work with a HUD-approved counseling agency.

HUD COUNSELORS

Why work with a counselor? A HUD-approved housing counselor will talk to you

about your situation and help you decide what mortgage options are best for you. A counselor will explain what documents you will need to provide to your mortgage company and may be able to contact the mortgage company on your behalf. A housing counselor can also help you make a budget so that you can meet your monthly mortgage payment and other expenses. The counselor will have information about local resources that may be helpful to you.

Before you call: Use this checklist to ensure you have all the information you will need when you speak to the servicer of your mortgage.

CHECKLIST

- Information about your first mortgage, such as your monthly mortgage statement.
- Information about any second mortgage or home equity line of credit on the house.
- Account balances and minimum monthly payments due on all of your credit cards.
- Account balances and monthly payments on all your other debts such as student loans and car loans.
- Your most recent income tax return.
- Information about your savings and other assets
- Information about the monthly gross (before tax) income of your household, including recent pay stubs if you receive them or documentation of income you receive from other sources.
- It may also be helpful to have: A letter describing any circumstances that caused *your* income to be reduced or expenses to be increased (job loss, divorce, illness, etc.) if applicable.

Home Foreclosure Assistance Information

- **HOPE NOW**- Formed in 2007, this national coalition of mortgage industry groups and government approved counselors have helped almost 90,000 Michigan homeowners avoid foreclosure.
Hotline: 1-888-995-4673
Website: www.hopenow.com
- **Michigan State Housing Development Authority**- Their “Save the Dream” program includes a listing of phone numbers for mortgage servicers doing business in Michigan. They offer to set borrowers up with government approved credit counselors who can negotiate with lenders at no cost.
Website: www.michigan.gov/mshda
- **Fannie Mae and Freddie Mac**- Refinance- Many homeowners pay their mortgages on time but are not able to refinance due to the decrease in value of their home. Modification- Or if you can no longer afford to make your monthly loan payments, you may qualify for a loan to make your monthly mortgage payment more affordable. They have self assessment tools and information on their website.

Website: www.fanniemae.com

- Consumer Guide to Adjustable Rate Mortgage- The Federal Reserve Bank site has valuable information from HUD such as: how to avoid a foreclosure scam and credit card repayment plans. The FRB has established Federal Resource Centers to help address local and regional challenges in mortgage markets and local communities.

Phone: 877-HUD-1515

Website: www.federalreserve.gov

- LOANMODE.com- They offer loss-mitigation services and work with borrowers on loan modification. They charge a fee if contacted by the borrowers but charge nothing if asked by a lender or servicer to contact the borrower.

Website: www.loanmod.com

- Suspected Fraud?- If you think that there was fraud in making your mortgage loan, contact Michigan's Office of Financial Services and Industry Regulation.

Phone: 1-877-999-6442

Website: www.michigan.gov/ofir

- Questions?- Contact government approved counselors at

Website: www.hud.gov/foreclosure

- Tips on How to Avoid Foreclosure- Can be found at

Website: www.fha.gov

- Union Privilege is a program for union members which includes credit cards and other programs. The union SAFE program and the Union Plus Mortgage program are for union members, parents and children of union members needing to refinance or purchase a home. Union members, parents and children with adjustable rate mortgages, high interest rates and currently employed are recommended to call Chase about getting a Union Plus Mortgage and all the safety nets that it comes with.

Union Plus Mortgage: 1-800-848-6466

Save my home hotline: 1-866-490-5361

- Wayne County Mortgage Foreclosure Prevention Program- This service is available only to Wayne County residents. They will assist you step by step to produce a loan modification (reduced payments) if possible. They will also help you contact the company that holds your mortgage.

Call for their 14 locations: 1-877-693-6199

Call for advice and help: 1-313-833-2948

Website: www.fightmortgageforeclosure.com

- U.S.Treasury- Has a program in which they are working with financial institutions. To see if you qualify for President Obama's new mortgage foreclosure prevention plan.

Website: www.makinghomeaffordable.gov

All of the Websites have been vetted, are easy to navigate and have links to resources you will find valuable.

Turn to Your Union for Help

Your union can help you when times are hard. Your union representative can let you know what union, company or public benefits you may be eligible for, and advise you on how to keep your health insurance after you are laid off. Call your AFL-CIO central labor council for information on available AFL-CIO community services.

Get the Help You Need... You've Earned It

While you were working, you helped to pay for public programs through your taxes, and for voluntary agency services through contributions to your local United Way or other community organizations. So make your money work for you when you need it. We all need a little help at some time in our lives. Even companies get subsidies and tax breaks from the government during hard times. Don't be embarrassed to ask for the help you need. You paid for it. You earned it.



Taking Charge of Personal Finances

Financial Action Plan

- 1 Prepare a Complete Household Budget
- 2 List Assets
- 3 Set Priorities
- 4 Make a List of Creditors
- 5 Notify Your Creditors
- 6 Pay What You Can
- 7 Stay in Touch with Creditors
- 8 Stop Credit Purchases
- 9 Reduce Household Expenses
- 10 Sell What You Don't Need
- 11 Check into Other Financial Resources

Step 1 Prepare a Complete Household Budget

Getting control of your personal finances is important to survive unemployment. Use a household budget worksheet to see where you spend your money and where you can save. Do this as a family project.

Your budgeted expenses should include:

- Fixed expenses (mortgage, rent, taxes, insurance, loans, installment payments, credit card payments, child support and other fixed monthly payments)
- Variable monthly expenses (food, gas, repairs, dues, prescriptions, recreation, utilities and child care)
- Future expenses (income/ property tax and other outstanding debts)

Your budgeted income should include:

- Income
- Savings
- Severance pay
- Union strike assistance
- Unemployment compensation
- Accrued vacation pay
- Refund from pension funds

Step 2 List Assets

Other assets may include:

- Cash value of insurance policies

- Prepaid burial or funeral policies
- Equity in your home (the difference between the value of your home and the amount you owe on your home)
- Resale value of vehicles, boat, RV, etc.

Step 3 Set Priorities for Your Expenses

- List payments in order of importance. This will help you pay first things first when money is short.
- The most important will be your
 1. mortgage or rent payment (foreclosure info enclosed)
 2. utilities (assistance info enclosed)
 3. health insurance (Cobra info enclosed)
 4. car payments
 5. child support or alimony payments (if any) are also a high priority.

Step 4 Make a Complete List of Creditors

List the following information for each creditor:

- Name, address and phone number of the contact person
- Account number
- Total amount owed
- Payment schedule and amount
- Interest rates



Step 5 Notify Your Creditors Before You Get Behind

- Determine how much you can pay regularly on each bill. If you need to negotiate a lower monthly payment than your creditors expect, notify them before you get behind.
- Creditors are usually easier to work with when you let them know about your situation before a severe problem arises.
- Contact creditors in writing: Tell them you need to work out a plan for delaying, reducing or refinancing payments until you return to work
- Always include your account number, phone number and address in all correspondence
- Keep copies of your letters and follow up by phone

Step 6 Pay What You Can

- Even if you can't pay the amount creditors want, pay something regularly. This keeps your overdue balance as low as possible and lets creditors know you are making a good faith effort.
- Partial payment may keep your account from being turned over to a collection agency.

Step 7 Stay in Touch with Creditors

- After your first letter, keep in regular contact with your creditors. This reassures them, shows a responsible attitude and may keep them from harassing you.

IMPORTANT: Don't Ignore Your Mail!

- Sometimes trouble comes because folks ignore government agency inquiries or creditor requests for information. That only makes things worse. If you do not understand notices or bills sent to you, call the person who sent the bill.

Step 8 Stop Credit Purchases

- Stop using all your credit cards. Interest on most credit purchases is extremely high. If you have advance warning that you'll be out of work, try to make larger payments to reduce the balance you owe.

Step 9 Reduce Household Expenses

- With your family, plan reductions in household expenses to stay within your budget.
- To cut your food costs:
 1. Plan less expensive meal menus—use leftovers and prepare snacks from scratch

2. Adjust your buying habits— only shop when you need to, make a list and compare prices and brands
 3. Use coupons
 4. Consider other shopping options—food co-operatives, farmers’ markets or going to a farm and picking your own
- To cut your telephone bills:
 1. Switch to a money-saving rate plan
 2. Eliminate unnecessary calls (measured service charges for calls by length and time of day)
 3. Make fewer long-distance calls (take advantage of lower evening and weekend rates)
 4. Cancel electronic phone features like “call waiting”
 5. Discontinue cell phones, e-mail services and pagers (free e-mail accounts are available)
 - To cut your energy and fuel costs:
 1. Turn off lights, TV and appliances when not in use
 2. Cut back on the use of “power hogs” like hair dryers
 3. Lower the thermostat on your hot water heater and furnace, or turn up your air conditioner, and dress accordingly
 4. Wash and dry only full loads of clothes or dishes
 5. Eliminate unnecessary car trips
 - Consult your local Consumer Credit Counseling Service

Step 10 Sell What You Don’t Need

- Consider selling that extra vehicle or the boat and trailer you rarely use. Look at your possessions to see which items could be sold or traded without really changing the way you live.
- Talk to your landlord about doing minor repairs, cutting the lawn or doing other yard maintenance in place of rent.

Step 11 Check into Other Financial Resources

- Life Insurance—Review your policy or talk to your insurance agent to see whether you can borrow against your policy
- Pension Funds—Talk to your union representative or employer to see whether you are owed a refund on your pension fund contribution or from other company funds
- You may be able to borrow against your 401(k) or Tax Deferred Account (TDA)

Looking for a Job / Selling Yourself

Job Search Action Plan

- Go to your Michigan Works! Service Center to:
 1. Enter your resume on the Michigan Talent Bank
 2. You may also enter your resume on other job search sites
 3. Research jobs
 4. Resume assistance
 5. Preparing for an interview
 6. Free e-mail accounts
 7. Information on Career Fairs
 8. Referrals to Regional Skill Alliances
 9. Research training opportunities
 10. and many other activities.

- Make an appointment with your Michigan Works Career Manager. They can help you with the following activities:
 1. Making an employment plan, including skill assessments, basic skills training and researching careers in growth.
 2. Applying for job opportunities that require testing for specific skills.
 3. Attending work shops and information sharing sessions with other job seekers.
 4. GED preparation and testing.
 5. Individual career counseling
 6. Information and referral on local resources (i.e. food banks, interview clothing, etc...)
 7. Networking / Volunteer opportunities
 8. Career Readiness certification
 9. Youth employment activities
 10. You may also be eligible for on-the-job training or classroom training to prepare for a career in a growing field.

- Follow up and Follow Through
 1. Follow up on all job search leads
 2. Follow up on all resource leads
 3. Follow up on all training leads
 4. Follow through on every appointment, wasting someone's time is the best way to get dropped from consideration on jobs and other activities
 5. Follow through on delivering information to the Michigan Works! Service Center, your Career Manager, a training institute or an employer.
 6. Follow through on all aspects of your job search.

Getting The Help You Need **Your Best Resource is Your Union**

Your union representative, AFL-CIO community services liaison, labor agency representative or UCAN activist has information on assistance programs and services available in your community. They can explain the eligibility requirements, benefits, applications processes and other facts you need to know. Call your AFL-CIO labor council for information.

Online Resources for Help

MI AFL-CIO Dislocated Workers' Blog

<http://www.dislocatedworkers.blogspot.com>

The People Who Help—www.aflcio.org

www.workingforamerica.org

National Employment Law Project's
website for unemployed workers—

www.unemployedworkers.org

Unemployment Compensation—

www.ows.doleta.gov

Trade Adjustment Assistance (TAA)—

www.doleta.gov/tradeact/2002act_index.cfm

America's Service Locator (to find the closest
one-stop center)—www.servicelocator.org

Information and referral agency in your area have their database of information online.

Kalamazoo County – www.refersoftware.com/gryphonplace/

Branch, Calhoun, Jackson, and St. Joseph Counties - www.refersoftware.com/cmi211/

Allegan, Berrien, Cass, and Van Buren Counties - www.refersoftware.com/uwswmi/

To find other county areas check at 211.org.