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Survival Guide for the Unemployed



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Introduction

I created this guide because I want to help you get thru this difficult time in your life and because just like you, I've been there.

In my professional life I've had over 30 jobs in the last 35 some years and I lost several of those jobs long before I was ready to. I can tell you it was never easy no matter what the situation. Remember though, you will live thru this dark period of your life and you will live to get paid again.

I should know because I've been laid-off, downsized, let go, voluntarily separated and terminated. And oh yes, I've even been fired more than a couple of times. No matter what name they want to use it never makes the pain and stress of losing a steady paycheck any easier. Fortunately for you, I'm here to walk you thru this.

There are many books and articles out there about getting started after losing your job. I promise you this one will be different. I once lost my job in the worst economy in modern history. I used everything I teach here to get back to work. Using this program I was back to work in just three weeks! Not only was I back to work, I found a job that was better suited to my needs. I am happier with my career than I have ever been in my entire life! If a 50+ year-old high school graduate can put his life back together so quickly, imagine what you can do!

Don't Panic!

I know this isn't easy but you need to remain calm. Take slow deep breaths and listen to my words. I've personally witnessed many people overcome this uncomfortable, temporary situation. Notice I said *temporary* because that is all it is. That's what you need to remember because this will pass. Let's examine your situation.

Let's look at the facts. Your job is gone. Over and done, finished. Whether it was your fault or not that you lost your job, there's nothing you can do about it now. There is no point in beating yourself up and agonizing over the "what if's" of the situation. It won't do you any good now, so don't even bother.

Let me ask you a very important question: If you could go and beg for your job back would you really want to? I'm guessing the answer is no. Keep that in mind from now on. You really don't want to go back there anyway. You don't really miss it and as time goes on you really won't miss it at all. Your old job is nothing but a bad memory now. It is now your choice if you want to sit and dwell on what is now just a bad memory. Choose not to.

If it wasn't your fault that you lost your job then there is no sense feeling guilty about it. If it was your fault that you lost your job there is still no sense feeling guilty about it. Why? Because whatever the reason, you learned a valuable lesson. You learned something that you will use to make yourself a more valuable worker in the future. All successful people have made their share of mistakes and learned from them.

Don't worry about what the people you used to work with. Don't worry about what they have to say about you. You won't be able to hear it and there's nothing you can do about it anyway. Chances are better than you think you won't ever see them again. Even if you do, you'll probably have another job by then. They are no longer your problem. They still have to go back to that awful place and you don't. Try not to laugh about it. They are still stuck there, not you.

Your real friends from your former job will always be there for you. Those who weren't your real friends were never there for you anyway. You won't miss them. Believe me, I know this for a fact.

I was once "let go" as they say, from a job I truly hated. The company was right down the street from my home. I thought I'd be bumping into my former coworkers everywhere I went. I was wrong. I didn't see any of them for a very long time. When I did I was not just gainfully employed, I was making twice as much money as they were. I was more than happy to tell them that as well. I even carried a pay stub as evidence. Shame on me! You could very well find yourself in the same situation.

My most recent job loss was much the same. The only reason I took the job was because it paid well and I wanted to make my wife happy. After taking the job I soon found out there are more important things in life than money. All the extras in life it provided my family didn't help my marriage. I spent the last year of my employment going through a divorce.

When you find yourself standing on top of a railroad car at three in the morning in January in Cleveland, Ohio with sub-zero winds blowing, you really start to question your career direction. To make matters worse I worked with over 200 of the most (understandably) miserable men you have ever met. There was absolutely nothing to like about this job except the paycheck.

After my unexpected exit from that dreadful situation I rarely saw anyone I ever worked with. Even when I did most of them would act as though they didn't see me and I would do the same. I didn't miss them and they didn't miss me. My life went on and I made the most of it and made the conscious decision to be happy. It works just fine for me and it can work for you too.

If you still catch yourself getting angry or upset over losing your job I want you to do the following exercise. Sit down and take out a pen and paper. At the top of the page write: why (your ex-company's name) sucks. Maybe you don't want to use such strong words but use words with similar meaning.

Now, start writing down what you hated about that hellish place you used to call a job. Now is the time to vent about that dump so don't hold back. Start at the beginning. List things like the 5 am wake up call from your alarm clock. How about that 45-minute drive. Yeah, you'll miss that. Don't forget your wonderful boss who nagged you all day long. List all these glorious memories. Even if you loved your old job, I'm sure you didn't love everything about it and it didn't even love you back. Write it all down.

Chances are by the time you finish the only thing you'll be missing is that paycheck. I have some really good news for you: you can get a paycheck somewhere else. Your former employer didn't own the patent on writing paychecks. Still I want you to keep this list with you at all times until you start feeling better about the lousy job you left behind.

You may still get a little depressed and discouraged from time to time after losing your job. The good news is there is a cure for that. You need to stay so busy you don't have time to dwell on your situation. The even better news is I have plenty of chores to keep you busy and get you back work. Let's get started!

Review All Separation Documents

This is your first priority. Hopefully you were wise enough not to sign anything when you were terminated. If you did, now is the time to read the fine print. Employers are notorious for taking advantage of people when they are laid off, or worse, fired. You may have just signed away some of your rights. Whether you signed anything or not you should read all documents carefully. If you have any doubts about the content, consult an attorney right away.

The reason I stress this is because it is becoming more commonplace for employers to have terminated employees sign a release (actually a waiver of rights) upon the separation of employment. This release typically states that you agree not to pursue any claims against the company. By signing it you could be waiving your right to file for any and all unemployment benefits.

That means that even if you were laid off you are agreeing not to file for unemployment compensation. From that point on if you try to file an unemployment claim, it is possible they could take legal action against you for breach of contract (the waiver is considered a contract). This also means you

are agreeing to never file any lawsuit of any kind against the company in the future. Many of these waivers even contain language that say you release your heirs (your family) from filing any claims as well.

In the event that you become ill or even die from anything related to your former employment you could be waiving the right for your family to take any legal action against the company even if they were clearly at fault. Since I am not an attorney I cannot express how important it is to seek qualified legal counsel to review all separation documents promptly. Many of these agreements have a time frame in which they must be signed.

Another situation to be aware of is that some employers will offer extra benefits (severance pay, salary continuation, extended healthcare benefits and even outplacement assistance) in exchange for you signing a release. I'll be honest and tell you this is basically a bribe. They are hoping that you will be disoriented and vulnerable at the news of losing your job and you'll sign away your rights out of desperation. Hopefully you did not fall for this tactic.

I worked for large company that tried this. First they told me I was being "terminated" (fired) for poor work performance. I remained calm. Then I was asked to sign an agreement stating I was responsible for things I had not done. I said: "since I don't work here anymore I really don't have to sign anything". The human resources manager choked for a moment but legally she had to agree. Then things got better.

I was told I would be given three months of salary continuation and health care benefits as well as a performance bonus and a year of outplacement assistance. It sounded like a good deal until she told me all I had to do was this sign a three-page release, waiving my right to any further claims against the company. She pushed it over to me to sign as if I were no big deal. Since they had already tried to deceive me I was naturally suspicious. I said: "I'd like to have my attorney review it first". She stuttered and said: "Oh y-yeah, you can do that if you want".

After reviewing the agreement with legal counsel we discovered that some of their promises were actually false. My former employer who had demanded honesty and integrity from me had just lied to my face. They were hoping I would just blindly sign the release on good faith that they were telling me the truth. Lucky for me I didn't.

As I said these releases are becoming more and more commonplace to save money for the company. Don't think for a moment that they won't attempt to take advantage of you at your most vulnerable moment. It happens all the time!

Since money is now tight, be sure to request a quote from an attorney on the phone before actually visiting one. If they can't give you one then you are talking to the wrong attorney. Most good attorneys have a standard fee for such matters.

If you were fired or believe your termination was unlawful, be sure to ask them if you if they believe you have any claim worth pursuing against your former employer. Most attorneys (not all) that practice employment law should be able to give you good advice or refer you to someone who can.

Review Benefits

Your benefits are extremely important so do not put this off. Get a handle on this first! Right now you need a clear picture of what your status is and will be in the near future. List the following:

-Healthcare/ Vision/Dental/ Prescription/Healthcare Payment plan – If that information wasn't provided at the time of your termination, call the human resources person at your former company and get the exact date your healthcare, vision and/or dental coverage expires. Once you know your deadline you can start looking for replacement coverage right away.

Don't be shy about calling the HR rep at your previous employer. Chances are, you didn't create this situation, they did. Even if you did remember: You don't work for them anymore, they now work for you! Make those ungrateful jerks earn their pay!

If you have some time remaining on these benefits, now would be the time to get any prescriptions filled, get your teeth cleaned or maybe get a new pair of glasses or contacts. Make an effort to do this, if you can, before these benefits run out. Your ungrateful, former employer paid for part of these benefits so take every last penny from these before they are gone. Do not waste this valuable time! These benefits are expensive on their own and it may be a while before you have them again.

Taking advantage of your remaining benefits now will help take some of the sting of parting ways with your former employer. I promise you, if you don't do this, you will regret it later! These benefits still belong to you and you are fully entitled to them by law. There is no shame in taking what is rightfully yours. There is plenty of shame in regretting that you didn't!

Be sure to verify, in advance, that these benefits are still active the day you use them. For example: call the insurance company right before going to the dentist. If possible, it is even better to verify these benefits online and print the

page for your records. This way, if there is a dispute, you have data to support any claims. This can save you a fortune in pain and cash in the long run.

I once had a company cancel my healthcare insurance by accident (?) while I was simply out for an injury. I got billed for every doctor visit, and there were many. Because I had data to back up my claims that I had continued to pay my healthcare insurance while I was out on disability, I never had to pay for anything.

-401k/Pension plan – Most companies have an outside company manage their 401k and pension plans. If this is the case, contact the company directly. If all of your money is invested in company stock, you might want to consider moving it into another investment. This is an extremely good idea if you were laid off to save the company money.

If your former employer couldn't afford to pay you then they are probably not doing too well financially. If that is the case you really don't want to gamble your retirement money on a company that is performing poorly.

When you do contact the 401k/pension managing company, ask to consult with a financial adviser about other investment options. Since you are now a "free agent" you might actually find that you have more investment opportunities than you did when you were at your previous employer. I have found this to be true in many cases.

Do take the time to make an appointment to see a financial adviser right away while you have the time to do so. Most of these companies should have an office in your geographical area. Since most of them keep banker's hours during the day, you will want to do this very soon so you don't have to take time off later from your next job.

I discovered that I was able to make many new investments within my 401k account that yielded dividends. In my state I was able to withdraw some of those dividends (with taxes and penalties of course) if I needed to do so without affecting my unemployment compensation. Reasons like these are why you need to consult with a professional to find out what your options are depending upon where you live. In most cases you will get free consultation if you already have an account with them. Give this priority as it could be a real lifesaver during these difficult times.

You can now move your 401k funds online in most cases. I still prefer to see someone in person concerning important financial affairs, just to make sure I get all of my questions answered. Make sure there are no additional fees involved in doing this when you make an appointment. If so, decide whether

you are willing to pay for them. If not, do as much as you can online and email or them with any questions you may have to get your funds where you want

them. Make this a priority while you have the weekday hours to devote to this. You may be back to work sooner than you think!

Getting Your Finances Together

Your next assignment is to get a handle on your financial situation. Since you don't know how long you will have to go without a steady paycheck you need to plan carefully. This is the very first thing you need to take control of.

Gather your bills. Look at where your money is going. Do you need to be spending what you are spending? Chances are the answer is no. I know what I'm talking about because, as I said, I've been there before.

I once found myself suddenly without a job and a paycheck. The first thing my wife and I did was get rid of a few things we were paying for that we really didn't need. The first thing we got rid of was cable TV. I didn't even miss it. Even though I got another job we never got it back. It's expensive and we can get videos for free at the library and even online. We saved over fifty dollars a month. And we still are. I doubt that I will ever get cable TV again. You can watch many of the same TV shows you used to watch on the Internet. You get fewer commercials and you can watch them any time. You really shouldn't be watching very much TV right now anyway!

The next thing was phone service. We had all the extras like caller id and so on. Scan your bill to see what extras you are paying for that you can live without. I got rid of nearly all of them. We never got that back. I don't miss them either. We saved about another thirty dollars a month there and I still am, probably even more these days. Between dropping cable TV and all the telephone extras it was like giving myself a raise. It made bill paying a less time consuming and painful chore as well.

Even though I needed to get a job, we stopped getting the newspaper. I can look at it for free at the library while I'm picking up free videos for the kids. Now I'm saving even more money every month. The same goes for magazines.

What about your cell phone? You can get another one after you get another job. Unless you are committed to a long-term contract you can drop them too. They actually have cell phones now that are pay as you go. You don't pay if you don't need to and you pay in advance. Consider getting on. Nowadays most companies will let you change your plan at any time in order to keep your

business. Ask them about downgrading your plan to something less expensive. Chances are, they will help you.

Do you have Internet? The library has it too. Free. Review your contract first before dropping it. Make sure there is no penalty or early disconnect charge. Some of the early disconnect fees or charges are more expensive than keeping it for a whole year. I know mine is.

These days wi-fi Internet is available at most restaurants, coffee shops and so on. If you can, take advantage of the savings if possible. One watch out is that you may spend more money dining out than you would if you stayed home and kept your internet service. Discipline is required here!

If you are renting, now might be the time to start looking for less expensive lodging. Check your lease. Don't leave before your lease is up or you might have to pay for not fulfilling your term. That would defeat the purpose of finding a cheaper place to live.

Avoid using your available cash for expenses. Buy gas and food with credit cards if you have them so your cash supply doesn't dwindle too quickly. Right now it is better for you to make payments on things you need than to part with all of your cash. You can pay these things off once you get back to work.

Do not touch your 401k or other retirement accounts unless you have an extreme emergency. That money is for your retirement. You'll need it. As I mentioned before, now is the time to expand your investment options because you are no longer restrained by your previous employers limited plan. You need to learn to work that money for maximum return while you aren't working. You'll be glad you did.

It is possible to move your retirement funds into dividend or interest bearing investments that can provide additional cash if needed for emergencies. As I said before, some of these will not affect unemployment benefits in some geographical areas. Get busy and find out now before you have to.

While there are higher taxes (in most cases) for taking profits from a retirement account, the extra money is nice to have for emergencies if needed. That money should also earn interest if you don't use it. Do your homework and learn what investments can benefit you. You will be glad you did.

I've just told you how you can save at least a few hundred dollars and possibly make more money. Do everything you can to maintain good credit that you will defiantly need later. Don't skip payments because you have to have something

unnecessary like cable TV. Make your priority to keep your expenses low. You will find that it takes much of the stress out of the situation. It will also teach you to live a simpler lifestyle that you just might enjoy even after you find another job.

I was once out of work for several months. Two weeks after losing my job we discovered that my 8-year-old son had leukemia, cancer of the blood. As you can imagine I was completely stressed out! At that point I knew I had to make a decision: Let these traumatic events destroy my family and me or calmly tackle the challenges that certainly were ahead of me.

It wasn't always an easy task but we all managed to survive. My son went into remission, and still is to this day. I eventually found another job. I decided I would find a way to make things work and even enjoy my life even though I didn't have a job. I really didn't have a choice!

I got to spend quality time with my son that I never would have if I had been working during that time. Not only did I help him recover, he also helped me recover. My time unemployed is not a painful memory but a special time in my life that brought us closer together. My decision to make it work out made all the difference. You can also make this a special time to reshape your own life. Make the most of it!

You will find that lack of funds doesn't equal a lack of potential happiness unless you chose to let it be that way. Make the right choice for you and your family!

Get All The Help You Can

If you did not sign any releases or waivers with your previous employer you need to apply for unemployment compensation right away. Do this whether it was your fault you lost your job or not. You might be surprised. I can tell you from my own experience that they've been a real lifesaver. Even when I didn't think I would qualify, I did.

Sometimes your previous employer has to pick up the tab. Do this right away because government agencies move very slowly and you don't want to go too long without some sort of paycheck. This could be the most important thing you to do with your time so look into it as soon as possible.

If you have your employee manual review it to make sure they followed their own procedures. If they didn't, you may have been terminated without just cause. The laws vary from state to state but you should at least have your case reviewed to see if you qualify. It is better to know for sure than wonder about it later.

I once lost a job suddenly and thought my situation was hopeless. I looked at my former company's policy manual only to find they had not followed their own procedures to put me out of work. This fact alone allowed me to have an income while looking for a better job. Take the time to do this if you can. It could make all the difference in your situation.

Call your state unemployment agency or go to their website (they all have one) and get all the information you need to get the ball rolling. If you get them on the phone ask them about job placement assistance. They should be able to direct you to the right people. Follow thru and contact them. Do what ever it takes to learn about job openings in your field.

Before you hang up ask them about educational assistance. Even if you don't think you need additional education ask anyway. If you can get free training of any kind I recommend you take it. My ex-wife got a job certification while unemployed and it was all paid for. It also made her resume look better during her period of unemployment because she was doing something productive. Yours will too.

Some states now do most of the processing online. This means you can file right from home. In my state it is almost impossible to talk to an actual human being because the process is so automated.

If you were fired from your former job and you file for unemployment benefits you can expect to be denied at first. Don't let this discourage you! In nearly every state you have the right to appeal. I have won the appeal every single time, even when I was fired. I can't guarantee you'll have the same results but it is definitely worth a try.

The next thing you should look into is welfare benefits and/or other types of government assistance. Be aware that government agencies move at a snail's pace so go there right away and get started. I know many of you will cringe at the thought of this but now is not the time to be proud. You need money and you need health care. You have hopefully paid your taxes. Take advantage of all of these programs that you helped to pay for when you were working.

If you have children you absolutely need to make sure they have health care benefits. Welfare agencies can and will provide this in most cases. It can be a true blessing.

I found myself suddenly unemployed while my wife was pregnant with our twin boys. Not only was she pregnant, one of the boys had health issues, which required a major surgery after he was born. Because of our situation we were able to get full health care benefits for the entire family. The medical bills were covered. All of them. It took much of the stress away from having a child with

health issues and being unemployed. Without it we would have also been drained financially. If anything, do this for your family.

I heard the story of family whose daughter lost her job. She decided not to look into getting health care benefits while unemployed. She was involved in a serious car accident. She was severely injured and lingered in a coma for several weeks. She later passed away.

Because she had no health care benefits, the hospital went after her family to recover the cost of her unpaid medical bills. Not only did the family have to suffer the devastating loss of a loved one, they also had to suffer a severe financial loss. As you can see, your lack of proper health insurance can seriously affect the lives of those you care about most. Make them a priority.

If you find you do not qualify for health care yourself, get busy finding replacement benefits right away. Call around and get quotes. This is an expense you can't afford to put off.

Many families also qualify for food stamps or whatever forms of food assistance are available where you live. I know this is a terrible thing to think about but if you qualify, take them. You certainly earned them. Don't be too proud to take what you helped pay for. They will save you a lot of money on food during this difficult time. Money that you really don't have right now.

I've also had the joy of applying for food stamps and had to use them at the grocery store. I got over the shame and embarrassment because it helped my family get through a very tough time in our lives. You will do whatever you have to when you have children to feed. These days most of these benefits are paid with a card that looks like a debit card. Most people won't even notice.

Also, don't be afraid to let others know about your situation. People lose their jobs all the time. It happens to many people and there are others who will be happy to help you even if you don't ask. I'm not telling you that you have to ask for their help. Just let them know what's going on.

I once lost my job right before Thanksgiving. Many of our friends noticed I was at home more so we had no choice but to tell them what happened. One evening two men showed up at our house from a local church. They brought us a dozen or so bags of groceries. They came back again right before Christmas with loads of presents for the kids. Had I been too proud to tell people about my unfortunate situation, my family might have gone without enough food to get us through. Tell people. You may get more help than you can imagine. I know we did.

Tell everyone you know that you are looking for a job right now. Get others working for your cause. The power of networking is far more effective than you working alone. Now is not the time to be bashful. You need a job. People will call. Let them help you. Word can spread quickly and many opportunities may come your way. Do everything you can to make this happen. There are plenty of people out there who love to help others. Let them help you. You can return the favor once you get another job.

Your New Job

Get Your Resume Together

Now that you have applied for unemployment and other benefits it's time to get busy. This is not the time to take a vacation. You have a job to do – get yourself hired.

You need to get up every morning and focus on that goal. OK, you can and you should take nights and weekends off. You can take a short vacation when you get a job offer. Right now you need a steady paycheck and nothing should get in the way of that goal.

Your first step is to update your resume. If you have the Get Yourself Hired course I will teach you the most effective way to prepare your resume. If not, I highly recommend you try it in order to train you better for your job search. I will even give you a nice discount since you've already ordered this guide. Either way, get your resume together right now.

If you have a computer at home, get busy. If not, use a friend's or go to the library and use theirs. Save it to a disc and make as many copies as you can. Keep copies with you at all times. Remember, you are on a mission. Let nothing prevent you from getting a job. Especially lack of preparation.

Since you've done everything I've told you to do up until now, make this your top priority. You won't be able to get a job without it. If you have the Get Yourself Hired course go to the resume chapter now. Spend as much time as you think you need to get it done but get it done. I want you to stop right here and not continue until your resume is done. I am completely serious.

Cover Letter Basics

Now that you have your completed resume you are ready to market yourself for that new job. Now for your next mission I want you to create a brief cover

letter. Again, I cover this topic in great detail in the Get Yourself Hired course but for now I'll get you what you need to get back to work.

On the same computer you used to write your resume, start a blank page and write your name, address, phone number and email address at the top. Now write the following and fill in the blanks.

Dear company name representative. My blank years of experience make me an ideal candidate for the blank position. I have done the following things for the blank company. Next paragraph. List these your greatest professional accomplishments briefly enough to wet their appetite. Next paragraph. Briefly list your educational history including any and all certifications. Next paragraph. I look forward to the opportunity to interview for the position. Sincerely, your name.

Save this document and have it ready for a job contact as you get them. Edit the document as needed.

Mass Marketing Yourself

As I said before, you are on a mission. That mission is called Get Yourself Hired. Since you don't have a job right now this *is* your job. You will devote at least forty hours a week until you get the job done. My job is to teach you how get the job done right and as soon as possible. Let's get busy.

Since you've got your resume and cover letter you are armed and ready to proceed to the next step on your mission. It's time to mass market yourself to potential employers. You need to let everyone who can give you a job know that you want a job. They won't give you one unless you ask for one. You ask by sending them a resume and a cover letter.

I want you to start by getting a phonebook. If you don't have one, the library does. Look in the yellow pages or business to business phone book. The reason I want you to use this is because you can and probably will waste too much time on the internet. I want you to look up every company that utilizes people in your chosen profession. Write down the name, addresses and phone numbers of every one of them in your geographical location. That means within driving distance from your home. Hopefully this shouldn't take you more than half a day to do this.

Next I want you to take the list and go on the Internet. I want you to look up every company on the list. Some of them will let you send them your resume online. Send it. Others will not. Get their complete address and phone

numbers. Get a fax number if they have one. Fax them a resume and cover letter.

Where you would write dear sir or madam write the following. Dear the company's name representative. That should say it all.

If it takes you more than five minutes to find the company website or they don't have one, cross them off your list. There is a reason for this. If a company is so cheap that they won't spend the money for an important

business tool like a web page, they certainly won't be willing to pay a decent wage either.

Some of you are asking yourself why I am having you apply at companies that may not even be hiring right now. Let me enlighten you. If they are about to hire someone in your field, you will want them to call you before they run an ad in the newspaper or on the web. All companies like to avoid unnecessary expenses. If you look like a good candidate they will call you before considering running an ad.

Also, if you have to take a job just because you need the paycheck, you may get so busy you won't have time to do this later. This way you will increase your chances of getting in with the right company sooner or later. This small effort could pay off well in the future and it should only take you a day or two to get your name out there.

After you've done this it's time for the next step. I want you to spend a day posting your resume online. Visit every site you can find that allows you to do this. Your job right now is to let everyone know you are available. That is the first place that many employers now look for new, available talent like you.

One thing to avoid is sites that ask you to pay for their service. The good ones are the ones that get paid by employers. Let them because they have more money than you do right now.

While you are doing these tasks, feel free to check the local newspaper help wanted ads. While they aren't always the best place to find something in your field, you may still find an opening that fits your skills. You need to explore every possibility and leave no stone unturned.

The next step is to visit your state sponsored job placement service. Many states now have this information online so you don't even have to leave the house. These sites are usually updated daily. Make this a part of your daily routine to visit them. The only watch out is to find out what a position is paying before you apply. There is a very good reason for this.

Companies that work closely with the state will report you if you turn down a job offer. If you turn down a job you could lose your unemployment and other

benefits. Don't take the chance. Some employers even take advantage of this in order to get cheap labor. I've heard many horror stories. Do not become one of them.

For your next assignment I want you to get the phone book again. Look up employment agencies. Start at the top and start calling them. Make appointments to stop in and give them a resume. Be ready to fill out some paperwork similar to an employment application. Have your complete work history and at least 3 professional references before you go there.

While you have them on the phone you will need to ask them some questions. First, ask if they charge you for their service. If they say yes, say thank you and hang up. Like good web services the good ones are paid by the people with the money – the employer. Save your money.

The next thing to ask is whether or not they are a temporary employment agency. If they are, say thank you and hang up. The reason for this is because a temp agency will send you on short-term assignments that won't last. If you only work one or days a week your unemployment claim could be denied or delayed. Either one can cost you. If you turn down a job, no matter how low paying, you could lose your benefits. Don't risk it.

While unemployed I took some temporary work in hopes of getting full time employment. It caused my unemployment pay to be delayed and created an extra mountain of paperwork for me to deal with. I didn't even get a full time job offer from the company either. In short, I would have been better off using my full time to pursue a full time job. Don't make the same mistake I did.

I have also tested the temp agency route and found it to be more trouble than it is worth. Unless your unemployment claim is already denied you should avoid them. They can waste valuable time you could be spending looking for a permanent position.

A good employment agency will try to match you with a job that fits your skills. Their reputation depends on it. They have a strong client base and they will go out of their way to keep it. The last thing they want to do is send the wrong person to a job. It reflects badly on them.

The bad news is there are some agencies that aren't so good. They will try to put you in any job they have available so they can get paid. They will waste your time sending you on interviews for jobs that are well below your standards just to make a buck. None of them will tell you this up front so be very cautious.

When you make your visit to the agency you need to tell them your expectations. That means pay, hours and benefits. Tell them not to call you

unless the job they have meets your expectations. Some of the less than reputable agencies may still try to dangle a lame job under your nose and tell you it's a "great opportunity". If it doesn't meet your expectations it is a great big waste of your time.

I don't want you to burn out from job-hunting sickness so I recommend you only visit four or five. If your phone doesn't start ringing right away, repeat the process and start calling two or three more. There's bound to be a motivated, quality agency in your area.

Restart Your Attitude

Before your phone starts ringing off the hook let's take some time to prepare you for new adventure. An important part of getting yourself hired is your attitude. We need to get you mentally prepared for what lies ahead. A winning attitude will win the game. A losing attitude won't.

I have met people who dismiss the importance of attitude in achieving a goal. I've also interviewed them for jobs. I didn't hire them. Nobody wants to be around someone with a bad attitude and they certainly don't want to work with them.

I interviewed a man for a professional position who told me he had been laid off from his previous job. He was clearly still very bitter about the experience and gave a very poor interview. Even though there was no doubt he needed a job I couldn't hire him because his attitude quite frankly, stunk.

So what if you lost your previous job. It's not really the end of the world. Even if it was your fault you have learned a valuable lesson. Your former employer can't say anything bad about you or they can get into trouble. You don't even have to tell anyone the reason you lost your job. In fact, if you were fired, I strongly recommend that you don't.

I once interviewed a young man who voluntarily told me had been fired from his former job. To protect his privacy, I won't say why. Let me just say it was an embarrassing situation. The sad part is, I was actually considering him for the job until he told me about getting fired. I may or may not have found out about it eventually but since he voluntarily brought it up I couldn't even think about hiring him after that. As far as the darkest parts of your past history, you have the right to remain silent.

Employers will be looking at your work history to see what skills you can bring to their company. That is what they will be focused on. When they call you in for an interview all you have to do at that point is explain to them how they can use their skills. It really is that easy.

Studies have shown the majority of people who are involuntarily separated from their employment, whether they are fired or laid off, become even more successful at their next job. They have a greater tendency to bounce back and actually do better than they did before. Let that inspire you.

I believe the reason for this is because they have learned something valuable from their negative experience. Whether it was their fault or not they now have something to prove to themselves. They more enthusiasm for doing things better the second time around. They are far more eager to prove their worth. So are you.

I lost more jobs in my first ten working years than most people, yourself included, will in a two lifetimes. Even without a college education I always bounced back and always managed to find a better job with better than average pay. If I can do it, you can too. I have no special magic powers, just a wealth of experience. I am going to pass what I learned from my experiences on to you.

If you are worried about the odds being against you, let me make something very clear: odds are only an illusion! If that doesn't make sense to you just remember that the so called laws of probability are nothing more than a guess when it comes to determining the chances of a person's success.

Whatever you do, don't listen to the know it all's who will tell you that you can't do something. I've been succeeding against other people's odds my whole life. In fact, in the rural area where I used to live in there are only three good paying companies to work for if you don't have a college education. I was told it was impossible to get to get a job with any of them. The funny thing is, I managed to get hired by all three of them. Some much for the expert opinions.

I now work for a Fortune 500 company. This is the fifth time I've worked for one. I make well over twenty dollars an hour and make over sixty thousand dollars a year. I worked an average of twelve and a half days a month. Every three weeks I get a week off. I also get two weeks paid vacation a year. I have full medical health care coverage. I also have dental and eye care coverage. I have life insurance and long-term disability insurance at a deep discounted group rate. In addition to the company matched 401k-retirement plan I also have a full pension plan.

Did I mention that I got all of these things with no college education and no previous experience in the industry I worked for? Did I use some supernatural mind control to get where I am today? Hardly. I simply refused to believe the odds were against me. I don't believe there are any odds that can accurately predict my success or yours. Even trained professional experts can be completely wrong.

When my wife was pregnant with our twin boys we had the shock of our lives. We were told that one of our unborn sons not only had Down's syndrome but that he also had severe Hydrocephalous, which is fluid on the brain. Some of the doctors told us our son Brandon would never survive. Others told us that if he did survive he would be severely disabled. Since we loved our child and believed he deserved the chance to live no matter what, we decided to ignore the doctor's advice to have him, as they put it, selectively terminated.

I am happy to tell you that Brandon recently celebrated his thirteenth birthday and is doing very well. While he did have to have a major surgery as I mentioned before he has survived leukemia. So much for the opinions of experts.

I was once made the vice president of a small company in less than a year with no previous experience as well. Opportunities are available for those who look for them. That will now be us. I know we can do exceptional things with our careers because I already have. I did it with probably far less work experience than you have.

Hopefully, you get the point of these stories. Losing a job is not the end of the world. It is the beginning of a new chapter in you life that will change you forever. You have a choice on whether you want this change to be a great experience or a bad one. Decide to make this a major, positive turning point in your life.

I have the luxury of being unemployed more than once and surviving with style. You can too! I learned many valuable lessons from my father, who was in the construction business. He said: "Every day you are working yourself out of a job". He was right and he did it joyfully. He never freaked out when the job was over. As he put it: "They're always building something and that's where I'll go". He never worried out loud if he worried at all. He never said he was getting too old and nobody would hire him. In fact, he worked well into his seventies and worked all over the country. He did a good job wherever he was and paved the way for the next job. I can barely remember him having any time between jobs except when we were moving to the next one. I learned so much from him.

When I was old enough I went to work with my father. Because I worked myself out of many jobs, I did learn to become unemployed gracefully. You can too! I will be honest and admit there were actually times when I looked forward to being out of work. After the third or fourth time I knew each period of unemployment would be an adventure if I decided to make it one. I was young,

single, debt free and owned very little. I traveled and enjoyed life in between jobs. I also learned to plan and save for unexpected hardships along the way. It was a valuable lesson that paid off in the years ahead.

After a few years I got tired of working myself out of jobs for a career choice. I wanted a steady and reliable paycheck. Along the way I got married, got a mortgage and lived the American dream. When I lost my job during this time I had much more at stake than when I was a young, unattached, unemployed man. The pressure was on. It seemed the excitement of being unemployed was gone. I had much more to lose now.

I can tell you it took some time but I did find the adventure I was looking for when the unexpected employment came my way. I made use of that time to focus on my career and also make some memories with my children. These things were priceless. I can honestly say I feel sorry for those who never had the privilege of being free from the time clock for a while. They will never know the joy of having such a wide door open to them. An open door that you have no choice but to pass through. A door you can pass through with excitement and anticipation or fear and despair.

I can honestly say I was blessed with unemployment.

If you are unemployed, you are truly blessed with opportunities that no employed person can dare to dream. They are stuck and you are free for now. Take joyful advantage of this great opportunity and enjoy the benefits you have now, that will not last. Now is the time to enjoy this chapter of your life. Make it the most exciting and productive adventure of your life and career. In the future, when you look back on these days you will always remember the wonderful things you did that others can't. Now is the time to make memories that you will always cherish and decisions you will never regret. What a blessing this time truly is!

I hope to hear from each and everyone who reads this and makes the most of this adventure before you. I hope I have inspired you to do now what you have always wanted to do and take the chances you would never have taken while stranded at your old job.