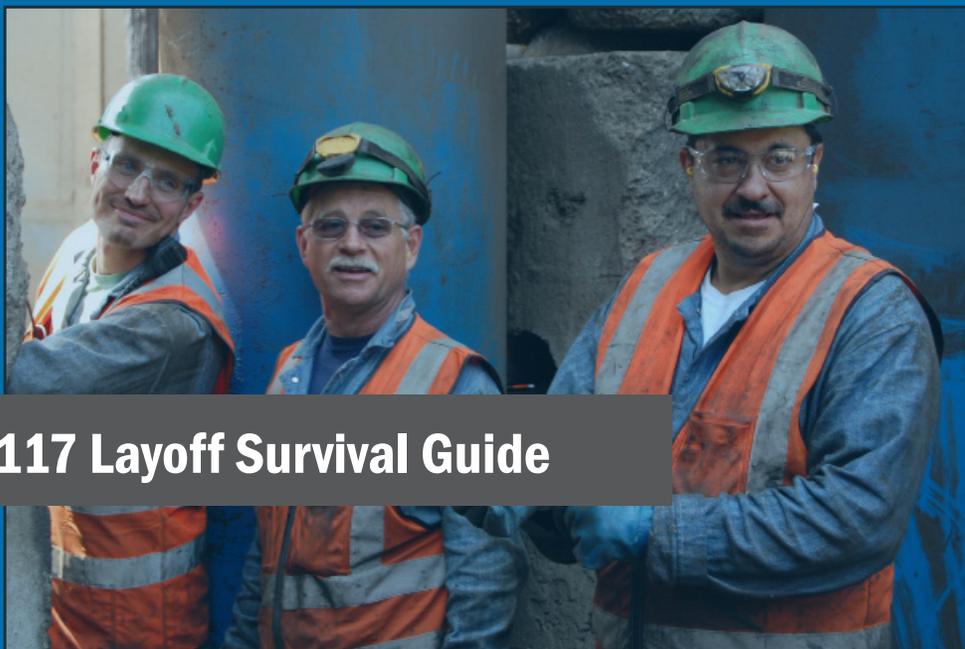




GETTING THE HELP YOU NEED



Teamsters Local 117 Layoff Survival Guide

The following resource guide is designed for **Teamsters Local 117** members who are facing layoffs or who have recently been laid off.

The guide includes information on how to navigate the uncertain period after losing one's job. It provides advice for coping with the economic and emotional strain of unemployment, how to prioritize and reduce your expenses, how to get a handle on your credit, where to turn for public benefits and other forms of assistance, and how to start the process of finding a new job.

During this difficult time, we hope you find these materials useful. If you have any questions, contact Teamsters Local 117 at 1-888-872-3489 or visit the Local 117 Union Hall at 14675 Interurban Ave. S., Tukwila, WA 98168.

John Scarcy
Secretary-Treasurer

The First 72 Hours: Don't Panic!

The First 72 Hours

- 1 Talk to your family**
- 2 Review your separation materials**
- 3 File for unemployment**
- 4 Contact Teamsters 117**

Step 1: Talk to your family

Sitting down and having a heart-to-heart talk, first with your spouse or partner, and then with your children, should be priority number one after getting laid off.

This might sound like an obvious first step, but too many people are inclined to hide the bad news. Postponing the inevitable will most likely make matters worse.

Talk openly with your family and develop a financial strategy together.

Step 2: Review your separation materials

Spend a couple of hours carefully reviewing the information that your employer provided you in your termination meeting.

There may be materials regarding severance pay, continuation of insurance benefits (COBRA), 401K and/or other pension plans, as well as access to employee assistance services.

If you have questions about your separation package, contact Teamsters Local 117 for help.

Step 3: File for unemployment

Filing for unemployment benefits is now easier than ever. In Washington State, you can apply by phone at 800-318-6022 or you can apply online at the Employment Security Department's website at <http://www.esd.wa.gov/index.php>.

Most likely you are eligible for benefits, so don't forget this important step!

Step 4: Contact Teamsters 117

Call Teamsters Local 117 at 1-888-872-3489 and let your Local Union know you've been laid off. In addition to taking advantage of the resources your Union offers, which include a complete layoff resource guide available at the 117 headquarters in Tukwila, you must request a

withdrawal card.

Failure to request a withdrawal card may make you responsible for back dues and possibly a re-initiation fee. Your request for withdrawal should be submitted before the end of the month in which you last worked.

Take Charge of your Finances

Taking Charge of your Finances

- 1 Prepare a family budget
- 2 Prioritize your expenses
- 3 Reduce your expenses
- 4 Get a handle on your credit

Step 1: Prepare a family budget

Sit down with your spouse or partner and prepare a family budget.

A budget should include both fixed expenses such as mortgage payments or rent, car payments, school loans, etc. and variable expenses – expenses that change depending on your consumption of goods and services – such as groceries, car maintenance, and utilities.

You may think that preparing a budget is a waste of time, especially now that you are unemployed. But a budget can help you reduce your expenses.

To access a simple family budgeting worksheet, go online to [http://financialplan.](http://financialplan.about.com/cs/budgeting/l/blbudget.htm)

[about.com/cs/budgeting/l/blbudget.htm](http://financialplan.about.com/cs/budgeting/l/blbudget.htm).

Step 2: Prioritize your Expenses

With budget in hand, make a list of your expenses and decide which are the most essential.

Try to differentiate between needs and wants. Food and shelter should be at the top of the list, while discretionary expenses such as entertainment, vacation, clothing, and eating out should be down at the bottom.

Be sure to assign a value to every expense that you incur throughout the year.

These may include groceries, car payments, fuel, taxes, insurance, gifts, home repairs, clothing, vacation, credit card debt, children's activities, pets, eating out, vehicle licensing, medical costs, child care, hair care, school supplies, student loans, etc.

Step 3: Reduce your Expenses

Now review your expenses one-by-one to see where you can cut back.

Look at each expense with three questions in mind: 1)

Is this essential? 2) Can it be adjusted to lessen the cost? 3) Can it be eliminated until my financial situation improves?

Involving your family in this process can both help share the burden and allow you to pull together as a unit.

Step 4: Get a Handle on Your Credit

Don't hide from your creditors!

Make a list of information from each creditor that includes amount owed, interest rate, and payment schedule. Determine how much you can pay regularly and stick to it. Be sure to notify your creditors if you fall behind.

Often times you can negotiate a lower interest rate or lower monthly payment. Prioritize your debts and pay off the credit cards or other loans with the highest interest rates first.

To avoid falling further into debt, stop using your credit cards altogether!

Asking for Help

Asking for Help

- 1 Turn to family, friends and Teamsters 117**
- 2 Financial Assistance programs**
- 3 Food programs**
- 4 Medical Programs**

Step 1: Turn to Family, Friends, and Teamsters 117

Don't be ashamed to ask for help. A good starting place is with family and friends, who may be able to assist you with paying your bills, groceries, or other expenses.

Teamsters Local 117 can help by directing you to resources on how to access public benefits, COBRA, food and medical programs, and other financial assistance programs.

Your Local Union may be able to obtain a referral for you to the Puget Sound Labor Agency in King or Pierce County for utility relief or some other form of assistance.

Talk openly about your unemployment with people you trust. This can be the first step in developing a network

that will help you find a new job.

Step 2: Financial Assistance Programs

Take advantage of the financial assistance programs offered by local non-profits or your county government.

The South King County Multi-Service Center located in Federal Way, for example, offers energy assistance, limited rental assistance, as well as clothing and food distribution.

In Pierce County, you can access information about health care, housing, shelter, food banks, etc. by calling 2-1-1, the United Way's information and referral community hotline.

Step 3: Food Programs

Both King and Pierce County offer food assistance programs for families in need. In King County, contact the Seattle Human Services Department at 206-684-0281. For Pierce County, contact Fish Food Banks at (253) 383-3164. If you live outside of the Puget Sound region, your Local Union will be able to direct you to programs in your area.

You may also be eligible to apply for food stamps through the Washington State Department of Health and Human Services at <http://www.dshs.wa.gov/default.shtm>.

Step 4: Medical Programs

Your best bet for continued health coverage is to apply for COBRA. COBRA is a federal law that allows workers who lose their health benefits the right to continue group health benefits for a limited time.

If you are unable to afford COBRA or if your COBRA benefits expire, Washington State offers a low-cost medical plan called Basic Health. You can enroll for Basic Health coverage at <http://www.basichealth.hca.wa.gov/>. On the Washington Basic Health website, you can also find information about how to apply for coverage for your children through Basic Health Plus.

If you or your family is uninsured and you get sick, there may be low-cost community health clinics in your area. Contact your Local Union for more information.

Getting Back to Work

Getting Back to Work

- 1 Dust off your resume**
- 2 Find out who's hiring**
- 3 Applying for a job**
- 4 Employment services**

Step 1: Dust off your Resume

After getting your finances in order, take a couple of hours to update your resume. If you don't have a resume, you'll need to write one.

There are many places to go for help in writing a resume. Go online, or to your local workforce development office. Microsoft Word has a template that you can assist you in the process.

Even if you don't think you'll need a resume in your job search, the practice of writing one will help you define your job skills and organize your employment history, tasks that will come in handy as you apply and interview for a new job.

Step 2: Find Out Who's Hiring

To find out who's hiring, Teamsters Local 117 is a good place to start. Your Business Representative may know about Teamster 117 jobs in your field or in other industries.

Your extended family, friends, former co-workers, neighbors, etc. can all be a part of the network that leads you to employment opportunities.

Start knocking on employers' doors. Visit your local library to access Internet job banks and job directories.

Check for Union jobs by going to TeamstersOnline or the IBT job bank. Be resourceful and don't be afraid to let people know that you are looking.

Step 3: Applying for a Job

Given the many steps involved, the job application process can be daunting. Don't let yourself get discouraged.

Remember to rely more heavily on developing a network of friends, family and other contacts who can direct you to specific job opportunities as opposed to randomly submitting your resume to anonymous sources.

If you are called for an interview, do everything you can to learn about the employer beforehand. Quell your nerves by practicing common interview questions.

At the interview, dress appropriately and bring an extra copy of your resume. After the interview, send a thank you letter to everyone you met.

Step 4: Employment Services Programs

In King and Pierce County, there are comprehensive job search and resource centers which are available to you free of charge.

Services provided include complimentary telephone and fax, access to community resources, job listings from local employers, information on resume development, and career planning workshops.

In King County, go to www.worksourceskc.org or www.go2worksource.com.

For Pierce County, call (253) 593-7300 or go to http://www.wa.gov/esd/wsdirectory_local.htm.

Community Resources

1. Teamsters Local 117

14675 Interurban Ave. S.
Tukwila, WA 98168
206.441.4860
1.888.872.3489
www.teamsters117.org

2. Teamsters Pension and Health and Welfare Questions

Northwest Administrators
2323 Eastlake Ave East
Seattle, Washington 98102

Phone: (206) 329-4900
Fax: (206) 726-3209
Email: seapersonnel@nwadmin.com

3. Food Banks

King County

Seattle Human Services
Department
700 5th Ave Suite 5800
PO Box 34215
Seattle WA 98124-4215
206-386-1001
206-684-0702 (TDD)

Pierce County

FISH Food Banks of Pierce
County
1224 S. I Street
Tacoma, WA 98405
Phone: (253) 383-3164
Fax: (253) 383-0964
E-mail: fishfoodbanks@harbournet.com

4. Medical Programs

Washington State Health Care
Authority
P.O. Box 42682
Olympia, WA 98504-2682
Basic Health:
1-800-660-9840
Prescription Drug Program:
206-521-2027
Community Health Services:
360-923-2777

5. Financial Assistance Programs

King County

South King County Multi-
Service Center
1200 So 336th Street
Federal Way, WA 98003
Tel - 253-838-6810
Fax - 253-874-7831
TDD - 253-661-7827

Pierce County

United Way's information and
referral community hotline:
2-1-1.

6. Employment Services

Pierce County

1305 Tacoma Ave So.
Tacoma, WA 98402
Phone: (253) 593-7300
Email: worksourcepierce@esd.
wa.gov

King County

WorkSource Affiliate
Downtown Seattle
2024 3rd Avenue, 2nd Floor
Seattle, WA 98121
Phone: 206-436-8600
Fax: 206-436-8690
TTY: 206-436-8697



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