

## [ QUESTION OF THE DAY ]

# I just got laid off from my job ... NOW WHAT?

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The day you hoped would never come has. You've been pink slipped. Given your walking papers. Let go. Shown the door. Your position has been terminated. You've been laid off.

However you word it, the fact is you're now out of a job. How are you going to get back on your feet again? We talked to career counselor Dr. Edward Beck in Harrisburg and financial consultant Peter LaBella of FMA Advisory for advice and suggestions. Here's what they had to say:

- See if your former employer can make any provisions for you to receive professional career counseling.

- Sit down and make a financial plan right at the beginning. Figure out what your monthly payments are, what your cash resources are, where your money's going to come from and how you can fend off the bill collectors until you're employed again. "It's not hard to do," LaBella says, "It's just tedious."

- Look at your resume. "If you've prepared your resume in the past two or three years, chances are it's in pretty good shape. But if it's been more than five years, you'll want it looked at by professional," Beck said.

- Remember though: One-size resume does not fit all jobs. It's important to customize the resume to the job.

### Online help

- **LaidOffCamp:** [laidoffcamp.pbworks.com](http://laidoffcamp.pbworks.com)
- **Workplace Fairness:** [www.workplacefairness.org](http://www.workplacefairness.org)
- **Career One Stop:** [www.careeronestop.org](http://www.careeronestop.org)
- **CareerCounseling:** [www.careercounseling.com](http://www.careercounseling.com)
- **Indeed:** [www.indeed.com](http://www.indeed.com)
- **Simply Hired:** [www.simplyhired.com](http://www.simplyhired.com)
- **Department of Labor:** [www.dol.gov](http://www.dol.gov)
- **Elnance:** [www.elance.com](http://www.elance.com)
- **Guru:** [www.guru.com](http://www.guru.com)
- **oDesk:** [www.odesk.com](http://www.odesk.com)

You want to say why you're an asset to the firm you're contacting.

- Jobs are out there if you're willing to be flexible and wide ranging.

- Cut out all unnecessary expenses, which LaBella defines as "anything that doesn't keep me alive and going. Anything that's not necessary for me to run my life." Sirius radio, cable TV and extra cell phones should all go by the way side until you get stabilized.

- Network, network, network. Talk to friends. Let people know of your avail-

ability. "There's nothing wrong with making personal contact."

- Consider consolidating your credit cards. At the very least, keep your minimum payments going on time. If you miss one payment they will crank up your interest rates. You want to be very careful not to ruin your credit rating.

- Monitor opportunities in the state and federal government. Even with the budget problems, jobs are out there, especially with the stimulus money coming in.

- Think about being mobile. Would you be willing to commute further or relocate?

- Don't get discouraged. Perseverance is key. "If you're a procrastinator, you're going to be behind the 8-ball" Beck said.

- Be assertive. It's a truism, but looking for work is a full-time job. You can't wait for jobs to come to you.

- Consider taking a "stopgap job." If the company you like isn't hiring, or there aren't any jobs in your particular field, you might have to accept a job that's not as "career enhancing." The important thing is to show that you can get a job and work even in a bad economy.

- Consider freelancing. Work out of your home for a time. Do some independent contracting. Take on odd jobs and create a little business for yourself until you get your next job.

- The time to start planning is before you lose your job. "Most people live paycheck to paycheck." LaBella said. "They're not paying themselves." You should save at least three to six months of your salary in a simple savings account "just in case your world comes to an end."

