

Dealing with Job Loss

Were you just laid off? What now?

Are you thinking about a new career path? Do you need additional education?

Wondering how you could afford to go to college and still provide for your family?

Feel like you need more computer skills for even entry-level positions?

If these or similar questions are on your mind, help is available.

Receiving a lay-off notice can be devastating. Some people can barely make it from paycheck to paycheck and are concerned about how their family will survive during this difficult time. Education may be the right choice for them—and for you. College may be much more affordable than you think.

Now may be the time to reinvest in yourself!

TIP #1 Apply for Unemployment Benefits!

If you qualify for unemployment benefits, this will ensure that you receive financial support as soon as possible. You may receive a severance from your former employer and still need more financial support while searching for employment or retraining.

- ▶ Contact the Oregon Employment Department's WorkSource Centers for assistance in your career search and retraining opportunities. Keep in mind that limiting the hours per day or days per week that you are available to look for or accept work—for any reason—could affect your unemployment benefits and even your eligibility for unemployment benefits. While attending school, you must still keep looking for and be willing to accept full-time or part-time work. Tell the Employment Department if you start school, even if you take only one class. In some cases, you can attend school and receive benefits if you are enrolled in an approved training program.
- ▶ You will find more information about unemployment benefits and can file a claim for unemployment insurance online through this website:
www.oregon.gov/EMPLOY/UI/index.shtml

TIP #2 Check into the Oregon Employment Department's WorkSource Centers

Begin by visiting your local WorkSource Center. They offer orientations to let you know what is available for out-of-work individuals.

These websites will help you learn more:

www.worksourceoregon.org/
www.worksourceoregon.org/index.php/worksource-centers

- ▶ One of the programs that you will learn about from any of the organizations mentioned here is the **Training Unemployment Insurance Program**. It was established by the Oregon Legislature, recognizing that economic stability is threatened when workers are displaced and that unemployment is more severe when workers lack transferable job skills. The purpose of the program is to allow eligible dislocated workers to attend school and receive unemployment insurance benefits at the same time, so that they can continue to care for their families. For further information about the program or to see if you qualify, please call (800) 436-6191 or (503) 378-8768, or visit this website:
www.employment.oregon.gov/EMPLOY/UI/ui_special_programs.shtml

TIP #3 Welfare Recipients: Look into Options to Save for College

The **JOBS Plus** program is offered through the Oregon Department of Human Services. An individual who has been receiving services such as Welfare (Temporary Aid to Needy Families, or TANF) through the Department of Human Services may be placed in a temporary job. This position will allow the individual to earn dollars toward education and have these funds placed in an Individual Education Account (IEA). Either the employee or other members of his/her immediate family have up to five years to use these education funds. Visit this website for more information: www.osac.state.or.us/jobsplus.html
www.oregon.gov/DHS/assistance/jobsprogram.shtml

TIP #4 Investigate Retraining or Additional Education

You will want to **research the types of colleges and programs available**. This is the time to decide what you really want to do!

- ▶ **Oregon's Career Pathways Statewide Initiative** recognizes that a wide range of workers enter the workforce in different ways and with different needs. It also recognizes that Oregon employers are often unable to find enough sufficiently trained workers to fill middle-skill occupations, which require more than a high school diploma but less than a four-year college degree. A career pathway is a series of connected education and training programs and student support services that enable individuals to secure a job or to advance in an industry or occupation. The Career Pathways program focuses on facilitating a student's transition from high school to community college; from pre-college courses to credit postsecondary programs; and from community college to a university or to employment. Visit these websites for more information:
www.oregonpathways.org
www.adulted.about.com/od/intro/u/Nontradstudentpath.htm
- ▶ If you plan to further your education, call the **Oregon Adult Learner College Line**. The College Line is a new resource for Oregonians thinking about returning to college to obtain new skills or a degree — or maybe considering college for the first time. Call between 9:00 AM and 9:00 PM and speak to a resource person who will help you pursue your college goals. You can also visit the College Line's website and link to information about college timelines, key dates, how to apply for and pay for college, choosing a major or career, and special resources for adult learners. Call **1-877-84U4NOW (1-877-848-4669)** or visit the website at www.OregonOpportunities.gov



TIP #5 Go Online and Complete the FAFSA (Free Application for Federal Student Aid)

If you plan on attending college, you will want to take advantage of all funds that you may be eligible to receive.

- ▶ The first step is to submit the FAFSA. Your financial picture may have changed since you filed your prior year's taxes, especially with a job loss. You must still complete your FAFSA based on the required tax year, but you should notify the financial aid office at your college about recent changes that may have affected your financial situation and ask about additional documentation that may be required. When students and families are under lots of financial stress, financial aid professionals have one over-riding goal: to help students locate and qualify for as much funding as possible—scholarships and grants—that will not require repayment. In some cases, if the financial aid you receive exceeds the cost of tuition and fees, you will be refunded the additional amount to assist with other expenses.

In addition to the Oregon Opportunity Grant and federal programs such as the Pell Grant, the FAFSA is also the key application for some local grants. The federal stimulus package will increase Pell Grants and possibly other funding listed at the website below.

- ▶ **CAUTION:** Information that you seek about scholarships, grants, and other student financial aid should always be free. **The FAFSA is free! Do not pay for any information about financial aid for college or for someone to file your FAFSA for you!** Visit these websites:

www.fafsa.ed.gov

www.osac.state.or.us/recovery_ARRA.html

TIP #6 Apply for Scholarships and All Other Available Funding

Especially when times are tough, you will want to apply for as many scholarship funds as possible.

- ▶ Explore the many private scholarships that are available; if you apply, you may be considered for these funds. You may think that scholarship funds are only based on academics or athletics, but there are numerous scholarships not based on exceptional talents or on financial need.

Here are some websites that may help:

www.studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp

(Hint: use the "Financial Aid and Scholarship Wizard" under "MyFSA")

www.finaid.org/scholarships/

www.fastweb.com

These are challenging times, but help **is** available. For more information about the Oregon Opportunity Grant, federal student aid, and other public and private financial aid programs, visit www.GetCollegeFunds.org.

The Oregon Student Assistance Commission (OSAC) administers a variety of state, federal, and privately funded student financial aid programs, including grants and scholarships, for the benefit of Oregonians attending institutions of postsecondary education. The agency helps over 50,000 Oregon students work toward their educational goals each year.

