

COPING WITH LIFE CHANGES

It is normal to feel stress, frustration, anxiety, and a host of other emotions at this time. It may help you cope to stay physically active, develop hobbies, volunteer, and share your feelings with others. Seek out family members, friends and acquaintances who may provide both emotional support and job networking opportunities.

Seek advice. You are not alone. Contact your bank, credit union, or financial adviser for guidance on managing your finances.

Children can sense when things are not right. Explain your unemployment situation to them. This will help them understand why things may be changing in your household, and you may be surprised by their loving support and helpfulness.

Take charge of your finances

Reduced income will require expert money management. This checklist will help get you started.

- File for unemployment insurance.**
- Determine your financial resources.** Include savings, pension, stocks, cash values of life insurance, etc.
- Prepare a household budget.** Allow for basic needs including food, shelter and medical care.
- Reduce household expenses.** Cancel services you may no longer be able to afford.
- Set priorities.** Work to pay these bills first: housing, utilities, food, and transportation.
- Notify all creditors of your change in employment status.** Include mortgage holder, car loans, credit cards, etc.
- Don't ignore your mail.** If you can't pay the bills you receive, call the company that sent the bill to negotiate a payment plan.
- Stop all credit purchases.** This will save interest charges. Continue to pay what you can to creditors and stay in touch with them.
- Sell what you don't need.** If you need additional income, consider selling extra cars, motorcycles, collectibles, etc.

Develop a job search plan

Planning is the key for putting control back into your life. A good plan will help you find a new job, be retrained, or build a new career.

Start by analyzing your skills. This information will be helpful when you write your resume or fill out job applications.

Make finding a job your new job.

Dear friend,

United Way is saddened and concerned about your job loss. For most of us, our jobs are not just a financial resource. They also create purpose in our lives, give us a sense of self-identity, and a meaningful place to go every day. But no one is immune to downsizing or restructuring.

If you have recently lost your job, this brochure will provide information to assist you and your family with problems that arise when you do not have a paycheck for awhile.

Take advantage of the community services available to you right here in Chautauqua County. This guide is meant to help you through hard times. If you or your family members have questions about community services or require further information, please call the United Way information and referral service by dialing 2-1-1, or 1-888-696-9211.

We wish you all the best in your job search.

Sincerely,



Mike Moots, Executive Director
United Way of Southern Chautauqua County

Western New York 
2-1-1™
Get Connected. Get Answers.

or call toll-free 1-888-696-9211
24 hours a day, 7 days a week

United Way of Southern Chautauqua County
413 North Main Street, Jamestown NY 14701
716-483-1561
www.uwayscc.org

help

for
hard times



A SURVIVAL GUIDE
TO UNEMPLOYMENT



Western New York 
2-1-1™
Get Connected. Get Answers.

GET THE HELP YOU NEED. YOU'VE EARNED IT.

Through your taxes and your contributions to United Way and other non-profit organizations, you have helped to pay for public programs and community services. Now those investments can work for you. We all need a little help at some time in our lives. Don't be embarrassed to ask for the help you need. You paid for it. You earned it.

For a review of the benefits you may be entitled to, visit www.mybenefits.ny.gov

For help finding additional services, call **2-1-1**.



Employment Issues –
contact Chautauqua Works at 661-9553

Unemployment Insurance

Unemployment insurance compensates you for a portion of your lost wages. Unemployment checks will probably not cover all of your bills, but every little bit helps. So, apply for benefits as soon as possible. You can apply online at www.labor.state.ny.us

Workforce Investment Act

Provides job search assistance, counseling, assessment and training services to eligible workers, including employed and unemployed adults and youth.

Health Insurance –

call the **Get Covered Helpline at 1-888-753-7315**

Medicaid

A federal and state funded program that provides health care for certain low-income individuals.

State Health Insurance Programs

Child Health Plus and Family Health Plus provide health coverage to low-income children and families who earn too much to be eligible for traditional Medicaid, but not enough to afford private insurance.

COBRA Insurance Coverage

Provides the right to continue group health coverage that otherwise would be terminated when a worker loses a job. However, the worker must pay all costs for insurance premiums.

Financial Benefits –
contact the Department of Social Services at 661-8170 or 363-3500

Food Stamps

Provides federal food assistance for low-income individuals and families.

Welfare Assistance under Temporary Assistance for Needy Families (TANF)

Provides temporary cash assistance to low-income families. TANF is funded by federal and state governments and is administered through the local Department of Social Services.

Women, Infants and Children (WIC) Program

Provides food benefits, in the form of vouchers, for low-income families to obtain certain foods including infant formula.

School Lunch Program –
contact your local school district

Provides free or reduced-price meals to certified students at participating public and private schools. You may apply for this program at any time during the school year as your job circumstances change and your family becomes eligible.

Special considerations

If you are under a bargaining unit, check with your local union officials for existing benefit provisions within the contract. If you are disabled, or are a veteran, you may be eligible for additional benefits under special programs. If you are 62 years of age or older, you may elect to take Social Security's early retirement benefits.

RESOURCES QUICKLIST

For additional information about where to turn for help in our community call **2-1-1** or toll free 1-888-696-9211. 2-1-1 is available 24 hours a day, 7 days a week.

Job Counseling/Unemployment

Chautauqua Works
661-9553 / 366-9015

Job Retraining and Entrepreneurship

Chautauqua Opportunities for Development, Inc. (CODI)
661-9430 / 366-3333

Jamestown Business College
664-5100

Jamestown Community College
665-5220

NYS Small Business Development Center at JCC
338-1024

Financial Assistance/Emergency Services

Catholic Charities
484-9188 / 366-3533

Chautauqua County Department of Social Services
661-8170 / 363-3500

Chautauqua Opportunities, Inc.
661-9430 / 366-3333

The Salvation Army
664-4108 / 366-3701

Foreclosure and Credit Counseling

Chautauqua Opportunities, Inc.
661-9430 / 366-3333

Chautauqua Home Rehabilitation and Improvement Corp. (CHRIC)
753-4650 / 661-7650 / 363-4650

NYS Banking Department
1-877-226-5697

Consumer Credit Counseling (Buffalo office)
1-800-926-9685

Counseling and Substance Abuse Services

Catholic Charities
484-9188 / 366-3533

Chautauqua Alcoholism & Substance Abuse Council
664-3608 / 366-4623

Chautauqua County Behavioral Health Services
661-8330 / 363-3550

Family Service of the Chautauqua Region
488-1971

Summit Community Services/ The Resource Center
661-1590

WCA Outpatient Behavioral Health Services
664-8641

Legal Services

Legal Aid of the Chautauqua Region
483-2116

Utilities Assistance

Chautauqua County Department of Social Services/HEAP
661-8158 / 363-3500

Chautauqua Opportunities, Inc.
661-9430 / 366-3333

National Fuel, Low Income Residential Assistance Program
1-800-433-0177

Salvation Army
664-4108