

## LOST YOUR JOB?

- ❖ Losing your job is a shock
- ❖ You may pretend it hasn't happened
- ❖ Tell your family and your friends
- ❖ It's not your fault
- ❖ You have a future.....

- 1 Tell your family and friends what has happened and how you feel. They care about you and will listen.
- 2 Ask your employer about other jobs in the organisation. Ask for time to look for jobs outside the organisation, while you are working your notice. Ask about redundancy payments. Ask about your pension rights. Make sure you get your P45 from your employer. Get contact details from friends at work to keep in contact with them. Visit [www.dti.gov.uk/employment/redundancy](http://www.dti.gov.uk/employment/redundancy)
- 3 Contact Jobcentre Plus: Phone 0845 602 3805 and register. Don't delay; it could affect your income. Registration and applying for Job Seekers Allowance is now done on the phone. Book an appointment with a Personal Advisor at your local Jobcentre Plus office to discuss finding a new job, training and other benefits. Take your P45 and two recent payslips to your first interview.
- 4 If you have redundancy pay, check with your Personal Advisor at Jobcentre Plus before you spend it. This may affect your right to benefit.
- 5 Seek good financial advice. Do not use the services of door to door advisors. They charge high interest rates. Try your local Credit Union instead.
- 6 Watch your spending. Review any standing orders, HP agreements, or finance contracts on purchases. If you are worried about meeting payments seek help from your local Citizens Advice Bureau, or the Consumer Credit Counselling Service – Freephone 0800 138 1111 or visit [www.cccs.co.uk](http://www.cccs.co.uk) or [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) or Christians against Poverty at [www.capov.org](http://www.capov.org)
- 7 If you rent a flat or house; you may now be entitled to a rent allowance, or housing benefit, or a rebate on your council tax bill. Check with your local council. If you have a mortgage, tell your Building Society or lender, and ask if they can reduce your mortgage. Don't use any redundancy money to pay off the mortgage before you have spoken to your Personal Advisor at Job Centre Plus.
- 8 Keep in touch with your Trade Union. They can offer advice and support. If you are not a union member, the secretary of your local Trades Council may be able to help.
- 9 Many jobs come through friends and relatives. So tell everyone you know you are looking! Look at Jobcentre Plus, visit the local library, search the newspapers, and register with agencies.
- 10 Build a new routine every day and every week that allows you time off. As well as job-seeking, what about a course at a local college, or helping at a local charity or working an allotment with a few friends, or taking up a hobby?

Sometimes you may feel alone.

But your family and friends care about you, and others are there to help and advise.

Don't be afraid to ask.

You are worth it!

*This leaflet was produced by the Rev. Raymond Draper from similar leaflets produced by the Scottish Churches Industrial Mission, the Christians Unemployment Group, Worcestershire Industrial Mission, Essex Churches Council for Industry and Commerce and the Rev. Alison Finch, Colchester Workplace Chaplain.*