



The Complete Unemployment Handbook

Written By the Staff At

Unemployment911.com

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The Complete Unemployment Handbook

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Introduction

Welcome to Unemployment911.com ! If you have recently lost your job, anticipate losing your job, or just do not trust the state of the economy and want to protect yourself for the future, then you are reading the right handbook !

Our company is the definitive unemployment support resource on the Internet.

Please review and use all of the features of this unemployment handbook. We recommend that you read each section sequentially, and read the entire handbook, cover-to-cover. By using our valuable information and services, you will provide yourself with the quickest and easiest path back to full employment, you will learn how to save money, you will minimize and reduce your current expenses, and you will be able to provide the necessary coverages for you and your family at the lowest costs.

Our team of experts will provide you with cutting-edge employment suggestions and tips, to help you maximize your employment potential and maximize your reach in the job market.

We wish you the very best for a healthy and once-again prosperous year !

The staff at Unemployment911.com

Job Seekers

Introduction

Losing your job via a layoff can certainly be an extremely traumatic and arduous experience. However, during these trying economic times, buoyed by a shrinking economy, the prospects for unemployment increase dramatically. Public companies find themselves in a situation where they have declining earnings, and the only way to pacify their stock-holding constituency and their ailing stock price is through forced reductions. For non-public companies, the situation is similar, in that declining revenues and profit, warrant staff reductions. During these kinds of turbulent economic times, employees have increased angst, and unemployment can either occur or be a threat to occur.

Employees need to be proactive during these times. They need to anticipate unemployment, and act accordingly. If you have already been layed off - then do not despair. We are going to help you get back on track.

Course of Action for Job Seekers

First and foremost, it is important to determine the type of job or career that you are seeking. Will you be looking for a position similar to your last job, or will you be embarking on a new career? You, and only you, can answer these questions. Once you decide what you will be actively searching for, it is extremely important to understand that regardless of your technical abilities, the Internet is your friend during these times. Without question, the most important activities that you can perform, to significantly increase your chances for alternative employment or re-employment, are the

1) Creating/updating your resume. It is key that you structure your resume to emphasize your talents and work experience, as it relates to the position that you seek.

2) Posting of your resume on as many reputable Job Boards as possible. Without question, this exercise will maximize your potential reach to employers. By posting resumes on the boards, you will maximally leverage your time - employers will

be able to search and scan for your qualifications, with no action required on your part. This leveraging of your time is critical to maximizing your exposure to the work force.

3) Additionally, as a user of these job boards, you will be able to search for and apply to positions that are posted by employers. As alluded to above, employers have their "favorite" job boards that they post positions for, so it will behoove you to gain access to as many of the job boards below, as you can.

4) Finally, we would be remiss, if we didn't mention that it is important to network with friends, relatives, acquaintances, and former colleagues, to establish a web of contacts. It would behoove you to call or meet with as many of these contacts as possible, and to Email the rest of them. Tell all of them that you have been layed off, and specify the types of jobs or careers that you are looking to pursue. When it comes to ascertaining an interview, using these personal contacts may give you an edge over other outside applicants for a given position. Use your networking capabilities to maximize your reach into the job market, and to augment your job board posting efforts.

We recommend that you use Microsoft Word to prepare your resume, as this is the defacto standard in today's marketplace, since most firms use Microsoft Office.

Job-Seeker Job Boards

Once your resume has been completed, it is time to create accounts on all of the following job boards. Please note, that the following job boards are the most reputable and most utilized in the industry. Nowadays, they are used heavily by employers, who are searching for employees. Most employers have their favorite job board amongst those described below, and most of them do not frequent each of them. Thus, it is imperative and certainly wise to upload your resume to each of these job boards. Again, this will maximize your potential reach, and also will not cost you a penny. All of the job boards below allow you to post your resume on their board for free. All that will be required is that you create an account, sign up, and upload your resume to each board.

Major Job Seeker Job Boards

You should post (upload) your resume to the following most-respected and highly utilized job boards (click on the links below):

1) Monster.com - One of the nation's largest online job boards. Monster's superior resume search facility permits employers to quickly target candidates that meet their precise job requirements. It is free to register and post resumes on their board. You can conveniently search for jobs by category or locale. Additionally, Monster offers an excellent for-pay job post/resume search bundle service.

2) HotJobs.com - They are a subdivision of Yahoo. They have an extensive number of jobs online, and based on your free resume posting, they automatically match your resume to their job database, and list all the jobs that match your resume criteria. It is extremely easy to apply to these matched jobs. Additionally, they list how many times an employer has viewed your resume.

3) Jobs.com - An industry leading career portal, they support both the U.S. and Canadian employment markets. Free registration and resume posting. They are one of the top career sites on the Internet.

Secondary Job Seeker Job Boards

Additionally, you may want to consider posting your resume to some of the following well-respected niche job boards:

- 1) SnagAJob.com - This niche website is the # 1 job website for hourly employment. They cater to part-time and full-time hourly jobs. Free registration and resume posting.**
- 2) HotResumes.com - Another website where you can post your resume for free. Many employers sign up to search this database.**
- 3) Climber.com - This niche website matches people looking to find the company and career that best fits their personality at work. They provide free assessments of both job seekers and companies. They cater primarily to college educated consumers. Free to register and post your resume.**
- 4) Vault.com - This website is the leading media company that is focused on careers. It is the website of choice when it comes to obtaining inside career and education information. They publish**

over 120 career guides, and their website features thousands of company, university, industry, and occupational profiles. They also provide salary surveys. Free signup.

5) GoFreelance.com - This website is for freelance or work-at-home professionals. Thousands of companies are listed that offer these opportunities. Small fee associated with joining, but 7-day free trial is available.

6) ExecutiveSearchOnline.com - They are a leading nationwide service for executives who wish to be considered at small employers, growth firms, and Fortune 1000 companies. This website caters to professionals and executives from virtually every industry around the world, and is free for all job hunters.

7) Beyond.com - They are part of an extensive community of over 15,000 national, general, local, and regional niche sites specific to every industry and geographic location in the U.S. and Canada. Free for job seekers.

8) WorkTree.com - They are a leading online job search portal. Their comprehensive databases

provide job seekers, dynamic, up-to-the-minute access to information to help them find more jobs and much faster. Free to sign-up.

9) TheLadders.com - They are the world's largest online service catering exclusively to the \$ 100K+ job market. They make the senior level job search as easy as possible. Nominal charge for service.

Employers

Introduction

Employers, like job seekers, should always avail themselves of job boards, to place their job postings. More and more employees are putting their resumes online, and using job boards to obtain employment. Without question, employers can use the power of the Internet, to help recruit employees, that specifically match the criteria that they are looking for. Utilizing job boards, enables employers to tap into the largest workforce pool in the world. The efficiency of posting jobs on boards, and being able to electronically match skill sets to job requirements, has made the use of job boards by employers, the primary source of recruiting. Not only are efficiency concerns addressed, but the cost of recruiting is significantly reduced. Using a recruiting agency to find that perfect employee may cost anywhere from 6 % to 33 % of the position's starting salary; using a job board to post a position, and utilize the technology of the job board to actually fill the position, results in a small fraction of the cost. Hence, on multiple fronts, it behooves employers to post job positions on job boards.

Course of Action for Employers

Since employees in search of jobs, typically do not use and post their resumes on all of the major job boards, we highly recommend that employers post advertised positions on all (or as many) of the major job boards as possible. This will maximize an employer's reach, and provide the best overall bang for the buck. All of the major job boards permit positions to be posted to their board for a nominal cost, and typically provide an automated mechanism for matching key criteria for the position to existing resumes in the job board's database. Additionally, most of these boards, provide an automated mechanism for potential employees to directly apply for the position. The combination of all of these features, maximizes the potential for finding the right candidate for the position. Again, it behooves the employer, to post an advertised position on as many of the major job boards as possible, to maximize exposure. Additionally, it may behoove the employer to also advertise on one or more of the niche (or secondary) job boards specified below.

Employer Job Board Posting

It is now time to sign up and create account on the following job boards. These job boards are the most reputable, respected job boards on the Internet. Again, well-qualified employees may not frequent each of these boards (for example, they may have their favorite in this list), so it may behoove you as an employer, to post the position on as many of these as possible.

Major Employer Job Boards

You should create an account and post your job to the following most-respected and highly utilized job boards:

1) Monster.com - One of the nation's largest online job boards. Monster's offers superior and outstanding resume search facilities that permits employers to quickly target employees that meet very specific and precise job requirements. There is a nominal fee for posting jobs on this board.

2) HotJobs.com - They are a subdivision of Yahoo. They have an extensive resume matching service. There is a nominal fee for posting jobs on this board.

3) [Job.com](http://www.job.com) - An industry leading career portal, they support both the U.S. and Canadian employment markets. Low cost service for employers.

Secondary Employer Job Boards

Additionally, you may want to consider posting your job to some of the following well-respected niche job boards:

1) [SnagAJob.com](http://www.snagajob.com) - This niche website is the number one job source for hourly employment, which caters to both part-time and full-time hourly jobs. They connect businesses needing hourly employees with the most qualified job seekers at a lower cost per hire.

2) [GoFreelance.com](http://www.gofreelance.com) - This website is for freelance or work-at-home professionals. Thousands of companies are listed that offer these opportunities. Employers can post an advertisement for free.

3) [JustTechJobs.com](http://www.justtechjobs.com) - They are a gateway to a collection of vertically focused technology job web sites. Their niched approach provides the unique ability to get the right job postings directly to the right technology professionals.

4) Vault.com - Popular website that targets MBA's, JD's (law), recent college graduates, and more.

5) HotResumes.com - This website charges employers a nominal fee to search their database. Over 30,000 resumes are posted here per month.

Resume Services

Introduction

Without question, the single most important activity that you can perform, to assist you with obtaining a job, is the preparation and development of your resume. Your resume is your ticket to landing an interview. It is your one chance to market yourself to an employer. A well-prepared, content-rich resume can make the difference of whether you are granted an interview or not. Resumes do not need a lot of hype and glitz; however, they need to be aesthetically pleasing, and must contain relevant and pertinent information for potential employers. Failure to correctly construct a resume properly can easily result in your not getting recognized by an employer, and not being granted the all-important interview. Hence, it is imperative, that you put significant time into putting your resume together - it is your one shot to advertise yourself properly to employers. It is key that you construct your resume to specifically highlight your talents and industry experience, as it relates to the position that you seek.

Course of Action for Developing Resume

The following guidelines should always be followed, when constructing your resume:

1) Always develop your resume in Microsoft Word, which is the defacto standard in resume formats. Most employers utilize Microsoft Office for reading resumes, and it is important to adhere to this format. Make sure that you use a font that is large enough to read. Stay away from exotic fonts, and excessive bolding and italics. Try to limit your resume to one page, unless you have a lengthy work history; in that case, two pages is acceptable. Make sure every item on your resume is factual.

2) Specify your name, address, telephone number contacts, and Email address contacts at the top of your resume.

3) State the objective(s) of what you are looking for career-wise. Be specific.

4) List any special skills that you may have, that an employer would find attractive.

5) Always specify all college (and higher) education schools, dates, majors, minors, and activities on your resume. If you did not attend college, then specify the same information for High School (or the highest educational level attained).

6) In reverse chronological order, list your current (if applicable) and all previous employers. For each, list the name of the company, the date range that you worked there (include beginning and ending dates; for example, May, 2007 - Feb, 2009), your title/position within the company (if you had more than one, then list each of them), and a brief synopsis of your duties, which will specifically arouse interest from your future employer.

7) Contain a references section, which states something to the effect of "References will be furnished upon request". Be prepared to offer reference names, if you are granted an interview with an employer.

Resume Services

As mentioned above, resume construction is absolutely critical to landing an interview. It is

your opportunity to market yourself and entice an employer to grant you an interview. A failed resume is akin to a failed marketing plan. It is certainly worth the money, to hire a professional resume service to construct your resume for you. This investment will certainly pay for itself, when a professionally-written resume winds up attracting more viewership from employers. If you can enhance your marketability, for a nominal fee, then it is certainly worth the price of admission.

The following reputable resume services are available to job seekers, over the Internet:

1) ResumeEdge.com - This company provides resume services for all different levels: entry level, professionals, executives, and students, military, and federal employment. Resumes can be delivered in a little as 48 hours.

2) e-Resume.net - This company focuses on writing your resume, with built-in quality controls.

3) EssayEdge.com - This company provides admission essay services for college, graduate school, MBA, law, and medical school applicants.

4) ResumeRabbit.com - This company offers a service that will post your submitted resume to over 75 job boards automatically. There is a fee involved.

5) EmailMyResume.com - Once your resume has been completed, this company provides a service to automatically Email your resume to thousands of recruiters and hundreds of top employers. There is a fee involved.

Interviews

Introduction

So, you've posted your resume on all of the [Job Seeker boards](#), noted in this handbook, and you get contacted by an employer, who invites you to his firm for an interview. Hooray ! This is certainly half the battle in your employment quest, and now it is time to impress this manager, so that you get offered a position in his firm. It is time to prepare for this interview, and follow some of the important steps outlined below.

Interviewing Tips

The following steps should be taken in preparation for an interview, and during the interview itself:

- 1) Research the company thoroughly on the Internet, so you are familiar with the company as a whole, and cognizant of the products and services that the company offers. Make mention of this acquired knowledge during the interview, to demonstrate your interest and diligence.

2) Based on general questions that you might have, and information that you have researched about the company, prepare 4 or 5 questions that you can ask the interviewer. Whenever there is a lull in the conversation, or if the interviewer asks if you have any questions, that would be an appropriate time to ask one of them. The ability to ask intelligent, well-thought-out questions will generally impress the interviewer. Failure to engage in conversation, or state that "I don't have any questions" when asked, indicates disinterest and possible lack of intelligence.

3) Dress for success at the interview. Men should wear a dark blue or grey suit, with yellow or red tie. Women should wear a conservative, dark pants suit as well.

4) Show up at the interview at least 5-10 minutes early. Punctuality is a valued commodity.

5) Provide the interviewer with a firm handshake, when you initially meet him. A strong handshake provides a positive image.

6) When you interview, make sure that make direct eye contact at all times with the interviewer.

Wandering eyes and lack of direct eye contact allude to uncertainty and possible deviation from the truth, when speaking.

7) Bring a professional-looking notepad to the interview, and before the interview starts, ask the interviewer if it is OK for you to take notes. This will show the interviewer that you are genuinely serious about the position. Take notes during the interview and write down any questions that may come up during this period (you can ask them when there is a lull in the conversation).

8) Make sure you sit up very erectly in the interviewee chair. Refrain from slumping in the chair at all times.

9) Be prepared to talk about intimate details associated with your resume. Whenever possible, try and equate your prior education or work experience directly to the job specifications that you are interviewing for.

10) Discuss the interviewer's role in the company, and show interest in his job functions. Whenever possible, express how your skill set can help the interviewer in his position.

11) Do not discuss salary and benefits, unless the subject is broached by the interviewer. It is usually considered taboo to do so. It is appropriate to ask such questions on a second interview, however.

12) Provide the interviewer with a firm handshake at the conclusion of the interview. If you feel that you are interested in the position, tell the interviewer that you feel that the position is a great match for your qualifications, and that you look forward to hearing from him. It is appropriate to ask the interviewer when he feels that the company will make a final decision on hiring for the position.

12) If the interviewer asks if you are interviewing elsewhere, always mention that you are. Show him that you are extremely confident, and provide an illusion that you are a well sought-after commodity. This may increase your bargaining power.

13) If the interviewer asks you for the salary you are looking for, it is best to say that you are open to all offers, and wish to obtain a salary that is commensurate with your level of experience in the

company. If you are pressed further on a specific amount, make sure that you ask for an amount that you would feel comfortable earning. Do not make the mistake of asking for too much or too little.

14) If you are interested in the position, it is appropriate to send a short note to the interviewer, thanking him for his time and expressing your interest in the position. It is best to send this note via U.S. mail, as opposed to via Email, the day after the interview takes place.

[Interviewing Books](#)

If you are looking for additional reading on the subject of interviewing, you may want to browse through our [Interview Books Store](#).

Health Insurance

If you have lost your job through a layoff, then you are entitled to continuation of health coverage benefits through the Federal COBRA (Consolidated Omnibus Budget Reconciliation Act) health benefit provisions law, which was passed by Congress in 1986. COBRA provides temporary (up to 18 months) continuation of health coverage at group rates. To be eligible for COBRA coverage, you must have been enrolled in your employer's health plan when you worked there, and the health plan must currently be active for existing active employees. Additionally, COBRA covers health plans maintained by employers of 20 or more employees only.

Electing COBRA

After a layoff, a former employee must be given an election period during which he may choose whether or not to elect COBRA coverage. Qualified employees must be given at least 60 days for this election. If elected, former employees typically will have to pay the entire brunt of the monthly group health benefit premium. That is,

if your company formerly subsidized part of your monthly health benefit premium, this usually will not be the case when you elect COBRA coverage. In this scenario, the entire brunt of the monthly group health premium will be passed onto you. By law, the premium that you pay under COBRA cannot exceed 102 percent of the monthly cost to the plan (the extra 2 percent covers possible administrative costs incurred by the employer). Although the rates that you will be forced to pay may seem exorbitant, keep in mind that these rates are "group" rates, and may be lower than corresponding "individual" rates.

COBRA contact information

If you need further information regarding COBRA, you can contact the appropriate parties via:

Private Sector Inquiries

**U.S. Department of Labor
Employee Benefits Security Administration
Division of Technical Assistance and Inquiries
200 Constitution Avenue NW, Suite N-5619
Washington, DC 20210
Tel: 1-866-444-3272**

Web: http://www.dol.gov/ebsa/faqs/faq_consumer_cobra.HTML

Public Sector Inquiries

Centers for Medicare and Medicaid Services

7500 Security Boulevard

Mail Stop C1-22-06

Baltimore, MD 21244-1850

Tel: 1-877-267-2323 x61565

Web: http://www.dol.gov/ebsa/faqs/faq_consumer_cobra.HTML

Alternatives to COBRA - Health Insurance Vendors

If you get layed off, it is imperative that you continue your health care coverage, whether it be through COBRA, or acquiring insurance on your own. Without insurance, you could be subjecting yourself to tremendous medical and hospitalization costs should the need arise.

Failure to have proper insurance, could subject you to outrageous medical costs and even subject your personal assets to risk, should you warrant expensive medical care costs. Hence, it is essential that you continue your medical coverage - even though the cost may be greater than what you are used to, it is better to be safe rather than sorry.

Since paying the full-brunt of your employer's monthly health plan premium can be exorbitant, it is recommended highly that you look to procuring your own health insurance during the COBRA election period. Many good deals, with excellent coverage, can be obtained through well-known internet-based health benefit discount brokerages. We highly recommend that you click on each of the companies listed below, and fill out a free application, to determine the health coverages that you can obtain. There is no cost involved, and in most cases, you will be able to save many hundreds of dollars per month, with some of the available plans. At a time of unemployment, saving this much is critical to your budget.

1) EHealthInsurance.com - One of the largest eInsurance companies on the Internet - they currently have over 1 million customers insured, and they partner with the nation's leading health insurers. Free online quotes displayed on your screen side-by-side. They work with over 160 health insurance carriers and over 7,000 health insurance products, covering individual and family health insurance, short-term health

insurance, student health insurance, health savings accounts, dental insurance, and discount cards.

2) InsureMe.com - Another leading internet brokerage, they offer personal health insurance, life insurance, long term care insurance, homeowners insurance, and auto insurance. Free quotes provided online.

3) [Health Plan One](http://HealthPlanOne.com) - Another leading internet brokerage, they offer individual, family, self-employed, and student health insurance from over 100 affordable health plans. Free quotes provided online.

4) [Assurant Health](http://AssurantHealth.com) - Another leading internet brokerage, they offer individual, family, small group employer, short-term, student, and international health plans. Free quotes provided online. Not available in all states.

5) DentalPlans.com - They offer Dental Insurance for individuals, families, and businesses. Free online quotes.

Life Insurance

When you are layed off, life insurance coverage that you received from your employer ceases upon your last day of employment. Although not all employers furnish their employees with life insurance, very often many employers offer 1x or 2x an employee's salary in life insurance benefits. Hence, when you are terminated from your company, the onus is on you to maintain continuous coverage, and procure life insurance on your own. Continuity of life insurance benefits is not guaranteed through the COBRA laws, which are discussed [here](#).

Who Should Obtain Life Insurance ?

After a layoff, who should go out and obtain life insurance ? If you are a single person, and you have no debt or none of your debt is co-signed, it probably does not make sense to spend the money and obtain life insurance, unless there is someone you might potentially want to take care of financially, upon your demise. However, if you are single, and someone else would be responsible

for your debt should you die (possibly, due to a co-signed loan), then you should absolutely obtain a life insurance policy.

If you are married and/or have a family, then it is absolutely imperative that you obtain life insurance on your own. Life insurance is necessary, in this case, to protect the welfare of your family, should something happen to you and you die.

How much Life Insurance Should I Buy ?

If you are targeted as a person who should obtain a life insurance policy (see section above), then the amount you obtain should minimally cover any existing debt that you have (namely, your mortgage, car loan balances, and any other loans that you may have). Over and above debt coverage, you should probably try and obtain an additional several hundred thousand dollars worth of coverage. For the typical family man, who has a mortgage, this would probably mean obtaining a life insurance policy in the range of \$ 500,000 to \$ 1,000,000.

Types of Life Insurance to Consider

Basically, there are two types of life insurance policy types to consider: whole life and term life insurance policies. We are not going to into any great detail here, describing these types of life insurance.

Whole Life Insurance

In short, whole life policies are significantly more costly to pay for, but you accrue equity in these policies, over the life of the policy. At any time, you can cash out of the value accrued in these policies. In that sense, whole life policies are a type of investment vehicle. We do not recommend these types of policies, due to their high premium costs. Your premium is determined by the amount of your policy, your age and your health (usually a combination of weight and other medical readings).

Term Life Insurance

Term life insurance policies provide the best bang for the buck. You pay a much cheaper premium for the coverage (as opposed to whole life insurance policies), but you do not accrue any sort of equity in the policy over time. Hence, after

a year completes in the term, you have no ability to cash out on any equity (because you have none). Term life insurance policies allow you to obtain the best bang for the buck - lots of coverage, for cheap annual premiums. Similar to whole life policies, your premium is determined by amount of coverage, age, and the determination of your health. We strongly recommend that you obtain a Term Life Insurance policy, rather than a Whole Life Insurance policy. It is the most cost effective type of policy.

Life Insurance Vendors

If you have determined that you are going to procure a life insurance policy, it is important to get the best possible coverage, for the lowest possible cost. The following vendors provide these features, and allow you to obtain a free online quote:

1) InsureMe.com - A leading internet brokerage, that offers life insurance, personal health insurance, long term care insurance, homeowners insurance, and auto insurance. Free quotes provided online.

2) NetQuote.com - Another leading online brokerage, they offer life insurance (standard and premium), automobile insurance, business insurance, medical insurance, homeowners insurance, renters insurance and group quotes. Free online quotes.

3) [RBC Express Term](http://RBCExpressTerm.com) - Another leading online brokerage, that specializes in term life insurance policies. Free online quotes.

Budgeting Tips

Introduction

Regardless of whether you are employed or unemployed, it is always prudent to administer sound budgeting practices in your household. Failure to do so, can lead to financial insolvency, should you become unemployed at some juncture. It is important to recognize each and every expenditure that you pay out every month, and it is also equally important to recognize every revenue source that you have each month. The amount of monthly revenue minus the amount of monthly expense yields either a profitable cash flow (money you are saving every month) or a negative cash flow (money lost per month). It is critical that you set up a detailed budget to determine where you stand on a monthly basis, and based on this, come up with a plan to achieve a positive monthly cash flow.

Budget Revenue Items

The following items are sources of revenue that should be tracked each month:

- 1) Any jobs that you have**
- 2) Any side jobs that you have or freelance work that you might perform**
- 3) Bonuses**
- 4) Interest Income (from bank accounts, for example)**
- 5) Dividend Income (from stocks, for example)**
- 6) Pension Income**
- 7) Rental Income (if you rent out a house or condominium, for example)**
- 8) Social Security Income**
- 9) Unemployment Insurance (temporary)**

Budget Expense Items

The following items are typical household monthly expenses that should be tracked each month:

- 1) Automobile Financing**

- 2) Automobile Gasoline**
- 3) Automobile Insurance**
- 4) Automobile Maintenance**
- 5) Bank Fees**
- 6) Cable or Satellite TV**
- 7) Land Line Telephone Service**
- 8) Cellular Telephone Service**
- 9) Charitable Donations**
- 10) Clothing**
- 11) Education expenses (including loans)**
- 12) Home Electric and/or Gas**
- 13) Entertainment**
- 14) Food**
- 15) Home Fuel Oil**

- 16) Gifts**
- 17) Homeowners Insurance**
- 18) Internet Service**
- 19) Lawn Care**
- 20) Life Insurance**
- 21) Medical/Dental Costs (including insurance)**
- 22) Miscellaneous Items**
- 23) Mortgage**
- 24) Newspapers and Magazines**
- 25) Organizations or Clubs**
- 26) Postage**
- 27) Rent**
- 28) Renter's Insurance**
- 29) Real Estate Taxes**

30) Umbrella Insurance

31) Vacations

32) Water Service

33) Pets

Budgeting and Money-Saving Tips

Here are some very handy budgeting and money-saving tips, that will help you trim your monthly expenses, increase your monthly take-home pay, and help you achieve a positive monthly cash flow. You will be amazed how much money can be saved on a monthly basis, by implementing some of these handy suggestions:

1) Condition yourself to not spend needlessly. This means to live below your means, never buy on impulse, and make sure you use things up before buying replacement items.

2) If possible, always own your home, rather than rent. The tax deductions and equity gain over the long haul, make owning more favorable than

renting. However, it is key to make sure that you do not get saddled with an overbearing mortgage; only purchase what you can afford.

3) Have your checks directly deposited to interest-bearing accounts, rather than zero-interest based checking accounts. Although interest rates are extremely low currently, it is better to earn interest on your money, rather than not. Only transfer money to your checking account, when bills need to be paid.

4) Defer bill payments until the last day of the month. Keep your money in interest-bearing accounts, as long as possible. However, make sure that you will not incur any late-charges for certain vendors (like credit-card companies). If so, move the payments for these types of vendors up a few days.

5) Make use of your bank's free online bill paying service (if available), to save on monthly bill postage costs.

6) Make essential purchases online wherever possible, particularly to out-of-state vendors that will not charge you sales tax. The sales tax and gas savings will add up.

7) Make use of food coupons, at the supermarket, whenever possible.

8) In supermarkets, avoid name brands, and purchase store brands instead, which tend to be cheaper.

9) Shop at food superstores like [Wal-Mart](#), where great savings can be achieved.

10) If you use prescription drugs, ask the doctor or pharmacist to order generics, which are significantly cheaper.

11) Make vacations local, rather than distant and expensive.

12) Never run up credit card debt - minimize the use of credit cards, unless you always pay them off at the end of each month.

13) Use cash-back credit cards for all your purchases, to receive cash-back rewards. However, make sure that all of your credit card expenses are paid immediately, and that you do not incur any kind of interest charges - this defeats the purpose of the cash-back.

14) If possible, combine your cable television, internet access, and telephone service under one carrier, to minimize cost.

15) Do your own taxes, to save money. Use of proprietary software products to accomplish this will save you the cost of an accountant, and very often find you deductions that you didn't know about.

16) Take losses on year-end investments that aren't working for you. Under current tax law, you are able to write-off up to \$ 3,000 in losses per year (with the excess carried forward to future tax years).

17) Always purchase term-life insurance, as opposed to whole life insurance policies. You can read about it [here](#).

18) Raise deductibles on homeowners and automobile insurance policies to the maximum. Unless you get in frequent accidents or put in frequent claims, this will significantly reduce your premiums, and save you money over the long haul.

19) If your firm permits, make use of Flexible Spending Accounts (FSA) [Flexible Spending Accounts \(FSA\)](#) for your medical and dependent care expenditures. Money allocated to FSA accounts are fully tax deductible.

20) Contribute to [College 529 plans](#). They are a great vehicle for college savings, and are state tax-deductible.

21) Send your children to State Universities, instead of Private universities. State schools offer a much-better cost savings, and are overall a much better investment. If at all possible, try to have your children graduate from college, debt-free.

22) Make sure that you record (and get receipts for) your bonified charitable deductions. These are all tax deductible.

23) If employed, contribute the maximum amount you can afford to the company's [401K plan](#) (if you are self-employed you can contribute to a solo 401K or a Keough plan). The amount contributed to such plans, up to a federally-defined limit, is tax deductible, and can significantly reduce your tax burden.

24) Use energy-efficient light bulbs in your home.

25) If working, avoid buying lunch at work; always bring your lunch.

26) Never use ATM cards out-of-network (this incurs charges).

27) For investments, use a discount broker, as opposed to a full-service broker. This will save substantially on trading commissions.

28) Use cash-back credit cards, wherever possible. In times of high-gasoline costs, consider using [Gas Rebate Cards](#).

29) Always use banks that offer free checking.

30) If you buy a car, buy a fuel-efficient car.

31) Install a smart thermostat in your house, to control heating and cooling.

32) Replace shower heads with low-flow models.

33) If you have a water-heater in your home, turn the temperature gauge down to 120 degrees.

34) If you have a mortgage, look to refinance it, if you can reduce your rate by at least 1 % or more.

35) Consider having your hair cut by someone you know, or frequent a no-frills barber, as opposed to using an expensive hair salon.

Budgeting Books

If you are looking for additional reading on the subject of budgeting, you may want to browse through our [Budgeting Books Store](#).

Career Counseling

Introduction

If you have recently been laid off due to the fact that your job has been made obsolete, it may be a good time to consider some Career Counseling, to find other occupations that may be commensurate with your abilities, education, and work experiences. Moreover, if you are looking for a career change, it may also be a good time to seek career counseling. Career counseling, in its purest form, is educating oneself of the careers and opportunities that are available in the workforce. Very often a change in careers will warrant additional formal education or special training. It may behoove you to talk to a professional career counselor, if you are seeking a career change, to learn the steps that need to be taken to enter your chosen field. Regardless of the career path you embark on, it will always behoove you to be computer-literate; hence, any sort of computer training you receive, can be extremely beneficial, and can provide you with an edge over other job applicants.

Career Training Aides

The following companies offer computer-based career counseling and training courses, which can be conveniently taken from your home computer, with an internet connection:

1) AnalyzeMyCareer.com - This company offers aptitude tests, personality tests, and occupational interest tests to determine where your interests lie, and what careers are relevant to your interests, experience, and personality. Additionally, they have additional tests, which measure your entrepreneurial make-up.

2) TrainingCenter.com - This company offers over 250 courses that can be taken online from your home computer. Most of these courses are computer-related, ranging from basic use of a computer, to sophisticated programming topics. Additionally, they offer several business courses as well.

Career Counseling Books

If you are looking for additional reading on the subject of Career Counseling, you may want to browse through our [Career Books Store](#).

State Unemployment Offices

Unemployment benefits (also known as unemployment insurance) are provided to employees, who become unemployed through no fault of their own (typically the employer lays them off). In this case, the unemployed employee can obtain state monetary subsidies on a weekly basis, for a specified period of time or until the employee finds a new job. The employer pays into the "unemployment insurance" fund, and the specific monetary amounts and the duration of the benefits are determined uniquely by every state's laws. Visit the following link to obtain the necessary contact information to obtain unemployment benefits in your state.

[State Unemployment Offices](#)

Conclusion

We hope that you have enjoyed our comprehensive Unemployment Handbook. We hope that the ideas, suggestions, and services offered, assist you in getting back on your feet, and procuring employment.

Please visit our website, Unemployment911.com, for the current news and information regarding this subject.

Click the following link to Email this Handbook to a friend:

[Email Handbook to a Friend](#)

The staff at Unemployment911.com