

# Unemployment Checklist

By Alex Strickland

- Work
  - Maintain professionalism during the termination process.
  - Ask your employer when you will receive your final paycheck.
  - Determine from your employer when your insurance benefits will end.
  - Ask whether the employer will be providing a severance package.
  - Start looking for another job.
- Personal
  - Talk to your family and keep a positive attitude.
  - Find out where to go for help.
  - Look at housing alternatives.
  - Apply for energy assistance programs and find alternative energy sources.
  - Look for employment programs and services.
  - Make sure your resume is polished.
  - Work your network, contacting everyone you know.
- Financial
  - Prepare a household budget to see where you spend your money and where you can save.
  - Lower your monthly bills by negotiating with your vendors.
  - Lower your utilities by using energy saving steps.
  - Determine other ways you may have to make an income like selling items you don't use.
  - Cancel unnecessary bills or memberships.
  - Notify Your creditors that you've lost your job.
- Legal
  - Meet with an attorney to review your termination and severance package, if any.
  - If you are offered a severance package, don't sign without reading it first, and consider having a lawyer review it.
  - File for unemployment.
  - Contact your savings plan administrator to determine what you should do with your 401(k).