

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).