*Job tips and resources for laid-off workers*

# Your One-Stop Resource Guide after a Layoff

...survive a layoff 1

...manage your finances 2

...find a new job 3

jobs.utah.gov

# introduction

This booklet is designed for laid-off workers and their families. It provides practical tips for surviving a layoff and explores the resources available to make the transition to a new job easier. The transition time may take a few days, a few weeks or many months, and the process can be difficult. Knowing what can happen when you are laid off and where to go for assistance can help you avoid some of the problems other people have faced when they lost their job.

## this book will help you...

1. ...survive a layoff
2. ...manage your finances
3. ...find a new job

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# dealing with a job loss

**Dealing with Change**

We live in a world of change, and change is constant. With new technology and the global economy, companies are forced to change in order to stay competitive; this means continued corporate mergers, downsizing and closures, causing workers to be laid off — a change that workers have no control over.

When we lose our job we lose our source of income, our daily structure and the social interaction of the job. Starting over can be the hardest change to deal with particularly if it's a job you have held for many years. Unemployment causes disruptions in our lives, spending patterns and priorities, and can be a traumatic experience that impacts us financially and emotionally.

Part of becoming re-employed is recognizing and dealing with the loss we experience when we become unemployed. When we lose our job, we may experience a grieving process. The immediate reaction is denial, and denial can delay the job search process. The longer a person waits to start searching for another job, the harder it can be to find one. From denial we move to resistance, involving feelings of anger, sadness and frustration. We may feel a sense of helplessness or experience panic and guilt, all of which are normal reactions. Once

we start to accept the change, we begin to explore our options; this is typically when we begin to look into what resources are available.

The last phase is acceptance; we begin to plan for our new life by taking action toward finding a new job. We let go of our anger and start to feel control of our lives again. We can't go from denial to acceptance without going through resistance and exploration, and it can take days or several weeks to go through the process. Pre-layoff and post-layoff services are designed to help you explore your options and identify a plan that leads to new employment.

**Take Control:** You may not be able to control what a company does, but there is a lot you can do about how you react. Ignoring the situation or reacting negatively clouds your judgment and prevents you from moving forward; by understanding and controlling emotions you increase your overall control.

**Take Immediate Action:** Take immediate action and spend time planning your job search. Do a self-assessment of the skills you have, and identify the type of job you'd like. Prioritize your needs by listing those things that are most important to you, understanding that in order to have one thing you may need to sacrifice another.

**Develop a Plan:** Have a plan and schedule time wisely. You may want to prepare goals to help organize your days. Having a routine makes you aware of your accomplishments and builds self-esteem.

**Dealing with Stress**

Stress is the body's response to demands. Change is a primary cause of stress. Like all major change, the fear of the unknown is a substantial hurdle in coping with being unemployed. Since change and stress are connected, we need to learn to adapt to change in order to deal with the negative impact of stress. The good news is there are things you can do to deal with stress until you are back to work.

**Communication**: Communication is the key to reducing stress. Isolation can block our progress to becoming re-employed. Continued isolation may lead to depression. It's important to talk. The best way to stay on top of things is to let those closest to you know what is happening and to talk about what you are feeling.

**Exercise:** Exercise is an effective way to work off tension. Some form of daily exercise is essential for physical and emotional well-being. Scheduling time for recreation is also important; this is a great time when family activities can be planned and shared together.

**Plan Your Job Search:** The best way to cope with unemployment is to find another job as soon as possible. Planning and implementing an effective job search takes sustained effort. Job-seeking activities should be a major focus of your daily activities. If you have not looked for work for some time, your job search skills may be a little rusty. The Department of Workforce Services provides books and pamphlets on job search techniques, writing resumés and many other helpful job-related subjects. Visit one of our employment centers or visit **jobs.utah.gov** for more information.

**Identify Your Resources:** Much of the concern during unemployment will be on financial needs. You should make use of all the financial assistance and counseling (career and personal) resources you can. This resource book covers many of the resources available to you.

# finances

**Manage the Financial Impact of an Unexpected Job Loss**

You may not be able to control if or when your company closes a plant or lays off workers — but you **can** plan ahead and take steps to manage the financial impact of those events.

- Ask the right questions about your company's benefit plans.
- Plan ahead to cushion the blow of a potential job dislocation.
- Keep your finances on the right track in the event of unemployment.
- Protect yourself when getting financial advice.

**What to Do After Your Company Announces a Plant Closing or Layoffs**

Whatever the reason for your job dislocation, you now face a period when handling your finances correctly will be critical to you and your family. These tips can help you take charge of your financial situation.

**Act Quickly to Reduce Spending:** With less money coming in, you should take immediate action to reduce spending wherever possible. Resist the temptation to buy on credit.

**Assess Your Short-Term Situation:** Figure out how much cash you have readily available or can get on short notice, how much you owe — mortgage, rent, credit cards, car loans — and the monthly payments associated with those and other debts. Establish how long you can make ends meet on the financial resources that you already have in hand.

**Ask About Dislocated Worker Services:** DWS provides services such as job placement, retraining and other re-employment services. Maximize your opportunity to get a new position as quickly as possible by taking advantage of these services. Make finding a new job your full-time job.

**Inquire about Unemployment Insurance:** Knowing how much you can claim and how long you can expect to receive unemployment benefits will help you handle your finances. If you receive separation pay from the company, it can delay when unemployment benefits will begin.

**Get Financial Advice:** Ask questions as early as possible to help determine what is right for you. You may want to consider working with a credit counselor or financial professional who can help you develop a plan to see you through your unemployment period and beyond. Consider a nonprofit organization such as the Community Action Program (CAP), which provides free financial management services.

**Beware of Investments that Promise Too Much:** The announcement of your plant's closing or mass layoff may have received national or local press coverage. If all of a sudden you find that you are receiving unsolicited offers for the investment of a lifetime, beware. If it sounds too good to be true it probably is. Avoid becoming a victim by checking the credentials of the person offering these investment opportunities.

**Avoid Job-Search or Service Scams:** There are many legitimate job search services that could prove helpful in your search for your next position. Likewise, the vast majority of job ads that you will see are listed by real companies looking for good applicants. Keep in mind, however, that if the job search service or ad sounds too good to be true, it probably is.

**Beware of Job Search Ads that Promise Too Much:** Resist the temptation to rely on job-search ads or services that promise easy results. You should not have to pay to get a job, disclose personal or financial information in a job application or use electronic money transfers via your bank or credit card accounts to do your job. These are all red flags that the job may involve illegal activity or someone may be trying to steal your identity.

**Making Smart Choices in Difficult Times:** Any extended period of unemployment will require some difficult decisions that could affect your long-term financial health. Managing severance pay, choosing the form of payment from benefit plans and preserving your retirement funds if you are still years away from retirement age are high on that list of things to consider. For more information on managing finances, visit **finra.org/Investors/ProtectYourself/InvestorAlerts/RetirementAccounts/P039020**

**Financial Counseling and Home Education Services**

The Salt Lake Community Action Program (CAP) is a nonprofit organization that helps people become self-sufficient. CAP offers home education and counseling services designed to give you knowledge and understanding about life as a homeowner, market conditions, budgeting, credit reports, mortgage rates, maintenance and repair, community involvement, etc. Programs which may be helpful for individuals facing a layoff include the following:

**Home Retention:** Know what to do if your mortgage becomes delinquent or if you are facing foreclosure. Review the options and programs that are available to you and steps to take action. CAP provides tips on preventing foreclosure and finding permanent solutions to resolve delinquency as well as how to avoid foreclosure and rescue scams.

**Financial Management:** Learn about budgets, money management, how to read your credit report, identity theft and identifying fraud and scams. What's your financial profile? Use credit wisely, understand the type, sources and cost of credit and loans; keep good financial records; distinguish between wants and needs; and save for the future.

**Foreclosure and Default Resolution:** This assistance for clients in danger of foreclosure provides extensive budget counseling, refinancing or mortgage restructuring options and guidance.

**Mortgage Payment Assistance:** Funds are provided to make a one-time mortgage payment when the homeowner has experienced a crisis. This service is only available when the homeowner will be able to resume payments after the initial assistance. Other restrictions apply.

Located at:
764 S. 200 W., Salt Lake City, Utah 84101
Phone 801-214-3191 • Fax 801-355-1798
Website: **slcap.org** • Services are free of charge

**Mortgage Assistance:** Whether you are unemployed or just struggling to keep up with your mortgage payments, the Making Home Program (MHP) sponsored by the U.S. Department of Treasury and U.S. Department of Housing and Urban Development, helps homeowners who are having difficulty making mortgage payments to avoid foreclosure.

MHA can help provide a housing expert who can work with you and your mortgage company on your behalf. Let a HUD-approved housing counselor help you understand your options, prepare your application and work with your mortgage company. Get free advice from a housing expert by calling 1-888-995- HOPE (4673); hearing impaired call 877-304-9709 TTY. For more information on a variety of MHA programs for homeowners, visit: **makinghomeaffordable.gov/Pages/default.aspx**

# health insurance

**COBRA Insurance**

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), group health plans with 20 or more employees are required to offer continuation of health coverage for up to 18 months for you and your dependents when you leave a job voluntarily or due to reduction in force (qualifying event).

- You may be able to keep health insurance for yourself and your family during a period of unemployment. COBRA has very specific requirements. Talk to your company's human resources department for details on how your employer handles the transition to COBRA coverage. To be eligible for COBRA insurance, you must meet the following requirements:

- You must have been enrolled in your company's health plan while employed. Furthermore, the plan must continue to operate after you are no longer employed. You must elect to take COBRA coverage once you have been notified that you are eligible by the

1. Termination of employment . . . . . Up to 18 months (except of "gross misconduct")
2. Reduction of hours resulting in loss of coverage. . Up to 18 months
3. Death of an employee. . . . . Up to 36 months
4. Divorce . . . . . Up to 36 months
5. A dependent child no longer meets the definition of an eligible dependent . . . . . Up to 36 months

60th day after the written notice is sent or the day your health coverage ceases under the company's health plan, whichever comes later. If you fail to respond, you and your family will lose your right to COBRA benefits.

- You must pay the premium that you were already paying plus the amount that was paid by the company. There may be additional administrative fees — possibly up to 2 percent of your premium. Even if this seems high, you are still paying group premiums instead of individual premiums, which are usually higher.

- You must pay the full premium on time. Failure to make your full payment on time will result in termination of health insurance. Generally, you will not be able to recover coverage by making the payment after your coverage was terminated.

For more information, contact our health insurance plan administrator or visit **dol.gov/dol/topic/health-plans/cobra.htm**

**Utah Community Health**

Utah Community Health is a community-based and patient-directed nonprofit organization that serves individuals and families with limited access to health care. These include low-income populations, the uninsured, those with limited English proficiency, migrant and seasonal farm workers, those experiencing homelessness and those living in public housing. For more information about Utah Community Health and the location of the nearest health center, visit **auch.org/about-health-centers**

**Department of Health**
The Utah Department of Health works to create healthy and safe communities and to eliminate health disparities as part of a comprehensive public health system. They provide access to quality health care for all people of Utah including the state's most vulnerable populations. For more information, visit **health.utah.gov/about/index.html**

**Utah's Children's Health Insurance Program (CHIP)**
CHIP is a state health insurance plan for children. Depending on income and family size, working Utah families who do not have other health insurance may qualify for CHIP. Children who may qualify for CHIP must meet certain guidelines:

- Under age 19
- Not currently covered by health insurance
- U.S. citizens or legal residents

For more information, visit **health.utah.gov/chip/index.htm**

**Utah's Primary Care Network (PCN)**
Depending on your family size and income, you may qualify for PCN. Applications are only accepted during open enrollment periods, when resources are available to cover more people. Besides the family size and income requirements, you must also meet certain requierments:

- Age 19 through 64
- U.S. citizen or legal resident
- Uninsured or not covered by any health insurance
- Not qualified for Medicaid
- Not have access to student health insurance, Medicare or Veterans' Benefits

For more information, visit **health.utah.gov/pcn/faq.html**

**Utah's Premium Partnership for Health Insurance (UPP)**
UPP helps make health insurance more affordable for families and individuals. UPP helps you pay your monthly health insurance premiums through your employer's health insurance plan or COBRA coverage. For more information, visit **health.utah.gov/upp**

**Avenue H — Utah's Health Exchange**
Families and individuals who don't have insurance available through their employer may use the Avenue H health insurance website to find an insurance agent broker, purchase direct from a carrier or compare individual health insurance plans side-by-side. For more information, visit **www.avenueh.com**

**You can buy insurance directly from a local Utah health insurance provider:**

**Altius Health Plans**
In today's world of health insurance, it's easy to feel lost in the shuffle. Altius will answer your questions quickly and thoroughly or provide you with access to quality doctors and health benefits. For more information, visit **coventryone.coventryhealthcare.com/counting-on-coventryone/index.htm**

**Humana Health Plans**
Humana offers traditional insurance plus innovative plans that give consumers greater choice and control. You have access to personalized guidance to help you choose and make the best decisions for your budget and your health care needs. For more information, visit **humana-one.com/secured/individual-health-insurance-quotes**

**Regence Health Plans**
Regence is a nonprofit health care company offering individual and group medical, dental, vision and life insurance; Medicare and other government programs; and pharmacy benefit management. For more information, visit **regence.com/index.jsp**

**SelectHealth Health Plans**

SelectHealth's Individual plans offer coverage options to people who are self-employed, don't have work benefits, college students and those looking for a better coverage solution. They provide standard HMO/Plus products as well as High Deductible Health Plan (HDHP), which is designed to be used with a Health Savings Account (HSA). For more information, visit **selecthealth.org/Pages/new.aspx**

**United Healthcare Health Plans**

United Healthcare believes everyone deserves flexible health care. They offer a range of health insurance plans directly to families and individuals under age 64 through their subsidiary, American Medical Security. For more information, visit **uhc.com/individuals_families.htm**

# retirement plans

**Timing**

When should participants expect to receive distributions from their retirement plans after terminating employment (laid off, quit or fired)?

Generally, the law requires plans to pay retirement benefits when the participant retires at an age specified in the plan. However, many plans allow participants to receive payment of benefits after terminating employment. The plan's summary (plan description) should state the plan's rules for obtaining a distribution as well as the timing of distributions after termination of employment, which may include:

1. Continue to keep the assets in the plan until some future date or until those benefits must be paid under the terms of the plan.

2. Take a distribution of all or part of his or her vested retirement plan benefits from the plan. However,

the participant would likely have to include any previously untaxed portion of the distribution in his or her gross income (distributions are taxed) and may have to pay an early withdrawal tax (10 percent penalty if under age 55) on that amount.

3. Roll over all or part of the amount of the participant's account balance into an IRA or a qualified plan maintained by a new employer that allows receipt of rollovers. Rolling funds to another approved plan prevents paying taxes any early distribution penalty.

The form of a distribution (lump sum, annuity, etc.) and the date retirement money will be available to a participant depends upon the terms of the plan document. Some plans do not permit distribution until the participant reaches a specified age or has been separated from employment for a certain period of time. In addition, some plans process distributions throughout the year and others only process them once a year. Participants should contact their plan administrator regarding the rules that govern distributions.

In many plans, if a former employee's vested account balance does not exceed $5,000, but is more than $1,000, the plan must roll over the amount directly into an IRA, unless the former employee elects to receive a distribution of the balance or to have the balance directly transferred to another plan or IRA. If the former employee is married, his or her spouse's consent may also be required.

Generally, a 401(k), profit-sharing or other type of defined contribution plan, may provide for a lump sum distribution of retirement money when a participant leaves the company. However, a defined benefit plan will provide that benefits begin at retirement age. These types of plans are less likely to contain a provision that enables participants to withdraw money early.

A terminated participant should review the terms of his or her former employer's plan and the terms of any new employer's plan, to determine all available options, or contact the plan administrator.

**Retirement Plan Defined**

**Defined Benefit Plan:** This type of plan, also known as a traditional pension plan, promises the participant a specified monthly benefit at retirement. Often, the benefit is based on factors such as the participant's salary, age and the number of years he or she worked for the employer. The plan may state this promised benefit as an exact dollar amount, such as $100 per month at retirement. Or, more commonly, it may calculate a benefit through a plan formula that considers such factors as salary and service.

**Defined Contribution Plan:** In a defined contribution plan, the employee and/or the employer contribute to the employee's individual account under the plan. The amount in the account at distribution includes the contributions and investment gains or losses, minus any investment and administrative fees. The contributions and earnings are not taxed until distribution. The value of the account will change based on contributions and the value and performance of the investments. Examples of defined contribution plans include 401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans. For more information on retirement plans visit following IRS site: **irs.gov/Retirement-Plans/Plan-Participant,-Employee/Retirement-Topics---Termination-of-Employment**

# searching for a job

*The job market has gone electronic. You can use the Internet to search for jobs and market yourself.*

**Register with jobs.utah.gov**
As a registered job seeker with the Department or Workforce Services, you will have access to one of the most powerful job boards in Utah. Thousands of employers use jobs.utah.gov every year to post jobs and search for qualified applicants.

Our computerized system matches your sills, abilities and work experience to employers' job requirements. There is a wide range of jobs available in many types of industries and occupations. Both private and government employers list their job opportunities. Jobs range from unskilled to highly technical and can be permanent, part-time or temporary.

**Getting Started**

1. Go to: **jobs.utah.gov/job seeker**
2. Use the **Search** feature to begin browsing our database of jobs

   OR
3. You can **sign In** to manage your account, access additional services or refine your job search.

4. Not registered with us? To begin, select **Register** and choose your sign in method. If you do not already have a login, you will need to choose from Google, Yahoo or Facebook or you can create a Utah ID.
5. Once you've signed into your account, you will then be taken through a series of screens asking for information regarding your education, job history, skills, etc. to help refine your job search. You can return at any time to complete or update your information. Your information is always saved.

When you register at **jobs.utah.gov**, make sure you include a current phone number and address and a professional email address. Include accurate skills and availability, a complete work history and correct grammar and punctuation. Check your status and update your information frequently on all job-search site websites where you are registered. What you may not realize is that while you're on the site looking for jobs, employers are on the site looking for you. Are you ready to be found?

**Search for Jobs Online:** Most employers post their job openings on multiple websites, so make sure you are looking in several places. Job announcements on the web move quickly, so search daily and start early. Here are some recommended job search sites:

- jobs.utah.gov
- indeed.com
- simplyhired.com
- careerbuilder.com
- monster.com
- usajobs.gov
- yahoo.com
- hotjobs.com

In addition to these online job banks, you should visit employer websites to look for current job openings and application information. Don't be afraid to apply for older listings. A position listed a couple of

months ago may still be available, and fewer people are likely to be applying. Keep in mind that just because a posting is dated, doesn't mean that the company is not desirable to work for; they just might not have found the right candidate.

At **jobs.utah.gov** you can also access helpful links, such as the following:

- America's Job Bank (AJB): A search engine for job openings nationwide.
- Utah's Job Bank: A list of current job openings in our database as well as any listings employers have placed themselves.
- FirmFind: A program that allows you to search for companies that typically employ people in your field.

**Do Your Research:** Doing your research can give you a big advantage over other applicants. Employers value job seekers who know key information about their company because it demonstrates interest and enthusiasm. Doing your research will also help you decide if the company will be a good fit for you. In addition to a company's website, following are some valuable websites for employer information:

- Utah Economic Data Viewer and FirmFind: **jobs.utah.gov/jsp/wi/utalmis/default.do**
- Professional association websites
- Search engines

When researching a company, consider the following questions:

- What products or services does the company provide?
- What is their mission statement?
- Who is the head of the company?
- What do you know about him or her?
- Where is the company's headquarters?
- How many locations does the company have?

- What is the corporate culture?
- Why are you interested in working for this company?

**SmartStart Guide**

SmartStart is your guide to finding and keeping a job. You can download or view the entire guide at **jobs.utah.gov/jobseeker/smartstart.pdf**. This guide provides information on:

- Applying for jobs
- Creating a career profile
- Building a resumé
- Dressing for success
- What Utah jobs pay and other job outlook information

**Employment Centers**

Job seekers who do not have Internet access or need assistance can go to any of our 33 "one-stop" employment centers, where there are job connection areas with staff available to help.

| | | |
|---|---|---|
| Beaver | 875 North Main | (435) 438-3580 |
| Blanding | 544 North 100 East | (435) 678-1400 |
| Brigham City | 138 West 990 South | (435) 734-4060 |
| Cedar City | 176 East 200 North | (435) 865-6530 |
| Clearfield | 1290 East 1450 South | (801) 626-3100 |
| Delta | 44 South 350 East | (435) 864-3860 |
| Emery County | 550 West Hwy 29 | (435) 381-6100 |
| Heber City | 69 North 600 West, Suite C | (435) 654-6520 |
| Junction | 550 North Main | (435) 577-2443 |
| Kanab | 468 East 300 South | (435) 644-8910 |
| Lehi | 557 West State Street | (801) 753-4500 |
| Loa | 18 South Main | (435) 836-2406 |
| Logan | 180 North 100 West | (435) 792-0300 |
| Manti | 55 South Main #3 | (435) 835-0720 |
| Midvale | 7292 South State St | (801) 567-3800 |
| Moab | 457 Kane Creek Blvd. | (435) 719-2600 |
| Nephi | 625 North Main | (435) 623-1927 |
| Ogden | 480 27th Street | (801) 626-0300 |
| Panguitch | 665 North Main | (435) 676-1410 |

| | | |
|---|---|---|
| Park City | 1960 Sidewinder Dr., Suite #202 | (435) 649-8451 |
| Price | 475 West Price River Dr #300 | (435) 636-2300 |
| Provo | 1550 North 200 West | (801) 342-2600 |
| Richfield | 115 East 100 South | (435) 893-0000 |
| Roosevelt | 140 West 425 South 330-13 | (435) 722-6500 |
| Roy | 1951 West 5400 South | (801) 776-7200 |
| Salt Lake Metro | 720 South 200 East | (801) 536-7000 |
| Salt Lake So County | 5735 South Redwood Rd | (801) 269-4700 |
| South Davis | 763 West 700 South W. Cross | (801) 298-6600 |
| Spanish Fork | 1185 North Chappel Drive | (801) 794-6600 |
| St. George | 40 South 200 East | (435) 674-5627 |
| Tooele | 305 North Main, Suite 100 | (435) 833-7310 |
| Vernal | 1050 West Market Dr. | (435) 781-4100 |
| West Valley | 2750 South 5600 West Suite A | (801) 840-4400 |

**Unemployment Insurance**

You may be eligible for one of the most important benefits at this critical time — Unemployment Insurance (UI). This insurance pays a weekly benefit to eligible workers. Benefits are funded by quarterly contributions paid by employers and are paid to eligible workers who are (1) unemployed through no fault of their own; (2) able to work full-time; and (3) available for, and actively seeking full-time work. UI is not welfare, Social Security, or a disability payment. The intent is to pay benefits to eligible claimants during times of unemployment when suitable work is not available.

**Filing Your Claim:** All claims services are now available on our Internet system at **jobs.utah.gov.** Please use the Internet to file a new claim, reopen an existing claim, or to find out about your claim status. Use the telephone only if you do not have Internet access. You may also access the Internet at our employment centers. If you cannot use the Internet, you can file by phone:

| | |
|---|---|
| Salt Lake/So. Davis: | (801) 526-4400 |
| Weber/No. Davis: | (801) 612-0877 |
| Provo: | (801) 375-4067 |
| Balance of State or Out of State: | (888) 848-0688 |

**Internet Login—Single Sign On:** In order to access your unemployment account through the web, you will need to create a sign on account that requires an e-mail address. You may use a current e-mail that you have or create a new email account to complete this process. The e-mail used to sign into your account does not need to be the same as the one that is on file with the unemployment division. To set up your account, go to **jobs.utah.gov**, select **Unemployment Benefits** and then choose **Log In**. There are four providers to choose from for your sign on account: Google, Facebook, Yahoo, and Utah ID. Once you have selected your provider, carefully read each page and follow the steps. Once your account is set up you will use this login for all DWS services.

The following information will help you understand UI terms and requirements:

**Base Period:** The base period is the period of time that determines your weekly benefit amount and the number of weeks you may be paid benefits. The base period is the first four of the last five completed calendar quarters before the week in which you file your application for benefits.

**Number of Weeks of Benefits:** If you have earned enough to qualify for benefits, the number of weeks of regular benefits you may receive will range between 10 and 26. Your monetary determination will show the number of weeks you are entitled to.

**Waiting Week:** Normally, you will not be paid for the first eligible week of your claim, referred to as the waiting week. You must file for this week and meet all eligibility requirements including an active search for work, in order to establish the claim and receive waiting week credit.

**Vacation, Holiday or Severance Pay:** When you first apply for benefits you must report any vacation, holiday, or severance pay you have received or will receive. Any vacation, holiday or severance pay received during the course of the claim must be reported to the Claims Center. Vacation and severance pay are usually considered

earnings. Prior to receiving benefits, vacation, holiday, or severance pay must be exhausted.

**First Check (Electronic Transfer):** If you meet all the eligibility requirements and file your claim each week, you should receive your first check about three weeks after you first apply for benefits. You will receive and electronic payment card (UCARD) or you may opt to have a direct transfer to checking or savings.

**Child Support Reduction:** When there is an agreement signed by you or an order from the court, your weekly benefit amount may be reduced by up to 50% and that amount paid to the Office of Recovery Services for child support payments.

**Retirement Deduction:** Retirement income, including disability retirement, may be deducted from your weekly amount. Retirement income deduction will only apply to base period employers.

**Earnings Allowance:** If you work while claiming benefits, you can earn up to 30% of your weekly benefit amount before any deduction is made from your benefits.

You must report all earnings, even if the total is less than 30% of your weekly benefit amount. If your earnings equal or exceed your weekly benefit amount, you will not receive any payment for the week.

**Able To Work/Available For Work:** You must be physically and mentally able to work. If you are ill, injured, on medical leave, or unable to work for any other reason, you may not be eligible for benefits for that period of time. You must be immediately available to accept full-time work. You cannot place unreasonable restrictions on the hours you will work, the wage you will accept, or the distance you will travel to work.

**School Attendance/Approval:** School attendance may interfere with your availability for work. If you start school while filing for UI, you must call the Claims Center. However, claimants who lack marketable job skills may apply for approval to attend school while receiving benefits.

**Appeals:** You have the right to appeal any decision on your claim. If you appeal your decision, continue to file for benefits. Otherwise you may not be paid for the weeks you are unemployed even if you win the appeal.

**Tax Liability:** Since benefits are taxable, you may voluntarily elect to have 10% of your weekly benefit amount withheld weekly for federal income taxes and 5% for state income taxes. DWS will send you a notice (Form 1099) by January 31st of each year telling you the benefits paid and amounts withheld during the previous year, you can also print one from your **My UI Account**.

# using labor market tools

**Utah Economic Data**

At **jobs.utah.gov/wi** you can find a helpful tool called the Utah Economic Data Viewer. Here you can search for economic and demographic information that may be useful in helping you make decisions. For instance, you can find out what jobs are in demand, how much they pay, what education or training is required and what jobs are projected to be in demand in the future. This is very helpful when you are making long-term career decisions. Following is a list of the tools you will find.

**Utah Occupational Explorer:** Find estimates for the number of job openings, wages, skill requirements, related occupations, what the employment outlook is, training and education information and current openings listed with the Department of Workforce Services.

**County and Statewide Information:** Find out about economic and demographic profiles and publications for Utah counties including employment information, population, sales tax and construction information.

**Utah Occupational Wages:** Find wage information for Utah jobs both statewide and locally.

**Utah Labor Force Data Viewer:** Find Utah employment and unemployment data by county and statewide since 1990.

**Local Employment Dynamics:** Find employment, job creation, turnover and earnings by industry, age, sex and race or ethnicity; find dynamic information that reflects the rapidly changing economy. Information is available for a specific county, groups of counties or the entire state.

**FirmFind:** This useful tool will help you in your job search as you research employers. Here you can look at the database of employers and businesses in Utah to find the following:

- An online directory of more than 80,000 companies or businesses in Utah
- Business name, address, phone number, industry group and employment size
- Company information by county, state or zip code
- Search options by industry group, occupation, name and size (number of employees)
- Downloadable search results or entire directory

FirmFind provides names, addresses, phone numbers, and industry and employment size of virtually all firms in Utah. Information is available for a specific county, groups of counties or the entire state.

**Utah Industry Employment and Wages:** Industry employment and wage data is collected through the Quarterly Census of Employment and Wages (QCEW) program. The primary source for QCEW data are the reports submitted by employers to the Utah Unemployment Insurance program.

**Utah Population Data Viewer:** Utah population data is obtained from the Utah Population Estimates Committee. The Utah Population Estimates Committee prepares the official state and county population estimates for the State of Utah.

**Job Outlook Data**

Job outlook data includes occupational projections, growth rate, annual openings, hourly wage, as well as the educational, work experience and job training requirements by occupation. Utah uses a star-rating system for identifying both employment outlook and wages.

Ratings are meant to provide general guidance for those seeking high-demand or high-wage positions and are not the final word on the desirability of a particular occupation.

For more information on Utah's Job Outlook, visit **jobs.utah.gov/wi/pubs/outlooks/utahjoboutlook/index.html**

**Career Planning**

**What is UtahFutures.org?** UtahFutures.org is Utah's one-stop shop for job seekers to explore and organize career information and education and training online. The career portfolio job seekers build on UtahFutures.org travels with them throughout their career.

**Identify Interests and Skills:** Online assessments help job seekers explore and understand interests, work values, personality traits, learning styles, leadership strengths, talents and more.

**Prepare for Success**: Job seekers get clear information about job requirements, earning power and job availability for thousands of occupations. Find out about everything from short-term training to advanced degrees. Learn about prerequisites, courses and licensing requirements. Discover links to financial applications and scholarship options.

**Find Jobs**: Current, local labor market information helps job seekers discover job openings and qualification requirements. Build a portfolio and connect with Utah employers. **UtahFutures.org** will open the door to your next job.

## Planning Tools

- Career and course planning portfolios
- Occupational videos
- Tips for landing and keeping a job
- Labor market information
- Utah job openings
- Vocational practice tests
- Academic practice tests
- Financial aid applications
- Education and training providers

# training

**Training Opportunities:**

**Dislocated Worker Program:** If you've lost a job because of company downsizing, buyouts or layoffs, your top priority is finding a new job. If you are interested in pursuing a different occupation or are unsure what the next step in your career path might be, trained employment counselors can work with you to develop a re-employment plan.

**Classroom Training:** As a dislocated worker, you may be eligible for assistance for retraining (classroom/ occupational skills) for obtaining skills credential or licensure. Most of the training offered is available for individuals who are unemployed or underemployed. It is designed to help people develop the skills they need to enter the workforce in a high-growth, high-demand occupation as quickly as possible. Typically, this training takes place within an established course curriculum offered through a secondary or post-secondary training institution. Tuition, books, fees and supplies can be paid for through program, and you must do the following:

- Be in need of training services to find a job leading to self-sufficiency
- Have the skills to successfully complete a training program Be unable to get training grants from other sources

- Choose a training program related to current job openings
- Meet the admission requirements of the program

**On-the-Job Training (OJT):** As a dislocated worker, you are also eligible for OJT, a program designed to entice prospective employers to hire you over someone with more experience. The program essentially reimburses a new employer for half your wages during a specified training period. The reimbursement is meant to offset the cost of spending a little more time training you versus someone who already has the required skills. OJT is available for full-time, permanent positions that offer a good opportunity for the next step on your career path. OJT contracts must be developed *prior* to starting the job.

**Trade Act Assistance (TAA) Benefits**

TAA benefits assist workers who become unemployed as a result of foreign imports or shifts in production or services to a foreign country. If you were laid off for one of these reasons and were included in a petition approved by the Department of Labor, you may be eligible for these benefits:

- Training allowances for full-time or part-time school, including income support
- Job-search allowances
- Relocation allowances

**Tax credits or subsidies for qualified health insurance:** Wage subsidies for workers over 50 who become re-employed at a lower wage than the former trade affected employment. If you have questions regarding training opportunities, contact a DWS employment center.

# notes

*Please contact*
*Dawn Lay at 801-526-4312 (office) or*
*801-889-5246 (cell)*
*if you have questions or*
*need additional information.*

***Department of Workforce Services • 06-02-0513***

***jobs.utah.gov***

***Equal Opportunity Employer/Program***
Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240. Individuals with speech and/or hearing impairments may call the Relay Utah by dialing 711. Spanish Relay Utah: 1-888-346-3162.