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It might have happened this way:

Your boss just told you that within the next two weeks the company is closing its doors forever. Or, perhaps the company is downsizing, and you just lost the only job you've had for the past decade or more. However it occurred, it may be your first time to be 'out of work', so what do you do now? Here are some basics on how to deal with being unemployed.

First, try to find out what reason your employer is citing for your dismissal. Some reasons may result in your waiting several extra weeks for your Unemployment Insurance benefits from the VEC to kick in. It's best to have that information when you file for your benefits from the VEC.

Next, go to our Online Claims system that can be accessed from our Unemployment Insurance Services Website [1], click on "Virginia's Online Claims" and file your claim for benefits, right away, and make sure you register for work while you're on our site. There are many additional services to assist in your job search, so look over the site very carefully.

Sometimes the site is overwhelmed with job seekers doing the very same thing you are…looking for help. If you can't get through on the web page to file (certain times, and specific days of the week are busier than others) you can contact the VEC call center and apply over the phone, toll free at 1-866-832-2363.

When you file your claim be sure to review your monetary determination carefully. It's the official listing of your wages that will be used to determine your benefit. If you feel the wages shown for your base period are incorrect, you should contact the call center and provide the necessary information to correct those wages. You will be asked to FAX or mail proof of correct wages (such as W-2s or pay stubs) to the number or address provided by the call center. Be sure to keep your monetary determination because it shows your base period wage information.

Several days after you file your application for benefits, you'll receive a notice in the mail that will provide you with a six-digit personal identification number (PIN). This number is very important; it along with your Social Security number will be required every time you contact the VEC to inquire about your claim and when you use the Internet or Voice Response System to file your weekly request for payment of benefits. Please safeguard your PIN and do not give it to anyone. If you lose or forget your PIN, or believe someone else is using it, contact the call center immediately.

Your unemployment benefits are claimed on a calendar week basis beginning on Sunday and ending at midnight on the following Saturday. You must meet the following requirements during each week you are claiming, and please note that your meeting these requirements is subject to verification. In order to receive benefits, you must:

1. Be unemployed. You are unemployed if you are not working and are not earning any money. You are partially unemployed if you are working less than full time for your regular employer because of a lack of work and earning less than your weekly benefit amount; and
2. File your application for benefits. This may be done on the Internet, or through the VEC call center; and,

3. Report all work you do (including temporary, part time and self-employment). Report any money as it is earned (not when it's paid to you) from any source for any week you file a request for benefits. Earnings include vacation, severance, and holiday pay, before taxes and other employer deductions are made. Report your reason for separation from any employer, even if it is only temporary employment. If your work is continuing, report this as well; and,
4. Be able to work, and be available for work with no undue restrictions on your availability; and
5. Register for work through the VEC Workforce Connection [2]. Unless advised otherwise, you must register within 5 days of filing your application for benefits. If you do not register, you could be ruled ineligible to receive unemployment benefits; and,
6. Make an active search for work each week. Unless you customarily obtain work through a labor union of which you are a member in good standing, you must contact several employers each week in an effort to find work. Résumés may be used only if it is the usual and customary manner of finding work in that occupation; and,
7. Report any and all refusals of job offers, from any source; and,
8. File your Weekly/Continued Claim for Benefits in a timely manner. You'll be given instructions as to how to file your continued claim each week. It can be done easily, on line or by phone. Preview of your Benefit Rights and Responsibilities [3].

The information above just touches on a few of the important things you'll need to know about your claim for benefits. Please be sure to look over the VEC Claimants Handbook [4].

Ok, you've filed your claim for benefits, now, the next step; You need a new job, and you need it soon! But, guess what - you already HAVE a full-time job, and that is, looking for your next job. Be prepared to spend the equivalent of a full time job (40 hours per week) looking for your next job! Let's be serious about it, it's going to take several weeks, perhaps months, to find something that will get you back into the working world with at least something close to the money you were making. In these tough economic times you may even want to consider a career change if your regular line of employment is disappearing.

Please don't, absolutely DO NOT let others tell you to 'take time off and chill out for a while'. That's what the weekends are for. But, do feel free to "schedule" a break - then stick to it - have your days off, but then get back to work!

Your new 'Looking for Work' schedule could consist of this: Decide at what time you will get up each morning, and pick a reasonable time that still fits in with your family's schedule. If you live alone, pick a time that works for you. You now have some serious work to do: First, create or update your resume. As you are doing this, think about what kind of work you *really* want to do? Do you want to keep doing what you were doing, or perhaps get some upgraded skills and try another line of work? Go ahead, write your thoughts down on paper – you don't need to share this with others, but you do need to commit to paper some of your feelings about this situation that you find yourself in.

Don't forget to schedule in time for lunch, breaks, and exercise, you need to keep yourself in shape emotionally and physically - this will help you beat the blahs and be prepared at a moment's notice for that next interview!

Start by creating a schedule for the next few days - these are the easiest as you have so much to do and all of this is so new and overwhelming. Sure, schedule lunch with friends – social networking is important, like talking with friends, family, and people you know who are working. Let them know what happened, tell them about your work search efforts, ask for any help they can give you. Can they put you in touch with a company they know is hiring? Look for potential employers in your area of interest, and be sure you research the company and know something about them when you ask questions during an interview.

Be sure to keep a written record of all your job contacts, company names, dates and times of interviews and the names and phone numbers of those with whom you spoke. You'll need that information when

you file your weekly/continued claim for benefits. You'll also need it if you want to call an employer back in a week or two to see what is happening with your application.

Seek out additional web links that may offer assistance in your search. Every week, review what you did and what you might have done differently. Assess, and then reassess. Tips on resume writing, interviewing techniques, attending job fairs, seeking out additional training for your future are available through the VEC and the Virginia Workforce Network partners at one-stop locations across the Commonwealth. Also, you can log on to helpful links [5] for a listing of local, regional, and national job site links.

The emphasis here is keeping to a schedule. As you hone your resume and cover letters, you will then need to keep yourself on track by looking for a new job EVERY day. Be sure to check in on the VEC site regularly and see what employers might be looking for in the next person they hire. You just might be the person they're looking for.

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Source URL:
http://www.vec.virginia.gov:80/unemployed/resources/im-unemployed-now-what?mini=2014-02

Links:
[1] http://www.vec.virginia.gov:80/unemployed
[2] http://www.vec.virginia.gov:80/virginia-workforce-connection#unemployed
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