

The article which follows was written specifically for members of the Society of Broadcast Engineers by Ken and Daria Dolan of the WOR Radio Network. SBE expresses its sincere thanks to Ken and Daria for preparing this timely article.

You've been laid off...now what ??

by Ken and Daria Dolan

THE WOR RADIO NETWORK

Manufacturing, newspapers, magazines, the auto industry, airlines, retail, financial services firms and just about *any* other American business sector you can think of...all have had heavy layoffs...so you're *not* alone.

Nearly 2,000,000 Americans lost their jobs during 2008.

Especially hard-hit last year was the field of broadcasting...on-air, support, sales, engineering, etc. – with little relief expected in 2009 as radio and television struggle to maintain their share of an ever-expanding list of venues to deliver news and entertainment.

Also...in 2009, *many* more pink slips will be handed out across America in many other sectors of our economy.

That said...let's turn lemons into lemonade by talking with you about what to do if you've been laid off.

If you are currently employed...but are fearful that a certain colored slip may be in *your* future...listen up and be prepared.

If you've been laid off...don't bury your head in the sand...be an adult...take *immediate* action to minimize the impact of that layoff on yourself and your family.

Get on a schedule: It's hard work...not a hobby...to find a new job. Treat it as a 9 to 5, nose-to-the-grindstone effort.

The most successful job hunts are a combination of hard work, maintaining some balance in your life during a difficult time and taking maximum advantage of your family's and friend's support.

Evaluate your financial situation: Assume that your job search will take *at least* three months. If you don't have an emergency fund to tide you over that long a period (or longer)...where can you cut back on your daily, weekly/monthly expenses...and – do you need to work part-time while you're job searching ?? (be realistic!!)

Check your health coverage: A quick step to a financial catastrophe - an unforeseen major medical emergency...and the bills to follow.

First shot...if your spouse is employed - see if you qualify to be covered in his/her employer-sponsored plan.

Under the Health Insurance Portability and Accountability Act (HIPAA), you and your dependents should do this ASAP without waiting until the next enrollment period but you **MUST** request this special enrollment within 30 days of losing your previous health benefits.

If you're single or can't get covered by your spouse...sign up for a **COBRA** (Consolidated Omnibus Budget Reconciliation Act) extension...up to 18 months of health coverage for you and your family. If your employer had fewer than 20 employees, you may not be eligible for COBRA coverage which is, by no means, cheap...but it usually is much less expensive than personal coverage. You have 60 days to sign up for COBRA coverage from the date your former company's insurer sends you notice of your COBRA benefits.

Under HIPAA, if you go more than 63 days or more without health insurance, you will be subject to a “pre-existing condition exclusion.” That is...when you enroll in a new plan...the insurer can exclude from coverage any health condition for which you received treatment in the six months leading up to your enrollment.

Contact Your Contacts:

Some people hesitate to reach out to contacts in their industry (including trade associations and friends) thinking that it’s inappropriate, embarrassing and troublesome for those whom you contact. Wouldn’t you help *them* if *they* asked ? Of course, you would...so...REACH OUT !!

E-mail/send a note to *all* of your friends and contacts...especially those former associates in your former company and other firms in your chosen field. Those still working may know of unadvertised job opportunities.

Immediately join networking opportunities such as local business and community organizations.

Take this opportunity to re-assess your career path:

Tough questions for all of us in the broadcasting business...

Are you in an industry that is growing or shrinking ? Is another layoff likely when you do get back to work ? Is now the time to change careers by taking the necessary courses/training to get into an industry that you think that you’d enjoy and can do well in ??

Or...if you are committed to your current career...what courses/training should you consider taking now to expand your worth to your next possible employer ? Being qualified at only ONE job doesn’t cut in any more in corporate America as workforces shrink without any let up in workloads and priorities.

The rules have changed: Here is a fact of “employment” life - we don’t like it...but it’s true.

An in-person interview as the first step in the interview process has gone the way of the Edsel. Now you apply **online** for many, many jobs these days...the submitted resumes are then screened...and, if your resume passes muster, you’ll probably get an e-mail inviting you to participate in an initial phone interview, or, maybe even, an in-person interview.

What’s our point ? **Write and keep updated – an ONLINE resume**...and be ready to fine-tune that resume to better fit a particular job opportunity.

Hit the web: The internet is loaded with job opportunities in hundreds of fields...and it doesn’t take much effort to locate job information.

Check out - - www.monster.com, www.layofflounge.com, www.laidoffcentral.com, www.carerbuilder.com, www.fedjobs.gov and www.retirement_jobs.com...among many.

Job hunting tax breaks:

Although the IRS won’t find a new job for you...it will help you defray some of the costs.

Among them:

55 cents per mile (for 2009)...fees to employment and out-placement agencies...travel expenses if the trip is primarily to find a new job...cost of printing and mailing resumes...and others.

See your tax preparer for more details.

We are very impressed with all the various types of assistance and information available on your association's website @ www.sbe.org - - such as:

- * a resume service
- * a job bank with job listings – free for SBE members to peruse
- * the possibility of having the yearly membership fee waived for hardship (i.e., you're out of work and looking – this will allow you to access the job bank)
- * discounts on books to help members keep current
- * offer of certification which makes you look more attractive to potential employers

For more help:

Our website www.dolans.com has hundreds of pages of timely and *actionable* information at your fingertips. You can also sign up for our free newsletter there.

The Department of Labor's website (www.dol.gov) and national toll-free hotline at **800 - US2 – JOBS** is an incredible source of information for laid-off Americans...USE IT !!

Excellent book:

***Fired, Laid Off or Forced Out: A Complete Guide to Severance, Benefits and Your Rights When You're Starting Over* by Richard C. Busse (paperback – Feb/05, \$10.17 on Amazon.com)**

Bottom Line: Getting laid off is tough...for you and your family. But – get real – it happens. Take control...outwork your competition for that new job.

Finding a job during very difficult times is not easy.

But it won't happen if you don't work HARD and SMART to get re-settled.