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# Creating a New Future

## The Job-Loss Workbook



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# Creating a New Future: The Job-Loss Workbook

## Career Practitioners

This workbook is for people who have been laid off from a job. It provides practical tips, exercises and advice to help people

- cope and get back on their feet
- understand how their personal situation and the circumstances of their layoff affect their emotions and responses
- negotiate the best possible severance package
- take care of separation-related paperwork and follow-up, including applying for Employment Insurance
- take stock of their situation, assess their needs and dreams, plan and move on with the next phase of their lives
- deal with the stress of losing their jobs
- take care of their physical and emotional well-being and maintain a positive outlook
- build support networks

The workbook includes real-life examples of people who have survived the loss of their jobs. It also includes an extensive resource list.

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# About This Workbook

## Why are we talking about job loss anyway?

In recent years, Alberta has enjoyed the highest economic growth rate and the lowest rate of unemployment in the country. But layoffs can occur whether the economy is booming or slow. And jobs can be lost when corporations restructure, outsource and downsize to improve their competitive edge and generate cost efficiencies.

Sectors of the economy that are sensitive to shifts in the global marketplace may experience hard times even as other sectors boom. It's happened before—with the burst of the high-tech bubble in the early 1990s, trade disputes that impacted our forestry industry and the loss of manufacturing jobs when local companies couldn't compete with cheap labour elsewhere in the world.

So, even when the economy is strong people may find themselves laid off from their jobs. And one area of the province may be going through tough times even as other areas thrive.

If you have been laid off, this workbook will help you cope with your situation and figure out what your next steps are.

## Who it's for

This workbook is for people who have been laid off and who are looking for support, advice and practical tips to help themselves get back on their feet.

For some people, getting back on track may mean finding a new job. For some it may mean exploring new options, finding a new career direction or going back to school.

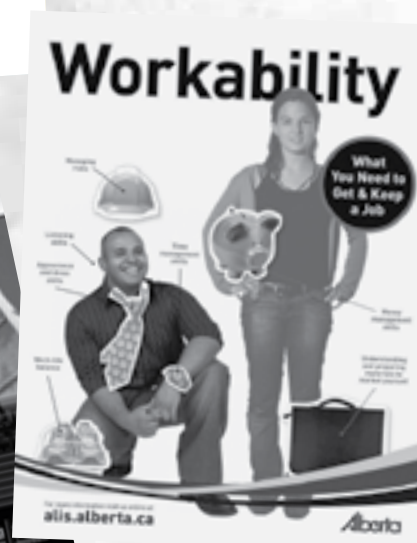
The needs, backgrounds and personal situations of laid-off workers vary widely, and the consequences of job loss will hit some people harder than others. But in every case, people who are laid off will need to cope with dramatic changes in their lives.

This workbook will help you make a fresh start and turn the challenge of change into new opportunities. It will help you understand your situation, learn to make the best of it and use it as a stepping stone to the next leg of your journey.

## If you are repeatedly being laid off...

Chances are that your layoff was not linked to performance issues. But if you find yourself laid off again and again, it's time to consider whether something you are doing is a contributing factor. Ask your former employers for feedback on your past performance and suggestions on how you can make yourself more employable.

For helpful information on how to get and maintain work, check out *Job Smart: Tips for staying employed*, a basic guide to keeping a job that highlights what employers are looking for in their employees, and *Workability: What you need to get and keep a job*, which provides information about key skills and attitudes required by job seekers in today's job market.



## What you'll find

This workbook provides a step-by-step approach to help you cope with, and move on from, the loss of your job. You can review the steps in sequence or pick and choose chapters that apply to your situation or that meet your immediate needs.

**Chapter 1: First Things First** (p. 5) deals with business you'll need to take care of as part of your layoff or immediately after. This includes negotiating a severance package, getting letters of reference, applying for Employment Insurance and coming up with a budget that will allow you to make ends meet.

**Chapter 2: Dealing With Your Loss** (p. 11) explores the circumstances and consequences of your layoff. It explores the feelings and issues you might be dealing with and offers suggestions to help you regain control of your life.

**Chapter 3: Tips and Tools to Help You Cope** (p. 30) outlines five steps you'll need to take to recover from your layoff. These include giving yourself time to adjust, accepting the reality of the situation, taking care of yourself, reaching out and staying positive.

**Chapter 4: Moving On: Where To Now?** (p. 39) will help you take stock of your situation, assess your needs, explore your options, set goals and move forward.

**Chapter 5: You're in Good Company** (p. 53) presents the stories of five Albertans who found brighter futures after they had been laid off: you can do the same.

**Chapter 6: Resources** (p. 60) provides a comprehensive list of online and print materials that can help you find the information you need at every step of the way. It also includes a list of government and community agencies that you can approach for help.

Throughout each chapter, you'll find quotations from real people who have been where you are—and thrived. Their names and details about their jobs have been changed, but the words of wisdom they offer are their own.

This workbook is not a guide to writing a resumé or searching for a new job.

In fact, if you've lost your job, finding a new one is just one of many options you might consider.

This workbook *will* help you find out what your choices are, how best to go about things and where to find the information you need. Once you've reviewed the workbook contents, fill out the Assessing Where You're At worksheet on p. 58 to identify what still needs attention.



# Chapter 1: First Things First

When you've just been laid off, you may not feel prepared to make decisions about your needs and those of your family.

All the same, certain issues must be dealt with promptly—usually within the first one to four weeks of your layoff. There are four basic things you need to take care of:

1. Severance and settlements
2. References and employment records
3. Employment Insurance
4. Financial planning

## Severance and settlements

If you had a permanent job before your layoff, chances are that you were offered a severance or settlement package. Your employer may pressure you to accept the package immediately. **Don't agree to or sign anything yet.**

1. Find out exactly what your company is offering. Don't be afraid to negotiate.
2. Take some time to think about the offer before making your decision.
3. Get sound advice from someone who knows about employee settlements to ensure you get the best deal possible.
4. Do some research so you understand your rights and entitlements and have an idea of what help is available to you. (See p. 64 for information about human rights and employment standards.)
5. Get the final deal in writing.

*"I told them I wouldn't sign anything yet; I had to take it home and read it. Well, it was a standard package that met the requirements of the Alberta Employment Standards Code. But I talked to a lawyer, who said it wasn't a good deal in my case. So I decided to pursue legal action. But before we made it to court, the company president met with me and we negotiated a better deal." —John*

Your layoff may have come as a shock, so it's best to avoid making sudden decisions on your own. Ask someone you trust to help you through this stage and give you objective, level-headed feedback and support.

Once all the terms of your separation or severance have been satisfactorily addressed, get them in writing. Ask your employer to provide you with a signed document in which the terms and conditions of your layoff are clearly laid out.



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## What to do if your employer is bankrupt

If the company you worked for is closing and declaring bankruptcy, a trustee of bankruptcy will be appointed. Contact Industry Canada's Office of the Superintendent of Bankruptcy to determine the name of the appointed trustee and to register a claim. Be sure to act quickly: creditors must establish that money is owed to them within certain time limits.

For more information, search "bankruptcy" on the Industry Canada website at [www.ic.gc.ca](http://www.ic.gc.ca).

## Negotiating your settlement

Here are some of the issues you need to think about when you're negotiating, assessing and finalizing your settlement offer or severance package.

### Rights and entitlements

**Does the package meet the minimum requirements of Alberta's *Employment Standards Code*?**

According to Alberta's *Employment Standards Code*, employers must provide one to eight weeks' notice of termination, depending on the length of the employee's service with the company. The employer may pay wages (termination pay) in lieu of written notice or provide a combination of written notice and termination pay. For more information about employment standards, see p. 64 or visit the website at [employment.alberta.ca/es](http://employment.alberta.ca/es).

### Benefits

**Will your medical, dental and insurance benefits continue for a predetermined period?**

**Do you have the option of converting your old, company-provided group life insurance into a private policy?**

Try to negotiate continued coverage unless you're already covered under a spouse's plan. If your employer will not provide coverage, offer to pay part or all of the premiums yourself: this gives you the advantage of a lower group rate that you wouldn't qualify for as an individual.

### Pensions and payout options

**What are the payout options? For example, will you receive a lump sum or installments? Will you remain on record as a salaried employee for a predetermined term?**

**If you had a pension plan, what are your options with regard to the pension you're owed? Consult with your banker or accountant to determine which choice is best for you.**

Employers usually offer one of three options:

- keeping your money in the company pension plan
- transferring your pension to a new employer's plan
- transferring your pension to an RRSP

The manner in which you are paid out may affect your taxable income and your eligibility for Employment Insurance. (See the Financial Planning section that begins on p. 9.)

## Outplacement support

### Are outplacement services part of the package?

Providing outplacement services is not mandatory, but many employers recognize their value and willingly provide them to laid-off employees. Effective outplacement covers much more than resumé writing. It includes supportive individualized counselling and group workshops on topics such as coping with the layoff, career exploration, decision-making, goal-setting, effective job search skills, networking, interview techniques and financial planning. Some outplacement agencies provide office space, computers, support staff and telephone answering services.

If your former employer does not offer outplacement and financial planning services, ask for them. If your employer is not willing to purchase these services for you, try to negotiate an increase in your severance pay so that you can buy them on your own.

## Seeking legal advice

If you need help to assess whether your package is a fair deal, seek professional advice from a lawyer with experience in labour legislation and layoffs.

The Law Society of Alberta offers a free lawyer referral service. Ask specifically for referrals to lawyers who specialize in labour law, and when you select a lawyer, ask for a free half-hour consultation. For more information, call 1-800-661-1095 or visit the Law Society's website at [www.lawsocietyalberta.com](http://www.lawsocietyalberta.com) (link to Services for the Public, then select the Lawyer Referral Service).

## Considering legal action?

If you think your severance package is unfair, you may decide to take legal action. Here are some things to consider first:

- Will the cost of a lawyer outweigh the potential benefit of an increased settlement?
- Is legal action necessary to obtain a more satisfactory settlement? Or is it possible to reach an agreement out of court?
- Will suing your former company have a negative impact on your career? For example, will it jeopardize future employment opportunities in your field?



## References and employment records

**Request letters of reference from your former employer.** It's important to have these in hand before you start looking for another job.

**Request a Record of Employment (ROE).** You will need this form before your application for Employment Insurance can be assessed.

Employers are generally required to issue a Record of Employment within five calendar days from the time an employee is last paid. If you do not have your ROE within 14 days of your last pay, contact your closest Service Canada Centre for help in obtaining it. To find the centre nearest you, visit [www.serviccanada.gc.ca](http://www.serviccanada.gc.ca) and click on *Find a Service Canada Centre Near You*. Or, call 1-800-206-7218.

The image shows a Service Canada Record of Employment (ROE) form. The form is titled "RECORD OF EMPLOYMENT (ROE)" and includes the following sections:

- Employer Information:** Fields for Employer's Name and Address, Postal Code, Social Insurance No., and Employer's Payroll Reference No.
- Employee Information:** Fields for Employee's Name and Address, Occupation, and Expected Date of Recall (Unknown or Not Returning).
- Employment Details:** Fields for Total Insurable Hours and Total Insurable Earnings according to a chart on the reverse.
- Dates:** Fields for First Day Worked (or First Day Worked Since Last ROE Issued), Last Day for Which Paid, and Final Pay Period Ending Date.
- Reason for Issuing:** A field for the Reason for Issuing this ROE with an "ENTER CODE" box.
- Contact Information:** A field for Telephone No.

## Employment Insurance

File a claim for Employment Insurance as soon as you are laid off—even if you do not yet have a Record of Employment and even if you will still receive money from your former employer. EI agents cannot assess your eligibility for benefits until you have an active claim. The sooner you apply, the sooner your claim can be processed. Even if you do not immediately qualify for benefits, having an active claim may entitle you to other services.

File your EI claim in person at your nearest Service Canada Centre, or online at [www.serviccanada.gc.ca](http://www.serviccanada.gc.ca) (click *Apply for Employment Insurance benefits*). To find a centre in your area, check the Service Canada website or call 1-800-206-7218 for more information.

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Some employers e-file Record of Employment reports directly with Service Canada; others mail out hard copies or have employees pick up their ROEs. Find out what procedure your employer follows.

Keep in mind that if you apply for Employment Insurance, you will need a Record of Employment from every employer you worked for in the previous year. Even if you don't plan to apply for EI now, you may need this form down the road.

If you're not sure whether you qualify for Employment Insurance, apply anyway. The EI agent will assess your eligibility and advise you accordingly.





## Financial planning

You'll need to make sure you can make ends meet until you're back on your feet.

Talk to your accountant, your banker or your financial adviser for expert advice on planning your finances after your layoff.

If you have a pension or a severance payout, your first order of business will be to decide how to handle this money. For example, should you transfer it directly to an RRSP? Put it into a savings account? Make an investment?

When making these decisions, you'll need to consider the following:

- the tax implications
- the effect on your eligibility for Employment Insurance
- the insurance coverage you need
- your retirement needs
- your long-term financial goals

## Budgeting

Now more than ever, it's important to live within your means.

Preparing your budget will likely require a review of your spending habits. Think about how you can reduce your regular living expenses. You may want to put away the credit cards.

See p. 62 for a list of resources that can help you plan a budget and stick with it.

It's important that your financial adviser is someone you trust who can explain your options in plain language.

Make sure your adviser makes every effort to do the best for you rather than steering you to a high-commission deal that is in his or her own best interest. If you're making an investment, find out what you will be charged up front.

Discuss your financial situation with your banker. He or she may be able to suggest ways to help you manage your finances in spite of restricted cash flow or reduced income. Possibilities may include debt consolidation loans or reduced mortgage payments.



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People who are eligible for Income Support may also receive health benefits, help in obtaining child support payments, and information and training to help them find a job.

## Income Support through Alberta Works

If you find yourself in a situation where you don't have a severance package, aren't eligible for Employment Insurance and have no other resources—including family support, investments or savings—you can apply for Income Support assistance.

Income Support is part of the Alberta Works program administered by Alberta Employment and Immigration. It helps people meet basic food, clothing and shelter needs for an interim period until they can support themselves again.

For more information about Alberta Works, see p. 62 or visit the website at [employment.alberta.ca/albertaworks](http://employment.alberta.ca/albertaworks).

### TIPS

#### Financial planning tips

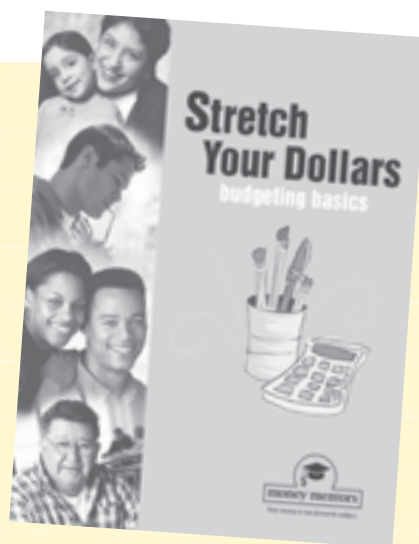
Talk to your accountant, your banker or your investment adviser. (Check the phone book or ask friends to recommend someone.)

Check the Canada Revenue Agency website ([www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)) for current information about taxation.

Find up-to-date financial information at our local bookstore or library.

Check out the publication *Stretch Your Dollars: Budgeting basics* or online resources and money management seminars offered through Money Mentors. Visit the website at [www.moneymentors.ca](http://www.moneymentors.ca) or call 1-888-294-0076 toll-free in Alberta.

For more information, see Resources, p. 60.



# Chapter 2: Dealing With Your Loss

People who are laid off tend to respond to the news in one of three ways—as victims, survivors or navigators.

Victims tend to feel powerless and abused. Survivors brush themselves off and move on. Navigators take control of the situation and use it as an opportunity to chart a new course.

Sometimes you can choose which of these roles you'll play, but other factors will also affect your reaction. These include the following:

- the circumstances of your layoff, how you heard the news and how you were treated by your employer
- your personal situation, including your age, your skills and education, your financial situation, your support networks and your outlook and attitudes

The good news is that some of these factors are within your control. In this chapter, we'll give you some practical tips for dealing with your situation.

## The circumstances of your layoff

The reason you were laid off, how you heard the news and how you were treated by your employer can affect the way you feel about your situation and how long you need to adjust.

If you were prepared, your reaction might be quite different than if you had no advance warning. If you had no idea that layoffs were in the wind, or if you thought your job was safe regardless, you may have reacted with disbelief and shock. Or you may have felt anger, panic or denial.

All these responses are normal.

“I was at the bottom of the totem pole. I felt no resentment. I just figured I'd get back on the horse again and start looking.”—Amanda

Losing a job is very stressful, and it can affect every aspect of your life. Different people react to stress in different ways, so whatever you're feeling, that's normal for you. Try to give yourself a break, but get professional help if you're feeling overwhelmed.





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## The many faces of job loss

### Donna had no advance warning.

*“The company was suffering financially, but up until then they hadn’t laid off any staff. I was the first one. I was in a state of total shock... actually when I think back, I was so upset that day that I shouldn’t have even driven home...” –Donna*

If your layoff came without warning, you may need more time to adjust than someone who was prepared.

### Mike had heard some rumblings.

*“It had always been at the back of my mind as a possibility, so I really wasn’t shocked. When the department head called me in, I knew what to expect.” –Mike*

Sometimes rumours start to fly long before companies actually merge, shut down or downsize. Different people react to such “news” in different ways.

You may have been on an emotional roller-coaster of uncertainty, fear and anger long before you were actually laid off. On the other hand, the rumours may have softened the news of your layoff and helped you get prepared—mentally, emotionally and financially. Or they may have pushed you to start looking for a new job or to think about changing your career. Or you may have ignored the rumours, and now feel bitter about not having prepared.

### Mukesh and John had time to prepare.

*“I took the package. It gave me the opportunity to do something I had wanted to do for a long time.” –Mukesh*

*“I guess I still never thought it would happen to me. You know, it’s always the next guy. But when it did happen, I can’t say I was totally shocked. They told us it was coming.” –John*

Some organizations that are planning layoffs inform their employees months in advance. Some offer voluntary separation packages before forced layoffs begin.

Knowing what’s what and having choices gives you some control over an unpleasant situation. That can make it easier to prepare for a layoff and deal with the reality of losing your job.

## Vivian was let down gently and got some support from her employer. Neil was dismissed abruptly.

*“I had helped create the severance package, so I knew how it worked. And I hadn’t been with the company for very long, so I had a feeling I would be one of the ones laid off. It was actually a bit of a relief...not having to wait and wonder anymore. I could tell it was really hard for my boss to tell me...she was caring and concerned about my reaction. I was upset, but I left the office laughing!” –Vivian*

*“It was 2:30 in the afternoon. They gave me a letter saying my position was no longer required—and neither was I. Then they hustled me right out the door. Except for me and one other guy, everyone else who was getting laid off was given 90 days’ notice. I felt rejected. It was very upsetting.” –Neil*

The way your company handled your layoff has an influence on your reaction.

If you were treated with dignity and respect, and if your employer was clear that the layoff was not due to personal or performance issues, it will be easier for you to accept the situation.

It will be easier for you to adjust if your employer has offered support such as a severance package, outplacement services, the continuation of benefits or a transition period before your layoff was effective.

If you got no support, you may be feeling bitter, angry and anxious about your future.

## Richard’s employer gave him the option of staying on for three months.

*“My company merged with a multinational corporation. My boss said I could stay on for three months, until the takeover was complete. He said there was a chance the new owners might restructure and then rehire our existing staff. But I decided to look for another job as soon as I got my layoff notice. I was pretty sure I’d have to move to another city if I stayed on with the new owners, but it really helped to have a few months to explore my options.” –Richard*

Some companies offer employees the option of staying on the job for a predetermined period. Depending on your situation, having a transition period can give you time to catch your breath before planning your next steps.



## Grieving the loss

For some people, losing a job is as devastating as losing a loved one.

If your layoff was a painful loss, it's important that you allow yourself a grieving period. This is because the grieving process is also a healing process that can include a number of stages.

Different people grieve the loss of a job in different ways. You may experience some or all of the following stages of grieving (not necessarily in this order):

### Shock and denial

You may feel numbed and overwhelmed by your layoff. It may take some time for the news to sink in. Denial may follow as you progress beyond shock but still do not fully accept your situation.

### Anger

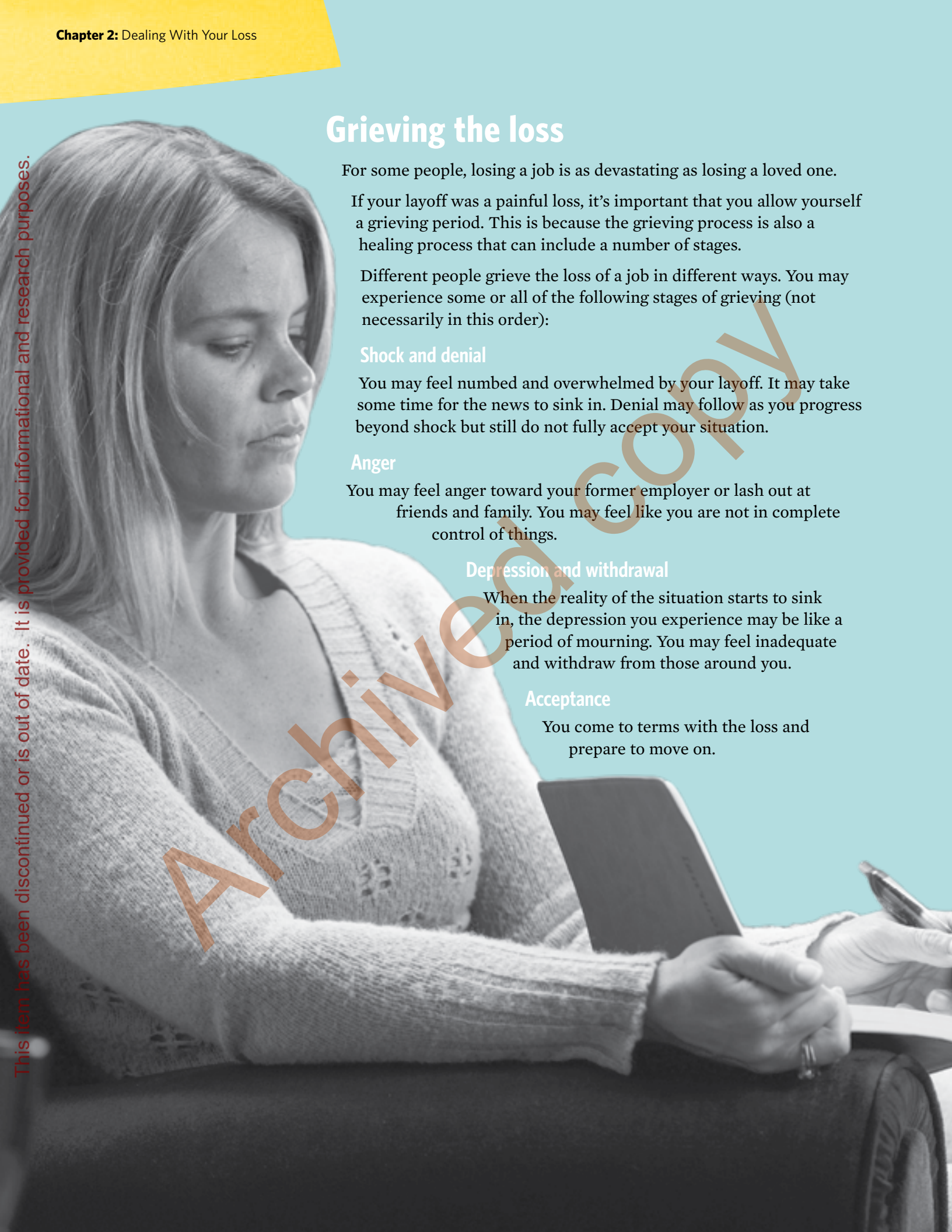
You may feel anger toward your former employer or lash out at friends and family. You may feel like you are not in complete control of things.

### Depression and withdrawal

When the reality of the situation starts to sink in, the depression you experience may be like a period of mourning. You may feel inadequate and withdraw from those around you.

### Acceptance

You come to terms with the loss and prepare to move on.





## Your personal situation

### Finances

The state of your finances plays a big part in your reaction to being laid off. That's no surprise.

If you get a handsome severance package and don't have many bills, you're likely to have fewer immediate concerns than someone with loads of debt and no severance pay. Another consideration is whether you're the primary (or only) breadwinner in the family. If you are, getting laid off can be devastating.

### Age and experience

Layoffs aren't easy for anyone.

If you're young and new to the workforce, it can be devastating to lose a job you may have spent years preparing for. You may feel you lack the experience to compete with more seasoned workers.

If you're older and more experienced, you may feel out of touch with the current labour market. You may worry that you can't compete with younger workers who have more up-to-date training and who may accept a lower wage. On the other hand, you may have been laid off before and know that you can survive it again.

### Skills, education and training

Successful businesses rely on a trained, skilled, educated workforce to maintain their competitive edge. In a tight labour market, employers may be forced to hire inexperienced workers with little education or training. But when the job market tightens, they can select employees from pools of highly educated, skilled candidates.

If you lack the training, skills or education that employers demand, the impact of a layoff will be different for you than for people with transferable skills and educational backgrounds that make them competitive.

That said, it's important not to jump to conclusions about the educational requirements for particular fields.

Research the situation carefully. For example, you might assume that a degree is preferred over a certificate or diploma, but that's not always the case. In some fields, employers are more eager to hire people with practical or technical training than people with theory-based academic degrees.

*"We both worked for the same company, so when the layoffs hit, they really hit. We're looking into selling our house now." —Anna*

Regardless of your age, if you've lost your "dream job," the impact may be overwhelming. If you were truly committed to your work and had visions of advancement, you may react differently than some who was less committed. You may also need more time to adjust.



On the other hand, if your skills are highly specialized in an industry experiencing vast cutbacks, you may find yourself faced with some hard decisions. You may need to move to an area where your skills are still in demand. Or you may need to review your skills and identify which are transferable to other fields. (For more information on transferable skills, see p. 43.)

## Support networks

At one time or another, everyone needs a little help from their friends—as well as from family and former colleagues.

It will be much easier for you to deal with being laid off if you've got the support of your family, friends and former colleagues.

In the next chapter, we'll give you some tips on how to build your support networks and ask for help when you need it.

## Outlook and attitude

A number of personal variables influence how you respond to losing your job. Your attitude plays an important role, as do your physical, mental and emotional well-being. Your problem-solving skills and the mechanisms you choose for coping are an important factor. Your perceptions about your future prospects also come into play.

For example, if you believe there are no jobs out there, you'll find it hard to be optimistic and proactive. If you're stuck, go to Tips and Tools to Help You Cope (p. 30). Or, see the Resources section for information and supports.



## Managing change

Losing a job means losing income and benefits, but there's much more to it than that. It changes people's sense of who they are and how they think about their future. It changes their routines. It changes how they think about work and the meaning they find in work and in life. It changes their relationships with colleagues, family and friends. It plays on their emotions and affects their behaviour and physical well-being.

The following section outlines some of the changes you may face as a result of losing your job.

*“It wasn't just a case of losing an income. I lost my sense of direction and future plans. My family was totally disrupted. It was like my life was put on hold.” —Anna*

### Loss of income

*“We have two little ones and my wife has only a part-time job. EI doesn't pay enough for us to make ends meet, so we're fixing up the house to sell it.” —Derek*

*“I had no other choice but to file for personal bankruptcy.” —Angus*

*“I put most of my severance into RRSPs to take advantage of tax breaks. I did have to dip into my savings somewhat, but we still managed to pay the bills.” —Stan*

Loss of income is perhaps the most obvious consequence of losing your job, and it's one that can have a devastating effect.

Depending on your financial position and whether severance pay or other resources are available to you, a loss of income could cause a temporary setback or a complete change in lifestyle.

People who find themselves in desperate financial situations often rush to find a replacement job. Sometimes they accept a pay cut that reduces their income flow for a number of years. Sometimes they find that the new job is a poor fit that meets very few of their other needs. To avoid this situation, prepare a budget, take charge of your finances and give yourself the time you need to make good choices.

Avoid rushing into something you may regret later, and give yourself time to work through your emotions before making important decisions. Remember: If your layoff came without warning, you may need more time to adjust than someone who had the benefit of advance notice.



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Try to negotiate a continuation of benefits as part of your severance package.

“I’ve seen some co-workers on the street and I could tell by their body language they didn’t know if they should stop and say hello; so I do anyway, and then it’s okay.” —Cindy

## Loss of benefits

Benefits such as dental, medical and life insurance are often taken for granted until they’re gone.

Depending on your situation, losing such benefits can be a huge financial burden. In any case, it may cause anxiety to know that you’re not covered if you should need the protection.

## Changes in your relationships

Losing your job inevitably changes your relationships with colleagues, family and friends. You may find yourself severing relationships with some people in your immediate circle, but developing new relationships or spending more time with other people. And depending on the relationship you have with different people, you may experience a variety of reactions from them when they learn you’ve been laid off.

### Colleagues and co-workers

*“I called the people at work to tell them my side of the story and say goodbye. I’m glad I did because it made them feel better to know I was okay. They felt guilty because they thought if anyone should go, it should be them, not me.” —Brian*

The most immediate change you will notice is the loss of daily contact with your former co-workers. You may miss the time you spent conducting business or the time you shared over coffee and lunch.

If you were involved in your company’s social or recreational event planning, you may feel the loss of contact even more keenly. And if you weren’t given a chance to say goodbye, you may find yourself feeling isolated and shut out.

*“I drop by work all the time and they make me feel really welcome. It’s nice to see friendly faces.” —Amanda*

## TIPS

### Tips for dealing with co-workers

- Layoffs often leave the “survivors”—those still on the job—with doubts, guilt and fear that they may be the next to lose their jobs. Contact your former co-workers to explain what has happened and to say goodbye. This will help both you and them adjust to your layoff.
- Once you’ve said goodbye, decide whether you would like to maintain contact with some of your former co-workers. If you feel ongoing contact would be positive, by all means keep in touch. Make your old colleagues part of your support network. (For more on this, see p. 34.)



“When my husband got laid off, I was in shock. Then I got really mad.” —Jane

### Your immediate family

Being laid off affects you and the people who are close to you—your spouse or partner, your children, parents, siblings and others who play an important role in your life. After all, your layoff affects the future of your family as a whole.

“I have two youngsters; my eight-year-old seems more morose.” —Derek

Your spouse or partner is likely to experience the same feelings, reactions, uncertainty and concerns as you. In fact, layoffs place an additional burden on the spouses or partners of people who have been laid off:

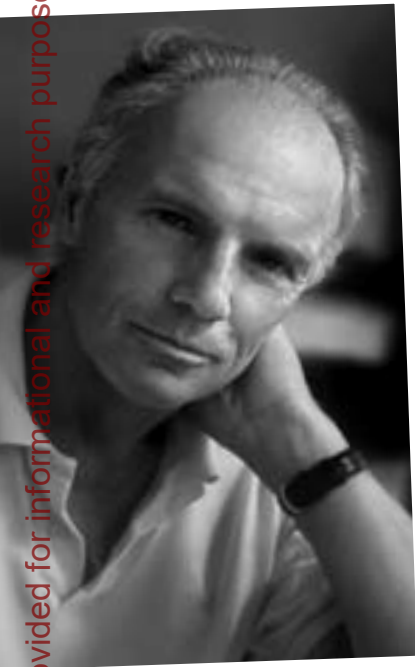
- They need to be supportive and caring at a time when they, too, are worried and stressed.
- They may be stressed because they lack control over many aspects of the situation—including your reaction, changes in your behaviour and damage to your self-esteem.
- They may lack support and understanding for their own situation. Close family and friends often check on the person who lost the job but fail to realize the impact on the spouse or partner.

If you have children, you need to be aware of how your layoff is affecting them. Even very young children can sense their parents’ stress and tension. This can leave them feeling vulnerable, afraid and worried that they are in some way responsible for the situation.

### Tips for dealing with family

- Discuss your feelings openly, and encourage your spouse or partner to do the same. Your instincts may be to protect one another from unpleasant realities, but in doing so, you’re denying yourselves the opportunity to be supportive through tough times. That may eventually lead to resentment and arguments.
- Set aside time to spend with your spouse. Avoid discussing the job loss at these times. Just focus on enjoying each other’s company.
- Be conscious of your behaviour around your children. If the children are old enough to understand, sit down with them and calmly explain the situation. Let them know how your layoff will affect them. (For example, they might get less allowance money for a time or have to wait longer for a promised bicycle.)
- Stay positive when you’re talking to your children, and encourage them to share their feelings and fears with you.

**TIPS**



## Friends and relatives

Friends and relatives who are close to you and care about you will be affected by your layoff.

They may worry about you and about how losing your job will affect you and your family. They may want to support you by offering advice or spending more time with you.

On the other hand, they may be feeling awkward about how to approach you or what to say. They may even withdraw.

It's up to you to decide how to respond.

You may wish to contact absent relatives or friends to explain the situation and then let them make the next move. Or you may choose just to let things be, and leave it up to them to initiate contact.

Your own needs and the strength of your relationships will determine the route you choose. You may want to include certain relatives and friends as part of your support network. Or you may choose to exclude certain people you know will just bring you down.

*"I intentionally didn't tell any family member other than my wife. I didn't want to burden them or have them interfere." —Stan*

*"Most of our friends behaved as usual, asking how it was going from time to time. But there was one who completely withdrew from the friendship. It was like I had a disease." —Janet*

*"Mom wanted to help and was always giving me advice. Only she really wasn't on top of things. She meant well, but I knew her advice was not the greatest." —Donna*

*"You sure find out who your friends are. They're the ones who stick by you." —Angus*

### TIPS

## Tips for dealing with friends and relatives

- Let your friends and family know how you are doing.
- Be open about the kind of support you need from them. Sometimes this means asking for help when you need it. Sometimes it means asking them to give you space.
- Thank friends and family for their concern, listen with an open mind to their advice and then make your own decisions. (Of course, you'll need to gather all the facts first and decide what's best for *you*.)
- Don't make your situation the main focus of your relationships. If your layoff is all you talk about, you'll bring people down and burn them out. Misery might love company, but no one likes a wet blanket!
- Remember to give as well as take. Rejoice with your friends and family when good things happen in their lives.





## Changes in you

### Routine and structure

*“It was great to sleep in for the first week, but after that I found myself waking up early and envying the people who had to go to work.” –Terry*

After years of the same routine, you may be surprised to find that you actually miss the structure work provided. Humans are creatures of habit, and most of us function more effectively when there’s a degree of predictability in our lives.

### Purpose and belonging

For many people, work provides a sense of identity. It’s a place where people know you, welcome you as one of the team and recognize you as someone who serves a purpose within the organization.

Work is also the main source of recognition for many people—both formally, through awards or performance appraisals, and informally, through occasional words of praise from co-workers or management. (“Great idea you had for the company newsletter!”)

Losing the sense of belonging, recognition and purpose that work provides can be devastating. You’re likely to see yourself differently than before, and your friends may see you differently as well.

*“I don’t know what I’ll do with myself. I’ll probably sleep my time away, because there’s no reason for me to get up. Nobody would even know if I died in my sleep.”  
–Carol*

## General well-being

*“I was actually relieved. This was the break I’d been waiting for. If they hadn’t forced me out, I never would have made the move I’d been considering for so long. I was grateful.” –Barb*

*“At first I was in shock, and then I guess I just became really angry and I stayed angry for quite a while. Then I was really down. I withdrew and became depressed. And then finally I decided I had to get on with my life. I started to feel better once I got out there and started looking for work.” –Donna*

Stress, crisis and change can cause people to behave differently from what would be considered normal for them.

Losing your job is an enormous change. The stress it creates can play havoc with emotions and affect your behaviour, your state of mind and your physical well-being.

Different people respond to the stress of being laid off in different ways.

For some people, losing a job can be a stress reliever. For others, it can be like losing a loved one. (This reaction is common even among people who didn’t like their jobs.)

Regardless of how you react to your layoff, it’s important to stay in touch with what you are experiencing. This will help you understand yourself better and may help you identify your needs.

The effects of stress can range from moderate to extreme, and in some cases, warrant serious consideration. The exercise on p. 23 will help you assess how you’re doing.

## Tips for dealing with the loss of your job

- Develop a new routine that takes you out of the house. “Getting out there” regularly will boost your self-esteem. It will also help you develop new contacts and stay in touch with what’s going on in the community.
- Find reasons for getting out of bed. Make plans to meet a supportive friend for breakfast. Do volunteer work. Join a support group or job-finding club. Or get involved with a hobby. It’s important to “get going” early in your unemployment. The longer you wait and allow yourself to feel purposeless and isolated, the harder it will be to get back into the flow.
- Find non-work-related ways of getting the recognition you need. Volunteer to serve on a board of directors. Or take a course that gets you recognized for your academic achievements.
- Hold your head high. The loss of your job doesn’t mean that you’re a different person with less value or fewer skills.
- Find ways of staying involved in your community. For example, if you can no longer donate money to support your favourite causes, offer your time or specialized skills instead.
- When meeting new acquaintances, don’t feel obligated to share your whole story. Perhaps try saying “I’m a forest technologist” rather than “I’m unemployed.”

TIPS

## A

### Assessing Your Behaviour

*When people feel they have lost control over their lives, they sometimes compensate by becoming overly critical of people and things around them. It's important to recognize if you have this tendency. It may be an indication that you're feeling overwhelmed and need to seek help.*

1. Check each statement that describes your behaviour.

- I withdraw from people and avoid going out.
- My eating and sleeping patterns have changed.
- I'm not contributing at home.
- I'm often short-tempered and irritable.
- I worry too much.
- I blame people.
- I have crying spells.
- I'm prone to physical outbursts such as hitting or kicking.
- I'm excessively stubborn and I argue with others.
- I boss others around.
- I act like a martyr. ("Poor me.")
- I'm cynical, negative and hostile.
- I alienate myself and feel like nobody cares.
- I avoid talking.
- My sex drive is reduced.
- I don't want to be intimate.
- I drink or smoke too much.
- I use too many prescription drugs.
- I use illegal substances.
- I'm more accident-prone.
- I drive carelessly and take risks.
- I'm mentally, emotionally or physically abusive to my spouse, children or pets.

2. Look back at the statements you checked, or review them with someone you trust to be honest with you. Is your behaviour excessive? Is it destructive or self-defeating? Is it interfering with your ability to move on with your life?

*If your answers are yes, consider seeking support and guidance from a mental health professional or a counsellor. See p. 63 for information on where to get help.*



3. Think about each of the statements you checked. How is your behaviour affecting the people around you? What can you do to change? How can you replace self-defeating or destructive behaviours with more constructive ones?

In the space below, write down the statements you checked off in Question 1. For each statement, think of at least two positive behaviours you could engage in instead.

This is what I do now.	Instead, I could...
<i>I withdraw from social contact.</i>	<i>Meet a friend for coffee at least once a week. Join a support group.</i>
<i>I'm cynical, negative and hostile.</i>	<i>Listen to other people's point of view. Find at least one positive in every situation.</i>

4. Revisit your list from time to time. What new behaviours have you incorporated into your life? What behaviours do you still need to work on? Do you feel you're making progress?

## B

## Assessing Your Physical Well-Being

Remember what your teachers used to tell you about the importance of a healthy mind and a healthy body? Well, they were right.

It's important to take care of yourself and pay attention to what your body is telling you. Exercise, fresh air and relaxation techniques can help. But if your physical reactions to your layoff are persistent, consider seeing your doctor.

Circle each symptom that describes the physical reactions you're experiencing.

- |                      |                     |                                |
|----------------------|---------------------|--------------------------------|
| headache             | tension             | fatigue                        |
| insomnia             | weight change       | elevated cholesterol           |
| diarrhea             | constipation        | stomach aches                  |
| cramps               | stomach gas         | hemorrhoids                    |
| cold or flu          | dry mouth           | rapid pulse                    |
| body or muscle aches | profuse sweating    | impotence or reduced sex drive |
| teeth grinding       | high blood pressure | shallow breathing              |
| skin rash            | frequent urination  | fidgeting                      |

## C

## Assessing Your State of Mind

It's important to keep things in perspective and to stay as positive as you can. Keeping a positive attitude can make the difference between success and failure. That's why good coaches tell their players, "If you believe, you can achieve. You can do it. You're the best..."

1. Check each statement that describes your current state of mind.

- |  |   |
|--|---|
| <input type="radio"/> I am confused.                     | <input type="radio"/> I dwell on negative memories. |
| <input type="radio"/> I doubt myself.                    | <input type="radio"/> I put myself down.            |
| <input type="radio"/> I blame myself.                    | <input type="radio"/> I have low self-esteem.       |
| <input type="radio"/> I am forgetful.                    | <input type="radio"/> I am critical and judgmental. |
| <input type="radio"/> I am distracted.                   | <input type="radio"/> I am apathetic.               |
| <input type="radio"/> I am pessimistic about the future. | <input type="radio"/> I am closed-minded.           |
| <input type="radio"/> I have a negative attitude.        |   |



2. Look back at the statements you checked. Use one (or more) of the following techniques to turn your negative, self-defeating thoughts and attitudes into positive, productive ones.

a) Visualize yourself achieving success. Write down what success will look like or feel like.

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b) Rewrite each statement that you checked as a positive action that you resolve to do. (For example, rewrite “I doubt myself” as “I am a skilled, competent person, and I know I will get past the setback of having lost my job.”)

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c) *List your personal strengths.*



d) *List your accomplishments.*



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# D

## Assessing Your Emotions

Feelings of frustration, depression, worry and anger will come and go as you adjust to being laid off. You might feel like you're on an emotional roller-coaster. That's normal. But if your feelings and emotions get to be overwhelming, help is available. (See p. 63 for a list of resources. Or talk to your family doctor for a referral to a mental health professional or a professional counsellor.)

Use the words listed below to complete the following exercise. Feel free to add feelings that don't appear on the list.

- |              |                |             |
|--------------|----------------|-------------|
| afraid       | ecstatic       | overjoyed   |
| alone        | embarrassed    | powerless   |
| angry        | enraged        | relieved    |
| annoyed      | envious        | responsible |
| anxious      | excited        | restless    |
| apathetic    | furios         | sad         |
| ashamed      | guilty         | scared      |
| betrayed     | helpless       | shocked     |
| bothered     | hopeless       | spiteful    |
| challenged   | hostile        | stunned     |
| confused     | indifferent    | terrified   |
| depressed    | isolated       | unsure      |
| devastated   | let down       | vengeful    |
| disappointed | listless       | withdrawn   |
| disturbed    | out of control |             |

1. Write a brief paragraph explaining how you felt immediately following the loss of your job. Avoid the temptation to describe your thoughts. Focus on your feelings.

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2. Describe how you are feeling now.

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# Chapter 3: Tips and Tools to Help You Cope

Losing your job can be a shock to your whole system, but it's not the end of the world. Sooner or later you'll get yourself back on your feet.

The tips and tools outlined in this chapter will help you put things into perspective. We've grouped them as five easy steps.

1. Give yourself time to adjust.
2. Accept the reality of the situation.
3. Take care of yourself.
4. Reach out for support.
5. Stay positive, look on the bright side, reinvest your energy and move on...

## Give yourself time to adjust

It's natural for you to wonder, "Why me?" and to search for things you did wrong that may have led to your layoff. This kind of introspection can be useful, but only to a certain point. Beating yourself up is counterproductive. Take the time to assess your past behaviours. Learn from any mistakes you've made. And move forward.

Your feelings are your own. No one is in a position to tell you what you should or shouldn't be feeling or when you should feel a certain way. Shock, anger, depression, hope, excitement, frustration, anxiety—all these feelings (and more) are perfectly normal. Only you can know if they're normal for you.

So give yourself a break. Give yourself time to recover. Give yourself permission to have bad days and to work through your changing emotions. Do this in your own way and in your own time. (It's okay to have a bad day!)

The key here is to acknowledge your feelings so that you can move on. Be understanding of your moods and attend to your needs, but don't wallow. Label your self-defeating behaviours and resolve to replace them with positive, self-affirming behaviours. Avoid the urge to deny or ignore your feelings and your grief. Burying your emotions now may cause problems down the road.

## Accept the reality of the situation

Once you're over the shock of losing your job, allow yourself to see the situation for what it truly is. Accept the fact that you've been laid off, unpleasant as this may be.

Recognize that you didn't ask for or deserve what happened: the forces of corporations and economies in the global marketplace are beyond your control. While this can be very frustrating, try to adjust by identifying what you *can* control—like the attitude you'll take and the actions you'll pursue to get back on your feet. Avoid the trap of dwelling on things you are powerless to change.

## Take care of yourself

**Work on your self-esteem**, and do things that make you feel good about yourself.

**Find ways to make yourself feel better.** Different strategies work for different people. Take the time to find what works for you, and then do it. Here are some suggestions:

- Flip through photographs of good times.
- Reread your positive performance appraisals from work.
- Look back over the awards, certificates and letters of recognition you've received in the past.
- Visualize wonderful things happening for you.
- Do something you enjoy.
- Do the Staying Positive exercise on p. 38.
- Do the Taking Care of Yourself exercise on p. 33.

**Keep your mind and body active.** Nutrition and fitness are important for your well-being.

**Laugh and cry.** Both activities release endorphins that can make you feel better, so don't inhibit these responses.

**Take charge of your life.** Accept responsibility for yourself, but don't worry about things you can't control.

**Adjust your attitude.** Put a positive spin on negative thoughts.

**Redefine yourself outside of work.** Volunteer to help someone else or take up that hobby you never seemed to have time for.

**Establish a routine.** Get up each day with a plan of action. Write it out before you go to bed. It will give you a reason to get up in the morning.





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**Plan a daily schedule** that includes time for yourself as well as time for career planning or job hunting. Keep a record of your job search activities.

**Set long-term goals.** Give yourself something to strive for.

**Set daily goals that you know you can accomplish.** Call a friend. Take a walk. Visit the library or your local Alberta Employment and Immigration service centre.

**Pace yourself.** Establish a daily routine but avoid the temptation to do or change everything at once. Allow time for rest and relaxation.

**Spend time on yourself.** Tune in to your state of mind and your physical and emotional well-being.

**Get professional help if you need it.** Talk to your family doctor for a referral to a professional counsellor or a mental health professional.

## TIPS

### Tips for improving your coping skills

1. Accept responsibility for your life.
2. Be objective.
3. Know your inner resources.
4. Take a positive approach.
5. Be realistic and flexible.
6. Recognize the danger signs. Get help if you need it.
7. Don't attempt to cope alone.
8. Take it one step at a time.
9. Take control of your life.



# TAKING CARE OF YOURSELF



*Caring for yourself and nurturing your spirit will help you cope with the challenges in your life.*

1. List 10 activities that you enjoy doing on your own.

I like to...	This month, I'm going to do this...
<i>Do yoga.</i>	<i>Every Wednesday night at the community centre.</i>
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

2. List 10 activities that you like to do with others. Be specific about who you'd like to join you.

I like to...	This month, I'm going to do this <i>with...on...</i>
<i>Swim</i>	<i>with Dad...on Saturday morning</i>
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

3. Every month, schedule in at least one activity from each of your lists. (Once a week would even be better. You deserve it!)

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## Reach out for support

*“The best gift you can give yourself is to ask for help.” –Vivian*

You are not alone. And even though you might like to, it’s important that you don’t try to go it alone.

Reaching out for help might be difficult for you at first—especially if you’ve always seen yourself as a strong, independent person. But having a support network will make it easier for you to cope. It will help you put your problems into perspective and move on.

Members of your support network can

- provide encouragement and suggestions
- offer feedback
- share personal experiences that may help you understand and deal with your own situation
- teach you new skills
- provide help and expertise
- direct you to services and resources
- make you laugh
- help you put your situation into perspective
- get your mind off your troubles and help you stay positive

Who is your support network? That depends on you. It might be your family and friends. It might be a group of new people you meet at an outplacement agency. It might be a minister, a mentor, a former co-worker or the local coffee bar server who lends an ear and offers encouragement.

Ideally, your support network should include more than one or two people. Your supporters care about you and will gladly share your burden, but you don’t want to burn them out.

“I wanted to sleep all day or curl up in front of the TV. I really cut off contact with everyone for a while. Then my family—especially my mom—got involved. She’d call every day or two to see what I was up to. She really encouraged me.” —Candice



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# BUILDING A SUPPORT NETWORK

No one makes it alone. Give others a chance to help.

1. In Part A, list the people who support you now.

In Part B, list people who might be willing to help.

In Part C, list the agencies and community groups you can access for support. (Check out the information listed in the Resources chapter, which begins on p. 60.)

2. For each item on your list, write in what you plan to do about making contact or using the resources in your community. Then write each task into your schedule and do it.

## A People who support me now

Current Cheering Section	Planned Action	Done
Mom	Phone to let her know how I'm doing. Maybe she can watch the kids so I can go to a seminar on Tuesday.	✓

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**B**

**People who might be willing to help**

Prospective Cheering Section	Planned Action	Done
<i>Cousin Bob</i>	<i>Talk to him about opportunities at his company.</i>	✓
<i>Nancy from down the street</i>	<i>Ask her over for coffee. Find out how her decision to go back to school is working out.</i>	

**C**

**Places I can turn to for help**

Community Support	Planned Action	Done
<i>The Business Link</i>	<i>Check out the resources on starting a business.</i>	✓

## Stay positive, look on the bright side, reinvest your energy and move on

There's power in positive thinking. So look on the bright side and turn your efforts to positive activities that support you on the road to better things.

Positive thinking can help you work through stressful situations (like losing your job!). It can also open up new possibilities and new ways of solving problems. Giving yourself time for self-exploration can help you decide what direction to take. (We'll show you how in the next chapter.) It all starts with a can-do attitude, and that's something you can choose to have.

Focus on the good, and *make it* a good day.

"At the time, I thought it was the worst thing that could ever happen to me. But, you know, it really turned out to be a blessing in disguise." —Mary



### Look on the bright side

#### Being laid off might give you

- less stress
- more time with your spouse or partner
- more time with your children
- more time for hobbies and leisure activities
- time for yourself
- time to get involved in community activities and volunteer work
- time for that course you've always wanted to take
- time for self-reflection
- an opportunity to explore new options (like changing your career, going back to school, starting a business...the sky's the limit!)
- a fresh start
- a much-needed change
- a better salary and benefits at a new job
- severance pay that can be used to start something new
- new friends and contacts

**Could any of these pluses apply to you?**

*Different strategies work for different people. Here are some things you could try to help yourself stay positive.*

1. *Give your self-esteem a boost by making a list (or more than one):*

- List the things you like about yourself.
- List the nice things other people say about you.
- List your personal strengths.
- List the accomplishments you've achieved in the past five years.

THINGS I LIKE ABOUT MYSELF

NICE THINGS OTHERS SAY ABOUT ME

MY PERSONAL STRENGTHS

MY ACCOMPLISHMENTS

2. *Once you've made your list, take some time to feel proud. Celebrate! You're a good, kind, talented, accomplished person.*

*Give yourself a well-deserved pat on the back. And get ready to move on.*

# Chapter 4: Moving On: Where To Now?

Have you ever heard it said that crisis equals opportunity? That can be hard to believe when you've lost your job. But it has proven true for a lot of people, and it could be true for you as well.

Like many people who are laid off, you might think you need to find another job right away. But this is just one of many options.

The first step in moving on is to explore the options available to you. So before you rush off to find your next job, take some time to discover what it is you want from life and what you want to do. And allow yourself to dream a little.

*“What appeared to be a terrible thing turned out to be the best thing that has ever happened to me. I’ve got my pension and I’m working at a hobby I love.” —Mary*

## Five steps to your new future

1. Take stock of your situation. Get to know yourself. Figure out what you want from life—and from work. Try to visualize your perfect future.
2. Identify your options. Research and consider the choices that are open to you, and identify the barriers that might block your way.
3. Give yourself time to explore all your options, and invest some thought into your decisions. You’ll be happier with the result, and more likely to find yourself in a job or a field you find rewarding.
4. Make your choices and set goals to measure your success.
5. Go for it! Take the next step.

## Take stock

Getting laid off has given you the chance to take stock of what you want from life and from work. It’s a chance to get reacquainted with yourself and to re-examine your goals, priorities, needs and desires. Use it well. The rewards could be far reaching.



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To learn more about your work values and preferences, check out the following resources:

1. Try the online quizzes on the Service Canada website at [www.jobsetc.ca](http://www.jobsetc.ca). (Click on *Career Navigator* to get to the quiz page.)
2. Do the What Are Your Values? exercise in *Multiple Choices* or Your Workplace Needs and Wants exercise in *Advanced Techniques for Work Search*. (Both publications can be ordered or downloaded from [alis.alberta.ca/publications](http://alis.alberta.ca/publications).)

## Understand the meaning of work

For most people, having a job is an important part of their identity. But there's more to life than work.

What does work mean to you? What satisfaction does it bring? How does it add meaning to your life? What parts of work are important to you? What parts do you value? The What's So Good About Work exercise will help you put things into perspective. It will also help you see what features of a job you should look for as you move forward.

## Dream a vision of the future

Why is having a dream or vision so important?

*Dreams get you out of bed in the morning. Dreams put a smile on your face and a bounce in your step. Dreams are the wings that carry you out of the rut and keep you out. Believing in your dreams is believing in yourself. Acting on your dreams is creating a future for yourself.*

—From *Dancing With Your Dreams*, Alberta Learning Information Service tip sheet, available at [alis.alberta.ca/tips](http://alis.alberta.ca/tips)

If you're having difficulty visualizing what your future might look like, the exercise on p. 42 can help.



# WHAT'S SO GOOD ABOUT WORK?



Identifying what work means to you will help you understand and accept the reactions and feelings you may have about losing your job.

1. Some of the rewards people get from their work are listed below. Rate how important each item is to you by checking the appropriate box.

	Important	Somewhat Important	Not Important
Financial success			
Basic necessities			
Sense of purpose			
Recognition			
Status			
Authority			
Social interaction			
Personal growth			
Challenge			
Time structure			
Achievement			
Sense of belonging			
Intrinsic satisfaction			
Identity			
Opportunity for self-fulfillment			
Self-esteem			
Adventure			

2. Look at the items you checked as important. Think about whether your last job provided you with rewards that are important to you.
3. Look at your list of important items again. Think about what kind of job would provide you with the rewards you think are important. A job like your old job? Or something entirely different, perhaps in a different field?
4. Use your list to guide your research and exploration of options for moving forward. As you move on with your life, use your list to help you keep sight of the things that are important to you?

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# VISUALIZING THE PERFECT FUTURE

*Close your critical mind. Open your creative, innovative mind. Now, in your mind, remove all the barriers (real or imagined) that might stop you from getting anything you might wish for. Don't worry about the lack of time, money, knowledge or connections—all the barriers the real world might impose on you.*

*With a mind clear of obstacles, dream about what you would like to do now that you're no longer working at your former job. Let your imagination run wild. For now, forget practical considerations ("I need to earn at least \$50,000 a year to cover the mortgage and feed the kids."). There's plenty of time for reality later. For now, place no restrictions on your options and just dream. Record your thoughts in detail below.*

*If you have difficulty visualizing what you would actually be doing in your perfect future, just record whatever details are clear in your mind. For example: "I would start my work day at 9 a.m. and I would only work three days a week. My work would take me to different countries. And I'd love every aspect of my job..."*

THIS IS MY DREAM...

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## Assess your skills, abilities and preferences

As you take stock of your situation, spend some time assessing the skills you've developed over the years. Which of your skills do you enjoy using? Which will be an asset when you pursue future goals? Which could use some polishing up? Which of your skills or areas of expertise would you like to share with others?

Think about your strengths, talents, passions and abilities. What is your preferred learning style? What is your work style and your preferred work setting?

Knowing these kinds of things about yourself will help you take steps that are right for you.

### Skills are transferable assets.

Nothing you have learned will ever go to waste.

When you've been laid off, it's easy to fall into the trap of thinking your old job is all you know. But don't sell yourself short. Your life experience is worth a lot, and many of the skills you've learned will easily transfer to new jobs and new situations.

The following questions will help you think about the transferable skills you may already have.

- Are you a good organizer?
- Are you a team player?
- Are you a good communicator?
- Are you a big-picture thinker? (Or is your strength in paying attention to details?)
- Are you a natural coach and teacher?
- Are you trustworthy? reliable? adaptable? resourceful? service-oriented? willing to learn new things?

Also consider what specialized skills you bring to the table. (For example, perhaps you are a computer whiz, or you're fluent in a second language, or you have a knack for getting people to see eye to eye, or multi-tasking is as natural to you as breathing...)

Remember to emphasize your transferable skills on your resumé, on job applications and in job interviews.

The career planning resources listed on p. 61 of the Resources chapter can help you assess your skills, abilities and work preferences.



*"I got my degree in Forestry and then worked for the same company for 30 years. When my sawmill closed down, I thought forestry was all I knew. But today, I run my own construction business and serve as my company's general contractor. The people skills I fine-tuned at the mill have served me well. And every day, I use the planning, scheduling and project management skills I picked up on the way."—Dan*



## Explore your options

The options outlined here may not be appropriate for your particular situation. But we hope they'll help you remember that you have choices—and start you thinking about how you can transform your layoff into an opportunity.

### Find a new job in the same field

This is often the first and only option people who are laid off consider. If your answer to the following questions is “yes,” it may be a good choice for you.

- Are jobs available? Are they located where you want to live?
- Is the economic outlook for your industry favourable? Are jobs in this sector likely to be secure?
- Are you qualified for the positions you seek? Do you have a good chance of being hired?
- Do you really enjoy the work?
- Will having a job in this field help you achieve your personal and career goals?

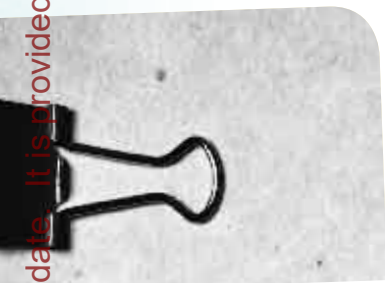
### Relocate

You may wish to seek employment, education or new business opportunities in another town, city, province or even country. Pursuing this option warrants a considerable amount of research. Here are some factors to consider:

- What moving costs will be involved?
- What is the vacancy rate in your chosen location?
- What is the cost of living? the cost of housing?
- How will your move affect your family and friends?
- If you plan to find a new job, what is the unemployment rate in your chosen location? What opportunities are available for someone with your qualifications?
- If you plan to start a new business, does your market research suggest that you can make a profit? Is there sufficient demand for the goods or services you plan to offer? Is the business climate in your chosen location supportive of business start-ups?

See Resources (p. 60) for links to information that can help you make good choices

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## Change your occupation

For many people who have been laid off, changing the type of work they do is a viable option. Your new field of work might be completely different or it might include components of your old occupation.

Here are some questions to consider if you're thinking about making this change:

- Are you sure you wish to change occupations? What are your reasons?
- Have you explored career alternatives and done some career planning?
- Have you thoroughly researched your options?
- Have you chosen a field that is compatible with your values, skills and interests?
- What are the employment prospects in your new occupation? Are they better than those for your current one?
- Are you willing or able to update your training or education in order to find employment in your new field?

## Go back to school

A layoff may present the perfect opportunity for returning to learning—upgrading, retraining or even embarking on a whole new course of study. There are many options to consider:

- full-time studies
- part-time studies
- distance learning (correspondence)
- web-based learning
- apprenticeship (formal technical education combined with on-the-job training)

Here are some questions to consider if you're thinking about going back to school:

- Will retraining or upgrading help you advance your career? Will it pay? Will the value of more education be recognized by prospective employers?
- Do you have the money you'll need to complete your training? Are you eligible for special funding or student loans?
- Do you have the prerequisites you need?
- Have you researched the educational and training options that are available? Have you made the best choice for yourself?

The career planning (p. 61) and business development (p. 62) links in the Resources chapter can help you explore your options.



The career planning (p. 61), education and training (p. 61) and financial information (p. 62) links in the Resources chapter can help you get started.

## Start your own business

If you're an enterprising person who enjoys a challenge, you may wish to start your own business. Here are some options you could explore:

- buying a franchise
- setting up or joining a partnership
- opening a new business
- running a home-based or mail-order business
- creating and marketing a new product or service

## Retire

Naturally, retirement (or semi-retirement) is not an option for everyone. But if you're thinking about it, consider the following questions:

- Do you really want to retire? Or do you feel you have no alternatives?
- Financially, are you in a position to retire?
- Have you done any retirement planning?
- Will retirement or semi-retirement help you achieve your goals?

## Volunteer

Supporting community organizations by offering your time and skills can be very rewarding. It can also help you build your career, learn new skills, connect with people who can help you get work and give you valuable work experience that you can showcase on your resumé.

### The changing world of work

Today's labour market offers a variety of work options. Whether you choose to stay in your existing occupation or make a change, here are some options you could consider:

- **freelancing**, consulting or contract-based work
- **job-sharing** (two people share the duties, salary and benefits of one full-time position)
- **part-time work** (working less than 30 hours a week in a permanent or temporary position) or holding more than one part-time job
- **temporary work** (some companies hire temporary staff to cover for employees who are on leave)
- **on-call work** (on-call workers work when they're needed, often on short notice)
- **seasonal work** (seasonal workers work long, steady hours only during their industries' peak seasons)
- **telecommuting** (some companies allow employees to work at home and connect to the office by phone, fax or computer)

A list of entrepreneurship resources can be found on p. 62

For more retirement information, see p. 63.

See the tip sheet *Volunteering to a Better Career Path* at [alis.alberta.ca/tips](http://alis.alberta.ca/tips).



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# Make your choices and set goals

## Do your homework

To make a wise choice about what's best for you, research the ins and outs of each option. You can do this in a number of ways:

- Use print or electronic resources available on the Internet, in government or community resource centres or in the public library.
- Talk to people who work in jobs that interest you.
- Use your support network to find out about work possibilities or to connect with people who can give you information or advice.
- Volunteer or job shadow to get first-hand information about the choices you're considering.

## Make a decision

Once you've gathered the facts about each of your options, you're in a good position to make a choice that's best for you.

In making your decision, consider the advantages and disadvantages of each option. How does each choice match up with your needs, values and circumstances? What's the best choice for you at this stage of your life?

## Set goals

*Your dream is the picture of what you want your life to look like in the future.*

*Your goals are the brush strokes you make to create that picture, to bring it to life.*

—From *Dreams to Action*, Alberta Learning Information Service tip sheet, available at [alis.alberta.ca/tips](http://alis.alberta.ca/tips)

Dreams alone won't change your life. But turning dreams into goals that you work toward certainly can.

Goals define what is to be achieved and when it is to be accomplished. But to reach your goals, you need to be clear on what you want and what success means to you.

It's not enough to say "I just want to be happy" or "I just want a job that fulfills my basic needs." You need to be **SMART** about it. That means breaking your goals into pieces that are **S**pecific, **M**easurable, **A**ttainable, **R**esults-oriented and **T**ime-targeted.

Having a poorly defined goal is like leaving for a trip and not knowing your destination.



As a first step, check out the information in the Resources chapter (p. 60), including the ALIS website.





# SETTING YOUR GOALS



Writing down your goals can motivate you to achieve them. Use the space below to record your goals and identify what needs to be done by when. And remember that achievable goals are SMART: Specific, Measurable, Attainable, Results-oriented and Time-targeted.

Here's an example of what some of your goals might be if your dream is to have a business of your own.

<b>Goal:</b>	<i>Gather available print and electronic information about self-employment...</i>
<b>By When:</b>	<i>...by no later than July 15.</i>
<b>Goal:</b>	<i>Explore different self-employment options (e.g. home-based, franchise, partnership, etc.)...</i>
<b>By When:</b>	<i>...by no later than August 15.</i>
<b>Goal:</b>	<i>Determine if I am personally suited to be self-employed...</i>
<b>By When:</b>	<i>...by no later than August 31.</i>

<b>Goal:</b>	
<b>By When:</b>	
<b>Goal:</b>	
<b>By When:</b>	
<b>Goal:</b>	
<b>By When:</b>	
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<b>Goal:</b>	
<b>By When:</b>	

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## Take the next step

Dreams will remain dreams and goals will remain goals unless you take the next step. That means coming up with a plan of action.

Where do you begin?

Start with your goals and plan backwards. Break each goal into smaller steps—short-term goals—and figure out how you'll achieve them.

Here's an example.

Goal	<i>Gather available print and electronic information about self-employment by no later than July 15.</i>		
Action Plan	Date	Done	
<i>Visit the library at the downtown Business Link office.</i>	<i>Tuesday, June 10</i>	<input checked="" type="checkbox"/>	
<i>Download and review relevant tip sheets and publications from the Alberta Learning Information Service website.</i>	<i>Friday, June 20</i>	<input checked="" type="checkbox"/>	
<i>Check what's available on the Service Alberta, Service Canada and Industry Canada websites. Download and review.</i>	<i>Monday, June 23</i>	<input type="checkbox"/>	
<i>Register for the business start-up seminar at the Business Link.</i>	<i>Monday, June 23</i>	<input type="checkbox"/>	
<i>Go to seminar.</i>	<i>Monday, June 30</i>	<input type="checkbox"/>	
<i>Review and consolidate the info I have collected.</i>	<i>Monday, July 14</i>	<input type="checkbox"/>	

# DEVELOPING AN ACTION PLAN

Your action plan defines how you will accomplish your goal. The first step is to break things out into manageable pieces.

1. Use the format below to develop an action plan for each of your goals.

Goal		
Action Plan	Date	Done

Goal		
Action Plan	Date	Done

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2. Use the list below as a starting point for identifying the barriers you'll need to overcome in order to reach your goals. Come up with at least three ways in which you might overcome each barrier.

Here's an example of one barrier you might face if your dream is to have a business of your own.

Barrier	Possible Solutions
Lack of start-up capital	<ol style="list-style-type: none"> <li>1. Talk to my banker about increasing my credit line.</li> <li>2. Contact the Business Development Bank of Canada about financing options.</li> <li>3. Get a loan from a family member.</li> </ol>

Barrier	Possible Solutions
Lack of time	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
Lack of required skills	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
Lack of experience	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
Lack of knowledge	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
Lack of confidence	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
Lack of support	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>

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Lack of education	1. 2. 3.
Lack of money	1. 2. 3.
Fear of failure	1. 2. 3.
Fear of the unknown	1. 2. 3.
Fear of risk-taking	1. 2. 3.
Procrastination	1. 2. 3.
	1. 2. 3.
	1. 2. 3.

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# Chapter 5: You're in Good Company

There are thousands of highly skilled people who—like you—have been laid off as a result of mergers, company closures, downsizing and global economic shifts. Many have moved on to successful new lives. You can too.

Here are examples of five Albertans who were laid off and came out on top! We hope these stories will give you inspiration and hope.

## **Stephanie transferred her skills to a new job in her field.**

Stephanie spent 18 years as a loyal, dedicated employee of Company X. Three years before her layoff, she was promoted to the position of division manager. Her branch managers loved her, and by all reports, she was doing a great job. Stephanie thought her job would take her to retirement, so when her layoff notice came, it was a huge blow.

*“I was so upset, I couldn’t think straight. I kept thinking, ‘Why me?’ It just seemed so unfair. I had given so much of myself to that company. What did they think I would do now? I really felt they had put me out to pasture, so to speak. How did they expect a woman my age to start over and get a new job?”*

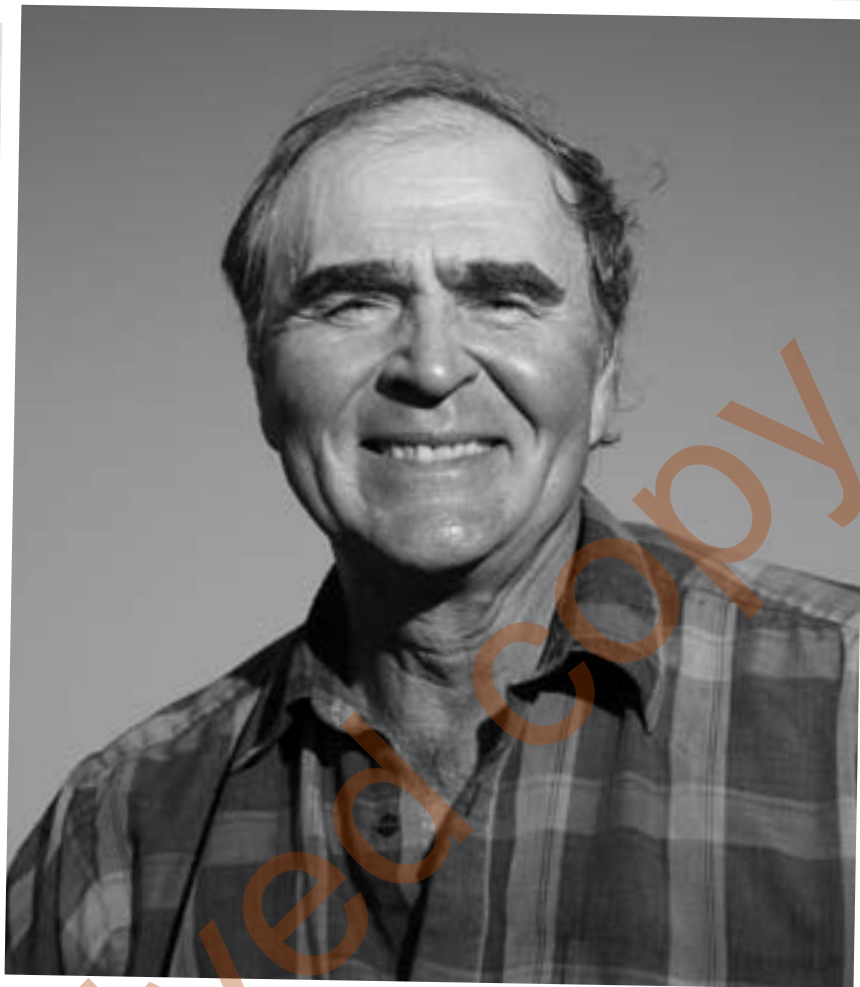
Stephanie struggled with worry, despair and low self-esteem for close to a month. Then a good friend encouraged her to volunteer some time with a local not-for-profit organization.

*“I was wallowing in self-pity. But I had nothing else to do, so I decided to give it a try. As it turned out, they really needed someone with management experience. Within five weeks, I was hired as their executive director. It was like a dream come true! I liked my last job, but I’m so much happier now.”*

“I’m not upset with Company X anymore. If they hadn’t laid me off, I’d be making \$5,000 a year less. And I wouldn’t have met all the wonderful people I’m working with now.” —Stephanie



"I didn't feel 56, and I wasn't ready to retire. I had even more financial commitments than when I was 40."  
—Pierre



**Pierre opted for semi-retirement, combining part-time work and time for leisure activities.**

At 56, Pierre was counting on at least four more years of employment before retirement. As a senior technologist in the forestry sector, Pierre made every effort to keep on top of his game. But even that couldn't save his job or his industry from the falling demand for lumber products.

*"I wasn't prepared to be without an income. So I tapped into my network—convinced I'd have no trouble finding another job. But in the weeks I was off work, I started to think about other options. I didn't miss work as much as I thought I would, and my wife was making enough that we could scrape by. I decided to take a retirement planning workshop—something we should have done 10 years ago. After looking at all the angles, I decided semi-retirement was a good choice for me. I'm very pleased with my lifestyle now. I spend two days a week consulting and three days a week enjoying my leisure. My golf game has never been better!"*

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## Natalia explored her interests and changed careers.

Both Natalia and her husband were victims of a massive layoff when a major call centre shut its doors and moved to another city.

*“We were forced to make major lifestyle changes. The annual vacation or the designer jeans for the kids were out of the question. My husband had specialized training, so it was easy for him to find a new job. But I had no formal education. Where was I going to find a job that would pay me anything close to what I was earning before?”*

Natalia spent months looking for a job that would suit her.

A friend told Natalia about a career planning workshop she was going to. Natalia decided to attend. The workshop inspired her to do some self-exploration, and gave her the encouragement she needed to try something new. Natalia decided to become a hairstylist.

*“This way, I can still work with people which is what I love, but I’m also learning new skills. I have a new focus in life. If all goes well, I’m considering using my severance money to buy a small beauty salon.”*



*“At first I was picky. There were lots of jobs out there, but none offered the flexibility and level of responsibility I had before. I knew I wanted something different, but I didn’t know what.”—Natalia*



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"I was kind of tired of doing the same thing for so long, and I had always wanted to get into computers." —Gary



### **Gary went back to school to prepare for a new career.**

Gary was the manager of a gas drilling rig when his layoff notice came. After several years of low natural gas prices, his company could no longer compete.

*"I put off telling my wife for two days. All weekend long I was trying to figure out how to get around it. I knew she'd go crazy. Anyway, on Monday I had to tell her because I had no job to go to. Things were tough for a while. My wife was mad at my former employer, and she took it out on me and the kids. She hadn't worked for years and we have a big mortgage and two children. I guess we were all worried."*

After weeks of checking the Internet and scouring the classified ads, Gary was discouraged. He had called all his personal and business contacts to no avail. Nevertheless, two drilling companies had requested his resumé.

*"A resumé? I'd been working in the same place for nearly 18 years. I didn't have a resumé, and I didn't have a clue how to do one. A buddy who was out of work last year told me where he got his done. So that's where I went [to the local Alberta Employment and Immigration service centre] and they showed me how to do my own. The guy there asked me a bunch of questions that got me thinking. Anyway, the long and short of it is that I decided to go back to school."*

After doing some career exploration, Gary enrolled in a computer technology program at a post-secondary institute. His wife got a full-time job.

*"Friends told us about a job they thought she'd be good for. She applied and got it. She really likes being back at work. And now we can pay the bills."*

## Lori started her own business.

Lori had plans to celebrate her 50th birthday when she learned she was being laid off from the day care job she loved.

She lived in a small city, and her day care centre simply couldn't hire enough staff to keep up with all the shifts. The owners, who were getting on in years, had decided to close out and retire instead of trying to compete with other businesses that could pay much higher wages.

*"Some people found jobs at other day cares, but I felt I was too old to start from scratch at a new place. I had always wanted a business of my own, and at my age, I figured it was now or never. So my husband and I went over our finances, drafted a budget and generally discussed our future. Over the weekend we made plans to meet with our lawyer and accountant. We discussed our alternatives and developed a plan of attack."*

Lori spent the next four weeks researching and developing a business plan. Within two months, she had positioned herself to open her own specialty bakeshop, using the skills developed over a lifetime of doing a hobby she loved.



*"I've never looked back. It has been a very rewarding experience." —Lori*

## Voices of experience

- Get proper financial advice.
- Get legal advice from someone who specializes in employment separation agreements.
- Be adaptable and willing to work hard.
- Give yourself time to recuperate, but put a deadline on it. Then dig right in there and figure out your next moves.
- Look at all your options. Evaluate each one carefully.
- Think of your layoff as an opportunity, a positive move.
- If you can't get the support you need from one place, look elsewhere until you find it.
- Do things for yourself.
- Get out there and network. Let people know who you are and what you need.
- As soon as you feel comfortable, get some career counselling. It will force you to think about what you want to do.
- Talk to others who have been in the same boat. Learn from their experiences—and share yours. You may learn a great deal from each other.
- Join a support group where you can vent your feelings.
- Create a budget and prepare yourself financially.
- If you want a job, get help with your resumé and find out about the hidden job market.

# ASSESSING WHERE YOU'RE AT

Planning a new tomorrow starts with figuring out where you're at today.

Check each item that you've taken care of so far. (Cross out any items not applicable to your situation.)

The headings on this worksheet correspond to the workbook chapters. If you need more information about the items you haven't checked, jump to the appropriate chapter.

## A

### First Things First (p. 5)

#### Severance and settlements

- I've received professional advice about a separation or severance agreement.
- I've received professional financial advice about severance pay, RRSPs, pensions, benefits, insurance, tax implications and other separation-related issues.
- I've researched rights and entitlements.
- I've asked for details about exactly what my company was offering.
- I've negotiated an agreement.
- I've negotiated the continuation of medical and dental benefits.
- I've negotiated the continuation of insurance coverage.
- I've asked for outplacement and financial planning support.
- I've researched what help and resources are available.
- I've received a formal, signed separation agreement.

#### References and employment records

- I've requested letters of reference.
- I've requested a Record of Employment.

#### Employment Insurance

- I've filed an Employment Insurance claim.

#### Financial planning

- I've received expert financial planning advice from a banker, accountant or financial adviser.
- I've prepared a budget.
- I've arranged financial assistance, as required.

## B

### Dealing With Your Loss (p. 11)

#### Managing change

- I've assessed how losing my job is affecting me physically and emotionally.
- I've assessed how losing my job is affecting my behaviour.
- I've assessed how losing my job is affecting my family and my relationships.

## C

## Tips and Tools to Help You Cope (p. 30)

### Adjusting

- I've acknowledged my feelings and emotions.

### Accepting

- I've faced the reality of my layoff.

### Taking care

- I'm working on my self-esteem.
- I'm doing things I like.
- I'm exercising and staying active.
- I'm staying positive.
- I'm finding new things to do.
- I've established a routine.
- I plan a daily schedule.
- I've sought professional help, as required.

### Getting help

- I've identified a support network.
- I've asked for help.

### Staying positive

- I'm looking on the bright side.

## D

## Moving On: Where To Now? (p. 39)

### Taking stock

- I know what I want from life.
- I know what I want from work.
- I know what my perfect future looks like.
- I know my own skills, abilities, talents, passions and strengths.

### Exploring options

- I've researched and considered a number of choices.
- I've considered various work options (part time, on call, job-sharing, etc.)

### Making choices and setting goals

- I've weighed the pros and cons of each of my choices.
- I've decided what next steps are best for me.
- I've set SMART goals to get me there.

### Next steps

- I've developed action plans for each of my goals.
- I've identified the barriers that might stand in my way, and ways to overcome them.



# Chapter 6: Resources

Here you will find resources you can access through Alberta Employment and Immigration, as well as a list of resources by topic beginning on p. 61.

## Alberta Employment and Immigration

Alberta Employment and Immigration provides services and information to help people succeed in the changing workforce, foster safe and healthy workplaces and help people in need. For information about the department's programs and services, visit [employment.alberta.ca](http://employment.alberta.ca).

You can access the department's career, workplace and labour market information in one of three easy ways: click, call or come in.

### Click

## Alberta Learning Information Service (ALIS) website

### [alis.alberta.ca](http://alis.alberta.ca)

ALIS is Alberta's online source for career, educational and employment services and information. Here are some of the many resources you'll find:

**OCCinfo**—job descriptions, educational requirements, salary information, employment and advancement opportunities, and projected growth data for more than 530 occupations. Search by occupational title, interest, subject, industry and more.

**EDinfo**—information on Alberta post-secondary schools and programs and on distance learning options available in Western Canada.

**Job search resources**—select the *Job Seekers* tab for access to a comprehensive database of job postings and a link to Alberta Work Search Online to find information, examples and exercises for every step of your job search.

**WAGEinfo**—wage and salary information by occupation, geographic area and industry group.

**CERTinfo**—answers to common questions about certification and registration requirements for regulated professions and trades.

**eProducts & Services**—more than 60 career, learning and employment publications are available. Most are free, and many can be downloaded as PDF files.

**Tip Sheets**—more than 150 easy-to-read articles on career, learning and employment topics can be downloaded from [alis.alberta.ca/tips](http://alis.alberta.ca/tips). Scroll down to *Tips by Topic* and search by topic.

### Call

## Alberta Career Information Hotline

The Alberta Career Information Hotline is a career consulting and referral service. Hotline staff can answer your questions about the following topics:

- career planning
- educational options and funding
- occupational descriptions
- labour market information
- work search skills
- the workplace

The Hotline also has an e-Resumé Review service. Visit the website or call the Hotline for more details.

**Hours:** 8:15 a.m. to 4:30 p.m., Monday to Friday

**Phone:** 780-422-4266 (in Edmonton)  
1-800-661-3753 (toll-free across Canada)

**Website:** [alis.alberta.ca/hotline](http://alis.alberta.ca/hotline)

### Come In

## Alberta Employment and Immigration service centres

Alberta Employment and Immigration service centres across the province provide information on occupations, career options, finding work, education programs and funding. To locate an office near you, call the Alberta Career Information Hotline or visit [alis.alberta.ca](http://alis.alberta.ca) and scroll to *Career Services Near You*.

## Resources by topic

### Career planning and labour market information

Easy-to-read tip sheets can be downloaded from [alis.alberta.ca/tips](http://alis.alberta.ca/tips). Scroll to *Tips by Topic* to view Career tips.

Visit Alberta Employment and Immigration's Labour Market Information website at [employment.alberta.ca/lmi](http://employment.alberta.ca/lmi) for regional labour market news, information on skills shortages, labour market outlooks and more.

To view, order or download the following resources, visit the ALIS website at [alis.alberta.ca/publications](http://alis.alberta.ca/publications).

**Assessing You: The first step in career planning** (formerly the *Skills Plus Handbook*)

This self-assessment workbook will help you identify your skills and assets and think about how you can repackage your career assets to suit your current needs.

**Career Planner: Choosing an occupation**

This plain language workbook is full of exercises and tips to help you work through the steps of career planning.

**A Guide for Midlife Career Moves**

This guide can help you identify and take advantage of the positive characteristics associated with older workers, consider your financial needs and explore non-traditional work opportunities.

**Making Sense of Labour Market Information**

This book describes what labour market information is and provides examples of how to use labour market information when making career, learning or employment decisions.

**Multiple Choices: Planning your career for the 21st century**

This publication will help you assess your skills, interests and values, explore work possibilities, set goals and make career-related decisions that are right for you.

### Education and training

**For Students Finance and scholarship information, see Financial Help and Information.**

EDinfo ([alis.alberta.ca/edinfo](http://alis.alberta.ca/edinfo)) offers information on Alberta post-secondary schools and on distance learning options available in Western Canada.

Easy-to-read tip sheets can be downloaded from [alis.alberta.ca/tips](http://alis.alberta.ca/tips). Scroll to *Tips by Topic* to view Learning tips.

To view, order or download the following resources, visit the ALIS website at [alis.alberta.ca/publications](http://alis.alberta.ca/publications).

**Adult Back to School Planner**

Everything an adult needs to know about going back to school—making a plan, anticipating the challenges and knowing where to go for support.

**Education and Training Planner**

This workbook will help you with each step of your education and training plan—from choosing the right program and the right school to applying for admission and arranging your finances.

**Time to Choose...a post-secondary education program**

What programs are offered and where? What's the difference between a college, a technical institute and a university? How do you decide on an educational program? By when do you need to apply? This handy booklet answers these questions and more.

## Employment Insurance

For information about Employment Insurance, contact Service Canada. An EI agent will answer your questions about entitlements, benefits, records of employment and where and how to apply for EI.

You can apply for Employment Insurance online or in person at a Service Canada Centre. To apply online or to find a centre near you, search "Employment Insurance" on the Service Canada website.

**Phone:** 1-800-206-7218 (toll-free in Canada)

1-800-529-3742 (for callers who are deaf or hard of hearing)

**Website:** [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## Entrepreneurship and business development

### **Self-Employment: Is it for me?**

Thinking of becoming your own boss? This primer outlines the benefits and challenges of self-employment and examines the motivation, skills, traits and background of successful entrepreneurs.

View, order or download this publication at [alis.alberta.ca/publications](http://alis.alberta.ca/publications).

You can also view or download the Self-Employment: A Career Option for You? tip sheet from [alis.alberta.ca/tips](http://alis.alberta.ca/tips).

### **AlbertaFirst.com**

The AlbertaFirst.com website ([albertafirst.ca/businfo](http://albertafirst.ca/businfo)) is a one-stop economic information resource with a number of free publications for entrepreneurs produced by the Alberta government and the Business Link. These include

*Prepare for Success: Starting a Small Business in Alberta*

*Promote for Success: Marketing Your Small Business in Alberta*

*Manage for Success: Operating Your Business in its First Year*

*Understanding Your E-Business Options*

*Developing Your Financial Forecasts*

*Managing Your Assets*

*Financing Your Business*

### **The Business Link**

The Business Link provides information and services to Albertans who are starting or expanding their business. Information is available on business planning, start-up, regulatory requirements, financing and loan programs, marketing, e-business, Aboriginal business, exports and imports, and government programs and services.

The Business Link has offices in Edmonton and Calgary and works with business development centres across the province to make its services accessible in other locations.

**Phone:** 1-800-272-9675 (toll-free in Alberta)

1-800-457-8466 (for callers who are deaf or hard of hearing)

#### **Edmonton office:**

100, 10237-104 Street NW  
Edmonton, Alberta T5J 1B1  
780-422-7722

#### **Calgary office:**

250, 639-5 Avenue SW  
Calgary, Alberta T2P 0M9  
403-221-7800

**Website:** [www.canadabusiness.ca/alberta](http://www.canadabusiness.ca/alberta)

(From the home page, scroll to *Regional Sites* to access a list of business development centres across Alberta.)

## Financial help and information

### **Alberta Scholarship Programs**

Visit [alis.alberta.ca/scholarships](http://alis.alberta.ca/scholarships) for information on post-secondary scholarships and bursaries and how to apply for them.

#### **Mailing Address:**

Box 28000, Station Main  
Edmonton, Alberta T5J 4R4

**Phone:** 780-427-8640 (Edmonton area)

310-0000 and enter 780-427-8640 (toll-free in Alberta)

#### **Street Address:**

4th Floor, Sterling Place  
9940-106 Street  
Edmonton, Alberta

**Email:** [scholarships@gov.ab.ca](mailto:scholarships@gov.ab.ca)

**Website:** [alis.alberta.ca/scholarships](http://alis.alberta.ca/scholarships)

### **Alberta Works**

Alberta Works, administered by Alberta Employment and Immigration, provides income support to help people meet basic food, clothing and shelter needs for an interim period until they can support themselves again. People who are eligible for the Income Support program may also receive health benefits, help to obtain child support payments, and information and training to help them find a job.

**Hours:** Advisers are available 24 hours a day, seven days a week.

**Phone:** 780-644-5135 (Edmonton area)

1-866-644-5135 (toll-free in Alberta)

**Email:** [iscc@gov.ab.ca](mailto:iscc@gov.ab.ca)

**Website:** [employment.alberta.ca/albertaworks](http://employment.alberta.ca/albertaworks)

### **Canada Revenue Agency**

Check the Canada Revenue Agency website for current information about taxation.

**Website:** [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

### **Money Mentors**

Money Mentors provides online resources, money management seminars and personal coaching to help individuals manage their debt and plan for long-term financial success.

The publication *Stretch Your Dollars: Budgeting basics*, which provides helpful tips for cutting expenses and boosting income and a list of services and programs, is also available online or in print.

**Phone:** 1-888-294-0076 (toll-free in Alberta)

780-423-5265 (Edmonton area)

403-265-2201 (Calgary area)

**Website:** [www.moneymentors.ca](http://www.moneymentors.ca)

## Students Finance

The Students Finance section of the ALIS website ([alis.alberta.ca/studentsfinance](http://alis.alberta.ca/studentsfinance)) has videos, PowerPoint presentations and booklets to help you plan financing for your post-secondary education. Some of the titles you'll find include

*What's Next: Planning and Financing Your Post Secondary Education*

*Owner's Manual: A Guide to Financing Your Education*

*Just the Facts: A Short Guide to Students Finance*

*Quick Tips: A Companion to Your Student Financial Assistance Application*

*Repayment Handbook: Strategies for Paying Back Your Student Loan*

### Information sheets

- *Student Loan Basics*
- *Helping Your Child Plan*
- *Budgeting Tips*

### Mailing Address:

Box 28000, Station Main  
Edmonton, Alberta T5J 4R4

**Phone:** 780-427-3722 (Edmonton area)

1-800-222-6485 (toll-free in Canada)

**Website:** [alis.alberta.ca/studentsfinance](http://alis.alberta.ca/studentsfinance)

## Job search and resumé preparation

To view, order or download these resources, visit the ALIS website at [alis.alberta.ca/publications](http://alis.alberta.ca/publications).

### *Advanced Techniques for Work Search*

This workbook is for self-directed adults with work experience or post-secondary education and training in their desired field. It offers work search strategies as well as tips for completing information interviews, and preparing cover letters and resumé.

### *Positive Works II*

The exercises and tips in this booklet will help you build a positive attitude and put it to work in all areas of your life.

## Mental health and community services

### *Change and Transitions: The path from A to B*

This booklet explores change and the emotional stresses and transitions that go with it. Exercises and practical tips provide ideas on reducing stress and maintaining a positive attitude.

View, order or download this resource at [alis.alberta.ca/publications](http://alis.alberta.ca/publications).

## Canadian Mental Health Association

The Canadian Mental Health Association website offers information and resources to help you deal with stress, take care of your emotional health and maintain a healthy work-life balance. The website also provides links to programs and services where you can get help if you need it.

**Phone:** There are 11 regional offices in Alberta. Visit the CMHA website or check your telephone directory (under "Mental Health") for the office nearest you.

**Website:** [www.cmha.ca](http://www.cmha.ca) (Click *CMHA locations* on the left-hand menu to find an office near you.)

## Local Support Services

Many communities provide information, referrals and support services for individuals and families. Check your telephone directory to see if your municipality has a social services office. Some services might be listed in the Yellow Pages under "Social Service Organizations" or near the front of the Yellow Pages under "Community Services."

## Retirement

View or download the tip sheet *Thinking About Work After Retirement?* at [alis.alberta.ca/tips](http://alis.alberta.ca/tips).

## Pensions

For general information about the Canada Pension Plan or the Old Age Security program, search the A to Z Services Index on the Service Canada website at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

If you prefer to call for information, you'll need to have your Social Insurance Number ready.

**Hours:** 8:30 a.m. to 4:30 p.m., Monday to Friday

**Phone:** 1-800-277-9914 (for service in English)

1-800-277-9915 (for service in French)

1-800-255-4786 (for callers who are deaf or hard of hearing)



## Volunteering

### *Volunteering to a Better Career Path*

This ALIS tip sheet is available at [alis.alberta.ca/tips](http://alis.alberta.ca/tips).

### Volunteer Centres

Visit [www.volunteeralberta.ab.ca](http://www.volunteeralberta.ab.ca) to find a volunteer centre near you.

## Workplace information and employee rights

### Alberta Human Rights and Citizenship Commission

The Commission administers Alberta's Human Rights, Citizenship and Multiculturalism Act, which protects Albertans from discrimination. Regional offices are located in Edmonton and Calgary.

#### **Northern Regional Office:**

800 Standard Life Centre  
10405 Jasper Avenue  
Edmonton, Alberta T5J 4R7

780-427-7661 (confidential inquiry line)

780-427-1597 (for callers who are deaf or hard of hearing)

#### **Southern Regional Office:**

Suite 310, 525-11 Avenue SW  
Calgary, Alberta T2R 0C9

403-297-6571 (confidential inquiry line)

403-297-5639 (for callers who are deaf or hard of hearing)

#### **Toll-free in Alberta:**

310-0000 followed by the 10-digit regional office number

1-800-232-7215 (for callers who are deaf or hard of hearing)

**Email:** [humanrights@gov.ab.ca](mailto:humanrights@gov.ab.ca)

*Due to confidentiality concerns, the Commission cannot accept or respond to complaints of discrimination via email.*

**Website:** [albertahumanrights.ab.ca](http://albertahumanrights.ab.ca)

### Employment Standards

Call the Employment Standards Contact Centre for information about employers' and employees' rights and responsibilities related to wages, overtime, vacations, leaves and other employment-related issues.

**Hours:** 8:15 a.m. to 4:30 p.m., Monday to Friday. Recorded information is available 24 hours a day.

**Phone:** 1-877-427-3731 (toll-free in Alberta)

780-427-3731 (Edmonton area)

1-800-232-7215 (for Alberta callers who are deaf or hard of hearing)

780-427-9999 (for Edmonton area callers who are deaf or hard of hearing)

**Email:** [employmentstandards@gov.ab.ca](mailto:employmentstandards@gov.ab.ca)

**Website:** [employment.alberta.ca/es](http://employment.alberta.ca/es)

### Lawyer Referral Service

The Law Society of Alberta offers a free lawyer referral service. Ask specifically for referrals to lawyers who specialize in labour law. When you select a lawyer, ask for a free half-hour consultation.

**Phone:** 1-800-661-1095 (toll-free in Alberta)

**Website:** [www.lawsocietyalberta.com](http://www.lawsocietyalberta.com) (Choose *Services for the Public* and click on the *Lawyer Referral Service*.)

### Office of the Superintendent of Bankruptcy

If the company you worked for is closing and declaring bankruptcy, a trustee of bankruptcy will be appointed. Contact Industry Canada's Office of the Superintendent of Bankruptcy to determine the name of the appointed trustee and to register a claim. Be sure to act quickly: creditors must establish that money is owed to them within certain time limits.

**Phone:** 780-495-2476 (Edmonton area)

403-292-5607 (Calgary area)

**Website:** [www.ic.gc.ca](http://www.ic.gc.ca)

(Search the A-Z index for the Office of the Superintendent for Bankruptcy.)

This item has been discontinued or is out of date. It is provided for informational and research purposes.

## Thinking about your future?

Definitely. And wondering —  
What do I want from my career?  
What jobs are out there? Is continuing  
my education and training the right  
move for me? Find the answers at ALIS.  
Your next steps are just a click away.

# alis.alberta.ca

CAREER PLANNING ▪ EDUCATION ▪ JOBS

➤➤ Make the most of **your future**

This item has been discontinued or is out of date. It is provided for informational and research purposes.

If you've lost your job, this book will help you cope and get back on your feet. Inside you'll find positive, practical tips, exercises and advice to help you create your new future.

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