

Unemployed Resources
(Mt. SAC)

Point of the Assignment: To help you identify potential resources to meet needs that may be useful to the recently unemployed or otherwise without a regular paycheck.

Note: This assignment is intended to supplement the “Managing Financial responsibilities – Extra Credit Assignment” and must be completed with it in order to receive credit.

Steps:

1. Identify potential needs you have from below:

(Mark as many as are appropriate)

- Information *(About how to survive while unemployed)*
- Tuition Assistance
- Career Research *(How to identify the ideal job – both short-term and long term)*
- Employment
- Employment Search *(Resumes, where/how to search, interview tips, networking, telephone/fax, computers, etc.)*
- Starting a new business *(for-profit or non-profit)*
- Financial Income *(while going to school, unemployed, disabled, starting a new business, or during emergencies)*
- Financial, Debt Counseling, etc.
- Housing *(paying rent, paying house payment, home loan modification, finding new housing, etc.)*
- Utilities
- Food / Meals
- Medical/Health Care, Prescription and/or Medical/Dental Insurance
- Disability-Related Issues: *(Health Care, Employment, Job Search, Legal, Financial, Resources, etc.)*
- Personal Counseling
- Transportation
- Clothing
- Child care
- Elder/Dependent Adult Care
- Pet Care/Pet Foster/Surrender
- Computers / Internet Access / Updating Computer Skills, etc.
- Legal Advice *(Bankruptcy, Eviction, Foreclosure, Custody Issues, Employment -Criminal Records, Elder care/financial issues, etc.)*

2. Review the following list of resources.*

Some could potentially offer assistance in meeting those needs you marked above. Find a minimum of three to five resources that you can tap into as a result of your situation.

GOVERNMENT RESOURCES

Federal:

- **COBRA** – *(Continuing your medical insurance coverage after job separation)*

- http://www.dmhca.gov/aboutthedmhca/gen/ann/gen_ann_uc.aspx
- **Department of Labor** (*Starting point for the Federal Department of Labor website. This website offers many resources for the American labor force.*)
<http://www.dol.gov/>
 - **Federal Initiative for Job Training or Education**
[http://www.edd.ca.gov/Unemployment/Federal Initiative for Job Training or Education.htm](http://www.edd.ca.gov/Unemployment/Federal_Initiative_for_Job_Training_or_Education.htm)
 - **HUD (Office of Housing and Urban Development)**
Federal government office that offers assistance programs for housing, including rental and homeownership, and filing complaints of discrimination.
<http://portal.hud.gov/hudportal/HUD>
 - **Making Home Affordable** (*an official program of the Departments of the Treasury and Housing and Urban Development*) official website for homeowners dealing with affordability issues, including unemployment. Provides education and referrals to legitimate organizations.
<http://www.makinghomeaffordable.gov/programs/unemployed-help/Pages/default.aspx>
 - **MyMoney.gov** (*Financial Literacy Information*) - A financial literacy website sponsored by the federal government. Has links for educating people on life events, such as losing a job and how to protect savings and medical coverage, and paying for college.
<http://www.mymoney.gov/life-events.html>
 - **Official Website of Government Benefits**
http://www.govbenefits.gov/govbenefits_en.portal
 - **Opportunity.gov** (*Starting point for federal government website for the unemployed*)
<http://federalstudentaid.ed.gov/opportunity/index.html>
 - **SAMHSA** (*Substance Abuse and Mental Health Service Administration*) – A guide that provides practical advice on how to deal with the effects financial difficulties can have on your physical and mental health.
<http://www.samhsa.gov/economy/>
 - **Small Business Association** - independent agency of the federal government to aid, counsel, assist and protect the interests of small business
<http://www.sba.gov/>
 - **Small Business Development Centers** - Small Business Development Centers (SBDC) provide management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations.
http://www.sba.gov/aboutsba/sbaprograms/sbdc/sbdclocator/SBDC_LOCATOR.html
 - **TAA (Trade Adjustment Assistance)**
http://www.edd.ca.gov/Unemployment/Trade_Act.htm
 - **US Bankruptcy Courts** – To declare bankruptcy
<http://www.casb.uscourts.gov/>

- **WIA (Workforce In Action)**
Contact Local One-Stop Agency (See below)

State (California):

- **Employment Development Department (EDD)** *(where to file for unemployment insurance)*
<http://www.edd.ca.gov/eddhome.htm>
Apply for Unemployment Insurance online, by telephone, or by mailing or faxing a paper application.
- **EDD Job Training**
http://www.edd.ca.gov/Jobs_and_Training/
- **California Training Benefits (CTB) program**
http://www.edd.ca.gov/pdf_pub_ctr/de8714u.pdf
- **Cal-COBRA** *(State subsidized medical insurance coverage)*
<http://www.dmhc.ca.gov>
- **California Careers Info -** *(State-sponsored career research information network)*
<http://www.californiacareers.info/>
This website contains resources for students, counselors, parents, teachers, or anyone interested in developing the career self-management skills necessary in today's world of work.
- **Keep Your Home California** *(A federally-funded foreclosure prevention program for California residents)*
Offers information on unemployment assistance, mortgage reinstatement assistance, principle reduction program, transition assistance program, local innovation fund program.
<http://www.keepyourhomecalifornia.org/programs.htm>
- **Local “One-Stop” Career Centers** *(Help with finding jobs)* Free and open to the public for individuals who want to find full-time work as soon as possible.
http://www.edd.ca.gov/Jobs_and_Training/pubs/osfile.pdf
- **School Lunch Program:** *(for low-income families with school-aged children)*
http://www.edd.ca.gov/About_EDD/pdf/NASWA_School_Meals.pdf

CAMPUS RESOURCES

- **FINANCIAL AID**
<http://www.mtsac.edu/students/finaid/>
- **EOPS**
<http://www.mtsac.edu/students/eops/>
- **Child Development Center** *(Student child care services)*
<http://www.mtsac.edu/students/childcenter/index.html>
- **Counseling Center**
<http://www.mtsac.edu/students/counseling/>
- **Counseling Classes** - *Check Schedule of Classes under “COUN”*
<http://www.mtsac.edu/schedule/>
- **Career Placement Center** – *Career Research*
<http://www.mtsac.edu/students/careerservices/>

- **Enrollment Verification** (*Admissions & Records Office*)
<http://www.mtsac.edu/students/admissions/>
- **Student Health Center** (*Medical help for students*)
<http://www.mtsac.edu/students/health/>
- **Career Placement Office** – *student employment*
<http://www.mtsac.edu/students/careerservices/>
- **Campus Computer Labs**
<http://www.mtsac.edu/instruction/learning/lac/services/learning-lab/index.html>

Career/Job Boards and Other Job-Search-Related websites:

Most of these resources give a lot of current information about what are the recent trends in hiring/job search practices.

- **Career Builder** – An employee-driven job board. Offers advice and resources for job seekers.
<http://www.careerbuilder.com>
- **Career Cafe:** (*A free, virtual career center created by the California Community College system*). Help in identifying possible career choices. Provides starting point resources to get you started on your career journey. Accessible to anyone via the Internet. A good resource to potentially help someone who doesn't know where to begin, or does not have access to (or can't afford) a career counselor; **but is not an equivalent substitute for working with a trained career counselor.**
<http://www.cacareercafe.com/>
- **Career Center Tool Box** – A job seekers website which addresses all aspects of unemployment.
<http://www.careercentertoolbox.com/>
- **Career Realism** – A career management blog that provides personal branding tips and job search advice from proven, approved career experts.
<http://www.careerealism.com/>
- **Dream Chasers & Goal Setters on Twitter** - Provides information and referrals to topics of interest (job search, trends, education and career, resources for personal needs, etc.) to clients and followers.
<http://twitter.com/#!/yourdreamgoals>
- **Encore Careers** (*New Careers for People Over 50*) A resource for individuals over 50 who want to pursue new careers.
<http://www.encore.org/>
- **Fresh Transition.com** - job search app that organizes every aspect of your job search, tells you about jobs that fit what you're looking for, reminds you of everything you need to do, and it's integrated with your social networks to suggest specific people who might be able to help you. Also provides a community of career experts who help with expertise on career planning, transition, personal branding, resumes, cover letters, networking, social media and more.
- **Getting Hired.com** – a careers and community website for talented people with disabilities.

- **Glass Door.com** - A free inside look at jobs and companies. Salary details, company reviews, and interview questions — all posted anonymously by employees and job seekers.
<http://www.glassdoor.com>
- **Government Jobs.com** - a job search website for government jobs.
<http://www.governmentjobs.com>
- **Ilostmyjob.com** (*a website for the recently unemployed*) This website offers a lot of good information via interviews and blogs from career and job search professionals.
<http://www.ilostmyjob.com/>
- **Interns Over 40** – A blog site for seasoned workers looking to make a career change.
<http://internsover40.blogspot.com/>
- **IReLaunch.com** – (*a website for stay-at-home family care-givers thinking of re-launching their careers*) This website includes a lot of information, such as resumes, networking tips and a “readiness quiz” to help individuals determine if they are ready to go back to work.
<http://irelaunch.com/index.asp>
- **Job-Hunt.Org** - Free Job Search Information, Expert Advice, and Links to 18,375 Employers & Job Search Resources
<http://www.job-hunt.org>
- **Job Hunters Bible.com** - The official online job search resource hosted By Dick Bolles, author of "What Color is Your Parachute"
<http://www.jobhuntersbible.com>
- **JobStar** – Job search help website provided by local community libraries.
<http://jobstar.org/index.php>
- **LinkedIn** - Social media designed as a professional networking site.
<http://www.linkedin.com/home>
- **www.myskillsmyfuture.org/** - A searchable database to identify potential new careers based on transferrable skills.
<http://www.myskillsmyfuture.org/>
- **Monster.com** – A job search board and global provider of a full array of job seeking, career management, recruitment and talent management products and services.
<http://www.monster.com>
- **PeoplePerHour. Com** – A job listing of short-term, project-based business services needed by small businesses, where assignments can be done remotely.
<http://www.peopleperhour.com/>
- **Quintcareers.com** - Provides the content, tools, and motivation to empower people to achieve their educational goals, find their true career passion, obtain their ideal job, and be successful at their work.
<http://www.quintcareers.com/>
- **reCareered** – A web-based central hub to discuss jobs, job search, and career change. It features the top career and job search experts discussing their views of today’s job market: including career coaches, recruiters, and employers.

- <http://www.recareered.com/>
- **Recessionwire.com** - “The Upside of the Downturn” – A web-based news site with articles relating to the economic recession. Has regular feature columns such as: “The Working World”, “The Unemployed Life”, “Spending and Saving”, “Food, Home and Style”, “Trends and Entertainment”.
<http://www.recessionwire.com/>
- **SecondAct.com** – A website uniquely tailored to the needs and interests of readers over age 40, whose mission is to provide the inspiration, information and hands-on know-how you'll need to get the most out of life in the years leading up to and following retirement.
- **Simplyhired.com** – A job search engine which strives to offer complete access to job announcements and to make the process simple. It also offers extra features such as job search tips and blogs.
<http://www.simplyhired.com/>
- **The Transition Network** – A non-profit organization that is an inclusive community of professional women 50 and forward whose changing life situations lead them to seek new connections, resources and opportunities.
<http://www.thetransitionnetwork.org/>

Free Online Databases for Career Research

- **O*Net** – A searchable online database created by the U.S. Government, Department of Labor to allow access to anyone wanting to search for occupation-related information. Gives information such as knowledge and skills needed to do a particular job.
<http://www.onetonline.org/>
- **Occupational Outlook** – A nationally recognized source of career information, designed to provide valuable assistance to individuals making decisions about their future work lives.
<http://www.bls.gov/oco/>

COMMUNITY RESOURCES, EMERGENCY/SOCIAL SERVICES, FOR PROFIT COMPANIES, & MISCELLANEOUS

- **Local City Government** (*Check their website – usually titled “Human” or / “Social” Services Dept.*)
- **Local City Library** – *Free computer/Internet access – (Check their website. May have restrictions such as time limits.)*
- **County Government** (*Check their website – usually titled “Human” or / “Social” Services Dept.*)
- **Dial 2-1-1** (*A listing and referral of local social service agencies*)
- **Local Church/Place of Worship** – (*Many churches and places of worship offer resources such as food, clothing, counseling, referrals, spiritual support, possibly job search help, and other resources at its disposal to its members and possibly the general public as well.*) Contact them directly or check their website (if they have one) to find out what resources they offer.

- **AARP** – (*American Association for Retired Persons*) – Provides information, resources and discounts for health, financial, career, home and community resources, volunteering and advocacy for people over 50 years old.
www.aarp.org
- **AARP Quick Link** – A division of the AARP that helps low-income individuals find benefits and resources. This website provides assistance on how to gain access to it. AARP offers online tools that take the guesswork out of the process for every state in the U.S
AARP.org/quicklink
- **Animal Assistance League of Orange County** – A non-profit organization which provides financial donations to low-income, elderly and disabled pet owners who need help with transportation, emergency and routine veterinary care, as well as pet food supplies for those suffering financial hardships.
http://www.aaloc.com/pet_aid.html
- **California Volunteers.org** – A state-sponsored initiative to encourage individuals to volunteer their time in community service. It has a database to search for volunteer opportunities based on location and interests.
<http://www.californiavolunteers.org/index.php>
- **Ecosquid.Com** – An online resource that pays for recycled electronics
<http://www.ecosquid.com/client/index.jsp>
- **Free Prescription Help** - Free medications provided by pharmaceutical companies' prescription assistance programs and require qualification based on several factors including income. They work with patient advocacy programs to process applications and may charge administrative and monthly renewal fees.
<http://www.freerxhotline.com/>
- **Student Medical Insurance** – Many colleges and universities that have student health centers also offer group medical and/or dental insurance programs for students through third-party insurance carriers. Premiums can be paid yearly or by academic term. Check with the student health services for more information.
- **Gazelle.Com** – An online resource that pays for recycled electronics
<http://www.gazelle.com/>
- **Give Forward** - GiveForward pages empower friends and family to send love and financial support to patients as they navigate a medical crisis.
<http://www.giveforward.com/>
- **LivingUninsured.com** – A website for those without medical insurance.
<http://livinguninsured.com/>
- **Online medical insurance quotes** – (*A website that can search multiple quotes for private-party medical insurance quotes.*)
<https://www.ehealthinsurance.com/>
- **ICanBenefit.com** – A non-profit organization whose mission is, “to bring access to health care to all Americans at an affordable price. Our company founders believed that the nation needed better access to not only **health care**, but financial assistance and lifestyle improvement benefits. Our purpose is informing and giving the public access to a line of services that any American could use and afford.”
<http://www.icanbenefit.com/>

- **Lestonna Free Medical Clinic of Orange County** – Provides free medical and dental care in Orange County to the uninsured and most in need.
- **Modest Needs** – Help with one-time, small, non-emergency needs for otherwise self-sufficient people.
<http://www.modestneeds.org/>
- **National Family Caregivers Association (NFCA)** – Provides information and resources to family members who are responsible for caring for the needs of family members.
<http://www.nfcacares.org/index.cfm>
- **Nextworth.Com** – An online resource that pays for recycled electronics
<http://nextworth.com/>
- **No Paws Left Behind** – Provides help to homeowners facing foreclosure in finding shelter care for their pets.
<http://nopawsleftbehind.org/paws/Home/Main.aspx>
- **Second Harvest** – Orange County food bank
<http://feedoc.org/>
- **SCORE** – A nonprofit association dedicated to educating entrepreneurs and helping small businesses start, grow, and succeed nationwide. SCORE is a resource partner with the U.S. Small Business Administration (SBA), and has been mentoring small business owners for more than forty years.
<http://www.score.org/>
- **Swap.com** – A website where you can trade books, movies, video games, and music and other items for other titles for only the cost of shipping.
<http://www.swap.com/>
- **The Treasure Box** – (*High quality frozen foods at discounted prices. Available to anyone within their service areas.*)
<http://www.thetreasurebox.org/index.php>
- **VistaPrint** – Offers several free promotional and marketing services such as printing business cards for networking, etc.
<http://www.vistaprint.com>
- **Women Helping Women** – A nonprofit organization which empowers low-income individuals to obtain economic self-sufficiency through employment success. Services offered: Clothing and Image Consulting Services, Job Placement Assistance, Educational Workshops, and Computer Training.
<http://www.whw.org/>
- **United Way** (*A non-profit agency that sponsors other agencies.*) May have referrals for food shelter, clothing, financial and counseling needs)
<http://www.unitedwayla.org/get-help/>
- **We Connect** – A first place to start to find government and community resources in California
<http://weconnect.net/index.php/public/states/home>
- **WorkingSolo** – An information source for small office/home office, including the self-employed, free agents, and others working from home.
<http://www.workingsolo.com/>

- **Center for Non-Profit Management** – A non-profit resource center which supports other non-profit organizations through consultation, training, support, and job listings.
<http://www.cnmsocal.org/>
- **Legal Clinics:** Assist low-income people with various legal problems:
 - **Public Law Center** – Orange County
<http://www.publiclawcenter.org/index.php>
 - **Inland Counties Legal Services** – Inland Counties
<http://inlandlegal.org/>
- **Associations/Unions/Affiliations** – Are you part of another community (*union for your profession, networking association, professional association, civic group*)? Many such associations/unions/affiliations offer referrals, discounts, or group pricing on things like medical/dental benefits and insurance, etc. Check your paperwork and/or their website for resources they offer, and if you belong to more than one such group, compare the costs and benefits of resources provided by each.
 - **Freelancers Union** – A non-profit organization designed to address the needs of freelance workers. They offer group medical, dental, 401k savings plans, discounts, legislative advocacy, and more.
<http://www.freelancersunion.org/index.html>
 - **National Association for the Self-Employed (NACE)** – A non-profit organization designed to address the needs of the self-employed. They offer group medical, dental, discounts, legislative advocacy and more
<http://www.nase.org/Home.aspx>
 - **Veterans of Foreign Wars (VFW)** – A Non-profit organization designed to support active military and veterans. They offer a variety of resources, support and access to veterans' benefits.
<http://www.vfw.org/home/>
- **Student Medical Insurance** – Many colleges and universities that have student health centers also offer group medical and/or dental insurance programs for students through third-party insurance carriers. Premiums can be paid yearly or by academic term. Check with the student health services office for more information.

*The author does not endorse or accept responsibility for the appropriateness, quality or relevance of services provided, or guarantees access to the services offered by these resources. Individuals using this list are responsible for determining eligibility and appropriateness of resources to his/her individual needs.

3. Find necessary information from possible resources.

For those three to five resources you are going to research, go to their website, to find the following requested information.

In order for this process to be effective to you, you will need to review these resources:

1) Take note of who they serve. 2) Identify what makes someone eligible for their resources. 3) Identify what resources they offer. 4) Determine if the resource is appropriate for your situation.

1. **Resource Name:** _____
Who do they serve? How do you qualify?: _____
What do they offer?: _____
Source: _____
Contact Info: _____
Personal Notes _____

2. **Resource Name:** _____
Who do they serve? How do you qualify?: _____
What do they offer?: _____
Source: _____
Contact Info: _____
Personal Notes _____

3. **Resource Name:** _____
Who do they serve? How do you qualify?: _____
What do they offer?: _____
Source: _____
Contact Info: _____
Personal Notes _____

4. **Resource Name:** _____
Who do they serve? How do you qualify?: _____
What do they offer?: _____
Source: _____
Contact Info: _____
Personal Notes _____

5. **Resource Name:** _____
Who do they serve? How do you qualify?: _____
What do they offer?: _____
Source: _____
Contact Info: _____

Personal Notes _____

TEST YOUR UNDERSTANDING:

What is the main point of this assignment?

Why were you expected to do this exercise?

What type of person would need to do this exercise?

How well do you fit the profile of the person for whom this assignment was created?

Reflection: *(Write down your response after completing this assignment.)*

