

WHAT TO DO WHEN THE PAYCHEQUE STOPS

**Take Charge!
Take Care!
Take Action!**

A Handbook for Working Families Affected by
Lay-offs, Closures and Economic Crisis



We're building our communities.

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WHEN THE PAYCHEQUE STOPS

Take Charge! Take Care! Take Action!

A Handbook for Working Families Affected by Lay-offs, Closures and Economic Crisis

Unemployment isn't just a personal problem. It's also a community problem and you'll find resources of various kinds close at hand. It's important, while you are in this situation that you maintain your sense of dignity and a belief in yourself. The following action plans and fact sheets are intended to:

- bring together diverse information that will support you during this time
- provide concrete and specific ideas about how you can take charge, take care, and take action.

Take Charge!

One of the most important things you can do to maintain your sense of dignity and a belief in yourself is to take charge! Understand your situation and do everything you can to approach it positively.

If you belong to a union, it should be your first stop. Your local representative is there to assist you.

In many communities, you'll find Labour Programs and Services (LPS). This is the local face of the Canadian Labour Congress (CLC) and United Way Centraide (UWC) partnership. It is made up of union activists across Canada who sit on UWC and community Boards of Directors and committees representing labour, and 42 full-time, United Way Centraide funded labour staff in 35 communities. LPS works with unions and community organizations, trains union members about their community, and ensures that community resources reflect the needs of working people and their families. We assist working people find the resources they need.



- EI Action Plan
- Financial Action Plan
- Creditor Action Plan
- Housing Action Plan
- Food Action Plan
- Utility Action Plan
- Insurance Action Plan
- Health Care Action Plan
- Job Search Action Plan

Take Care!

You take pride in your skills. Your work provides for your family and you have worked hard to build

a solid economic foundation. Your job may also be a vital part of your sense of who you are and how you feel about yourself. Your closest friends may be your co-workers.

Your job provides income, satisfaction and social connection. Losing a job is traumatic, even if it's temporary or your earnings only make up part of the family income. It can also be confusing and frightening for family members. It's important to take care of yourself and your family.

It's natural to feel a range of emotions. You may feel afraid, angry, depressed, helpless, betrayed... or all of these things. You may subconsciously blame yourself.

But lay-offs, downsizing and closures are not your fault. You didn't cause them – they are happening to you.

- Grieving for your job
- Managing Stress
- Protecting your Mental Health
- Tough Times and Kids
- Preparing for the Future

Take Action!

Although it might feel like you're the only person who's lost their job, you are not alone. This economic crisis has meant we are seeing whole communities devastated.

While lay-offs, downsizing and closures are decided by employers, it doesn't mean you can't have a say in the types and level of:

- protection workers should have from unemployment
- support workers should have if they become unemployed
- regulations that should be in place for employers, especially those that move their plants to other countries
- responsibility governments (federal, provincial/territorial and municipal) should take related to unemployment

A variety of organizations and individuals are taking action to protect workers and their families. Unions have always been involved and they are once again stepping up. See the Take Action page of the Canadian Labour Congress: <https://canadianlabour.ca/take-action/>

211

Knowing where to go to find help can be overwhelming for many. The goal of 211 is to connect people with existing government, social and health resources in their community. This could be your co-workers, friends, family, members of your community, and anyone else who needs assistance with life's challenges. Across Canada, you can find 211 at 211.ca or by calling 211. The free and confidential service can be accessed 24 hours a day, in more than 150 languages.

211 helps connect people to the right information and services, making their pathway to care and resources a guided and trusted one.

211 is available by phone, chat, website, and text in different regions – dial 2-1-1 to connect to community services.

Take Charge!

When the Paycheque Stops Employment Insurance Action Plan

You've lost your job and need to replace your income until you can find new work. Employment insurance is intended to fill this gap.

Step 1 Know Your Rights and Responsibilities

You have the right to:

- file a claim for EI;
- have help in making your claim;
- get help in looking for a job;
- receive benefits owing to you;
- appeal decisions about your benefits which you feel are unjust;
- see any government records which contain your personal information, under the *Privacy Act*.



When requesting regular benefits you have the responsibility to:

- be willing and able to work at all times;
- actively look for work and keep a record of employers you contacted and when you contacted them;
- report all periods when you are not available for work;
- provide all required information and documents;
- keep appointments with the EI office;
- notify the government of any separation from employment and the reasons for separation;
- report all employment, whether you work for someone else or for yourself;
- accurately report all earnings before deductions from employment, in the week(s) in which they were earned, as well as any other monies you may receive;
- report any absence from your area of residence;
- report any absence from Canada.

Step 2 Gather the Information You Need to Apply

- **your Social Insurance Number (SIN)**. If your SIN begins with a 9, you need to supply proof of your immigration status and work permit.

- a **Record of Employment (ROE)**. If your employer issues an ROE in paper format, you **must** request ROEs from all your employers who issued ROEs in paper format in the last 52 weeks. (Sometimes employers send out ROEs when you leave your job. File these safely!) If your employer submits your ROE electronically, Service Canada will have it on electronic file.
- **personal identification** such as your driver's licence, birth certificate or passport **if you are applying in person**;
- **your complete bank information**, as shown on your cheque or bank statement, or a voided personalized blank cheque from your current account. (To void a cheque, write "VOID" across the cheque and do not put anything else on it.) This will ensure that your payment of benefits can be made directly to your bank account
- **your detailed version of facts** if you quit or were dismissed from any job in the last 52 weeks;
- **details regarding your most recent employment, including** your total salary, including tips and commissions, before deductions for your last week of work — from Sunday to your last day worked; any gross amounts received or to be received, such as vacation pay, severance pay, pension, pay in lieu of notice or lay off and other monies.

If you are applying for disability, parental or compassionate benefits, you will require additional information.

Step 3 Apply for Benefits

If you filed a claim for benefits **within the last 52 weeks**, you may be able to reactivate this claim. This can be done through Service Canada.

If this is a new claim, be sure to apply through Service Canada as soon as you stop working even if you don't have your Records of Employment. **Delay** in filing your claim for benefits beyond 4 weeks after your last day of work may cause loss of benefits.

If you are having trouble getting your ROE, contact Service Canada for assistance at 1-800-206-7218 or through a Service Canada Centre (www.servicecanada.gc.ca).

Step 4 Waiting for Your Benefits

There is a one week waiting period before your EI benefits begin to be paid. Generally, this period is the first week of your claim. On the other hand, if you reopen a claim for benefits in which you have already served a week waiting period, you do not serve another week waiting period.

Some earnings (for example, vacation pay, severance pay) will be deducted in the first three weeks for which benefit is otherwise payable following the waiting period.

Step 5 If You are Denied Benefits

If you disagree with a decision Service Canada made on your Employment Insurance (EI) application for benefits, you can request a reconsideration of that decision. More information can be found here: <https://www.canada.ca/en/services/benefits/ei/ei-reconsideration.html>

Labour and EI

The workers who deliver the EI program are members of the Canadian Employment and Immigration Union (CEIU) component of the Public Service Alliance of Canada (PSAC).



When the Paycheque Stops Financial Action Plan

Getting control of your personal finances is a vital step in surviving the loss of your paycheque. Take a close look at your spending habits and change them if you have to.

Step 1 **Prepare a Complete Household Budget Worksheet**

A budget helps you see where you spend your money and where you can save. Use the household budget worksheet (see end of this action plan) as a guide.

Your budget expenses should include:

- Fixed expenses (e.g., mortgage, rent, taxes, insurance, loans, instalment payments, credit card payments and any other monthly payments)
- Operating expenses (e.g., food, gas, repairs, dues, prescriptions, income/ property tax, phone, internet and outstanding debt)
- Discretionary expenses (e.g., cable, restaurant meals, magazine subscriptions, gifts)

Your budgeted income should include:

- Earned income
- Investment income
- Employment Insurance
- Savings
- Outstanding payments (e.g., severance payment, vacation)
- Other (e.g., alimony, pensions, union strike assistance, disability payments, workers' compensation payments)



Step 2 **List Other Assets**

This might include:

- cash value of insurance policies
- prepaid burial or funeral policy
- equity in your home (difference between the value of your home and the amount you owe on it) resale value of vehicles (include boats and snowmobiles)

Now you are ready to adjust your expenses, negotiate with creditors and use assets in the most effective way.

Step 3 Set Priorities for Your Expenses

Put your fixed and operating expenses in order of importance, with the most important at the top. This will ensure you pay first things first when money is short.

Generally, your most important will be the mortgage or rent payment, followed by utilities. If you are paying child support or alimony, these payments should have a high priority.

Step 4 Make a Complete List of Creditors

Read the Dealing with Creditor Action Plan and fill out the related worksheet. This will help you create a guide. On the worksheet, you will list the following information for each creditor:

- Total amount owed
- Payment schedule, amount and interest
- Account number
- Name, address, phone number and email for the contact person

Step 5 Consolidate High-interest Debt

Review the interest rates you are paying to creditors. Try to consolidate all debt at the lowest interest possible.

Step 6 Stop Purchasing on Credit

Stop using your credit cards. Interest on most credit card purchases is extremely high. Don't add to your burden. If you have advance warning that you might be out of work, try to make larger credit card payments to reduce the balance you owe. This should reduce the minimum payment required while you are off work.

It's not a bad idea to put away your debit cards at the same time. Living on cash gives you a much better idea of *the amount* you are actually spending. Keep your receipts for everything you buy, so you can also get a clear idea about *what* you are spending your money on.

Step 7 Plan How to Reduce Household Expenses

Plan to reduce your household expenses with your family.

- Plan less expensive meals – make good use of leftovers (see Food Action Plan)
- Lower your phone bills by reducing long-distance calls or by making them during the lower-rate evening and weekend time. Cancel options like “call-waiting”. How many mobile phones does your family need and do you have the best deal? (see

Utilities Action Plan)

- Conserve energy.
 - Turn off lights, TV and appliances when not in use – unplug them wherever possible to prevent energy “drain”.
 - Cut back on power hogs, like hair dryers.
 - Lower the thermostat on your furnace, turn up or don’t use air conditioners, and dress accordingly inside.
 - Wash and dry only full loads of clothes. Use a clothes line.
- Eliminate unnecessary car trips by combining errands, car pool, take public transportation, walk or ride your bike.
- Learning to sew and mend can stretch your wardrobe. Tailors and many dry cleaners can do low-cost clothing repairs and alterations that extend the life of your clothes.
- Consignment stores, and yard and garage sales are a good source for clothes and other items. Children outgrow their clothes very fast, so used children’s clothes can be high-quality and low-priced.
- Salvation Army, Goodwill, St. Vincent DePaul and other organizations sponsor clothing lockers, where good, often new, clothing is low-priced.

Everyone can play a role and it will help if each person feels they are contributing and have some level of control over the situation. Even a young child can take responsibility for turning off lights in the house, or selecting old toys to be sold in a garage sale.

Step 8 Sell and Barter

Look at your possessions to see which items could be sold without really changing the way you live. Do you have an extra vehicle you don’t really need? Do you have a snowmobile, or boat and trailer you rarely use?

Ask if you can trade service or an item for something you need.

Step 9 Check into Other Financial Resources

Life Insurance – Review your policy or talk to your insurance agent to see whether you can borrow against your policy.

Pension Funds – Talk to your union representative or company to see whether you are owed a refund on your contribution to a pension fund or other company funds.

Wage Earner Protection Program (WEPP) – Thanks to the advocacy of the Canadian Labour Congress, the federal government initiated the WEPP in the summer of 2008. When a company goes bankrupt, the Government of Canada will issue an immediate cheque, for as much as \$ 8,117.34 (for 2022) to each affected worker, and then seek to recover the money from the bankrupt employer. Over time, the amount of lost wages and vacation pay workers can recover through the WEPP will rise, indexed to inflation. Speak with your union representative, or go to Service Canada (www.servicecanada.gc).

Credit Counsellors – A credit counsellor is a professional trained to help you make and stick to a budget, suggest ways to reduce costs and help you contact creditors. A credit counsellor can help you sort out your financial affairs.

Creditors appreciate your willingness to get professional assistance and will usually cooperate to get you back on track if they see you using this resource.

Many communities have non-profit consumer or credit counselling services funded by United Way Centraide or other community agencies. These services usually operate on a sliding fee scale (the charge is according to your income – if your income is really low, there may be no charge). Check out 211 in your community for these services.

Note: Beware of private, for-profit consumer or credit counsellors. They are often linked with consumer finance companies and may want fees for service up front.

If you are having trouble making your payments, notify your creditors before you get behind. Creditors are easier to work with if they know ahead of time that there's a problem. Also, it shows "good faith" - that you are concerned about your debts and intend to pay. Check out the Creditor Action Plan.

Household Budget Work Sheet

Expenditures

Housing

Mortgage/Rent _____
 Electrical _____
 Heating _____
 Water/Sewage _____
 Garbage _____
 Other _____

Transportation

Auto loan payments _____
 Auto insurance _____
 Fuel _____
 Maintenance/repair _____
 Tax/licensing _____
 Parking _____
 Public transportation _____
 Other _____

Family/Personal Care

Family care insurance _____
 Health/vision expenses _____
 Dental _____
 Veterinarian costs _____
 Prescriptions _____
 Child/Elder care _____
 Health/fitness clubs _____
 Grooming _____
 Other _____

Living Expenses

Groceries _____
 Home supplies _____
 School/work lunches _____
 Snacks/vendors _____
 Clothing _____
 Education-related costs _____
 Home services _____
 Internet/phone _____
 Other _____

Family Recreation

Dining out _____
 Movies, rentals, cable TV _____
 Cigarettes/alcohol _____
 Vacations _____
 Gambling/Lottery _____
 Other _____

Obligations

Credit card 1 payment _____
 Credit card 2 payment _____
 Home equity/loan _____
 Personal loan payment _____
 Alimony/Child support _____
 Judgments or liens _____
 Home taxes _____
 Other taxes _____
 Other _____

Savings

RRSP _____
 Investments _____
 Personal _____

TOTAL EXPENDITURES _____

Income

Employment _____
 Investment Income _____
 EI _____
 Savings _____
 Outstanding _____
 Other _____

TOTAL INCOME _____

Balance **+/-** _____

Other Assets (e.g., insurance policies) _____

When the Paycheque Stops Creditor Action Plan

Once you have a clear idea of your income and your expenses, it's time to take charge of any shortfall you may have. This action plan has two sections:

- Creditor Action Plan (including information about Credit Agencies and Collection Agencies)
- What to do when you just can't pay



Creditor Action Plan

Step 1 **Notify Your Creditors Before You Get Behind**

Take your Creditor Worksheet (see end of this action plan) and determine what bills you are going to be able to pay, when and in what amount. Then, notify your creditors before you get behind.

This is very important! Creditors are usually easier to work with when you let them know what's happening before a serious situation arises. But don't be surprised, angry or discouraged if you still have a few problems with unsympathetic or ruthless creditors. They are not all like that.

When contacting creditors, tell them you want to work out a satisfactory arrangement for delaying, reducing or refinancing payments until you return to work.

Contact creditors in writing so there is a physical record of contact to place in your file. Try to type letters to creditors, but readable handwriting is just as good. The letter can be placed in your account file – a phone call may not be noted. Always include your account number and contact information (address, phone and email).

Keep a copy of written correspondence together in a file. Most libraries have coin-operated copy machines. A written record of responsible contact may also be important if legal problems emerge later.

If you do speak with someone, make sure you keep notes about the conversation, including the date, the person to whom you spoke and what was said.

Step 2 Contact the Court About Child Support or Alimony Payments

If you are making child support or alimony payments under a decree of divorce, but are unable to meet the payments due to unemployment or severely reduced income, contact the clerk of the divorce court and explain your situation. Under the *Divorce Act*, either party is able to make a request for a variation in child or alimony payments based on a change in circumstances.

Failing to notify the court of your inability to pay can result in legal problems. Follow up with a written letter of explanation. If ordered to court, contact an attorney. Bring documentation (pink slip or lay-off letter from your employer or union) with you.

Stay in touch with your ex-spouse to avoid unnecessary legal action.

Do your best to provide what support you can – and keep records. Missed child support payments ordered by the court must be made up. Talk to your ex-spouse and/or a court officer about a repayment plan.

Step 3 Pay What You Can

Even if you cannot pay creditors the amount they want, make your best effort to pay something regularly. This holds arrears as low as possible and lets the creditor know that you are doing all you can. Partial payment may keep your account from being turned over to a collection agency.

Step 4 Stay in Touch With Creditors

After the initial contact, it's important that you keep in regular contact with creditors – every two weeks or so. This reassures the creditor, shows a responsible attitude toward your obligation and may keep the creditor from “hounding you”.

IMPORTANT: DO NOT IGNORE YOUR MAIL!

Step 5 Protect Your Credit Rating

A credit reporting agency or credit bureau is a company that provides credit information on individual borrowers. This helps lenders assess credit worthiness and the ability to pay back a loan, which can affect the interest rate applied to a loan. Interest rates are not the same for everyone, but instead are based on risk-based pricing, a form of price discrimination based on the different expected costs of different borrowers, as set out in their credit rating.

What is a credit file?

Your credit file is created when you first borrow money or apply for credit. On a regular basis, companies that lend money or issue credit cards to you - including banks, finance companies, credit unions, retailers - send specific factual information related to the financial transactions they have with you to credit reporting agencies.

The credit reporting agencies organize and store this information so that it can be referred to in the future, with your consent. Your credit file contains all the information that a credit reporting agency has received from companies that have extended credit to you.

For example, it might include a listing of your credit cards or lines of credit, along with a history of whether or not you have paid on time. If you have declared bankruptcy, that fact will also appear. If you did not pay a bill and your account was sent to a collection agency, this will also show on your credit file. In summary, your credit file is a report of your financial history and performance with credit grantors.

Why is my credit file important?

When you apply for credit or want to open an account, the credit grantor wants to be sure that if they lend you money they will be paid back. The more your credit file demonstrates that you pay your debts on time, the more desirable you become as a potential customer.

If you have fallen behind in the past, a credit grantor wants to see how you have been managing your debt since then. Your credit file also shows how much you have already borrowed. Credit grantors want to evaluate your financial capacity to make monthly payments. No responsible lender will over-lend or encourage customers to take on more debt than they can pay back.

What is a credit rating?

Every piece of credit history information in your credit file is assigned a rating by the credit grantor. The most common ratings are "R" ratings. These are known as North American Standard Account Ratings and are the most frequently used. The "R" indicates that the item being described involves revolving credit. If you always pay on time, it will be coded an R1. If an amount was written off because you never paid it back, it is coded R9. The R ratings are a coding system that translates "on time", "one month late", "two months late", etc., into two-digit codes.

How can I establish and maintain a good credit rating?

There are a few simple ways to keep a solid credit rating. First, pay your bills promptly and always meet payment due dates. Borrow only the amount you can afford to repay. Draw

up a budget to control your spending. If you have debts, pay them off as scheduled or even ahead of schedule. And finally, review your credit file regularly to stay informed about the details in your credit file.

What is a credit score?

A credit score is a numeric value assigned by credit grantors to indicate how likely someone is to pay back a loan or credit card according to the agreed repayment terms. It is an indicator of the level of risk that a borrower might represent. It is used as a predictor of future performance.

Much like a life insurance company that reviews your medical history to determine the insurance risk when you apply for a life insurance policy, credit grantors review your financial history to determine your credit risk. Credit grantors often use an automated scoring process to help make that risk assessment. The credit-reporting agencies Equifax and TransUnion use a scale from 300 to 900. High scores on this scale are good. The higher your score – the lower the risk for the lender.

A credit score is only one piece of information credit grantors use when evaluating your application for credit. Some credit scores may be based solely on information in your credit file. Other scores may be based on a combination of credit file information and other information you supply on your credit application. Generally, scores use your past credit history to help predict how you might manage credit in the future.

What is a credit counseling agency?

This is an agency that can help you with your financial problems. Credit Counseling Canada is a non-profit organization that provides assistance through counseling, debt repayment programs and education at no or low cost.

Step 6 Know Your Rights – If Your Account Goes to a Collection Agency

While rules vary across Canada, generally collection agencies are forbidden from doing the following:

- trying to collect a debt without first notifying you in writing or making a reasonable attempt to do so
- recommending or starting legal or court action to collect a debt without first notifying you
- communicating with you or your family in a way that the communication amounts to harassment, or calling to collect a debt at certain prohibited times (which vary from one province or territory to another)
- implying or giving false or misleading information to anyone

- communicating or attempting to communicate with you without identifying themselves, saying who is owed the money and stating the amount owed
- continuing to demand payment from a person who claims not to owe the money, unless the agency first takes all reasonable steps to ensure that the person does, in fact, owe the money
- contacting your friends, employer, relatives or neighbours for information, other than to get your telephone number or address, except when any of these people have guaranteed the debt or if you have asked the agency to contact them to discuss the debt or, in the case of your employer, to confirm your employment, your job title and your work address

If you have concerns about the actions of a collection agency, contact your provincial or territorial consumer affairs office.

Last Resorts When You Can't Pay

At the federal level and in all provinces and jurisdictions:

Bankruptcy is a legal process performed under the federal *Bankruptcy and Insolvency Act*. Because of an inability to pay your debts, you assign all of your assets, except those exempt by provincial law, to a licensed trustee in bankruptcy. This process relieves you of most debts, and legal proceedings against you by creditors should stop.

A **consumer proposal** is an offer made by a debtor (through a trustee in bankruptcy or a person appointed by the Office of the Superintendent of Bankruptcy to administer consumer proposals) to his or her creditors to modify his or her payments.

Plus

In Alberta, Saskatchewan, Nova Scotia and Prince Edward Island:

Orderly Payment of Debt (OPD Program)

If you are unable to manage your current debts, you can voluntarily seek out a legal proceeding to help you make your payments.

In Quebec:

Voluntary Deposit Service

Voluntary deposit is a measure contained in the *Quebec Code of Civil Procedure* that allows you to repay your debts by depositing with the Court a portion of your earnings determined by law. The amount deposited is then distributed to creditors proportionally to their claims. By opting for voluntary deposit, you avoid having to declare personal bankruptcy. Another feature to consider is the fact that you are protected from seizure of



your salary or wages, or your earned income if you are self-employed. This protection extends to the furniture in your main residence used by the family as basic necessities (refrigerator, stove, table, chairs, beds, etc.).

*Credit counselling agencies can provide you with more information about these options.
Check out your local 211 services to find a Credit Counselling Agency*



Sample Letter to Creditors

I am temporarily out of work because of a (lay-off, closure, strike) and my income has been cut severely. I am asking for your cooperation during this difficult period. Until I return to work, I need to cut back on all my regular payments. I am proposing to pay \$_____ to you for a temporary period, instead of my regular payment of \$_____. This is the fairest thing I can do under the circumstances. When I return to work, I will cooperate with you to develop a plan that will catch up on my payments.

Thank you for your understanding.

Name :

Account Number:

Address:

Phone:

Email:

When the Paycheque Stops Housing Action Plan

This action plan has three sections :

- Action Plan for owners
- Action Plan for renters
- Housing Alternatives

Owner's Action Plan

Step 1 Understand the Terminology

Default – A mortgage is in default when more than one payment is due, but unpaid. Mortgage contracts generally allow for foreclosure to start when a default exists, though most lenders will not act that quickly.

Delinquent payment – A mortgage payment not made by the day it is due.

Early payment – A mortgage payment made before it is due. (Note: Making payments early doesn't necessarily mean that you won't be required to make payment on your regular monthly schedule. Check with your mortgage holder before making early payments.)

Equity – The value of your property minus what you still owe on it.

Forbearance – An oral or written agreement to repay the delinquency over a period of time so that the loan payments can be brought up to date.

Foreclosure – The process by which the lender takes over your property when you fail to meet the terms of your mortgage.

Late charge – A fee, charged by your lender, to help pay for the added work of collecting late payments. Payment of the fee, however, doesn't give you the right to pay late repeatedly. Repeated late payments are a violation of your contract with the lender.



Voluntary surrender – Handing over the property to the lender rather than having the lender foreclose.

Step 2 Contact the Mortgage Holder Before You Get Behind

Just like any other creditor – make sure your mortgage holder knows the situation as soon as possible and that you stay in touch.

Generally, a lender does not want to foreclose on a mortgage. It takes time, and money may be lost in selling the property at public auction, particularly if the local housing market is weak.

Call or visit the mortgage company and ask to speak to someone in the mortgage servicing department. Identify yourself by name and loan number. Explain your situation and ask whether a reduced payment plan can be worked out until you return to work. Take notes of the conversation and get the representative's name. In future calls, try to stick with the same representative.

Follow up your call with a letter and keep a copy. Be sure your letter includes:

- the complete address of the property
- a phone number where you can be reached
- an explanation of your situation
- a request for immediate response

Keep all correspondence from your mortgage holder in one place so you can find it when you need it.

Note: Even if you're already behind on mortgage payments, follow the step above.

Step 3 Seek Advice on Repayment Alternatives

Your bank, an attorney, a knowledgeable mortgage agent for another firm, or another qualified professional may advise you about various repayment alternatives.

Some of the alternatives are:

- Temporary forbearance
- Extending your loan
- Refinancing
- Selling, even if the market is depressed and a penalty is imposed because you paid off the mortgage early
- Voluntary surrender of the property to the lender instead of foreclosure, or
- Bankruptcy

A decision to sell must be made early. While the decision to sell may be difficult, a quick

decision may mean the difference in getting any of your equity out in cash. Property may not be sold once foreclosure is initiated.

Voluntary surrender is sometimes a less harmful option if you have little equity in the home. You lose the equity, but you avoid having a foreclosure on your credit record. If you have not been making payments on the house for very long (less than two to three years), voluntary surrender may be an attractive alternative to foreclosure. Avoid foreclosures, if possible.

Step 4 CMHC Assistance

You may find yourself in a situation where you are able to carry the mortgage, but your home requires essential repair. In this case, check out the Homeowner Residential Rehabilitation Assistance Program, which is available through the Canada Mortgage and Housing Corporation (CMHC).

Step 5 Other Assistance

In some communities, general assistance agencies may provide limited monetary assistance to help pay a mortgage or rent.

If you belong to an employee credit union, you may be able to get a small personal loan to cover several mortgage payments.

Renter's Action Plan

Step 1 Know Your Rights

Rental is under provincial jurisdiction, so the rights and responsibilities vary. Find out yours. Check to see if there is an organization that assists tenants in your community.

Step 2 Read Your Lease

It is important to familiarize yourself with the terms of your lease. If you don't have a signed lease, minimum requirements will be defined under the relevant law.

Step 3 Talk to Your Landlord

Tell your landlord about your situation before the rent is due. Try to work out something, for example:

- Ask if you can make smaller payments until you return to work, and then make up the shortage
- Offer to trade some property in lieu of the rent (e.g., TV, microwave)
- Offer to do some maintenance or yard work in place of rent

It often costs landlords money to change tenant, so there may be an incentive for the landlord to work with you.

Step 4 Know Your Rights if Evicted

Laws governing renters and eviction differ by province and territory. Under some laws, the landlord needs a reason to evict you – under others no reason is required.

If your landlord wants to evict you, you must be given a written notice allowing you a specific number of days to leave the premises.

Housing Alternatives

Public Housing

At your reduced income, you may qualify for public housing. Private apartments/homes are rented with part of the rent paid by the government. The rent you pay is based on your income. In most communities, there is a very long waiting list for public housing.

House Sharing

Sometimes we overlook the most obvious housing resource – a relative, friend or co-worker may have room on a temporary basis. Sharing rent, food and child care can work well in the short-term.

Emergency Shelter

Should things get to the point of an eviction or foreclosure and you find yourself in need of temporary shelter, contact your local 211 service, your union representative, labour programs and services staff or United Way Centraide for information about temporary shelters. Temporary shelter for families is available in most communities.

When the Paycheque Stops Food Action Plan

When you lose your job you must change the way you spend your money. But the need for nutritious food doesn't stop just because there's less money.

Normally, we spend about one-quarter to one-third of our total income for food. Even if you must cut back your food budget a lot, you can still plan, prepare and serve nutritious food with far less money than you think. It just takes more time and planning.

This action plan has three sections:

- Getting Food
- Feeding Your Family
- Food Programs



Getting Food

Step 1 **Decide How Much You Can Spend on Food**

Take the amount you can spend for one month and divide it by four. This is the amount you have for each week.

Keep the cash register receipts. You will not know how much money you can save unless you first know how much you are spending and on what.

Be aware that everything you buy in the grocery store is not food. Some estimates are that as much as $\frac{1}{4}$ of a grocery bill is for non-food items, like dish detergent. Many of these items cost less at a different type of store.

Step 2 **Plan Menus**

Plan your menus for each day before you go shopping. Include snacks. If you plan meals for one week ahead, you can see exactly what you need to buy. You will also know if you have enough money to last the week. In order to ensure you have enough, try these tips.

Tip 1 – Use the Food You Already Have on Hand

Plan your meals around the food you have stored in your kitchen, freezer and pantry as long as you can. Use these foods as a basis for planning what to buy. For example, if you have a bag of rice on hand, use it instead of buying potatoes.

Tip 2 – Turn Leftovers Into “Planovers”

You can sometimes get two meals for the price of one. For example, a whole chicken can later become a hearty soup. Store cooked foods properly to make them last longer. Freeze them if you have the space.

Tip 3 – Prepare Nutritious Snacks at Home

You can save on expensive items like chips and granola bars – and increase the nutritional value, by making snacks yourself. A large bag of unpopped popcorn costs less than a large pack of potato chips. Single-serving snack packages cost more than a large package.

Tip 4 – Make Foods from Scratch

Convenience foods and partly prepared food cost more than home-prepared foods. Make your own mixes, such as for biscuits, salad dressings, cakes and meat coatings.

Step 3 Adjust Your Shopping Habits

Make sure that the way you shop has a positive impact on the amount you spend.

Tip 1 – Make a Shopping List

You won't forget what you do need if you have a list, and you won't buy things you don't need. Keep note paper in your kitchen to write down items as you run out. Before you leave:

- Check your week's menus for the foods you need to put on the list
- Look at the food sales in weekly flyers or flyer websites. If a food is a really good buy, you can substitute it for one on your list or buy it to save for later.

Don't forget that grocery stores are set up with attractive displays of magazines and candy on your way out. Stick to your list!

Tip 2 – Collect and Use Coupons

Saving and using coupons can greatly reduce the cost of food and other retail items, such as soap, paper products and pet food. See the Resources section for on-line coupons.

Be careful! Don't use coupons for items you don't need!

Tip 3 – Go Shopping as Little as Possible

Frequent trips can add to your monthly bill, because it's easy to buy extra items each time.

Tip 4 – Shop Alone

It's hard to say no to your children when they are with you.

Tip 5 – Never Shop When You Are Hungry or Hurried

Everything will look good and it will be hard to stick to your list. Shopping in a hurry may cause you to overlook the best buys.

Tip 6 – Compare Prices and Brands

Check the prices of items you buy and compare prices at different stores. Then you will know if a sale is really a sale. Some stores offer price matches so you can get a better price without having to visit multiple stores.

Compare brands using the unit pricing tags on the grocery shelves to find the cost per unit, such as cost per ounce. This helps you compare different size packages and different brands.

Store brands and generic brands usually cost less than name brands and often are made by the same companies. Try the less expensive brand to see if your family likes it.

Step 4 Consider Other “Shopping” Options

- Plant a vegetable garden. A small yard can produce a lot of food. It could also be fun for the kids.
- Use or start a food cooperative. Families can go in together and buy bulk amounts of food at wholesale prices, then meet and divide the food. For example, the large institutional size containers of vegetables, grain, soap powder and other household commodities can be purchased by several families who pool their money together.
- Pick your own. Sometimes farmers get around the cost of harvesting their crops by letting people pick their own potatoes, tomatoes, strawberries – and just charging for the amount picked. The price is usually much lower than in a store. A variety on picking your own, is “gleaning”. This is going through a field after harvest to gather food that may have been missed. Check with your local farmers’ association to see if this is possible in your community.
- Visit Farmers’ Markets. You can save money on produce because the farmer is selling direct to you.

Feeding Your Family

Plan low-cost protein main dishes – Protein food take a large portion of your food money. Beans, eggs, peanut butter, turkey and chicken are all less expensive than red meat. Hamburger and liver are good buys in red meat.

Stretch your meat – Combine it with other food, such as spaghetti and meat sauce, beef stew, chicken and dumplings and soups.

Use cheaper cuts of meat – Try blade steak, seven-bone roast, chuck and arm roast. Make them tender with slow cooking.

Think about the cost per serving – For example:

- meat with no bones has four servings per pound
- meat with some bones has two to three servings per pound, and
- meat with lots of bones has only one serving per pound

Serve eggs as a main dish – Two eggs provides the same amount of protein as an average serving of meat. Any time a dozen eggs cost less than a pound of meat – they are a better buy.

Save on Vegetables and Fruits

- Don't choose the biggest and prettiest if they cost more. Smaller, cheaper items may be a better buy. For example, small oranges may have more juice than larger ones.
- Buy fresh fruits and vegetables in season that are locally grown.
- Buy lower grade frozen or canned vegetables and fruit whenever possible. Larger pieces – such as whole tomatoes, pear halves and whole beans – usually cost more.

Save on Breads and Cereals

- Regular whole grain rice is more nutritious than potatoes or quick-cooking rice.
- Quick-cooking oatmeal is less expensive and almost as fast as single-serving instant cereals.
- Plain breads and cereals are the best buy.
- Bake your own bread or buy bread on sale. Many stores or bakeries sell day-old bread. Toast or freeze for later use. Most bakeries have thrift shops, where bread products can be very inexpensive.

Save on Milk Products

- Non-fat dry milk has the same nutritive value as fresh milk but is one-third to one-half the cost. Mix dry milk with fresh milk for a richer flavour.
- Skim milk and 2 percent low-fat milk are often cheaper than whole milk.
- Evaporated milk and ice milk are good buys.

More information on nutritious eating is available from Health Canada, at www.hc-sc.gc.ca Look for their food guide.

Food Programs

Food Banks – Most communities have food banks. Don't be embarrassed to use this resource if necessary. They are there to help those who need them. Try not to let pride keep you or your family from eating decently. It's only for a while.

School Breakfast and Lunch Programs – Contact your school board to find out if there are breakfast or lunch programs available for your children.

Community Meal Distribution Programs – Many communities have special meal programs for those who need them in their home, such as Meals on Wheels. Many places of worship also offer meals.

Check out www.211.ca for information about your local community programs



When the Paycheque Stops Utility Action Plan

Utility services (electricity, heating, water, telephone) are regulated through a hodge-podge of federal, provincial/territorial and municipal laws. These are services you need, as opposed to cable TV, which you could live without. Especially in Canada, heat is an essential utility.

Step 1 Reduce Utility Use

Plan conservation measures with your family. Decide how you can do it safely and still cut your costs.

Some steps you can take to conserve energy include:

- Turn off lights, TV and appliances when not in use – unplug them wherever possible to prevent energy “drain”.
- Cut back on power hogs, like hair dryers, toasters, power tools and coffee makers.
- Lower the thermostat on your furnace, turn up or don’t use air conditioners, and dress accordingly inside.
- Wash and dry only full loads of clothes. Use a clothes line.



Everyone can play a role and it will help if each person feels they are contributing. Even a young child can take responsibility for turning off lights in the house.

Some steps you can take to cut your telephone costs include:

- Analyze your telephone service. Can you switch to a money-saving plan? Cancel features like “call-waiting”.
- Make long-distance calls in evenings and weekends when rates are lower.
- Reduce your cell phone usage and costs – or consider eliminating your cell phone or landline service.
- Eliminate unpublished listings, if possible, as these add to your costs.

Step 2 Know the Terms of Your Utility Service

Make a list of all your utilities and get together the documents that provide you with information about the terms of service, including reasons for cutting off service and ways to renew it. If you don't have these documents, contact the utility in question and ask for an information package about the terms of service.

Step 3 Notify the Utility Company Before You Get Behind

Call, and then write, the utility company immediately, before the due date for payment. Explain the reason for your inability to pay. Make sure you keep notes about any verbal conversations you have, including the date, the person to whom you spoke and what was said. Keep your notes and any letters together in a file.

If a family member relies on an electric medical appliance, be sure the power company is aware of the medical danger of a service cut-off. In general, the power company will not cut off service to a household where a cut-off would pose a life-threatening danger.

Step 4 Propose a Payment Plan

Suggest a payment plan based on your current ability to pay. If you don't have a plan, or if your plan is not acceptable, develop one with the company.

See if your gas or electric company has a "level payment plan" that keeps your bill the same each month. This makes it easier to plan your monthly expenses, before you get behind.

Heat Assistance Programs

In some communities, United Ways Centraides are involved in Share the Warmth programs. This is a heating assistance campaign to help those in need pay their fuel bills. As well, the Salvation Army has an Emergency Energy Fund available for the same purpose. Check out www.211.ca for local programs.

When the Paycheque Stops Insurance Action Plan

Insurance policies on our lives, health and property are important safeguards of our financial well-being. Do your best to pay your premiums and keep your coverage.

Step 1 Make a List of All Your Policies

You may have many different policies, such as:

- home owner's or tenant's insurance
- insurance for your cars and other vehicles
- life insurance, either a private policy or one obtained through your union or employer
- other types of special insurance

Review each policy and list:

- Name of the insurance company
- Policy number
- Insurance agent's name and phone number
- What's covered
- Any deductibles
- Monthly payments, and
- Terms under which your coverage ends



Step 2 Check on Insurance Benefits from Your Job

Talk to your union representative or employer to find out what type of insurance you have through your work (e.g., group life insurance) and how long it lasts after you leave your job.

Step 3 Call Your Insurance Agent

Call or write the insurance agent for each of your policies and explain your situation. Ask the insurance agent to consider a different payment plan. Ask what options you have.

Step 4 Determine Your Minimum Coverage Needs

Talk to your insurance agent to see if you have more insurance than you need. The insurance company may prefer reducing your coverage to losing your business.

Step 5 See if You Can Lower Your Premiums

Talk to your life insurance agent about:

- Changing to a monthly, quarterly or semi-annual payment plan with the same or similar coverage
- Converting to term insurance (temporary coverage for a specific period, such as while children are dependent). Premiums are lower for this type of insurance.
- Changing to more basic coverage that meets minimum needs
- Using accrued dividends to reduce your premium (using dividends from policy to pay the premium)
- Receiving discounts for which you may be eligible

Talk to your car insurance agent about:

- Dropping collision or raising the deductible if your car is older or already paid off, and
- Reducing your coverage to include only liability coverage. This will reduce your premium.

When the Paycheque Stops Health Care Action Plan

Canadians are proud to have a universal health care system and, while we face challenges, this system means that no one will be turned away for lack of funds. However, there are important elements related to our health that are not broadly covered, for example dental care, pharmacare (coverage for prescription drugs), and vision care.

Dental Care

Step 1 Check employer plans

Call your union or the employer to find out how long after you leave your job any dental care coverage lasts.

Step 2 Look for local support

Dental Schools offer reduced fee services on cleanings, procedures, emergencies, orthodontics, reconstruction and more. Savings vary from free to two-thirds the cost of regular dentist fees.

There are also a number of clinics across Canada that offer free or inexpensive dental care.

Step 3

The Canadian Government announced in September of 2022 that beginning later in the year, children under 12 with family incomes of less than \$70,000 a year will be able to qualify for \$650 per year in dental coverage for the next two years.

Prescriptions

Step 1 Look for local support

Talk to your doctor. Often they have complementary samples from drug companies on hand. Some communities have agencies that can assist in securing life-sustaining medication for you. Check out www.211.ca for programs in your community or contact United Way Centraide, labour programs and services staff, the Canadian Diabetes Association and other health-oriented groups for assistance.

Step 2 Check Out Drug Coverage in Your Province/Territory

The *Canada Health Act* does not require the provinces to offer coverage of pharmaceuticals (prescription drugs), except for patients in hospital. However, all provinces have plans that pay for the drug costs of those receiving social assistance, and



all but two have plans that cover every individual older than age 65. (The exceptions are New Brunswick and Newfoundland, whose plans only cover senior citizens with income low enough to qualify for the guaranteed income supplement.)

Quebec is unique in that it has a plan under which pharmaceutical insurance is mandatory. However, those who are eligible for private group insurance through their employer are not allowed to enrol in the public plan.

Most of the provincial/territorial plans are tax-financed, although there are some exceptions.

- In Quebec, those insured under the public plan have to pay an annual premium, determined on the basis of net income, which varies from \$0 to \$579 per adult per year. The premium is collected annually through the provincial/territorial income tax system.
- Alberta offers an extended health benefits plan, which includes drugs for those not covered by plans for seniors and social assistance recipients, at a monthly premium of \$118 per family. In both cases, premium subsidies apply to those with low income.

Most plans have either deductibles (amount the insured person must pay before their coverage begins) or some type of co-insurance or co-payment provision (the insured person pays part of the cost), and several provinces have both.

All provinces also restrict use in two other ways: there is a defined list of the products that are eligible for coverage, and maximum amounts are specified for different items.

Vision Care

Step 1 Look for local support

What do you do if your glasses are broken or your vision gets worse? What do you do if your child needs glasses to see the board at school? Unfortunately, there are no national plans in place to provide assistance. Check out www.211.ca to see if there are local programs that can assist. If it's your child, contact your school board to see if they are aware of programs that could help your child.



When the Paycheque Stops Job Search Action Plan

You found the job you had. You will find another job.

Changing jobs can sometimes be a good thing. You may want to try something new or exercise skills you weren't able to in your previous job.

Being positive about this change in your life will boost your morale.

Step 1 **Take Stock of Yourself**

Ask yourself:

- What kinds of paid or unpaid work have I done?
- What skills do I have?
- What working conditions do I prefer?

Don't tell yourself you don't have any skills! Anyone who has worked for a number of years has skills. Review the skills in the document Identify your Skills (see tools at the end of this action plan).



Make a list of all your previous jobs and think about the skills you've used in them. Do this for two reasons:

- It will help remind you of the skills that you can offer to a new employer, and
- It can become a handy aid for filling out job applications.

Don't forget the skills you have gained from voluntary work, hobbies and so on!

What type of working conditions do you like?

- Physical working conditions – For example - Do you like to do outdoor work or would you prefer to be at a desk? Do you like to walk around, or sit down for most of the time?
- Mental working conditions – For example - Do you like to work alone? Do you like to have a lot of different things to do in a day or do you like to focus on one thing? Do you like a lot of freedom or are you happy to have someone tell you what to do?

Think about the pay and benefits you'd like. Although changing jobs may require a cut in pay initially, you should think about:

- The lowest pay and benefits you will accept

- What you are looking for related to future wage increases and/or promotions as you stay on the job, and
- What costs you will incur from accepting new job (e.g., will there be new/additional daycare, transportation, uniform and/or tools costs)

Step 2 Find Out Who's Hiring

Don't just wait for an ad

Many job openings are never advertised, especially in high unemployment areas. You must use informal methods to uncover this hidden job market.

Think about your personal contacts.

- Friends, acquaintances and fellow union members
- Family and neighbours
- Someone working in an occupation or with an employer that interests you

Tell them you are looking for a job. Tell them what you're good at and ask them to watch for job opportunities. These personal contacts are your most important ones.

Finding jobs that are advertised

Keep a close eye on:

- Newspaper classified ads
- Local job service office
- Employment agencies
- Employment websites

Be careful when contacting an employment agency. Make sure you ask whether there are any fees you have to pay for referrals.

Follow up on all job leads

Make up a job leads log as you contact possible employers (see tools at the end of this action plan). Contact employers by telephone or letter, but always follow up a letter with a call. Ask about job openings. Try to set up an interview.

Step 3 Fill out an Application

Keep these tips in mind when filling out a job application.

- Before writing anything, look over the entire form carefully, then read and follow all

directions exactly.

- Complete the application in black or blue ink.
- Neatly print your answers to all questions. If a question does not apply, write in “N/A” (not applicable) or a dash.
- Make certain that all the information you put on the application is correct. Take your completed employment worksheet (see tools at the end of this action plan) to help you remember names, addresses, telephone numbers and dates.
- After completing the application, double-check to see that everything is properly and correctly filled out.

A note about references: Make sure you ask those you wish to use as a reference for their permission to do so and give them a heads up when you’ve used their name so they are prepared for a call from the employer. You may want to have several references “up your sleeve” and use the ones most appropriate for the job you are applying for. Employers want to know about what you would bring to a job, so use people who know and appreciate your work, and your skills.

Step 4 The Job Interview

Find out as much as you can about the employer and the specific section you would be working in. Talk to current and former employees, search online, look through old newspapers at the library. (There are ways to search newspapers by topic, e.g., employers. Many libraries will have digital copies available. Ask the librarian to help.) Find out:

- Who are the key people?
- What are the employer’s products or services?
- Does the company have a “mission statement” or way to describe their approach to their work?
- What skills does the job require?
- How many workers are employed?

Think about how you might answer the following questions:

- Why are you interested in working for us? (Sample response - “I am looking for stable employment in a field where I believe I can perform well.”)
- What is your experience?
- What makes you think you can fulfil the requirements of this job? (Sample response - “I learn quickly and I am a hard worker.”)

Your answers to the above questions should include a brief description of your skills. Don’t forget:

- Take along your employment worksheet

- Take your social insurance card, or have your number, and another piece of identification (preferably with a photo)
- Be a few minutes early. Don't be late!
- Dress appropriately. Be neat and wear clothes that are in line with the kind of work you would be doing. No sunglasses, gum or cigarettes.

During the interview:

- Sit up, look alert and show that you are interested in the job
- When answering a question, be honest, to the point and confident

After the interview:

- Send a short letter to the employer with thanks for the interview. Sometimes this helps to bring your name to the interviewer's attention when making the decision – especially if they interviewed a number of people for the position.

A final note: Remember it is up to you to convince the employer that you are able to do the job and you want the work. Use any help that is available – and good luck!

Childcare

A single parent with small children will need childcare services. If you are not single, you may still need childcare if your spouse works or attends school.

If you aren't sure how to find childcare, check with www.211.ca or contact your labour programs and services staff for their assistance. Some community agencies offer short term care.

You might consider exploring a cooperative arrangement of some sort if there are others in your neighbourhood with the same challenge. Day care spots are limited and, even if you can find a spot in commercial childcare, the cost can be very steep.

Identify Your Skills!

Think about how and where you've used the following in various aspects of your life. You're likely more skilled than you know!

Transferable skills - These are skills you have gained through life experiences.

Dealing with People

You can:

- Explain your ideas and feelings
- Listen and ask questions
- Talk easily with others
- Greet people
- Take messages
- Ask questions
- Help people
- Speak in public
- Give and take to make an agreement

Dealing with Information

You can:

- Share information through e-mail, computers, etc.
- Write clear reports
- Design presentations
- Read and understand information (e.g., words, graphs, charts, diagrams)
- Find information using technology (research computers databases)

Dealing with Numbers and Money

You can:

- Understand numbers and facts
- Measure different amounts
- Figure out how much money is needed for something
- Add up totals
- Compare prices
- Count money
- Count stock or merchandise of a store or company
- Sell different items

Building and Repairing

You can:

- Use your hands to work
- Put things together

- Build or repair things
- Construct buildings
- Operate tools and machinery
- Drive or operate vehicles
- Repair things

Being Creative and Artistic

You can:

- Express yourself through art
- Appreciate music
- Dance
- Perform, act
- Draw, produce visual art
- Play instruments
- Express your feelings easily
- Present artistic ideas
- Write short stories
- Write poetry
- Design web pages
- Get high scores in video games

Soft Skills - These are skills that show you have a good character and you can fit into any work place. Employers will want to know this about you!

A Problem Solver

You:

- Create and talk about new ideas
- Figure out when there is a problem
- See and explore different points of view
- Find out the cause of a problem
- Look at different solutions
- Put the solution into action
- Check to see if a solution works
- Change the solution if needed
- Give and take to make an agreement

A Leader

You can:

- Put together a group meeting
- Help others feel interested in something
- Help a group come to an agreements
- Make decisions
- Plan a meeting or project

- Give jobs to other (delegate work)
- Run/chair meetings
- Tell people what they need to do
- Control yourself and make good choices
- Explain things to others
- Speak in public
- Work hard to get results
- Solve problems
- Take risks
- Show others what to do
- Supervise others

A Positive Attitude

You:

- Feel good about yourself
- Speak to others in a positive manner
- Are respectful when working with others
- Recognize other people's good efforts
- Take care of your personal health
- Show interest and effort
- Admit where you could have improved
- Encourage others to be successful
- Are open to change

Responsible

You:

- Set goals balancing work and personal life
- Plan and manage time and money to achieve goals
- Take responsibility for your own actions
- Help your community
- Get jobs done on time
- Know health and safety practices

Willing to Learn

You:

- Find personal strengths and areas to improve
- Set your own learning goals
- Identify learning sources and opportunities
- Plan for and achieve your learning goals
- Are open to change

A Team Player

You:

- Respect people's differences
- Accept and provide feedback in a considerate manner
- Share information and expertise
- Lead or support when appropriate
- Manage and resolve conflict when appropriate
- Are patient with others
- Encourage others
- Speak up when there is a problem
- Teach others
- Give people advice
- Talk to people
- Listen to what others have to say
- Trust others
- Help others

Drawn from: www.youthskills.llsc.on.ca

Employment History Worksheet

Employer Address

Position Held Duties/Skills

Date Hired Date Left Salary

Reason for leaving

Employer Address

Position Held Duties/Skills

Date Hired Date Left Salary

Reason for leaving

Employer Address

Position Held Duties/Skills

Date Hired Date Left Salary

Reason for leaving

Sample Letters and Emails for Your Job Search

Beginning and ending the letter

If you don't have a computer at home, many libraries or employment help centres will have computers you can access. You should sign your name in ink.

Make sure you address the letter properly, include a date and your return address.

If you are unsure, call the company and ask for the correct mailing address. At that time you could also ask for the name of the person responsible for human resources (if a general application) or for a specific department (if you are trying to make contacts). Always ask how the person should be addressed, e.g., Mr., Mrs., Miss, Ms., Dr. and so on.

If you don't know the name of the person you are sending the letter to, it's best to use "To Whom it May Concern" to introduce the letter.

*200 West Fifth Street,
Bestville, Best Province
X1X 1X1*

April 17, 20XX

*55 Fourth Avenue,
Bestville, Best Territory,
X1X 1X1*

To Whom it May Concern:

End the letter appropriately.

Sincerely, Yours truly, or Truly are all fine. Type your name a few lines below and sign the letter or include your e-signature between these two lines. If you are enclosing or attaching something (e.g., a résumé), add:

*Encl. : Résumé OR
Attach. Résumé*

Sample Contents of the Letter

The key to writing the content of any letter is to make sure that you address the requirements the employer has. It is a good idea to use the actual words they use in the ad. For example, if they ask for a “motivated” person, tell them “I am a highly motivated individual as shown by ...” and include the things that illustrate your motivation.

In response to a newspaper ad

I noticed in Saturday’s Bestville Post that you are seeking candidates for sales positions in your technology department.

For a number of years I worked in door-to-door sales with the Best Brush Company. I have taken several courses in state-of-the-art technology at Bestville College. As well, I belong to the Bestville Computer Society, where I have made many contacts with Bestville’s computer-using community.

Enclosed/attached is a copy of my résumé. I hope you will find my qualifications of interest and I would happy to discuss them further at your convenience.

General letter of application with a résumé

This letter is to enquire about the possibility of employment in an administrative capacity with your company.

I have two years experience as a clerk/typist in an office and I have recently completed a training program at Bestville College in office management. My résumé is enclosed for your consideration.

I plan to stop by your personnel office within the next week to complete an application form. I would be happy to take a clerical skills test at that time or speak with you personally about my qualifications. If there is a time that would be convenient, please let me know at 555-555-5555 or jsmith@email.ca.

I look forward to meeting you or a member of your staff at that time. Thank you.

General letter of application without a résumé

In this case, you should have an actual contact to whom you are writing the letter. You can begin with Dear, or you may wish to begin the letter a little more creatively.

Thank you, Ms. Jones...

for allowing me this opportunity to introduce myself. My name is John Smith and I am presently employed as a counsellor with a mental health unit for the municipality of Otherville. As a native of Bestville, however, I am eager to return to my community and I write to enquire about employment with your organization.

For six years I have worked in vocational rehabilitation. I have had a broad range of vocational experiences in a wide variety of settings. My involvement with community outreach and education, employer contact and development, and public relations activities – as well as my ability to work effectively with a variety of client populations – would bring to your agency the mature expertise of an enthusiastic individual with a proven track record.

At your request, I would be happy to provide you with a more detailed résumé of my experience and a list of personal and professional references. Additionally, by prior arrangement, I am available for a personal interview at your convenience.

I hope to meet with you in the near future and to learn more about your agency and its work. Let's get together and talk about what I can do for you and your clients.

Thank you for your kind consideration.

Thank you letter following an interview

In order to strengthen your connection with a contact – don't forget to acknowledge the time they took to meet you. E-mail can be fine, but a nicely written letter will make you stand out.

The timing of when you send the letter depends on the situation. If it is a specific job and it will be staffed immediately, send the letter right away. If they are creating an inventory to draw on, you can wait – but not longer than one week.

I appreciate you taking the time to talk with me last Thursday about the data entry openings in your department at the Bestville Company. It is exactly the kind of position I am seeking.

Your company is doing some very exciting research in the health field and I would like to be part of the process. I feel my past experience in the inventory control department of Bestville General Hospital and my knowledge of their computer systems would serve your organization well.

As we agreed, I will call you next Friday morning to discuss this further with you. I enjoyed visiting with you and would appreciate being employed by your company.

Take Care!

When the Paycheque Stops Grieving for Your Job

The Grieving Process

Grief used to be seen as a process that someone had to move through in order to deal with the loss in a healthy way – from denial to bargaining to depression to anger, and finally to acceptance. Recent research shows it's much more complex and variable than that. Some people may not show signs of grief. Others may laugh during their grieving period. Some people may feel a particular emotion (e.g., depression), but not others (e.g., anger). It is all natural. Problems can occur if an individual has not been able to begin functioning normally within about a year and a half. That can indicate that they are stuck in grief.

Four Truths about Grief

- Grief is a natural reaction to loss. In fact, the absence of it is abnormal in most cases.
- Grief is the reaction to all kinds of losses, not just death.
- Grief is based upon your unique, individualistic perception of the loss. It is not necessary for you to have the loss recognized or validated by others in order for you to experience grief.
- Grief is an internal experience. It is what you think and feel after a loss. Mourning is “grief” expressed to the outside world.



*Drawn from Therese Rando, “How to Go on Living When Someone You Love Dies.”
(Taken from Bereaved Families of Ontario Hamilton/Wentworth/Burlington) and Christine MacMillan, CMHA.*

Factors that may affect how people grieve

- Their history of loss (e.g., second or third lay-off)
- The amount of control they have (e.g., ability to find a new job)
- Whether the loss was sudden or expected (e.g., told that plant is closing the next day)
- The intrusion of outsiders (e.g., media)
- The amount of support they have (e.g., union)

- The amount of unfinished business they may have (e.g., on-going fight for pensions)
- Their own mental and emotional health
- Their religious and philosophical background
- Their own physical condition
- Their own self-worth
- Other stresses in their life

Rights of the Grieving

- You have the right to have your own unique feelings
- You have the right to talk about your grief whenever you feel like talking
- You have the right to show your feelings of grief in your own way
- You have the right to need other people to help you with your grief, especially grown-ups who care about you
- You have the right to have “grief bursts”
- You have the right to use your beliefs about your God or Higher Power to help you deal with your feelings of grief
- You have the right to try to figure out why this happened
- You have the right to think and talk about your job
- You have the right to move forward, to feel your grief and, over time, to heal

Drawn from Dr. Alan Wolfelt “Centre for Loss & Life Transition”, (Taken from Bereaved Families of Ontario Hamilton/Wentworth/Burlington)

When the Paycheque Stops Managing Stress

Losing your job is stressful and stress can have an impact on your overall health.

Stress and Our Bodies

Our bodies are designed with a set of automatic responses to deal with stress. This system is very effective for the short term "fight or flight" responses we need when faced with an immediate danger. The problem is that our bodies deal with all types of stress in the same way. Experiencing stress for long periods of time (such as knowing there will be lay-offs or a closure down the road or losing your job and trying to find another) will activate this system, but it doesn't get the chance to "turn off". The body's response to stress includes:



- increased blood pressure
- increased metabolism (e.g., faster heartbeat, faster respiration)
- decreased protein synthesis, intestinal movement (digestion), immune and allergic response systems
- increased cholesterol and fatty acids in blood for energy production systems
- localized inflammation (redness, swelling, heat and pain)
- faster blood clotting
- increased production of blood sugar for energy
- increased stomach acids

Luckily, there are usually a number of warning signs that help indicate when you are having trouble coping with stress before any severe signs become apparent. These signs are listed below.

Physical: headaches, grinding teeth, clenched jaws, chest pain, shortness of breath, pounding heart, high blood pressure, muscle aches, indigestion, constipation or diarrhea, increased perspiration, fatigue, insomnia, frequent illness

Psychosocial: anxiety, irritability, sadness, defensiveness, anger, mood swings, hypersensitivity, apathy, depression, slowed thinking or racing thoughts; feelings of helplessness, hopelessness, or of being trapped

Behavioural: overeating or loss of appetite, impatience, quickness to argue, procrastination, increased use of alcohol or drugs, increased smoking, withdrawal or isolation from others, neglect of responsibility, poor job performance, poor personal hygiene, change in religious practices, change in close family relationships

Coping with Stress

If you or your family members experience these symptoms, ask for help. The Canadian Mental Health Association (CMHA) notes there is no single right way of coping with a given situation. Each of us must figure out what works best for us. What works best will depend, in part, on your coping style. There are three main styles. None of these styles is better than the other and some people use a mixture of them.

The first step in coping is to know yourself. Begin by deciding which of these may be your **coping style**.

Task-oriented: you may feel comfortable analyzing the situation and taking action to deal directly with the situation.

Emotion-oriented: you may prefer to deal with your feelings and find social supports.

Distraction-oriented: you may use activities to take your mind off the situation. Keep these styles in mind as you read the information on coping skills.

There are a variety of **coping skills**, such as meditation, stretching, walking and so on. There are some less than positive ways of coping as well. Before you decide what to do, ask yourself the following three questions:

1) Is this an appropriate thing to do in this situation? Meditating by chanting mantras may help you calm down but may not be the best choice if you're in an interview.

2) Is this a positive way of coping? Not everything that we do to take the stress away is good for us. Drugs and alcohol are obviously coping strategies that will cause problems. Also, if you use anything to excess, even if it appears positive, then it can have negative effects (e.g. excessive exercising or dieting).

3) Is this going to help in the long run? We don't always need a long-term solution. However, if you choose a short-term solution, then it is important to decide whether that will be enough.

Tips to manage stress

CMHA has 18 tips to manage stress.

- Recognize and acknowledge your symptoms of stress.
- Look at your lifestyle and see if there is anything you can change to reduce the level of stress.
- Try some relaxation techniques - yoga, meditation, deep breathing, or massage.
- Exercise - Physical activity is one of the most effective stress remedies around!
- Time management - Do essential tasks and prioritize the others. Consider those who may be affected by your decisions, such as family and friends. Use a checklist so you will receive satisfaction as you check off each job as it is done.
- Watch your diet - Alcohol, caffeine, sugar, fats and tobacco all put a strain on your body's ability to cope with stress. A diet with a balance of fruits, vegetables, whole grains and foods high in protein but low in fat will help create optimum health. Contact your local branch of the Heart and Stroke Foundation for further information about healthy eating.
- Get enough rest and sleep.
- Talk with others - Talk with friends, professional counsellors, support groups or relatives about your situation.
- Help others - Volunteer work can be an effective and satisfying stress reducer.
- Get away for awhile - Read a book, watch a movie, play a game, listen to music or go on vacation. Leave yourself some time that's just for you.
- Work off your anger - Get physically active, dig in the garden, start a project, get your spring cleaning done.
- Give in occasionally - Avoid quarrels whenever possible.
- Tackle one thing at a time - Don't try to do too much at once.
- Don't try to be perfect.
- Ease up on criticism of others.
- Don't be too competitive.
- Make the first move to be friendly.
- Have some fun!! Laugh and be with people you enjoy!

When the Paycheque Stops Protecting Your Mental Health

Good Mental Health

People who are emotionally healthy are in control of their emotions and their behavior. They are able to handle life's inevitable challenges, build strong relationships, and lead productive, fulfilling lives. When bad things happen, they're able to bounce back and move on.

People who are mentally and emotionally healthy have:

- A sense of contentment.
- A zest for living and the ability to laugh and have fun.
- The ability to deal with stress and bounce back from adversity.
- A sense of meaning and purpose, in both their activities and their relationships.
- The flexibility to learn new things and adapt to change.
- A balance between work and play, rest and activity, etc.
- The ability to build and maintain fulfilling relationships.
- Self-confidence and high self-esteem.



Losing your job can put a significant stress on your mental and emotional health, and that of your family.

Poor Mental Health

Watch for these symptoms of deteriorating mental health in yourself and your family. If they arise, ask for help.

Mood symptoms. These include the way an individual feels, such as persistent sadness or feelings of euphoria. A medical diagnosis of these symptoms is clinical depression.

Anxiety symptoms. Anxiety is an emotion characterized by the anticipation of future danger or misfortune accompanied by a feeling of being ill at ease. Panic, obsessive-compulsive behaviour, specific phobias and generalized anxiety are all examples of anxiety that may be out of proportion to a situation and that significantly affect an individual's ability to function.

Substance-related symptoms. These include problems associated with the misuse of alcohol, nicotine, caffeine and illicit drugs.

Psychotic symptoms. Here an individual's sense of reality is impaired. The best known medical diagnosis is schizophrenia.

Cognitive symptoms. These symptoms include difficulties thinking and reasoning. Delirium, dementia and memory problems are typical medical diagnoses, with perhaps the most well-known being Alzheimer's disease.

Developmental symptoms. These symptoms can include inability to focus or learn. Some medical diagnoses are autism, attention-deficit/hyperactivity disorder and learning disabilities.

Note: Persons having a seizure - conditions such as epilepsy and acquired brain injury are medically diagnosed as neurological, rather than related to mental health.

Mental Health and Your Family

Mental health is a poorly funded area of health care, especially for children and adolescents, and it is often the family rather than the health care system that carries the responsibility for supporting the family member. The whole family feels the worry and stress of the situation and they too can be affected.

In a situation like job loss, it is common for family members to feel confused or fearful about what the future holds – or angry or guilty about their role or what they believe their role should be. It's extremely important for parents to communicate with each other and with children, both to explain and discuss the situation, and to plan how to address it together.

Job loss can also mean a family loses touch with their network of friends, which can make them feel isolated and alone. If mental health problems arise, some people they are close to may back away as they may not understand mental health problems.

Often people take a long time to realize how emotionally and physically worn out they have become. The stress can lead to sleeping poorly and feeling exhausted or irritable all the time.

It's not a bad idea to seek support for you and your family as soon as there is job loss, instead of waiting for problems to occur.

When the Paycheque Stops Tough Times and Kids

Unemployment is hard on adults. It can also be very difficult for children and teenagers, who may have strong feelings during this period. They might feel :

- frightened about the future
- despair about things getting better
- concern for their parents
- anger that things have changed
- embarrassed about the situation
- guilty if they ask for anything
- confused about what is happening



Step 1 **Talk to your kids**

Keeping the lines of communication open is always important with children and teenagers, and doubly so during tough times. Make sure you explain what has happened and how you plan to deal with the situation. Use language that is appropriate for the age of the child and provide the level of information your child can understand.

For example, you might tell a six year-old that you won't be leaving for work each day for a while as you will not have the same job. Let them know that it will take energy for you to find another job and it might be hard, but you will take care of things and they do not need to worry.

On the other hand, you might tell a fifteen year-old that the plant you work at is closing and you will not have a job. Let them know that there will be less money and you'll need their help in getting through this time. Assure them that you will get through it.

Step 2 **Plan any changes**

Routines are important for children. While it's logical that an unemployed parent would do more things around the home, it's important that you and your partner decide what to change and how before you start. This will avoid confusion for the kids and the potential for irritation and misunderstanding between the parents.

Step 3 Make your kids part of the team

Don't isolate your children from the challenges that arise. This can cause more worry for them. Instead, empower your kids by helping them Take Charge in appropriate ways.

Think about how to include your kids in the Take Charge Action Plans. For example, younger children could help you prepare less expensive meals, or be encouraged to select a less expensive (or frequent) treat. Older children could be encouraged to do more around the house, or to see if they can replace their allowance by doing chores in the neighbourhood.

Step 4 Look for the family benefits in your situation

You will be at home, except when you are applying for jobs. This means you will be more available to spend time with your children. Take advantage of this opportunity.

Step 5 Seek out resources for your kids

You may feel anxious about being able to provide your children with school supplies or trips, or keeping them signed up for an extra curricular activity. Schools and school boards generally have funds to assist those in financial need and this is the time for you to request assistance. See if you can find support to keep your child active and engaged in outside activities. Approach the organizations your children are involved in to see if you can make an arrangement with them while you are out of work. Contact the local YM-YWCA to ask about available programs or check www.211.ca for other available programs.

Step 6 Keep the lines of communication open

This will be a stressful time for everyone. Make sure your kids know that there may be times when you need to focus on something or that you may be stressed yourself. Assure them that they can always come to you if they need or want to talk, but sometimes they may need to wait a bit for your attention.

When the Paycheque Stops Preparing for the Future

While this can be a difficult and challenging time, it can also present you with the opportunity to think about your goals. Spend some time focusing on the following areas so that when you do begin moving forward again, you are confident it's in the right direction. Be concrete and specific in your responses. For example, don't simply say that a goal is to eat better, say that your goal is to stop eating fries for lunch.



Health and Fitness Goals (don't forget nutrition, exercise, sleep, medical checkups, emotional health)

Relationship Goals (think about: family, intimate relationship, friends, neighbours, bosses, co-workers)

Financial Goals (consider your lifestyle and material goals for the next year, in five years, ten years, twenty years and so on)

Whole Life Goals (what other things are important to you personally, for example, in creative, cultural, intellectual, spiritual areas)

Take Action!

When the Paycheque Stops Making a Difference

Step 1 Know your rights

The first thing you have to do is know what rights you have. This will help you figure out what needs to change.

Step 2 Identify the issues that have your attention

You may have had a problem getting approved for employment insurance (EI) – or you may feel it's inappropriate that your severance pay was subtracted from your EI benefits.

You may be angry that a major employer in your community was able to simply pick up and move to another country.

You may be worried about the impact closures have had on your community – and the lack of support for families at risk.

You may be angry and upset about it all.

Step 3 Identify where and how you want to make a difference

At the best of times, life is busy. During a crisis, personal or economic, you need to focus your energy. Your first order of business is finding a new job, but that doesn't mean you can't take action to make things better for yourself and for others. Decide what issue is most important to you and how much time and energy you are able to spend on it.

For example, you may decide you want to

- press for change at a legislative or political level,
- bring working families together to discuss and plan what would be best for them, or
- actively support working families in your community as they face unemployment with you.

There is nothing to stop you from engaging in all this actions, if you choose.



Step 4 Contact the people and organizations working on or interested in this issue

A key place to start is with your union, if you have one, or with the labour council in your community. Labour is in the forefront of fighting for the rights of working people and is likely already working on the above issues, among many others.

Go to the Canadian Labour Congress (CLC) website (www.canadianlabour.ca) or contact the CLC office in your region and ask how you can get involved.

If you would like to provide direct support to working families, consider taking a Labour Community Advocate training course through UWC funded labour programs and services in your community. It will provide you with tools to assist families in need.

When issues affect large numbers of people, there are often organizations that specifically work on those issues. For example: Canada Without Poverty is concerned with poverty and the Canadian Health Coalition is concerned about ensuring the health care needs of Canadians are met.

Step 5 Identify your political representatives and let them know how you feel

Whatever you choose to do at a personal level, make sure your political representatives know how you feel. They include:

- your federal Member of Parliament at:
<https://www.ourcommons.ca/members/en/search>
- your provincial or territorial representatives
- your local representatives

Step 6 Don't forget, you can make a difference!

Look over the “Development of Canadian Social Welfare Legislation and Institutions” again if you feel overwhelmed. Many of these changes took years. They often happened due to the vision of strong leaders, such as Tommy Douglas. But those involved in the establishment of medicare will tell you that Tommy Douglas was one among many. His leadership was important, but just as important were the other Canadians committed to medicare. It would not have happened without large numbers of people doing their part to make positive social change. Each one of us is important! Together, we can make a difference!

When the Paycheque Stops Web-based Resources

TAKE CHARGE

General

Want to know what **government benefits** are available to you across Canada? Go to this Government of Canada website - www.canadabenefits.gc.ca

Need help as a **consumer**? Go to the Consumers' Association of Canada website - www.consumer.ca

Employment Insurance

Need information about employment insurance? Go to the Service Canada website - www.servicecanada.gc.ca

The workers who deliver the EI program are members of the Canadian Employment and Immigration Union (CEIU) component of the Public Service Alliance of Canada (PSAC). www.ceiu-seic.ca .

Creditors

Need to know your **credit rating**? Try Equifax (www.equifax.com) or Transunion (www.transunion.ca). These are for-profit credit bureaus and will charge you for their service.

Want to find a non-profit **credit counselling** agency? Go to the Credit Counselling Canada website – www.creditcounsellingcanada.ca



Housing

Need information about **owning or renting** in Canada? Go to the Canada Mortgage and Housing Corporation – www.cmhc.ca

Want to explore homelessness in Canada and various approaches to eradicating it? Go to the Homeless Hub – www.homelesshub.ca

Food

Want to find out how to **save money** with coupons and other programs? Go to the Simply Frugal website – <https://www.simplyfrugal.ca/>

Want to find out more about **nutrition**? Go to the Health Canada website – www.hc-sc.gc.ca

Want help from a trained **dietician**? Connect with the Dietitians of Canada – www.dietitians.ca

Want more information about food? Try the Food Network website – just watch out for expensive ingredients! - www.foodnetwork.ca

Utilities

Need information about **utility regulation** in your province/territory? The Canadian Association of Members of Public Utility Tribunals (CAMPUT) is a self-supporting, non-profit organization of federal, provincial, and territorial boards and commissions which are responsible for the regulation of the electric, water, gas, and pipeline utilities in Canada. Go to their website – www.camput.org

Need help with **heating costs**? Check out Share the Warmth programs. Contact your local United Way Centraide to see what exists in your community. To find your local United Way Centraide, go to www.unitedway.ca

Insurance

Need general information about insurance in Canada? Try Insurance-Canada. Note that this is a **for-profit** organization, which is not owned by the insurance industry. Go to – www.insurance-canada.ca

Health Care

Looking to get dental care from an accredited **dental school** in Canada? There are 10 schools of dentistry in Canada: Dalhousie (Halifax), McGill (Montreal), Montreal, Laval, U. of Alberta (Edmonton), UBC (Vancouver), U of Manitoba (Winnipeg), U of Saskatchewan

(Saskatoon), U of T (Toronto), Western (London). Contact these schools directly for information about what they might offer.

Need information about **drug care** in Canada? The Government of Canada Website has information about provincial and territorial plans that are available:

<https://www.canada.ca/en/health-canada/services/health-care-system/pharmaceuticals/access-insurance-coverage-prescription-medicines/provincial-territorial-public-drug-benefit-programs.html>

Job Search

Need help writing a **résumé** or **how to ace your interview**?

<https://www.workopolis.com/en>

Go to Career Blog for information on employment skills.

TAKE CARE

Check out these resources :

United Way Centraide Canada links you with local resources through local United Ways Centraides – www.unitedway.ca

211 is a three digit phone number (like 911 or 411) that provides free, confidential, multilingual access to information about the full range of community, social, health and government services. Find out if it's in your community: www.211.ca

Health Canada provides a wide range of information about the health of you and your family – www.hc-sc.gc.ca

Canadian Mental Health Association – www.cmha.ca

Centre for Addiction and Mental Health - www.camh.net

YMCA - www.ymca.ca

TAKE ACTION

Want to take action? Connect with these organizations :

United Way Centraide. The United Way Centraide Movement is focused on creating strong, resilient communities by bringing community members together to focus on the root causes of social problems. UWC is made up of 76 local organizations serving over 5,000 communities across Canada. www.unitedway.ca

Canadian Labour Congress. The largest labour central in Canada, representing over 3.3 million union members belonging to over 50 unions. – note there is no www prior to the website address - <http://canadianlabour.ca>

Labour Programs and Services. This is a pan-Canadian program that is funded by United Ways Centraides. It's mission is to improve lives, build labour and community, and facilitate social change by encouraging and strengthening joint work between and among community, and the labour and UWC movements. It is based on the more than 30 -year-old partnership between the Canadian Labour Congress and United Way Centraide Canada. Most information can be found at www.unitedway.ca , under Partners.

Canada Without Poverty (formerly the National Anti-Poverty Organization) is a not-for-profit, non-partisan, member-based organization dedicated to the eradication of poverty in Canada - www.cwp-csp.ca

The **Canadian Health Coalition** raises critical questions about our health care system – www.healthcoalition.ca