



*"Delivering Excellence Every Day"*

# Transition Resource Guide

CREATED BY:  
HUMAN RESOURCES DEPARTMENT  
111 N.W. 1<sup>ST</sup> STREET  
SUITE 2140  
MIAMI, FLORIDA 33128  
305-375-3346

The Human Resources Department extends a special thank you to United Way of South Florida and CareerSource South Florida, for providing their assistance in compiling the information in this guide.

Please visit: [http://www.miamidade.gov/assistance/library/transition\\_guide.pdf](http://www.miamidade.gov/assistance/library/transition_guide.pdf).

Rev. April 2016

# Table of Contents

---

<b>Frequently Asked Questions Regarding the County Process.....</b>	<b>Section 1</b>
1.1 Lay-off Process	
1.2 Employee Benefits	
1.3 Payroll and Leave	
1.4 Unemployment Compensation	
1.5 Resource Information	
<b>What Should You Do If You Lose Your Job.....</b>	<b>Section 2</b>
2.1 Some things you can do if you lose your job	
<b>Employment Information .....</b>	<b>Section 3</b>
3.1 Tips for Finding a Job	
3.2 Miami-Dade Public Libraries Resources	
3.3 Persons with Disabilities Resources	
3.4 Employment Resources	
3.5 Employment Agencies	
3.6 Employer Listing	
<b>South Florida Workforce Information .....</b>	<b>Section 4</b>
4.1 Core Services	
4.2 CareerSource South Florida Centers	
<b>At Risk of Losing Your Home: Resources .....</b>	<b>Section 5</b>
5.1 HOPE NOW	
5.2 Neighbor Works America	
<b>Foreclosure Information.....</b>	<b>Section 6</b>
6.1 Preventing Foreclosure	
6.2 Anti-Predatory Lending Program (APLP)	
<b>Financial Management Information.....</b>	<b>Section 7</b>
7.1 Making Ends Meet	
7.2 Utility Assistance	
7.3 Emergency Assistance	
7.4 Money Saving Source-Food/ Medicine	
7.5 Financial Assistance Program in the State of Florida	
7.6 Money Management	

## **Table of Contents (Continued)**

---

- 7.7 How to Establish a Savings Plan
- 7.8 Tips for Successful Budgeting
- 7.9 Tricks to Build Your Savings Account
- 7.10 Tips for Managing Your Credit
- 7.11 Tips for Using Your Credit Wisely

### **Counseling Information.....Section 8**

- 8.1 Counseling Services
- 8.2 Crisis Intervention Hotlines
- 8.3 Drug and Alcohol Counseling Services
- 8.4 Legal Services
- 8.5 Health/Medical/Dental Assistance
- 8.6 Dade County Public Health Department

### **Unemployment Stress Information.....Section 9**

- 9.1 The Stress of Unemployment Self-Check
- 9.2 Unemployment and Stress
- 9.3 The Whole Family Has Been Laid-Off
- 9.4 Lay-Off Are Hazardous to Your Health
- 9.5 Tips for Handling Stress When Times Get Tough

### **Surviving Unemployment.....Section 10**

- 10.1 Tips for Surviving Unemployment

# SECTION 1

## Frequently Asked Questions

### 1.1 Lay-off Process

---

#### When does a layoff happen?

Layoffs may happen due to a shortage of work or funds, the elimination of a position, or because of changes in your department's organizational structure.

Employees in the classified service (the County's civil service system) who successfully pass their probationary period and achieve permanent status, earn rights to their job classification.

In the event of a Layoff, Human Resources will calculate a retention score for those employees in the classification affected by a layoff. A retention score is the sum of an employee's creditable seniority points (time served in the classification). Employees are laid off in retention score order, from lowest to highest.

If an employee occupies an exempt classification, they are exempt from civil service and are not required to serve a probationary period. Employees in the exempt service do not earn rights to their exempt positions, but keep any rights they have earned in the classified service.

When you are affected by layoff and are not able to exercise your classified service rights, you are encouraged to log into our on-line Recruitment Management System and "apply without a job." This will add your unique qualifications to our resume bank. If you are separated from County service, you will be able to apply for "County Only" recruitments for up to two (2) years.

#### If my position is eliminated due to budgetary reasons or organization restructuring, what will happen?

##### Employees with classified service rights

- A. Employees with classified service rights will be allowed to exercise those rights. A retention score will be calculated in accordance with the provision of the respective collective bargaining agreement.

#### Salary / Classifications / Recruitments

##### **Q. What will be my new classification?**

- A. Human Resources will advise you via letter of your new assignment after retention and bumping rights have been determined of your new classification.

##### **Q. What will be my new salary?**

- A. Your new salary will be dependent on your new classification and your current bi-weekly rate of pay. If assigned to a new department within your current classification, there will be no change in your rate of pay. If your new classification is a demotion, the demotion policy will be applied by placing the employee on a pay step close to his/her current salary provided that the former salary is not higher than the new salary range maximum of the pay range.

## 1.2 Employee Benefits

---

**Q. When will my current group insurance coverage end?**

- A. All of your current insurance coverage, including life, medical, dental, vision, Long Term Disability (LTD), Short Term Disability (STD), Legal and optional life will end on the last day of the pay period in which the termination date falls and for which you are payroll deducted or made direct payments to the Benefits Administration Unit (if on an unpaid leave of absence).

**Q. Do I qualify for Consolidated Omnibus Budget Reconciliation Act (COBRA) insurance benefits?**

- A. Yes, you and your covered family members will be offered the availability of continuing your medical, dental, and vision coverage. Coverage under COBRA is the same as offered to active employees. You will receive a COBRA letter at your home advising you of your rights and the cost for continuing your coverage. You will have 60 days from the letter of termination date or the date of the letter, to either elect or decline coverage. If you elect coverage, you then have 45 days from your election date to submit your first monthly payment. This payment is retroactive to the first day that your group coverage ended. You will also receive a Health Insurance Portability and Accountability Act (HIPAA) certificate from your medical plan showing proof that you were covered under the County's group health plan.

**Q. Can I elect COBRA for the medical plan only, or must I include coverage for the other benefit plans?**

- A. The COBRA regulation only allow for continuation of insurance coverage for Medical, Dental, and Vision. Other insurance coverage is not continued; however, there is a "conversion" privilege on your life insurance. Coverage for Basic Life and Optional Life can be converted to a private policy without evidence of insurability. Information will be provided at the time of your separation from the County.

**Q. If I have family coverage, do I have to enroll my entire family in COBRA?**

- A. You will be sent a COBRA package providing the costs for all of your covered members. You do not have to enroll for family coverage. If you wish to enroll just yourself, or a specific dependent, you may elect to do so.

**Q. I have a planned medical procedure upcoming. What do I do?**

- A. If you have a medical procedure planned after your separation, it is advisable that you elect COBRA. There are no pre-existing condition limitations, and the same group benefits apply. Your basic COBRA benefits extend for 18 months. However, it is not necessary that you continue for the duration of the 18 months. You may cease coverage through COBRA at any time during your COBRA period.

**Q. I am participating in a Health Flexible Spending Account (FSA). Can I continue to contribute to this Plan?**

A. You may continue to contribute through the balance of the calendar year that you left the County. This applies only if you have not already received, as reimbursement, the maximum benefit available for the calendar year. Your contribution however, will be on a "post-tax" basis. You must send your checks to Fringe Benefit Management Company (FBMC) in Tallahassee. If you have questions concerning your FSA, you can call FBMC at 1-800-342-8017. Continuation of coverage will be terminated before the end of the year if any required premiums are not paid on time.

**Q. Am I eligible for State Unemployment Insurance?**

A. Yes. You may apply on-line at [www.myflorida.com](http://www.myflorida.com). Click on the "Find Agency" tab, and then click on the "Agency for Workforce Innovation" tab. Then you should click on the Unemployment Compensation Claims link. This will take you to the application screen to apply for the benefits. If you have any questions concerning your unemployment benefits, you can call 1-800-204-2418. You will not receive your first check until several weeks after you have submitted your claim.

**Q. I am enrolled in the Florida Retirement System (FRS) retirement plan. What is going to happen to my pension?**

A. As a pension plan member with six years or more of creditable service, you are entitled to receive an unreduced benefit at age 62. Early retirement benefits can be collected but for every year under age 62, the FRS imposes a 5% reduction of benefits. For example, a 57 year-old employee with eighteen years of service will receive a 25% reduction of his/her monthly pension benefit. Employees can contact the Bureau of Retirement Calculations at 1-888-738-2252 to obtain an estimate of benefits.

**Q. I am enrolled in the FRS Investment Plan. What is going to happen with my investments?**

A. As a vested member of the investment plan you are entitled to receive the proceeds of your account three calendar months after your separation date. However, you are not required to take a distribution and you may leave the funds invested with the FRS. In the event you take a distribution but do not meet the plan guidelines for retirement, you may be subject to an additional 10% tax penalty from the IRS. For more specific information regarding your account, you can contact the Financial Guidance line of My FRS at 1-866-446-9377.

**Q. If I am participating in the 457 Deferred Compensation Plan, what are my options now?**

A. The deferred compensation plan does not impose a waiting period, an age requirement, or a service requirement for a distribution. You will not be able to make future contributions to the County plan.

Employees who separate from service are eligible to withdraw the funds without penalty, but are not required to do so. You may choose to maintain investments in the deferred compensation account to age 70½ at which time you will be required by the IRS to start taking a distribution. Any funds that are withdrawn are subject to Federal Income taxes. If you are interested in obtaining additional information on the type of payment options available, you may contact your plan provider directly, at Nationwide Retirement Solutions (NRS) 877-677-3678 or ICMA-RC 800-669-7400. If you wish to leave the funds invested with your plan provider, no action is required.

**Q. What happens if I am currently in Deferred Retirement Option Program (DROP)?**

- A.** DROP rules will apply. In order to remain in the DROP program, you must be employed in an FRS covered position within 30 days of termination. Therefore, it is suggested that the employee in DROP make an appointment with a Retirement Specialist in the Benefits Assistance Unit (BAU) to discuss his/her options. For an appointment, please call 305-375-4161.

**FLORIDA RETIREMENT SYSTEM (FRS) Q&A**

**Employee Contributions**

Beginning in July 2011, employees have been required to contribute 3% of their creditable salary toward the cost of their retirement with the FRS. Employees should be aware of their options concerning the contributions that they have made. Below is the information that will assist them in determining what they should decide in regard to their employee contributions.

**IMPORTANT:** Employees who take a refund of their contributions from the pension plan will lose the service credit for the period of time that the refund represents.

**Q. If I remain in my current retirement plan, will I be entitled to either a refund or a distribution of my employee contributions?**

- A.** If you terminate employment from the Pension Plan, you are entitled to receive a refund of the employee contributions (without interest), that you paid in while you were a member of the Pension Plan. If you return to work in an FRS-covered position for at least one year, your service credit can be reinstated if you repay the refund with interest (also known as purchasing prior Pension Plan service). Note that taking a refund under the Pension Plan is not considered “retiring.”

If you terminate employment from the Investment Plan, you are entitled to receive a distribution of all your employee contributions paid in plus earnings - while you were a member of the Investment Plan. If you take any distribution from the Investment Plan, you will be considered a retiree and you **will not** be entitled to future FRS membership.

**Q. If I use my 2nd Election to switch retirement plans from the Pension Plan to the Investment Plan, will I be entitled to either a refund or a distribution of my employee contributions?**

- A.** A Present Value of your Pension Plan benefit will be calculated and transferred to the Investment Plan as your opening account balance. The Present Value calculation is an actuarial determination of your service credit; it is not the total of any employee or employer contributions paid in to the Pension Plan.

If you terminate employment prior to meeting the Pension Plan vesting requirements (you have less than 6 or 8 years of total service, depending on your initial FRS enrollment date) you will only be entitled to receive a distribution of:

- If you have less than 1 year of total service, the employee contributions you paid in plus earnings after you transfer to the Investment Plan, or
- If you have more than 1 year of total service, your employee and employer contributions paid in plus earnings after you transfer to the Investment Plan.

If you terminate employment after meeting the Pension Plan vesting requirements (6 or 8 years or more of total service, depending on your initial FRS enrollment date) you will be entitled to receive a distribution of your opening account balance (the Present Value of your Pension Plan benefit), and the employee and employer contributions paid in plus earnings in the Investment Plan after the transfer.

**Note:** Your Investment Plan quarterly statement and online account will reflect only employee contributions paid in to your account after your transfer. The transferred Present Value will show under “DB Plan Transfer.”

**IMPORTANT NOTICE:** Anyone who takes a distribution from their Investment Plan account is automatically considered “retired” regardless of whether or not you have reached normal retirement age and therefore not eligible to be recalled/rehired by an FRS-covered employer until after six calendar months from the date when the distribution was taken. If you are re-employed by an FRS-covered employer during the 7<sup>th</sup> to the 12<sup>th</sup> month, no additional Investment Plan distributions will be permitted.

**Q. If I use my 2nd Election to switch retirement plans from the Investment Plan to the Pension Plan, will I be entitled to either a refund or a distribution of my employee contributions?**

**A.** You will buy into the Pension Plan using the balance in your Investment Plan account (and any additional personal funds, if applicable).

If you terminate employment prior to meeting the Pension Plan vesting requirements (you have less than 6 or 8 years of total service, depending on your initial FRS enrollment date) you will only be entitled to receive a refund of the employee contributions you paid (without interest) in the Pension Plan after your transfer.

If you terminate employment after becoming vested in the Pension Plan (6 or 8 years or more of total service, depending on your initial FRS enrollment date) you will be entitled to receive:

- a lifetime monthly benefit from the Pension Plan, or
- a refund of the employee contributions you paid (without interest) in the Pension Plan after the transfer.

## **Reemployment after Retirement**

Employees who separate from service and start receiving payment from the pension plan or the investment plan are considered retirees by the FRS, regardless of their age. If you are a retiree by definition then you are subject to the reemployment laws of the FRS and must adhere to the termination requirements before you can be rehired.

### **Q. What is the termination requirement?**

**A.** The termination requirement is six calendar months. If you retire from the FRS through DROP or Regular Retirement, you cannot work for an FRS employer for the first six calendar months of retirement or after DROP termination in order to meet the termination requirement.

### **Q. What happens if I don't satisfy this termination requirement with all FRS participating employers?**

**A.** If you fail to terminate all employment with FRS employers or become reemployed with an FRS employer during the six calendar months required to meet the definition of termination, you are not considered retired. You must repay all retirement benefits and you must reapply for retirement, establishing a later effective date of retirement. If you participated in DROP then both your retirement and DROP status are voided and all retirement benefits, including your DROP accumulation, must be repaid.

### **Q. Are there any exceptions to the six month termination requirement?**

**A.** No, there are no exceptions.

### **Q. Can I be reemployed after meeting the six calendar months requirement?**

**A.** Yes, after you meet the six calendar month termination requirement you can be reemployed by a participating FRS employer during the 7<sup>th</sup> through the 12<sup>th</sup> calendar months of your retirement. However, you must suspend your monthly retirement benefits during any of these months in which you are working for an FRS employer. After the 12<sup>th</sup> month of retirement there are no more reemployment limitations and you can resume collecting your monthly retirement benefit unless you retired under disability retirement. Disability retirees who return to work for any private or public employer will lose their disability retirement.

### **Q. Are there any exceptions to suspending monthly benefits during months seven through twelve after retirement?**

**A.** There are no exceptions. Everyone must suspend their monthly benefits for the months they are employed by an FRS employer during the 7<sup>th</sup> through the 12<sup>th</sup> months of retirement.

### **Q. Where can I work immediately after I retire without giving up my FRS monthly benefit?**

**A.** After you retire you can work for any private company, any public employer that does not participate in the FRS or any employer in another state without affecting your FRS benefits unless you retired under disability retirement.

**Q. If I retire and return to work in an FRS covered position will I have renewed membership under the FRS?**

- A.** No. FRS retirees who are reemployed in a regularly established position on or after July 1, 2010, are not eligible for renewed membership and will not earn creditable service toward a subsequent retirement benefit. However, a reemployed retiree who has established renewed membership in the FRS prior to July 1, 2010, will continue to accrue retirement credit for covered employment until he/she retires again.

For more information about your FRS membership and benefits, please contact the Florida Retirement System at 1-888-738-2252.

### 1.3 Payroll and Leave

**Q. When can I expect to receive my final paycheck?**

A. If your termination date falls within the pay period as defined in the table below, you should receive your final pay check on the associated pay day. For example, if your release date is October 15, you should receive your final check on October 24. All final payments are not direct deposited, but are “live” checks.

PP#	Pay Period Begin	Pay Period End	Pay Day		PP#	Pay Period Begin	Pay Period End	Pay Day
1	12/21/2015	1/3/2016	1/8/2016		*14	6/20/2016	7/3/2016	7/8/2016
*2	1/4/2016	1/17/2016	1/22/2016		15	7/4/2016	7/17/2016	7/22/2016
3	1/18/2016	1/31/2016	2/5/2016		16	7/18/2016	7/31/2016	8/5/2016
*4	2/1/2016	2/14/2016	2/19/2016		17	8/1/2016	8/14/2016	8/19/2016
5	2/15/2016	2/28/2016	3/4/2016		18	8/15/2016	8/28/2016	9/2/2016
6	2/29/2016	3/13/2016	3/18/2016		19	8/29/2016	9/11/2016	9/16/2016
7	3/14/2016	3/27/2016	4/1/2016		20	9/12/2016	9/25/2016	9/30/2016
8	3/28/2016	4/10/2016	4/15/2016		*21	9/26/2016	10/9/2016	10/14/2016
9	4/11/2016	4/24/2016	4/29/2016		22	10/10/2016	10/23/2016	10/28/2016
10	4/25/2016	5/8/2016	5/13/2016		23	10/24/2016	11/6/2016	Thursday 11/10/16
11	5/9/2016	5/22/2016	5/27/2016		*24	11/7/2016	11/20/2016	Wednesday 11/23/16
12	5/23/2016	6/5/2016	6/10/2016		25	11/21/2016	12/4/2016	12/9/2016
13	6/6/2016	6/19/2016	6/24/2016		26	12/5/2016	12/18/2016	12/23/2016

**Q. If I have annual or holiday leave time accrued, will I be paid for those hours?**

A. Employees who have completed 13 creditable pay periods will be paid for unused accrued annual and holiday leave at the time of separation. Payment will be made at the rate of pay at the time of separation excluding night differential and any monies owed to Miami-Dade County.

**Q. I am enrolled in Florida Retirement Systems’ DROP program. Will the balance of my accrued annual leave be paid?**

A. If you are a participant in the Deferred Retirement Option Program (DROP) and have already been paid out 500 hours of Annual leave, you are not eligible to be paid out any additional Annual leave hours as per the Miami-Dade Leave Manual. Any remaining leave must be used or it will be lost.

If you are a participant in DROP and have not been paid out any or part of your Annual leave, you will be eligible to be paid out up to a maximum of 500 hours as per the Miami-Dade Leave Manual.

**Q. If I have sick leave time accrued, will I be paid for those hours?**

- A. Employees will be paid for unused sick leave up to a maximum at the employee's current rate of pay at the time of separation excluding night shift differentials, in accordance with the following schedule:

Full time Continuous County Service Required	Percentage Payout
Less than 10 years	No payment
10 years but less than 11 years	25% payment
11 years but less than 12 years	30% payment
12 years but less than 13 years	35% payment
13 years but less than 14 years	40% payment
14 years but less than 15 years	45% payment
15 years but less than 16 years	50% payment
16 years but less than 17 years	55% payment
17 years but less than 18 years	60% payment
18 years but less than 19 years	65% payment
19 years but less than 20 years	70% payment
20 years but less than 21 years	75% payment
21 years but less than 22 years	77.5% payment
22 years but less than 23 years	80% payment
23 years but less than 24 years	82.5% payment
24 years but less than 25 years	85% payment
25 years but less than 26 years	87.5% payment
26 years but less than 27 years	90% payment
27 years but less than 28 years	92.5% payment
28 years but less than 29 years	95% payment
29 years but less than 30 years	97.5% payment
30 years or more	100% payment

Except as otherwise provided for in a collective bargaining agreement, all payments described above are based on years of continuous County service with the exception of 30 years or more, and have a maximum payout of 1,000 hours of accumulated sick leave. Employees with 30 or more years of County service will have their entire sick leave balance paid out at termination even if the accrued time is more than 1,000 hours.

Special risk employees who retire after 20 years of full-time continuous County service are subject to the following schedule:

21 years but less than 22 years	80% payment
22 years but less than 23 years	85% payment
23 years but less than 24 years	90% payment
24 years but less than 25 years	95% payment
25 years or more	100% payment

All payments described above for special risk employees are based on years of continuous County service with a maximum of 1,000 hours of accumulated sick leave with the exception of 25 years or more. In accordance with the provisions contained in applicable collective bargaining agreements, special risk sworn law enforcement bargaining unit employees and special risk fire fighter bargaining unit employees, who retire after 25 years of full-time County employment will be eligible to receive 100% payment of their full balances of accrued, unused sick leave. Such payment will be made at the employee's rate of pay at the time of retirement, excluding any shift differential, and will not be subject to any maximum number of hours.

### **Sick Leave**

Non-bargaining unit Special Risk employees and those employees who occupy exempt Executive Group 1, 2 and 3 level County positions who retire after 25 years or more of full-time, continuous County employment will be eligible to receive 100% payment of their full balance of accrued unused sick leave. Such payment will be made at the employee's current rate of pay at the time of retirement, excluding any shift differential, and will not be subject to any maximum number of hours.

#### **Q. If I have a floating or birthday holiday available, will that be paid out?**

A. Neither floating nor birthday holidays are paid out at the time of separation. If it is available, it is advisable to use these holidays prior to your date of separation.

#### **Q What address or phone number should I give to future employers who wish to verify my employment?**

A. The Records Management Unit of Human Resources will be able to provide employment verification. Contact information is as follows:

**Address:** 111 NW 1<sup>st</sup> Street, Suite 2010, Miami, Florida 33128  
**Phone:** 305-375-2222  
**Fax:** 305-375-2643

#### **Q. Will I be eligible to apply for Miami-Dade County Employees only Job Openings?**

A. In the event that an employee separates from County service due to a layoff, he/she will be eligible to apply for county only recruitments for the next two years.

#### **Q. If I were to be employed by the county in the future, will I receive credit for previous time served?**

A. Employees who are recalled to a County job classification from which they were laid off shall receive credit for previous time served. If the employee is rehired in a different job classification, he/she will not be eligible to receive credit for previous time served.

## 1.4 Unemployment Compensation

---

### How do I apply for unemployment?

You may apply on-line at [www.myflorida.com](http://www.myflorida.com). Click on the “Find Agency” tab, and then click on the “Agency for Workforce Innovation” tab. Then you should click on the Unemployment Compensation Claims link. This will take you to the application screen to apply for the benefits. If you have any questions concerning your unemployment benefits, you can call 1-800-204-2418. You will not receive your first check until several weeks after you have submitted your claim.

## 1.5 Resource Information

Human Resources Employee Support Services (ESS)	Phone number: (305) 375-3293  Employee can use the services only up to their last day of employment.
Consumer Credit Counseling Service	Tel: (800) 355-2227 (CCCS) <a href="http://www.alfn.org">www.alfn.org</a> -Free Credit Counseling -Debt Management Program (DMP) -Mortgage delinquency and foreclosure counseling
Credit Union Membership	Once you become a member of Dade County Credit Union you are always a member. Your account will remain open. <b>If you have a loan with the Credit Union, you can change payment terms.</b> Please contact Hazel Gonzalez at (786) 845-3138 for further assistance.
Internet Job Boards websites	<a href="http://jobs.businessweek.com/a/all-jobs/list">http://jobs.businessweek.com/a/all-jobs/list</a> <a href="http://www.accessmiamijobs.com">www.accessmiamijobs.com</a> <a href="http://www.careerbuilder.com">www.careerbuilder.com</a> <a href="http://www.craigslist.com">www.craigslist.com</a> <a href="http://www.dice.com">www.dice.com</a> <a href="http://www.govtjobs.com">www.govtjobs.com</a> <a href="http://www.jobing.com">www.jobing.com</a> <a href="http://www.jobsearchusa.org/">www.jobsearchusa.org/</a> <a href="http://www.miamidade.gov/jobs">www.miamidade.gov/jobs</a> <a href="http://www.miamirecruiter.com">www.miamirecruiter.com</a> <a href="http://www.monster.com">www.monster.com</a> <a href="http://www.careersourcesfl.com">www.careersourcesfl.com</a> <a href="http://www.unionjobs.com">www.unionjobs.com</a> <a href="http://www.usajobs.gov">www.usajobs.gov</a> <a href="http://www.Floridavets.org">www.Floridavets.org</a> <a href="http://www.MilitaryVetJobs.com">www.MilitaryVetJobs.com</a> <a href="http://www.disabilityjobs.net">www.disabilityjobs.net</a> <a href="http://www.disability.gov">www.disability.gov</a> <a href="http://www.employflorida.com">www.employflorida.com</a>
FRS Pension Plan	<a href="http://www.Myfrs.com">www.Myfrs.com</a>  Toll Free Number: 1-888-738-2252
FRS Investment Plan	<a href="http://www.Myfrs.com">www.Myfrs.com</a>  Toll Free Number 1-866-446-9377
457 Deferred Compensation Plan	Toll Free Number (NRS) 1-877-677-3678 Toll Free Number (ICMM-RC) 800-669-7400
Drop Program	To make an appointment with a Retirement Specialist in Benefits Administration Unit (BAU) to discuss options, please call (305) 375-4161

## SECTION 2

### What Should You Do If You Lose Your Job

#### 2.1 Some things you can do if you lose your job

---

Although the loss of one's income source is an overwhelming event, *do not panic*. The following nine tips will help you with the resources you have on hand to survive this financial crisis:

1. **Talk to your family about the situation:** Let family members know what decisions must be made. Talk out your problems and plan together. Your spouse and children may feel as helpless as you do.
2. **File for unemployment benefits:** Take your social security card to the unemployment office nearest your home as soon as possible. They will help you file your claim. There is a waiting period between the time you apply for unemployment benefits and the time your check begins, you may be eligible for public assistance. Also, if you are not eligible for unemployment benefits or if our unemployment benefits run out before you find another job, you may be able to get public assistance.
3. **Evaluate the ways your family uses money:** Many times people buy things, not because they need the things, but because they want to spend money. Now is the time to tighten the purse strings and eliminate needless spending.
4. **Prepare a complete household budget worksheet.** Use the household budget worksheet as a guide. Separate expenses into critical, such as mortgage, rent, taxes, insurance, loans, installment payments, credit card payments; and noncritical, i.e., magazine subscriptions. It is wise to cut out all unnecessary expenditures. You may also want to contact your creditors and try to negotiate a payment plan. **Consumer Credit Counseling Services (CCCS)** assists people in financial difficulty to payoff their obligations without resorting to bankruptcy. For more information, please call **CCCS at 1-800-355-2227**.
5. **Find ways you can cut corners:** To do this, you must know exactly how much money you have coming in and going out each month. Estimate what you spend on food, clothes, school, gifts, and other expenses.
6. **Talk to the people to whom you owe money:** Do not ignore bills or you may lose what you already have. Immediately contact your creditors: the finance company, bank, credit union, and department stores. Make an appointment to explain your situation. You may be able to refinance your loan, or make another contract for smaller payments over a longer period of time. You may consider a consolidation loan. Try and work out a way to handle your monthly mortgage payments. If they are too high for you to pay, go to your lender and explain. Perhaps you can pay only the interest for a certain period of time.

Or, they may permit you to postpone one or two payments until you have pulled yourself out of your financial crisis. The most important thing is that you talk with your creditors.

7. **Examine your health insurance policies:** Chances are you were insured under your former employer's group health plan. If you were, the Comprehensive Omnibus Budget Resolution Act (COBRA) of 1985 provides you the opportunity to continue group health insurance for up to 18 months after you have been laid off. You will need to apply for this and pay the premiums. However, you have 18 months to find a new carrier.
  
8. **Think about your cash on hand:** You may need to decide whether to withdraw some of your savings or to take out a loan. What you decide will depend on your individual circumstances.
  
9. **If you find you need outside help, turn to social agencies:** Several programs, such as Food Stamps and Medicaid, are available for families needing financial aid. Contact the Department of Children and Families' Food Stamp Office to find out if you are eligible. Your family's resources and income determine eligibility. When you apply for the Food Stamp Program, take with you your rent receipts or housing payment book, utility bills, proof of medical bills (doctor, hospital, etc.), and proof of income for all working members of your household, including all benefits such as social security and public assistance, bank books, or any paper showing what you have in savings.

## SECTION 3

### Employment Information

#### 3.1 Tips for finding a job

---

- Build up a network of people who work in your chosen field and know your job interests.
- Contact your trade union or professional organization and let other members know you are looking for a job.
- Be flexible: Do not limit yourself to one industry or one type of job.
- Evaluate your career so far: You will likely be amazed at your base of skills.
- Contact temporary agencies devoted to your particular type of work and sign up only with an agency that do not charge a fee. Look for these agencies in the newspaper, or the Internet.
- When you find a company you are interested in working for, obtain the name of the department head or personnel recruiter for your desired job area and submit your resume to that person (you do not have to wait for a company to advertise).

## **3.2 Miami-Dade Public Libraries Resources**

---

The Internet provides a variety of web pages dedicated to helping you with job searches (you can access the internet at your local library, for locations visit: <http://www.mdpls.org/info/locations/locations.asp>).

### **Resources available at Miami-Dade Public Libraries:**

- Information on educational training opportunities, including college and trade school catalogs.
- Materials on test preparation, including employment tests, college entrance tests and career aptitude tests.
- Books to help you write your resume.
- Literature on changing careers.
- Employment opportunities in other states and other counties.
- Microcomputers and internet access.
- Information on careers.
- Information on job trends.

### 3.3 Persons with Disabilities Resources

---

Listed are several resources related to the employment of people with disabilities

Goodwill Industries of South Florida	<a href="http://www.goodwillsouthflorida.org">www.goodwillsouthflorida.org</a> 305-325-9114
Epilepsy Foundation of Florida	<a href="http://www.efof.org">www.efof.org</a> 305-670-4949
Human Services-DHS: Disability Services And Independent Living	<a href="http://www.miamidade.gov/socialservices">www.miamidade.gov/socialservices</a> 305-547-5444

Division of Vocational Rehabilitation – 305-643-7600 is a state agency that helps people with disabilities obtain employment.

The Division of Blind Services 305-377-5339 is a state agency helping persons with visual impairments obtains employment and services.

Center for Independent Living 305-751-8025 (helps with employment for people with disabilities)

### 3.4 Employment Resources

---

#### Other Resources for help finding Jobs

CareerSource South Florida	<a href="http://www.careersourcesfl.com">www.careersourcesfl.com</a> 305-594-7615
Victoria and Associates Career Services	<a href="http://victoriaassociates.com/">http://victoriaassociates.com/</a> 305-477-2233
Manpower	<a href="http://www.manpower.com/">http://www.manpower.com/</a> 305/267-4939
Aerotek	<a href="http://www.aerotek.com/">http://www.aerotek.com/</a> 305-908-6060
Tri-State Employment Agency	<a href="http://www.tristateemployment.com/">http://www.tristateemployment.com/</a> 305-358-5081

# **SECTION 4**

## **CareerSource South Florida Information**

### **4.1 Core Services**

---

- Unemployment Claim Filing
- Career Counseling
- Resume Builder
- Education and Training Services
- Job Search
- Internet, Fax, Telephone Access

## 4.2 CareerSource South Florida Centers *Updated from Website*

Job seekers can access a full suite of hiring and training services at any full service Career Center, please call 1-877-872-JOBS or visit their website, at [www.careersourcesfl.com](http://www.careersourcesfl.com).

<b>1</b>	Carol City Center Operated by: Arbor E & T, LLC <b>Center Director: Arnold Maloney</b>	4690 NW 183 Street Miami, FL 33055	Tel: 305-620-8012 Fax: 305-620-9813 TTY: 877-887-5627
<b>2</b>	City of Miami Center Operated by: City of Miami <b>Center Director: David Gilbert</b>	750 NW 20 Street 4th Floor Miami, FL 33127	Tel: 305-372-8300 Fax: N/A TTY: 877-887-5627
<b>3</b>	Hialeah Downtown Center Operated by: City of Hialeah <b>Center Director: Ana Maria Gonzalez</b>	240 E 1 <sup>st</sup> Avenue Suite 222 Hialeah, FL 33010	Tel: 305-883-8070 Fax: 305-883-6910 TTY: 305-805-5191
<b>4</b>	Homestead Center Operated by: Youth Co-Op, Inc. <b>Center Director: Maleidy Acedo</b>	140 NE 8 Street Homestead, FL 33030	Tel: 305-242-5373 Fax: 305-242-2438 TTY: 305-242-2548
<b>5</b>	Key Largo Center Operated by: Youth Co-Op, Inc. <b>Center Director: Jill Jenkins</b>	103400 Overseas Hwy Suite 239 Key Largo, FL 33037	Tel: 305-853-3540 Fax: 305-853-3543 TTY: 305-453-1259
<b>6</b>	Key West Center Operated by: Youth Co-Op, Inc. <b>Center Director: Jill Jenkins</b>	1111 12 Street Suites 307 & 308 Key West, FL 33040	Tel: 305-292-6762 Fax: 305-292-6891 TTY: 305-292-6899
<b>7</b>	Little Havana Center Operated by: Youth Co-Op, Inc. <b>Center Director: Teresa Cruz</b>	701 SW 27 Avenue Miami, FL 33135	Tel: 305-643-3300 Fax: 305-643-7240 TTY: 305-643-7231
<b>8</b>	Miami Beach Center Operated by: UNIDAD of Miami Beach, Inc. <b>Center Director: Delvin Donovan</b>	833 6 <sup>th</sup> Street 2 <sup>nd</sup> Floor Miami Beach, FL 33139	Tel: 305-532-5350 Fax: 305-532-9307 TTY: 305-535-5406
<b>9</b>	Northside Center Operated by: Youth Co-Op, Inc. <b>Center Director: Delphine Brown</b>	7900 NW 27 <sup>th</sup> Avenue Suite 200 Miami, FL 33147	Tel: 305-693-2060 Fax: 305-693-2071 TTY: 305-693-2079
<b>10</b>	North Miami Beach Center Operated by: SER Jobs for Progress, Inc. <b>Center Director: Beatriz Gaviria</b>	801 NE 167 Street Suite 110 North Miami Beach, FL 33162	Tel: 305-654-7175 Fax: 305-654-7188 TTY: 877-887-5627
<b>11</b>	Opa-Locka Center Operated by: Arbor E & T, LLC <b>Center Director: Arnold Maloney</b>	780 Fisherman Street Suite 110 Opa-Locka, FL 33054	Tel: 305-953-3407 Fax: 305-953-3415 TTY: 877-887-5627
<b>12</b>	Perrine Center Operated by: Youth Co-Op, Inc. <b>Center Director: Robert Cambronne</b>	9555 SW 175 Terrace Miami, FL 33157	Tel: 305-252-4440 Fax: 305-278-1066 TTY: 305-234-2232
<b>13</b>	South Miami Center	5825 SW 68 Street Miami, FL 33143	Tel: 305-284-0936 Fax: 305-284-0933 TTY: 877-887-5627
<b>14</b>	West Dade Center Operated by: Youth Co-Op, Inc. <b>Center Director: Carl Alexis</b>	8485 Bird Road 2 <sup>nd</sup> Floor Miami, FL 33155	Tel: 305-228-2300 Fax: 305-228-2321 TTY: 305-220-7505

*Content provided by CareerSource South Florida*

## **SECTION 5**

### **At Risk of Losing your Home: Resources**

#### **5.1 HOPE NOW**

---

HOPE NOW is an alliance between counselors, mortgage companies, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes and will create a unified, coordinated plan to reach and help as many homeowners as possible. The members of this alliance recognize that by working together, they will be more effective than by working independently.

For immediate assistance, call 1-888-995-HOPE, or visit [www.hopenow.com](http://www.hopenow.com)

## 5.2 NeighborWorks® America

---

A national network of not-for-profit organizations that support affordable housing and homeownership initiatives in local communities is available. For an office near you, or to find a HUD-certified NeighborWorks® America organization near you, please visit: [www.nw.org/network/nwdata/hudhousing.asp](http://www.nw.org/network/nwdata/hudhousing.asp).

More than 100 local NeighborWorks® America organizations are HUD-certified. These organizations offer a range of services including face-to-face financial counseling. For helpful guides, tip sheet and information, visit NeighborWorks® America center for Foreclosure Solutions at: <http://www.nw.org/network/index.asp>

*Content provided by Freddie Mac.*

# SECTION 6

## Foreclosure Information

### 6.1 Preventing Foreclosure

---

Are you having trouble keeping up with your mortgage payments? Have you received notice from a lender asking you to contact them? Please visit the Miami-Dade County's website at: [www.miamidade.gov/foreclosure](http://www.miamidade.gov/foreclosure).

#### Tips for avoiding foreclosure:

- **Do not ignore the problem.** The further behind you become, the harder it will be to reinstate your loan and the more likely you lose your house.
- **Contact your lender as soon as you realize you have a problem.** Lenders do not want your house. They have options to help borrowers through difficult financial times.
- **Open and respond to all mail from your lender.** The first notices you will receive offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.
- **Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you can not make your payments. Learn about foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.
- **Understand foreclosure prevention options.** Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the Internet at [www.hud.gov/foreclosure/index.cfm](http://www.hud.gov/foreclosure/index.cfm).
- **Contact HUD-approved housing counselor.** The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options recognize your finances and represent you in negotiations with your lender if you need assistance. For assistance, visit <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm>.
- **Prioritize your spending.** After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses-cable TV, memberships, entertainment – that you can eliminate.
- **Use your assets.** Do you have assets –a second car, jewelry, a whole life insurance policy –that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts do not significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
- **Avoid foreclosure prevention companies.** You do not need to pay fees for foreclosure prevention help – use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD-approved housing counselor will provide free if you contact them.
- **Do not lose your house to foreclosure recovery scams.** If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your home! Never sign a legal document without reading and understanding all the terms and getting professional advise from an attorney, a trusted real estate professional, or a HUD-approved housing counselor. Additional tips can be found on Freddy Mac's "Don't Borrow Trouble" website: [www.dontborrowtrouble.com](http://www.dontborrowtrouble.com).

## 6.2 About the Anti-Predatory Lending Program (APLP)

---

Miami-Dade Anti-Predatory Lending Program was created to increase the public's awareness of Predatory Lenders and their practice, to educate the entire community about available resources and financial alternatives; and to empower homeowners with the knowledge to make informed financial decisions that will help them "keep their homes."

As the lead agency for the Miami-Dade County Anti-Predatory Lending Initiative, the Housing Finance Authority of Miami-Dade County coordinates periodic workgroup meetings comprising of Local, State and Federal agencies, Legal Services and Legal Aid, local housing non-profits, CDC's and banks. The APLP works cooperatively to address community concerns about predatory lending and to reduce the home foreclosure rate throughout Miami-Dade County.

Every year homeowners and prospective homebuyers fall victim to predatory lenders. The elderly and minority and low-income families are most likely to be caught in the web of deceptive negotiations, "bait and switch" tactics and lasting financial difficulties.

Abusive lending practices have become a prevailing problem in many communities, threatening to strip financial security from borrowers who are trying to enjoy the benefits of economic prosperity.

### Signs of Predatory Lenders

---

- Home improvement contractors offering to arrange financing
- Lenders offering loans to rescue a homeowner from foreclosure
- Lenders referring rejected loans to subprime lenders that may be their affiliates
- Misinterpretations and conflicting information (verbal and written)
- Telephone solicitations, door to door solicitations, direct mail fliers, the internet and TV commercials offering "slow credit, no credit, no problem" loan programs
- Repeated offers to refinance
- Loans that require balloon payments
- High-pressure tactics to get you to sign the loan before reading and understanding the fine print
- Request for signatures on incomplete or blank loan documents
- Failure to provide a "Good Faith Estimate"

### Examples of Predatory Lending Practices Fraud

---

- Forged loan documents
- Hidden terms
- Incomplete disclosures

#### Bait & Switch

- Qualified borrowers steered away from affordable loans

#### Balloon loan refinanced with excessive fees

- Low monthly payments with large final payment

#### Required credit insurance

- Credit life insurance
- Credit disability insurance
- Unemployment insurance

#### Prepayment insurance

- Penalties for paying off a loan ahead of time to keep loan continued as long as possible

#### Flipping

- Repeated refinancing of loan balance into a new loan, sometimes without knowledge of the borrower

#### Inflated appraisal values of your home.

#### High interest rates and excessive fees.

## **How to Protect Yourself**

---

How do you avoid falling victim to predatory lending and the ensuing financial problems? Learn how to identify the signs of a predatory loan. Predatory lending can be identified by misleading marketing and sales practices, non-disclosure of all terms that relate to the qualification and payback of the loan, and falsifying documents to gain loan approvals. Predatory lending is more times than not unregulated and sometimes extends across income and racial backgrounds.

Listen to our Anti-Predatory Loans Announcements:

Visit: <http://hfa.miamidade.gov/>

### **Follow these guidelines**

- Do not let the promise of extra cash or lower monthly payments get in the way of your good judgment.
- Do not agree to a loan that is more than what you believe your house is worth.
- Do not sign documents you have not read or have blank spaces to be filled in after you sign.
- Do not take the first loan you are offered.
- Do not give in to high pressure sales tactics.

### **Resources**

If you or someone you know is a victim of Predatory Lending, or may be in danger of losing their home, **call the Miami-Dade Anti-Predatory Lending/Foreclosure Prevention helpline at 786-331-5361 or 311.**

#### **For victimized homeowners, we can help with:**

Referrals to Legal Services  
HUD-certified foreclosure prevention counseling  
Financial assistance for qualified predatory lending victims

## Section 7

### Financial Management Information

#### 7.1 Making ends meet

---

**Mission Nutrition Florida is the Food Stamp Outreach Program of the Human Services Coalition.**

The Human Service Coalition can help if you qualify:

**Food Stamps-** Receive a debit card for food purchases.

- The Human Services Coalition can help you apply and calculate the benefits you qualify for.

**Florida Kid Care** - Free or Low Cost Health insurance for Children living in low income families.

- You can enroll by filling out a one page application.
- Visit <http://www.floridahealth.gov/AlternateSites/KidCare/>

**Federal Earned Income Tax Credit** –The amount of the credit varies depending on your level of income and how many dependents you support. Visit [www.irs.gov/](http://www.irs.gov/) and click “*Earned Income Tax Credit*” under the “*Hot Topics*” tab.

For more information, call our access hotline. 305-576-5001 Ext. #43

#### Department of Children and Families

The Department of Children and Families, ACCESS Florida Program has several programs that can help Florida families. They include,

Food Stamps  
Temporary Cash Assistance  
Medicaid and  
Refugee Assistance

Each of these programs has its own eligibility rules, but you may apply for any (or all) of these programs at one time using the same application. To apply online, please visit: <http://www.myflorida.com/accessflorida/>

## 7.2 Utility Assistance

---

If you anticipate a problem paying your bills, call the utility company and arrange a payment plan. Do not wait until you receive a shut off notice.

### **FPL Care To Share® Assistance**

- Sponsored by FPL and is designed to provide emergency assistance funds to customers who are in a crisis situation and unable to pay their electric bill
- Funded by FPL corporate contributions, FPL employee donations and customer contributions
- Administered by local nonprofit and/or government agencies that qualify customers based on criteria established by FPL.

For more information, please visit: [http://www.fpl.com/community/crisis\\_assistance.shtml](http://www.fpl.com/community/crisis_assistance.shtml).

### **Miami-Dade Water & Sewer Department**

Please contact Water and Sewer Customer Service, Monday-Friday at (305) 665-7477 or (305) 665-7488

### 7.3 Emergency Assistance

---

Centro Campesino Farmworker Center	<a href="http://www.centrocampesino.org">www.centrocampesino.org</a> 305-245-7738
Community Action Agency	<a href="http://www.miamidade.gov/socialservices">www.miamidade.gov/socialservices</a> 786-469-4600
Douglas Gardens Community Mental Health Center	<a href="http://www.dgcmhc.org">www.dgcmhc.org</a> 305-531-5341
Family Counseling Services of Greater Miami	<a href="http://www.familycounseling.org">www.familycounseling.org</a> 305-740-8998
Haitian Catholic Center	305-751-6289
Hialeah Housing Authority	<a href="http://www.hialeahhousing.org">www.hialeahhousing.org</a> 305-888-9744
Jewish Community Services	<a href="http://www.jcsfl.org">www.jcsfl.org</a> 305-670-1911

## 7.4 Money-Savings Source for Food and Medicine

---

The following list provides information food and prescription drug assistance.

- Save 50% on your **groceries** through SHARE, a Florida Food Network. Visit <http://www.projectshareflorida.org/> for more information.
- Contact the Human Services Coalition to see if you qualify for benefits like Food Stamps, Florida Kid Care or Federal Earned Income Tax Credit. Call the access hotline, at 305-576-5001.
- To call specifically for **Food Stamps** information, call the Florida State Information Hotline number at 1-866-762-2237.
- One of the best sources of information on **patient assistance** programs and other programs that help people obtain health supplies and equipment is NeedyMeds One. For more information, visit [www.needymeds.com](http://www.needymeds.com).
- **Partner for Prescription Assistance** brings together America's pharmaceutical companies, doctors, other health care providers, patient advocacy organizations and community groups to help qualifying patients who lack prescription coverage get medicines they need through the public or private program that's right for them. It is a free service. For more information visit [www.pparx.org](http://www.pparx.org).
- **RxAssist** offers a comprehensive database of patient assistance programs, as well as practical tools, news, and articles so that health care professionals and patients can find the information they need. For more information visit [www.rxassist.org](http://www.rxassist.org).
- **DestinationRx.com** is a free online membership service providing consumers with the necessary information and savings services to help them save money on their prescription and drug store item purchases. For more information visit [www.destinationrx.com](http://www.destinationrx.com).
- **BenefitsCheckUp** is the National Council on Aging site that helps thousands of people every day to connect to government programs that can help them pay for prescription drugs, health care, utilities and other needs. For more information visit [www.benefitscheckup.com](http://www.benefitscheckup.com)
- **FDA's website** provides timely consumer information on **generic drugs**. For more information visit [www.fda.gov/cder/ob/default.htm](http://www.fda.gov/cder/ob/default.htm).
- Social Security's website locates financial assistance in paying for **prescription medication**. For more information visit [www.ssa.gov/prescriptionhelp/](http://www.ssa.gov/prescriptionhelp/)
- **Medicare Prescription Drug Plan Finder** has the tool to get general Medicare Part D drug plan information, find plans available in your area, and detailed cost information on current prescription drugs. For more information visit [www.medicare.gov](http://www.medicare.gov).

## **7.5 Financial Assistance Programs in the State of Florida**

---

The Florida ACCESS Program provides financial and medical assistance, food stamps, and other supportive services to needy persons and families. Each program has eligibility requirements from state or federal law.

Apply for assistance at <http://www.dcf.state.fl.us/programs/access> or by calling statewide call center at 1-866-762-2237, or by contacting your local Children and Families ACCESS Service Center or local community ACCESS partner site.

## **7.6 Money Management**

---

Tips for saving money:

1. Pay yourself first.
2. Ask your employer to make automatic payroll deductions and deposit these amounts in your savings account.
3. Save windfall income (i.e Tax Return, lottery, etc.).
4. Collect loose change and deposit in the bank.
5. Try frugality.
6. Break spending habits.
7. Save lunch money; bring lunch from home.
8. Save sale money.
9. Have a “buy nothing week”.
10. Comparison shop.
11. Read newspapers and circulars for sales in grocery stores.
12. Exchange information about sales, discounts, and other money-saving tips with family and friends.
13. Use coupons and discounts.
14. Take advantage of outlet stores, shop off-season, and buy clothes that will endure.
15. Do not buy more than you need.

## 7.7 How to establish a savings plan

---

Saving money and maintain a spending plan is hard work. But they are worth it. Savings and keeping to your spending plan can help you become financially secure and meet your goals and priorities.

First, focus on saving. A savings plan is another way to change your spending habits. Plan to save every month, even if it is only \$30 per month, which is about a \$1 a day. At this rate, you will have saved \$365 the first year; \$1,095 after three years. If you add interest, you'd save even more.

Next, determine which categories you will cut from your spending plan to make up your projected savings. For example, you can save \$30 per month by cutting entertainment by \$20 and clothing by \$10. Challenge yourself to meet your goals by always looking for ways to reduce your expenses.

*Content provided by "Your credit, your home, your future" distributed by Freddy Mac*

## 7.8 Tips for successful budgeting

---

Whether you are suddenly faced with a new financial challenge, or simply trying to save money, these tips can help you achieve your goals.

### Begin by creating a realistic budget plan:

- Know what bills are due and when.
- A checking account will provide an easy way to pay bills and a way you keep track of what you spend.
- Ask the electric and gas companies if you can get on their budget plan or average payment plan.
- Know how you spend your money. Get in the habit of keeping receipts. Categorize your expenses and look for ways you can economize.
- Plan for large and periodic expenses. Make a budget calendar showing the appropriate amount of these expenses and when they are due.
- Budget for regular maintenance and unexpected repairs.
- Adhere to a regular savings plan. Many financial advisors suggest saving 5% of your take home pay.
- Always keep an emergency fund on hand. You need to have a nest egg.
- Plan ahead for major purchases rather than making impulsive decisions.
- Put together a seasonal inspection checklist for your home and car to prevent costly repairs in the future.
- Buy do-it-yourself repair books and videos for minor home repairs.

## **7.9 Tricks to build your savings account**

---

- Save coins for your daily change. Put the coins in a piggy bank. You won't miss them and you will be surprised how quickly they add up.
- After you have paid the latest installment on your car or other loan, regularly add the same amount you've been paying to your savings account.
- If you get an income tax refund, deposit it in your savings account.
- Save your overtime pay instead of spending it.
- When you get a raise, save it.
- Put gifts of money received for birthdays, the holidays, or other special occasions in your savings account.
- Be sure all your money is working for you. Deposit extra sums of cash immediately.
- Adopt a short-term "austerity" program during which you save as much as possible. Buy nothing unless you really need it. Cut out movies, eating out, entertainment or other expenses and deposit what you save.

### Housing:

- Do your own repairs.
- Be conscious of utilities usage – dim or turn off lights, conserve hot water, turn off air conditioner in the cooler months and limit long distance phone use.
- Plan meals.
- Shop garage sales.
- Recycle: towels, glass cups.

### Food:

- Pack lunch.
- Cut down on eating out.
- Consider generic foods and use coupons.
- Save and eat leftovers.
- Limit shopping to once a week.
- Plan menus, make a grocery list.

### Transportation:

- Use public transportation.
- Carpool.
- Get rid of one car, keep the smaller car.
- Consider moving closer to work.

- Do your own repairs.

Recreation and entertainment:

- Seek out family-oriented, inexpensive activities; use public parks and picnic areas.
- Give up smoking and drinking.
- Take vacations at home.

Personal:

- Select reasonable priced cosmetic and toiletries.
- Cut your children's hair.
- Groom your pet.

Miscellaneous:

- Have legal aid evaluate alimony payments.
- Determine if the family benefits from two incomes.

If you are having problems with credit or budgeting, get credit counseling. For more information, please contact the Consumer Credit Counseling Service, at 800-355-2227.

*Content provided by the Consumer Credit Counseling Service of South Florida, a United Way impact partner.*

## 7.10 Tips for managing your credit

---

1. **Demonstrate your stability.** You can demonstrate stability through your employment history, your income history, the length of time you've lived at your current address, owning a home, establishing and maintaining a savings account.
2. **Know what's in your credit report.** You should know what's in your credit report to be sure that all your identifying information and accounts are correct. Review your credit reports from each of the three credit reporting agencies – Equifax, Experian, and TransUnion - at least once a year to make sure they are accurate. Your credit report may vary from one company to another.



800-685-1111; or visit [www.equifax.com](http://www.equifax.com)



888-397-3742; or visit [www.experian.com](http://www.experian.com)



800-888-4213 or visit [www.transunion.com](http://www.transunion.com)

If you have been denied credit, you can get your report for free by following instructions in the written notice you received denying your credit. Moreover, due to changes in the federal Fair Credit Reporting Act (FCRA), consumers throughout the U.S. are able to ask for a free copy of their credit report once every 12 months from each of the credit reporting agencies. For more information, log onto: [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228. A review of credit report websites can be found at [www.reviews.com/credit-report/](http://www.reviews.com/credit-report/).

3. **Pay your bills on time.** How you've paid your bills in the past is usually the best indicator of how you'll pay your bills in the future. Be sure to pay at least the minimum amount required by the date it is due on your account statement or invoice. You can always pay more, but you should never pay less than the minimum.

Remember, being late on a payment is a negative mark on your credit report even if you make up the payments later or provide extenuating circumstances, such as job loss. Also, if you are late making payments, you may be charged a penalty fee.

## **7.10 Tips for using credit cards wisely**

---

1. Do not use a credit card for a purchase unless the amount is within your monthly spending limit.
2. Limit yourself to two or three cards.
3. Payoff the balance in full each month.
4. Always pay more than the minimum payment required.
5. For large purchases, plan to pay off the amount in three monthly installments.
6. Do not consider the credit card an emergency fund.
7. Save money for trips and use the card only for convenience and safety.

If you are having problems with credit or budgeting, get credit counseling. For more information, please contact the Consumer Credit Counseling Service, at 1-800-355-2227.

*Content provided by the Consumer Credit Counseling Service of South Florida, a United Way impact partner.*

# SECTION 8

## Counseling Information

### 8.1 Counseling Services

---

When you experience difficult times in your life, such as sadness, anger, depression, fear or lack of energy are natural and usually temporary. If these feelings grow or do not go away, you may do well to get professional help. There are excellent family counseling agencies or mental health centers, both private and non-profit that can help you unload that stress. **If you are in crisis, call Switchboard of Miami** at 305-358-HELP or 305-358-4357. Their telephone counselors will refer you to the appropriate crisis intervention service. For information on Switchboard visit <http://www.switchboardmiami.org/>

Miami-Dade County provides comprehensive counseling service including family, marital, personal, alcohol, and drug abuse counseling.

#### Counseling Services:

Centro Campesino Farmworker Center	<a href="http://www.centrocampesino.org">www.centrocampesino.org</a> 305-245-7738
Community Action Agency	<a href="http://www.miamidade.gov/socialservices">www.miamidade.gov/socialservices</a> 786-469-4600
Douglas Gardens Community Mental Health Center	<a href="http://www.dgcmhc.org">www.dgcmhc.org</a> 305-531-5341
Family Counseling Services of Greater Miami	<a href="http://www.familycounseling.org">www.familycounseling.org</a> 305-740-8998
Haitian Catholic Center	305-751-6289
Hialeah Housing Authority	<a href="http://www.hialeahhousing.org">www.hialeahhousing.org</a> 305-888-9744
Jewish Community Services	<a href="http://www.jcsfl.org">www.jcsfl.org</a> 305-670-1911
New Horizon Community Mental Health Center	<a href="http://www.newhorizonscsb.org">www.newhorizonscsb.org</a> 305-670-1911

## 8.2 Crisis Intervention Hotlines

---

Department of Children and Families	<a href="http://www.myflorida.com/accessflorida">www.myflorida.com/accessflorida</a> 305-377-5773
Domestic Violence Hotline	<a href="http://www.myflfamilies.com/service-programs/abuse-hotline">www.myflfamilies.com/service-programs/abuse-hotline</a> 800-962-2873
Elder Help Line (8:00a.m. – 5:00p.m.)	<a href="http://elderaffairs.state.fl.us/doea/report_abuse.php">http://elderaffairs.state.fl.us/doea/report_abuse.php</a> 305-670-4357
Florida Abuse Registry	800-96-ABUSE or 800-962-2873
CFS Central Abuse Registry	<a href="http://elderaffairs.state.fl.us/doea/report_abuse.php">http://elderaffairs.state.fl.us/doea/report_abuse.php</a> 800-96-ABUSE or 800-962-2873
CFS Protective Services	<a href="http://www.miamifinancialstability.org">www.miamifinancialstability.org</a> 305-377-5773
Rape Hotline	<a href="http://www.miamidade.gov/domesticviolence/economic_dom_violence.asp">http://www.miamidade.gov/domesticviolence/economic_dom_violence.asp</a> 305-585-7273
Runaway Hotline (Miami Bridge)	<a href="http://www.miamibridge.org/home.html">www.miamibridge.org/home.html</a> 305-635-8953
Suicide Prevention /SAFENET	<a href="http://www.switchboardmiami.org/switchboard/web/OurPrograms/SuicidePrevention.aspx">http://www.switchboardmiami.org/switchboard/web/OurPrograms/SuicidePrevention.aspx</a> 305-358-HELP (4357)
Switchboard of Miami	<a href="http://www.switchboardmiami.org">www.switchboardmiami.org</a> 305-358-4357
Teen Link	305-377-8336

### 8.3 Drug and Alcohol Counseling Service

---

ALANON	www.alanonsofla.org 305-663-1432
Alcoholics Anonymous	www.aamiamidade.org 305-461-2425
Catholic Charities/ St. Luke's Addiction Recovery Center	http://www.intherooms.com/Rehabs/FL/Miami/Catholic_Charities_2729.php 305-795-0077
Concept House Behavioral Healthcare Treatment Program	www.substancerehabcenter.com 305-751-6501
Village South	http://www.villagesouth.com/ 305-573-3784

#### Narcotics Anonymous

- Broward County.....954-967-6755
- North.....886-935-9555
- South.....305-265-9555

#### To improve parenting skills, contact:

- Family Resource Center of South Florida.....305-374-6006

## 8.4 Legal Services

---

If you need legal counsel, help is available. These agencies provide legal advice, counseling and representation in civil matters to those persons who cannot afford an attorney and who meet eligibility requirements:

Lawyers Referral Services	<a href="http://www.floridabar.org/lawyerreferral">www.floridabar.org/lawyerreferral</a> 800-342-8011
Legal Aid Society	<a href="http://www.dadelegalaid.org">www.dadelegalaid.org</a> 305-579-5733
Legal Services of Greater Miami, Inc.	<a href="http://www.lsgmi.org">www.lsgmi.org</a> 305-576-0080
State Attorney's Child Support Enforcement	<a href="http://www.miamisao.com/services/childsupport">www.miamisao.com/services/childsupport</a> 305-530-2600

## 8.5 Health / Medical / Dental Assistance

---

Do not let difficult times cost you your health. If you need medical attention, you have choices:

**Jackson Memorial Hospital (JMH) is the County hospital.** JMH provides medical treatment and emergency care to all patients, regardless of their ability to pay or availability of health insurance. Fees are determined based on income. JMH has multiple locations throughout, for more information; please call 305-585-1111 or visit <http://www.jacksonhealth.org/locations.asp>.

### **Miami Veteran's Center**

8280 NW 27th St Suite 511

Miami, FL 33122

Phone: 305-718-3712

Fax: 305-718-8712

Normal working hours are 8:00am to 4:30pm Monday through Friday. In an effort to better serve the veteran and family members, upon request Vet Centers will provide services after normal work hours and/or on weekends.

**For additional locations, please visit:**

<http://www2.va.gov/directory/guide/state.asp?State=FL&dnum=ALL>

## **8.6 Dade County Public Health Department**

---

Dade County Public Health Department provides a wide range of medical testing and screening for disease, free immunizations; free well-child care and evening neighborhood clinics. For more information, please call 305-324-2400 or visit <http://www.dadehealth.org> .

If you served in the **armed service**, you may qualify for veteran's benefits. For more information, please contact the Veteran's Administration Medical Services, at 888-276-1785.

### **Volunteering to reduce stress**

Volunteering is a great way to reduce stress, develop self-esteem, enhance and develop job skills, provide networking opportunities, and help others. If you would like to volunteer your time, contact Hands on Miami, United Way's partner in volunteerism, at 305-860-3000 or Volunteer Match at <http://www.volunteermatch.org/volunteers/>.

## SECTION 9

### The Stress of Unemployment Self-Check

#### 9.1 The Stress of Unemployment Self-Check

---

Being unemployed puts you under a lot of stress. Here are some of the main causes of the stress of unemployment. <i>Check the ones that apply to you:</i>	Stress has an impact on your health. Here are a few of the ways that the stress of unemployment may show up in your life. <i>Which of them apply to you?</i>
<input type="checkbox"/> Loss of wages and benefits	<input type="checkbox"/> Getting sick more often
<input type="checkbox"/> Loss of a work family	<input type="checkbox"/> Feeling tired all the time
<input type="checkbox"/> Loss of control in life	<input type="checkbox"/> Having more headaches
<input type="checkbox"/> Years of work not recognized	<input type="checkbox"/> Back and stomach problems
<input type="checkbox"/> Loss of a daily routine	<input type="checkbox"/> Having trouble sleeping
<input type="checkbox"/> Facing job search rejection	<input type="checkbox"/> Feeling shaky and dizzy
<input type="checkbox"/> Lack of marketable skills	<input type="checkbox"/> Arthritis
<input type="checkbox"/> Isolation from other people	<input type="checkbox"/> High blood pressure
<input type="checkbox"/> Racial discrimination	<input type="checkbox"/> Heart attacks and strokes
<input type="checkbox"/> Sexual discrimination	<input type="checkbox"/> Sexual problems
<input type="checkbox"/> Age discrimination	<input type="checkbox"/> Can't relax without T.V.
<input type="checkbox"/> Uncertain economy	<input type="checkbox"/> Increased use of alcohol
<input type="checkbox"/> Not knowing what to expect	<input type="checkbox"/> Nervousness and irritability
<input type="checkbox"/> New role in the family	<input type="checkbox"/> Not interested in anything
<input type="checkbox"/> Fear of tests and classes	<input type="checkbox"/> Getting angry more easily
<input type="checkbox"/> Hassles with bureaucracies	<input type="checkbox"/> Feeling out of control
<input type="checkbox"/> Starting over again	<input type="checkbox"/> Feeling useless and unwanted
<input type="checkbox"/> No medical benefits	<input type="checkbox"/> Feeling powerless
<input type="checkbox"/> Lack of respect from family	<input type="checkbox"/> Generally depressed

*If you have checked more than two boxes in either column, you are probably experiencing the stress of unemployment, and you are not alone. Everyone who has lost a job experiences many of these same stressors and physical symptoms.*

## 9.2 Unemployment and Stress

---

Stress is one of the most serious effects of unemployment. It is felt by everyone involved, including other family members.

### What is stress?

To begin with, **stress is real**. It is **not an attitude** and it **is not a sign of not being able to handle things**. Stress is not the result of personal problems. Stress is a health problem caused, or made worse by things you have little control over – including conditions at work and losing a job.

Stress can be caused by a single event, such as narrowly missing an accident or a personal loss. It can also be caused by working on a job that make excessive demands on you or by trying to find work when there are no jobs available. No matter what cause of stress, the effect on your body is the same.

### Natural Stress

Natural stress is a good thing in our lives. It causes our bodies to respond to any sign of danger or to any excessive demand on our body. In these situations our body goes on alert. This natural stress reaction is called the “fight or flight” response because, in case of danger, the body is ready to fight or run away. A natural stress reaction always has three parts to it: 1) an excessive threat or demand on the body; 2) an end to the threat or demand; 3) a period of relaxation after the crisis has passed.

### Distress

Unnatural stress – distress – comes from continuous threats or dangers that do not end. Our bodies respond to stress in the same way whether the stress is natural or unnatural. In the case of natural stress, the body reacts and then relaxes and returns to normal. With stress the body is on alert for long periods of time with no chance to fully relax.

When we are under stress, our central nervous system, adrenal and thyroid glands work together; to give us more energy to handle the stress in order to get extra oxygen and sugar in the blood; to produce extra energy, we breathe harder, our heart pumps faster, and our blood pressure rises. Fat and cholesterol are also released into the blood.

### You May Get Sick

It doesn't take a medical degree to know that if you are running part of your body on high, and part on low, sooner or later it is going to get out of balance and begin to break down. The symptoms of stress related illness cover a wide range of medical conditions.

High blood pressure and heart disease are related to stress and the body's system for fighting illness, the immune system, is weakened. When you experience prolonged stress, your defenses against getting sick don't work as well. You may get more colds or viruses or even pneumonia. There are also a greater risk of getting diseases like arthritis and colitis.

Because your stomach and gut are less able to protect themselves against increased stomach acid, there is a danger of developing ulcers. Stress can also cause depression, impotence, and asthma because of chemical changes in your body.

## **9.3 The Whole Family Has Been Laid-Off**

---

When a worker gets laid-off, everyone in the family has been laid-off and everyone has a big adjustment to make.

The partner who has been at home, or working to provide a second income, may have to become the main provider. For some women this is now a difficult change in their lives at a time when their partners are struggling to find a new job and a new place in the family.

### **Single Parents and Single wage earners**

Single parents, most of them women, may have the hardest time of all. There isn't a partner to bring in another salary and there isn't anyone else to help take care of the house or look after the children while they are out looking for work; losing the only source of income, even for a little while, can be terrifying.

### **It Is Hard to See the Other Side**

It is hard for the people who have been at home to understand how difficult it is to go through a lay-off. They know how their lives are affected, but unless they think about it a lot, and unless there is a chance to talk about it, they don't see the whole picture.

On the other hand, those who have been laid-off are so concerned with what they are going to do next, how they are going to deal with the crisis, that they don't notice that the people around them are going through the crisis too. Everyone is scared, and everyone needs to have their fears listened to.

### **A Time for Patience**

Through all the years at work, everyone knew what to expect in the family. Now all the familiar ways have changed. Tensions in the family were kept under control by the day-to-day pattern of living. Now that this pattern is gone, old tensions, as well as new ones, may come to the surface.

## 9.4 Tips for Handling Stress When Times Get Tough

---

During difficult times, stress and panic can overcome us. Here are some steps you can take to retain your sanity.

- Maintain as normal a schedule as possible, but don't over do it; cut out unnecessary "busyness" and don't take on new projects.
- Allow time for activities that make you happy.
- Acknowledge that you may be operating below your normal level for a while.
- Structure your time even more carefully than usual – it's normal to forget things when you are under stress.
- Keep list and double-check any important work.
- Maintain control where you can – make small decisions even if you feel like the issue is unimportant, or you don't care. It is important to maintain control in some areas of your life.
- Spend time with others, even though it may be difficult at first – it's easy to withdraw when you're hurt, but now you need the company of others.
- Establish support systems: family, friends, places of worship, school, co-workers, etc.
- Be aware that children are often unable to express their thoughts or feelings verbally; often they will act them out.
- Let your children know that you are there to listen if they want to talk – be honest with them about your own thoughts and feelings.
- Avoid self-controlled substances may reduce the perception of stress, but they do not minimize anxiety.
- Find help; if you feel as though you are alone and no one can help, don't let your feelings of panic, anger, and loneliness build.
- Recognize and deal with your stress – counseling or a support group can help.
- Give yourself time – you may feel better for a while, and then have a "relapse." This is normal; allow plenty of time to adjust to the new realities you must face.

*Content provided by FEI Behavioral Health Employee Assistance and Crisis Management Program – The Critical Incident Response*

# **Section 10**

## **Surviving Unemployment**

### **10.1 The World Did Not End**

---

#### **The world did not end:**

We take pride in our skills. Our work provides for families. Our jobs are a vital part of how we feel about ourselves. That is why losing your job is traumatic whether it means temporarily losing our entire family income or a part of it.

Unemployment is difficult and will change the way you live. But it's not the end of the world. By knowing where to turn and taking control of your situation, you can survive unemployment and reduce the impact of temporary joblessness on your family.

#### **Talk to your family:**

Unemployment is tough on the whole family. Your spouse and children feel helpless. Talk out your problems and plan together. Explain your unemployment situation to them and include them in developing your plans to deal with it. It helps to give each member of the family some positive steps they can take to help. By sharing the burden and pulling together, members of a family grow closer together and draw strength from one another. A professional family counselor may be helpful.

#### **Get the Help You Need... You've earned it:**

While you were working, you helped to pay for public programs through your taxes, and for voluntary agency services through contributions to your local United Way or other community organizations. So make your money work for you when you need it. We all need a little help at some time in our lives. Even companies get subsidies and tax breaks from the government during hard times. Do not be embarrassed to ask for the help you need. You paid for it. You've earned it.