

LOOK FOR A JOB

Michigan Works! is the place to start when looking for a job. See the listing of Michigan Works! offices in the "File For Unemployment" section. www.michworks.org

RESUME/INTERVIEW SKILLS:

Polish your resume and cover letter before you send it to employers, and practice your interviewing techniques so that you'll make a winning impression! **Michigan Works!** offers **resume writing and interview skill workshops**.

POST YOUR RESUME:

Use the **Michigan Talent Bank** to post your resume and search for jobs.

Go to www.michworks.org

NETWORK:

Tell everyone you know that you are looking for a new job. Stay in contact with former co-workers, church groups and friends.

TRAINING & EDUCATION:

- ❑ Michigan has the "**No Worker Left Behind**" initiative which can provide **up to \$5,000 a year for tuition** for two years. For general information about the program, including how to qualify, go to www.michigan.gov/nwlb.
- ❑ Michigan Works offers **training for basic computer skills, resume writing, interviewing and more**.
- ❑ Review **Michigan's Career Education Consumer Report (CECR)** which is a guide to education and training programs available across the state. The website is: www.mycareereducation.org

HELP ALONG THE WAY

FOOD:

First Call For Help: (800) 310-5454
Food Stamps: (Dept. of Human Services)
Berrien Co. - (269) 934-2000
Cass Co. - (269) 445-0200

HOUSING & UTILITIES

There is some limited financial assistance available to help pay mortgage or rent in a crisis. **First Call For Help** is an information and referral phone service that can direct you to the agencies in your area that *may* have funding. When you call **First Call For Help** you will be given a list of sources to contact for further help based on your individual situation.

First Call For Help (269) 925-7707 or
(800) 310-5454

PUBLIC HOUSING

Section 8 Housing Choice (231) 796-8883

EMERGENCY SHELTER

Benton Harbor (269) 925-1131
Decatur Family Shelter (269) 445-0231

HEALTH CARE

Berrien County Health Dept. (269) 982-7121
FamilyWize Prescription Drug Program
Online: familywize.org (800) 310-5454

HEALTH INSURANCE

MI Child or Healthy Kids (888) 988-6300
Online: www.michigan.gov/mdch

Disclaimer: *While every care was taken to ensure the accuracy of the information contained in this guide and, while we believe all the information to be reliable, it is not guaranteed. Please do not rely on this booklet as your sole source of information. No liability can be accepted by United Way, its directors or employees for the information provided. Rather, this is meant to be a helpful reference for those affected by the economic recession.*

WHAT TO DO WHEN THE PAYCHECKS STOP

*A guide to weathering tough
economic times*



United Way
of Southwest Michigan

P.O. Box 807
Benton Harbor, MI 49023-0807
www.uwsm.org
(269)925-7772

First Call For Help
(800)310-5454

This information is also available at
www.uwsm.org/recession

FILE FOR UNEMPLOYMENT

ONLINE:

Go to the State of Michigan website www.michigan.gov/uia and click on “**UAI Online Services for Unemployed Worker’s.**”

BY PHONE:

Call **1-866-500-0017** from a *touch tone phone* to file a new claim or reopen an existing claim. The scheduled time for filing by phone is based on *the last two numbers of your social security number.*

	8 am - 12 pm	12:30 - 6 pm
Mon.	00-15	16-33
Tues.	34-48	49-66
Wed.	67-81	82-99
Thurs. & Fri.	Open Call in	Open Call in

JOB SKILLS/EMPLOYMENT

There are six **Michigan Works!** service centers in Berrien, Cass, or Van Buren counties. The service centers are located:

BENTON HARBOR - 499 W. Main St.,
Phone: 269-927-1799

BUCHANAN - 400 E. Front St.,
Phone: 269-697-8736

DOWAGIAC - 501-D N. Front Street,
Phone: 269-782-9864

NILES - LMC Bertrand Crossing Campus
Phone: 269-697-4227

PAW PAW - 32849 Red Arrow Highway,
Phone: 269-657-7014

SOUTH HAVEN - 125 Veterans Boulevard,
Phone: 269-637-4020

MEDICAL BENEFITS

COBRA:

If you had medical benefits while you were employed, you may be eligible for Cobra. Cobra lets you keep your health benefits however, **you are responsible to pay a portion of the premium cost.** Check with the company’s human resources department to see if you are eligible for **Cobra and to see what portion of the premium you will be responsible to pay.**

INDIVIDUAL COVERAGE:

Do research with insurance agents to find a policy that is right for you. Try to avoid going without any health coverage in case of a major emergency or healthcare need.

OTHER SOURCES:

If your spouse is still employed you may be eligible for medical benefits under their plan. ***You do not need to wait for open enrollment to apply for benefits as loss of a job in the family is a qualifying event.***

COVERAGE FOR CHILDREN:

In Michigan, all children under the age of 18 and any woman that is pregnant are eligible for a comprehensive health insurance program at affordable rates.

MI CHILD - MI Child is for low-income working families whose children are uninsured. There is no monthly premium. **Visit**

www.michigan.gov/documents/MiChild_english_5_65774_7.03_pms539.pdf

HEALTHY KIDS - Healthy Kids is for working families who do not qualify for MI Child. Visit: **www.michigan.gov/documents/mdch/healthy_kids_185217_7.pdf**

TO APPLY - Go to **www.michigan.gov/mdch** or Call **Michigan’s Department of Community Health at (888) 988-6300.**

BUDGET

MAKE A HOUSEHOLD BUDGET:

If you get control of your household finances you are better able to control spending. Making **a monthly budget** helps you know exactly where your money is going.

For help with budgeting:

Community Action Agency (800) 334-7670
Online: **www.betterbudgeting.com**

SET PRIORITIES:

Put your payments in order of importance.

1. Food
2. Mortgage or Rent
3. Utilities
4. Health Insurance
5. Car Payments

If you are paying child support or alimony, these payments are also high priority.

STOP CREDIT PURCHASES:

Stop using all your credit cards. Interest on most credit purchases is extremely high.

REDUCE HOUSEHOLD EXPENSES:

For a list of ideas for lowering expenses visit **www.uwsm.org/recession**.

The **Southwest Michigan Community Action Agency** may be able to fund household **WEATHERIZATION PROGRAMS** if you live in Berrien, Cass or Van Buren County. **Call (800) 334-7670 for qualifications and registration.**

The information in this brochure is also available at www.uwsm.org/recession