RESOURCE GUIDE

FOR THE UNEMPLOYED

Helpful Hints and Information for Unemployed Workers in Indiana

INDIANA
WORKFORCE
DEVELOPMENT

AND ITS **WorkOne** CENTERS

Being unemployed is a traumatic life event, but luckily you don't have to go through it alone.

The Indiana Department of Workforce Development, its WorkOne Centers and other government agencies are here to help you through this difficult time. We work together every day to assist unemployed Hoosiers and we provide a variety of services that you may be eligible to receive such as **unemployment insurance benefits, state health insurance, housing assistance and more!**

Coping With Unemployment

Losing your job is stressful - trying to deal with the situation alone can be intimidating. During this time it is important to reach out to your loved ones. Having a support system of friends and family will help you deal with your frustration and manage your stress.

Not only will your loved ones be a source of support and encouragement, but they can also assist in your job search. Many job openings today are never posted; instead they are filled through word of mouth. By staying connected to your friends and family, you increase your chances of networking with multiple employers and possibly even finding your next job.

Unemployment **Checklist**

- [ ] Talk to your family
- [ ] File for unemployment
- [ ] Register with IndianaCareerConnect.com
- [ ] Update your resume
- [ ] Post your resume on IndianaCareerConnect.com and make sure it's visible to employers
- [ ] Explore skills training opportunities
- [ ] Get job search assistance at your local WorkOne Center

WorkOne

Unemployment **Insurance**

Applying for Unemployment Benefits

If you are currently unemployed due to no fault of your own, you may be eligible for unemployment insurance benefits. You may file your application for benefits using Uplink, Indiana's unemployment insurance filing system, from a computer with Internet access at **www.in.gov/dwd/unemployment** or at any WorkOne Center. **Don't forget to check out the online tutorial before you get started!**

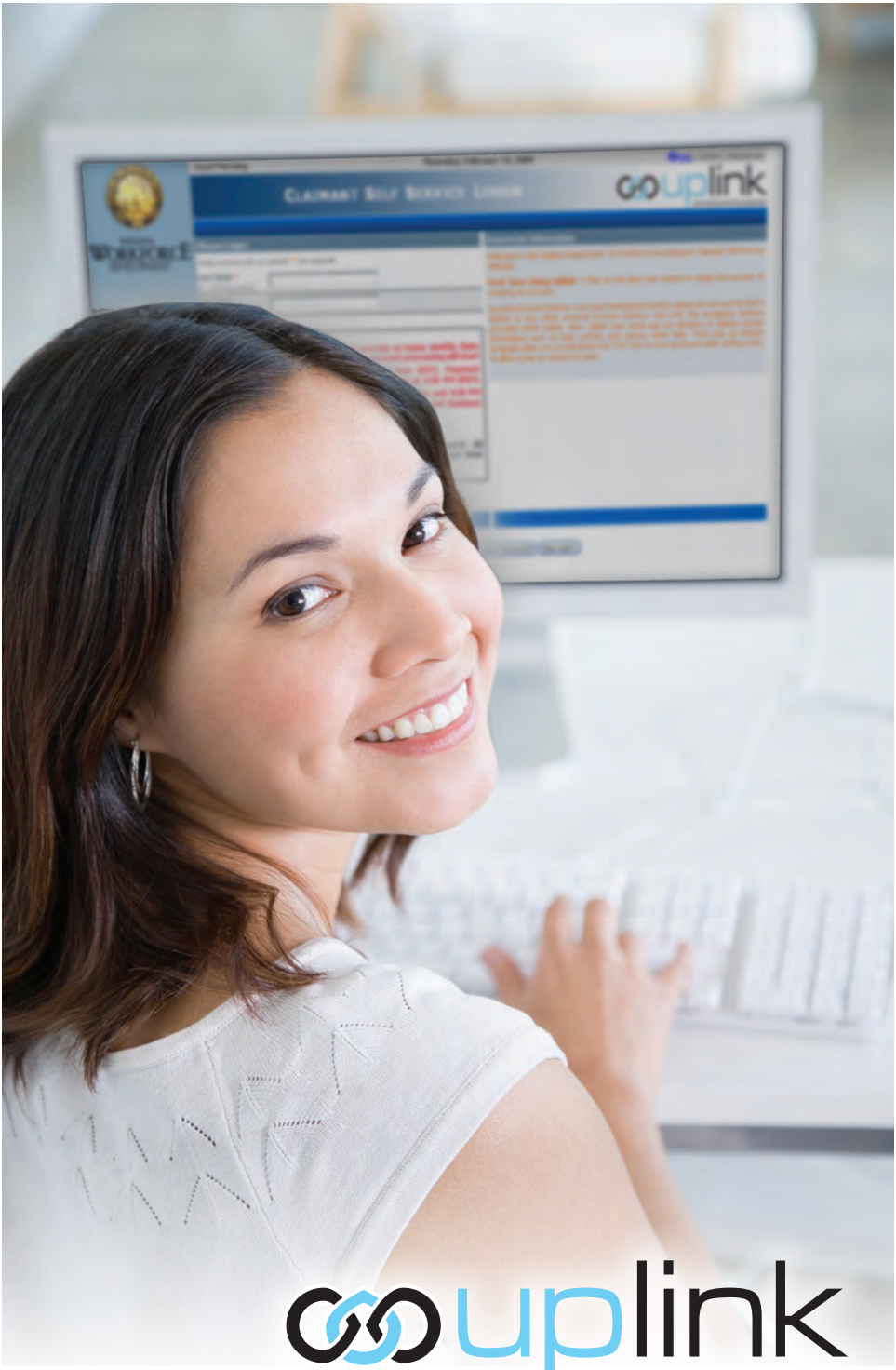
You will need the following information when filing for unemployment benefits:

- Address, social security number, date of birth and phone number
- Last employer's name, mailing address, phone number, dates of employment and reason unemployed.
- TIP : Bring your latest check stub from this employer with you.

What Hoosiers Should Expect Following Initial Claim Filing

*NOTE: After filing the initial claim, claimants do not need to contact DWD or their local WorkOne Center for **21 days**, unless otherwise instructed. Eligibility will be determined during this period.*

- Within ten days of filing claimants will receive a wage transcript and benefits computation form.
- This form does not determine qualification; it is a statement providing a possible weekly benefit amount and an overall maximum benefit amount should a claimant be eligible.
- Eligible recipients typically receive their VISA® debit card within 21 days. The debit card can be used anywhere VISA® is accepted or at any ATM machine. Online banking can be used to transfer funds to a claimant's personal banking account or by calling 1-888-393-5866.
- Weekly benefits are credited to the VISA® account. Claimants will not receive payments for the first week they submit a voucher and are eligible. State law requires a one week waiting period.



uplink

unemployment programs

Indiana**CareerConnect.com**

The Official Career Site for the State of Indiana

Job search assistance is available through **IndianaCareerConnect.com**, the largest source of job openings in the state of Indiana. IndianaCareerConnect.com is an innovative tool that allows job seekers to find high-demand, high-paying careers that match their skills and experience.

Unique Services Available to Benefit You

IndianaCareerConnect.com has a variety of services available for Hoosier job seekers. Whether you are looking for a new career, seeking current job market information, or exploring skills training opportunities, IndianaCareerConnect.com can help you!

- **Career Tips :** Guides job seekers through the steps needed to follow the path of selecting the ideal career and occupation.
- **Skill Matching :** Finds occupations that require skills similar to the user's current occupation or previous occupation.
- **Career Explorer** : Showcases what types of careers best suit the individual and highlights additional training and education options.
- **Career Informer :** Highlights a specific occupation and displays information on wages, employers and jobs that are available as well as the details of available education and training, the job requirements and the nature of the work involved.
- **Job Market Explorer :** Analyzes the current labor market trends, including wages, employment projections and educational requirements.

NOTE : To collect unemployment insurance, you must post your resume on IndianaCareerConnect.com and make it visible to employers.

Log on to IndianaCareerConnect.com and start your search today!

WorkOne

The First Stop for Hoosiers in Their Job Search

The WorkOne Center is the heart of the workforce development system. It's where WorkOne staff help people find a new or better job, choose a career, access training or get the information needed to succeed in today's economy.

WorkOne Job Search Tools

WorkOne tools and information will give you the competitive edge you need to be successful in your job search. Services include: **a computer lab, Internet access, fax machine, copier, telephone and information about high-wage and high-demand careers.**

WorkOne Individualized Services

Please note that in order to access many of the WorkOne services, **you will need to have a valid photo I.D.** Our individualized services include:

- Resume development
- Career planning
- Scholarships
- Interview coaching
- Job search assistance
- Skills evaluation

WorkOne Re-Employment Services

WorkOne offers information sessions and activities to help you prepare for new employment opportunities. These services include:

- **Workshops:** Get valuable tips on how to get noticed by employers and land the job you really want! Workshop topics include *Winning Ways Job Search*, *Resume Development*, *Interview Techniques* and *Internet Job Search*.
- **Computer Classes:** Strengthen your computer knowledge or learn the basics in one of our WorkOne computer classes.
- **MindLeaders:** Enroll in an on-line course and improve your skills! More than 700 courses are available to job seekers like you at **www.mindleaders.com**.
- **Training Programs:** Expand your skills and increase your education. Your local WorkOne Center can help you find a training program to help you land a high-wage, in-demand career. The staff will also help you determine if you are eligible for financial assistance.

For more information or to see a listing of WorkOne Centers near you, visit **www.WorkOneWorks.com** today!

WorkOne Tips

Helpful Hints for Creating an Effective Resume

Your resume has one specific purpose: to win an interview. Creating an effective resume can greatly improve your chances of standing out from the crowd and landing your next job. Listed below are ten helpful tips to keep in mind as you create your resume.

1. **Start with the basics.** Put your name and contact information at the top so the employers can easily identify you.
2. **List your most recent and relevant work experience.** You don't need to list all of your experience, just what will attract the employer to you.
3. **Use bullets, with titles and headlines that match the job you want.** This will make your resume clear and concise, helping to grab the potential employer's attention.
4. **Short descriptive sentences.** Bullet your achievements. Action verbs such as managed, coached, presented or wrote will more effectively create content that sells.
5. **Have a clear focus.** If you have worked somewhere for a long time, list all of your positions. This will show that you moved up and were promoted for your hard work. Remember to focus on your skills, not your employment history.
6. **Don't use jargon or slang words.** This is not professional and can cause employers to overlook you. Clear and concise wording is crucial.
7. **Remember that neatness counts.** Make sure all of your headings are aligned or centered, creating a design that grabs attention. Try to use at least 12 point font.
8. **Keep your resume to one page.** You want to provide the necessary information without going overboard, unnecessary details will bore your potential employer.
9. **Proofreading.** Errors and sloppy mistakes will send your resume straight to the trash. Re-reading your resume the next day will help you catch errors. Having someone else proofread your resume is a great way to find mistakes. A fresh pair of eyes will often find things you missed.
10. **Presentation.** When you print out your resume, use a good printer and resume paper. Submitting a smudged or wrinkled document, will not portray the professionalism you desire.

NOTE : If you are e-mailing your resume, send it in PDF format to avoid distortion.

Tips for a Successful Interview

A successful interview is the key to getting the job you want. Your resume helped you stand out from the crowd - now it is time to make a good impression and persuade your potential employer that you are the right fit for the job. Here are a few guidelines that will help make your next interview a successful one:

- **Research.** Do your homework on the company and the position. Knowing the company's past and future plans will show you are well prepared and allow you to target your answers to the company's needs.
- **Practice.** Do a mock interview and prepare answers to general questions. This will allow you to give clear, concise and confident answer.
- **Make Eye Contact.** Maintain eye contact with the interviewer. This will show that you are interested in the position and confident.
- **Be Positive!** Don't make negative comments about past employers or job duties. Your potential employer will think you have a bad attitude.
- **Relate.** Use your research on the position to apply your answers to the company. This will show them how you and your skills can better their business.
- **Demonstrate Interest.** Encourage the interviewer to share details about the company with you. This will demonstrate your interest in the company and help you determine if you are a good fit for the position.
- **Dress for Success.** Dress your best regardless of company dress code. If you are unsure what to wear, it is best to go conservative and overdressed rather than underdressed.
- **Follow-up.** After the interview, send a thank you card restating your interest in the company and the position.

Need help getting started? Visit your local WorkOne Center to get resume writing assistance and additional interview tips that will help you land your dream job!

State Insurance Programs

Hoosier Healthwise

What is Hoosier Healthwise?

Hoosier Healthwise (HHW) is a state sponsored health care program for children, pregnant women and families. The program offers comprehensive medical care such as doctor visits, prescription drugs, mental health care, dental care, hospitalizations, surgeries and pregnancy services at little or no cost.

Who is eligible?

- Children 18 years or younger
- Pregnant women
- Low-income families with dependent children

Based on family income, children and pregnant women may be eligible for no-cost or low-cost coverage if they are below 200% of the federal poverty level, approximately $42,000 for a family of four. Federal poverty level calculations take into account all earnings including unemployment insurance.

How can I enroll?

Applications are available online at **www.fssa.in.gov** and at a number of community enrollment centers. You may also enroll at your local Division of Family Resources office. **To find a location near you, or to have an application mailed to you, call us toll-free at 1-800-889-9949.**

Healthy Indiana Plan

What is the Healthy Indiana Plan?

The Healthy Indiana Plan is a state sponsored health care program for adults. The program offers comprehensive medical care such as doctor visits, prescription drugs, behavioral health care, hospitalizations and surgeries. The program requires minimal monthly contributions from eligible participants.

Who is eligible?

- Adults ages 19-64
- Uninsured for at least six months
- No access to health insurance

Unlike Hoosier Healthwise, both adults with and without dependent children in the home may participate. Based on family income, individuals earning below 200% of the federal poverty level (approximately $20,000 for an individual or $42,000 for a family of four) are likely eligible. Parents and guardians of children who qualify for the Hoosier Healthwise program are likely eligible for the Healthy Indiana Plan.

How can I enroll?

Applications are available online at **www.hip.in.gov** and at a number of community enrollment centers. You may also enroll at your local Division of Family Resources office. **To find a location near you, or to have an application mailed to you, call us toll-free at 1-877-GET-HIP9.**

Additional Assistance

Temporary Assistance for Needy Families (TANF)

What is TANF?
TANF is a program that provides cash assistance and supportive services to assist the family, helping them achieve economic self-sufficiency.

Who is eligible?
Families with children under the age of 18, that are deprived of financial support from a parent by reason of death, absence from the home, unemployment, or physical or mental incapacity. If you have questions about eligibility or TANF policy, please call 317-232-4240.

May a family have any real or personal property?
A family may not possess assets valued in excess of $1,000 at the time application for assistance is made. The house, which is the usual residence, is exempt.

Where do I apply?
To apply for Temporary Assistance for Needy Families, contact your local Division of Family Resources office in your county of residence. The local Division of Family Resources office in each of the 92 Indiana counties has the responsibility of processing applications, certifying eligible applicants for

participation and issuing benefits. Applications can be found online at **www.in.gov/fssa/2954.htm.** Once you have completed the application, it can be taken to the local Division of Family Resources office, mailed or faxed. Locations and contact information for the local county offices can be found at **www.in.gov/fssa/dfr/2999.htm**.

How is the amount of cash payment determined?
Financial eligibility initially is determined by the number of eligible family members and their total income. The income is compared to a set standard based upon family size. The standard for a family including children and their caretaker is reflected in the chart below.

Family Size	Gross Income Limit	Maximum Monthly Benefit
1	$286.75	$139.00
2	$471.75	$229.00
3	$592.00	$288.00
4	$712.25	$346.00
5	$832.50	$405.00
6	$952.75	$463.00
7	$1073.00	$522.00
8	$1193.25	$580.00
9	$1313.50	$639.00
10	$1433.75	$697.00

What is TANF for Unemployed Parents?
TANF for unemployed parents is a program that provides cash assistance and supportive services for two-parent families, that are unemployed or underemployed, helping them achieve economic self-sufficiency.

Who is eligible for TANF for Unemployed Parents?
Families in which the parent with the most earnings in the past 24 months has:

- been recently unemployed or employed fewer than 100 hours a month
- earned at least $50 in 6 calendar quarters (example January-March) during a 13 quarter period (about 3 years); and
- not recently turned down a job offer
- not refused to apply for or accept unemployment insurance.

Additional Assistance

Nutrition Assistance

Supplemental Nutrition Assistance Program
The Supplemental Nutrition Assistance Program (SNAP), also known as food stamps, helps low-income people and families buy the food they need for good health. Benefits are provided on an electronic card that is used like an ATM card and accepted at most grocery stores. To apply for benefits complete an application at **www.in.gov/fssa/2954.htm.** You may also call 1-800-221-5689 to get the phone number for the Division of Family Resources office near you.

National School Lunch and Breakfast Program
The National School Lunch and Breakfast Programs are federally assisted programs that provide free and reduced-cost meals to eligible school children nationwide. The program provides nutritionally balanced breakfasts and lunches to children each day. To complete a free and reduced application, contact your school. For more information visit **www.doe.in.gov/food/schoolnutrition/welcome.html** or call 317-232-0850.

Women, Infants and Children (WIC)
The Women, Infants and Children (WIC) program is a special nutrition program that provides supplemental foods, nutrition counseling, and access to health services to low-income women, infants and children under the age of five. Additional information and applications can be accessed at **www.WIC.in.gov** or by calling 1-800-522-0874.

Rx for Indiana

Many unemployed Hoosiers worry about paying for their prescription medications. Governor Mitch Daniels launched Rx For Indiana to connect qualified, low-income people with discount prescription medicines, direct from the pharmaceutical manufacturer. By answering just ten simple questions, Rx For Indiana offers a single point of access to public and private patient assistance programs, including:

- Enroll in more than 150 company patient assistance programs
- Access more than 1,200 medicines for free or at a low cost

To enroll in Rx For Indiana, call 877-793-0765 or visit **http://rxforindiana.org/**

INShape Indiana

Being unemployed can be a stressful experience, and there is no more important time to manage your health and well-being. One way to do that is by joining INShape Indiana. INShape Indiana is Governor Mitch Daniels' statewide health and fitness initiative encouraging Hoosiers to eat better, move more, and avoid tobacco products. Get connected to free resources for improved nutrition, increased physical activity, and smoking cessation by logging on to **www.inshape.in.gov** today.

1-800-QUIT NOW
Indiana's Tobacco Quitline

Additional Assistance

Housing Assistance

Foreclosure - If you are facing foreclosure or are having trouble making your mortgage payment, the Indiana Foreclosure Prevention Network can help. They offer free and unbiased information and confidential counseling. For more information please call 1-877-GET-HOPE and or visit **www.877gethope.org**.

Refinancing Assistance - Affordable monthly mortgage payments are a key element in preventing avoidable foreclosures. If you need to lower your mortgage payment, the Home Affordable Refinance Program offers assistance. Homeowners can find detailed information about this program at **www.MakingHomeAffordable.com** or by calling 1-888-995-HOPE.

Locating Housing - Assistance finding housing is available across the state at **www.IndianaHousingNow.org** or by calling 1-877-428-8844. This service provides detailed information about rental properties and will help you find housing to best fit your needs.

Energy Assistance

Energy Assistance Program - The Energy Assistance Program provides financial assistance to low-income households to maintain utility services during the winter heating season. The program is implemented through the Community Action Agencies with outreach offices in every county. These agencies provide intake, application processing and utility vendor payments. For more information or to find your local office please visit **www.in.gov/ihcda/2523.htm** or call 1-866-565-0197.

Child Care Assistance

The Child Care Development Fund is a program designed to assist low income families with the rising cost of quality child care for infants through 12 years unless the child has special needs, which allows them to receive services through age 17 years. All families must meet the service need, financial need, residency, and age requirements, in addition to choosing a qualified provider. Applicants who need assistance choosing a qualified provider may contact the Indiana Association of Child Care Resource and Referral (IACCRR) toll free at 1-800-299-1627. It is also recommended that parents use the child care finder website at **www.childcarefinder.in.gov** to see the inspection history of a provider they may want to choose. To apply for assistance contact your local agent. A full list of area agents can be found at **www.in.gov/fssa/carefinder/3900.htm.**

Assistance for Veterans

Indiana is committed to providing quality employment services to veterans at our WorkOne Centers. Veterans go to the front of the line and each office has an onsite veteran's representative that assists with employment needs. Services provided to veterans include:

- Face-to-face orientation of the WorkOne Center and services provided
- Face-to-face review of IndianaCareerConnect.com
- Direct referral to jobs (Both established jobs and job development)
- Assistance looking for a job, developing a resume and preparing for an interview
- Referral to other federal, state and local agencies
- Information on veteran's rights and employment benefits
- Assistance transitioning into civilian employment
- Training incentives and grants
- Veterans' newsletter
- Guidance finding vocational training
- Post-employment counseling
- Occupational skills assessment

These services provide veterans with the necessary information they need to find and secure suitable employment and make the transition from the military to the civilian workforce. If you are a veteran, please visit your nearest WorkOne Center and speak to a veteran's representative today.

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