



Newly Unemployed? Tips and Resources

- 1. File for unemployment as soon as possible through the Maryland Department of Labor, Licensing, and Regulation.** You won't know if you're eligible until you file. You can file over the phone by calling (410) 949-0022 in the Baltimore area or online at www.mdunemployment.com. Before you file a claim, make sure you have all of the following: Social Security number, address and telephone number; the names, birthdates and Social Security numbers for any dependents; and the name, complete payroll address, telephone number and reason for separation for each employer you worked for in the 18 months prior to filing your claim.
- 2. Get screened for benefit programs.** You may be eligible to receive public assistance to help bring in income. *EarnBenefits* screeners can screen you for 22 different public assistance programs for free, and help you to apply for any programs for which you may be eligible. Call 1800-411-2291 to make an appointment or visit www.earnbenefits.org for more information. For other questions about resources in your community call 211 or visit <http://www.211md.org/>.
- 3. Get your house in order.** With less money coming into your household, you may have to make some cuts. Some things are essential: housing, food, medical expenses. Pay your rent or mortgage first, because you don't want to risk losing your home. If you can no longer afford your home mortgage loan, call your mortgage company immediately. Falling behind on your payments can lead to foreclosure and a damaged credit score. If you explain your situation, your mortgage company may work with you to avoid a foreclosure. Check out the MD HOPE (Home Owners Preserving Equity) Program for resources: <http://mdhope.dhcd.maryland.gov/Pages/Home.aspx>
- 4. Make a survival budget.** Determine what's essential for you and your family and what isn't. If you have credit card debt and are struggling to make the monthly payments, contact the card company and ask them to lower the interest rate. Also, it may be time to consider cutting cable or magazine subscriptions or childcare costs. Write down your new budget or spending plan, and share it with family members so that your household is on the same page. Consider taking a free MD CASH Academy Class on Creating a Spending Plan: www.mdcashacademy.org.
- 5. Use your skills and time to freelance.** Consider babysitting or landscaping for a small fee. Do you have a skill or expertise that people might pay for? If so, consider putting up flyers or posts on social media to earn some income on the side. You never know, it might turn into a business! For more information on starting a business, check out Women Entrepreneurs of Baltimore at www.webinc.org or the Small Business Resource Center at www.sbrcbaltimore.com/
- 6. Look for additional training to help with your job search.** New skills or certifications may help you to find your next job. Consider taking a class at Baltimore City Community College or signing up for a training program at a non-profit or government agency. To see a list of free or low-cost training options available in Baltimore city, visit www.trainbaltimore.org, a project of the Job Opportunities Task Force. Visit the Mayor's Office of Employment Development to see what programs, resume assistance, and other resources may be available: <http://www.oedworks.com/jobseek/index.htm>
- 7. Find free entertainment.** Visit libraries and parks, check out street festivals, and get in shape by doing exercise outside. Surviving a job loss is tough, and will require sacrifices. Stay active and stay positive.