

REALLIFE *tips*



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To North Carolina's Unemployed Citizens,

More often than not, unemployment comes as an unexpected shock to workers and their families. After the shock diminishes, a certain kind of fear sets in for many . . . the fear of not being able to pay the home rent or mortgage, the electric bill, or even to buy groceries for the family. It is scary to be unemployed.

Many unemployed citizens have found creative and unique ways to work around their temporary setbacks. Ways to save money. Ways to improve their job-hunting. Ways to discuss their problems with creditors. Ways to get by. And they have passed along these "Real Life Tips" to our employees at the Employment Security Commission of North Carolina.

Their tips are well worth sharing with other unemployed citizens in our state. Here, straight from unemployed citizens who know what it's like and from the ESC pros who've worked with them, are "Real Life Tips" for making it through unemployment.

I truly hope these tips help when it's hard to get by.

Sincerely,

Harry E. Payne, Jr., Chairman
Employment Security Commission of North Carolina



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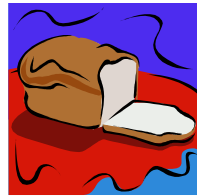
Food/Groceries

Use coupons, but don't buy an item just because you have a coupon for it.

Some stores match competitor's prices -- saves money and gas!

Beware of Buy One Get One coupons! You'll have to buy two items to get the low price. Check on your store's policy. However, if the price is two for \$5.00, you don't have to buy two to get the \$2.50 price for one.

A co-worker and I clip coupons from Sunday's newspapers, then exchange the flyers. Since we don't have the same shopping habits, it works! When doubled as many grocery stores do, the savings add up, especially when combined with sales on the coupon products. Some grocery stores will even triple coupons.



Many grocery stores have a reduced meat section for meats that should be sold that day, as well as reductions on produce and bakery items. Find out when your grocery store puts out its reductions.

Bake your own bread. Yeast and flour are cheaper than buying bread in the store and you get the benefit of making your house smell yummy! Merita Bread Company has bread outlets where you can buy fresh bread for half the price in the grocery store. You can buy in bulk and freeze it!

Food Lion and other grocers advertise their weekend specials in Wednesday's newspapers.

Harris Teeter places baked chicken on sale after 7 p.m. each evening.

Kroger discounts groceries to senior citizens (shoppers over 52) every Tuesday. The store usually doubles coupons up to 50 cents, and will

SPECIAL TIPS!

Some grocery stores consider anyone over 52 to be a senior citizen.

Where to go for inexpensive roast chicken for tonight's supper.

bread:

*bake your own
OR
shop outlet store*

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sometimes super double coupons (up to \$1 per item) when advertised.

Lowes Foods offers double coupons everyday with a minimum \$35 order before sales tax. The store triples coupons about twice each year.

Ask peach farmers if they will sell “culls,” soft or blemished peaches that are not in perfect condition. Same great taste and you will save up to half the price of regular peaches.

Stop by the farmer’s market at day’s end. Anything the farmer doesn’t have to load up for home might be a bonus for you.

Be on the lookout for friends or family who “over plant” their gardens. You can freeze some of the extra produce for later.

Plant a garden from seeds rather than pricier bedding plants. Gardening yields good fresh produce, exercise and is a great stress reliever.

Learn to stretch meals with rice, pasta or beans and rotate meats with those dishes. Beans are a good source of protein. Learn what foods will fill a family.

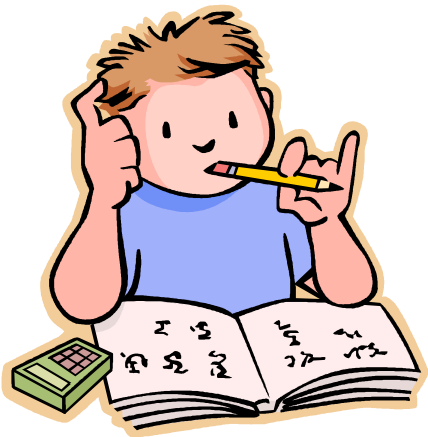
Breakfast is cheap, so a nice size bag of pancake mix that you mix with water is a great stretcher.

Make sure you apply for your children to receive free or reduced-price lunches at school. Use resources like food pantries and churches.

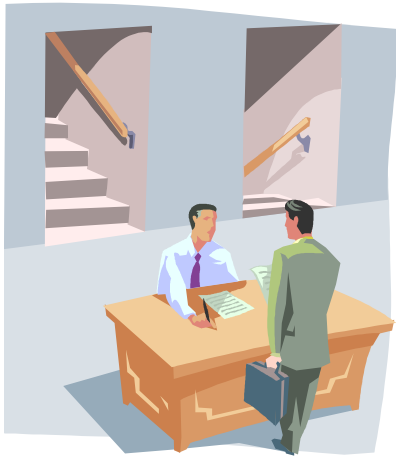
This is also a great time to understand portion sizes and meal/snack times. Cereal makes an inexpensive, nutritious after-school snack.

Instead of eating out, cook your meals at home. You’ll have leftovers and you don’t have to tip or use gas to go to and from the restaurant.

**DOUBLE
DOUBLE!!**



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Helpful Resources

The Statewide Information and Referral Service, an agency of the NC Department of Health and Human Services, offers a toll-free CARE-LINE, listing social service resources throughout the state, including food pantries, utility assistance, elder care, counseling resources, health clinics, etc. Available Monday-Friday, 8 a.m.-5 p.m. at 1-800-662-7030 or on-line at www.dhhs.state.nc.us/ocs/careline.htm.

North Carolina United Way is instituting a statewide help and referral telephone service that is operational throughout most of the state. Just dial 211 to ask about agencies that could help your family. You can visit the reference database on-line at www.NC211.org

Consumer Credit Counseling services help people gain control over their debt. Call toll-free 1-800-388-2227 to find a local office.

Childcare

Barter (get goods and services without paying cash) with neighbors, family and friends. Offer to babysit in exchange for being able to get a ride to somewhere important for you (like an interview appointment). Have someone knowledgeable about computers help you out in exchange for cooking meals they can freeze. Ask neighbors, family and friends what they need, tell them about your needs and see if you can help each other.

Organizations like private schools, the YMCA, summer camps, etc., give scholarships based on income. Take advantage of these for your children while you are out of work.

Mind games can stimulate thought in small children. Have them find something you describe, like "I spy." Have them tell you a story about the item. They'll be funny and very creative!

211

Statewide Information and Referral Service



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Healthcare

A box of six disposable contact lenses is \$15 at Sam's Club.

One client found a Blue Cross Blue Shield plan that would cover her and her children for much less than COBRA and even less than her previous employer plan. The plan also has a call-a-nurse hotline that she can use.

If you are one of the millions of Americans without prescription coverage, there are programs that may help pay for your medicines. For help, contact the Partnership for Prescription Assistance at www.pparx.org or call 1-88-4PPA-NOW.

Talk to your doctors. If you need medical treatment, most are willing to work with you to make payments if you don't have insurance. Also, remember to ask your doctor for free samples of your prescription.

Don't neglect your health. It's easy to slip into depression or to be frustrated at your situation. When I was unemployed, I couldn't afford to go to my doctor. I needed to continue my blood pressure medication. I found that Planned Parenthood would give me a complete physical at a reduced rate. I went to the local Health Department and received free medications and reduced-price dental care. Later, a program through a doctor's office helped me continue getting my medications free. I learned humility and realized I had to do this to maintain my health. Do what you have to do to stay healthy. Don't make a

bad situation worse.

Your community college is full of bargains. Besides offering education, its cosmetology program might save you money on a haircut and its supervised dental hygiene program can help you keep clean teeth.

Some drugstores give a discount if you transfer a prescription to them.



For information about help with prescription coverage, contact the Partnership for Prescription Assistance at www.pparx.org or call 1-88-4PPA-NOW

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The Job Hunt

To keep from going “looney,” volunteer for everything. One woman said she volunteered to help cook in a “Soup Kitchen.” They served and ate a nutritious meal and met some wonderful people. Other volunteers hired her to clean their houses and yards for “real” money. She said no matter where she volunteered, she met people who either needed some help and were willing to pay for it or knew of someone who did.

Volunteer.

Keep sending in job applications even if you get discouraged. When you least expect it, someone will call with a job offer.

*Collect
“yesterday’s news.”*

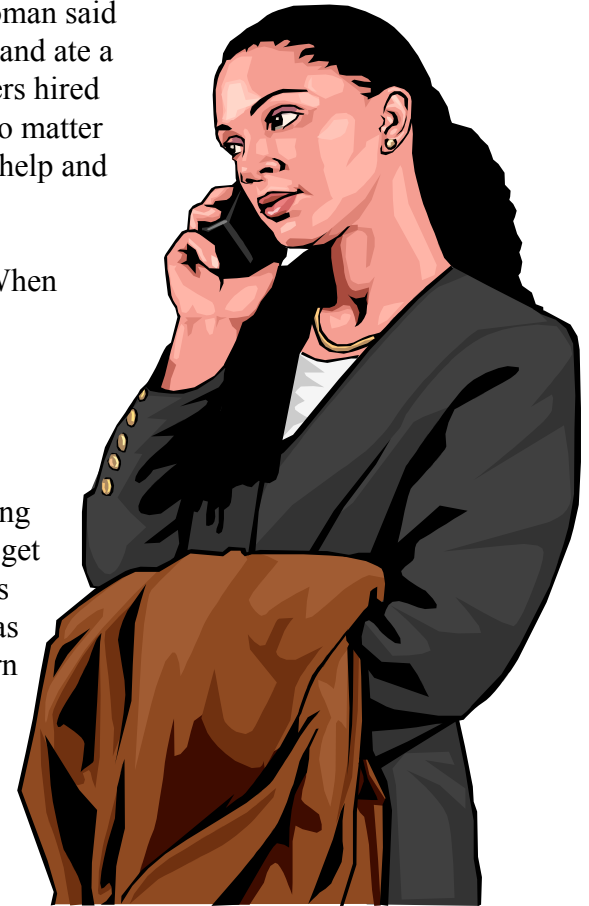
Pick up odd jobs or get a part-time job to help supplement unemployment benefits.

Advise your church secretary that you are unemployed and willing to volunteer your services where needed. Your availability may get the attention of church members who could suggest job openings with their employer. You may also find that a church member has hiring authority at his/her company. These are some ways to earn part-time wages and make good resourceful contacts.

*Make every
trip count.*

If you don’t have access to a computer to check job listings, go to the local library. If you don’t have transportation to get there, ask a neighbor who receives the daily newspaper to save “yesterday’s news” for you, especially the classified section.

My husband works for a company that grows through mergers and acquisitions. Therefore, we moved three times in four years. Each time I sought employment in a new city, employers considered my work history unstable and always questioned when our next move would be. I had to think outside the box. The most creative tip I’ve found for job seeking and acquiring new skills is volunteerism. It’s a great way to network and for potential employers to observe you in action. They can learn about your



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work ethic, knowledge, skills and abilities. It also helps boost the spirit and gives you the motivation needed to continue your work search.

As unfortunate and unusual as it may sound, one method of learning about job vacancies is by checking the obituaries in the labor market area in which you are seeking work. If you learn where the deceased was employed, you might also be learning about a potential job vacancy.

Track expenses if itemizing taxes. Resumes, phone calls, unreimbursed job interview trips – many of your job-hunting expenses are deductible.

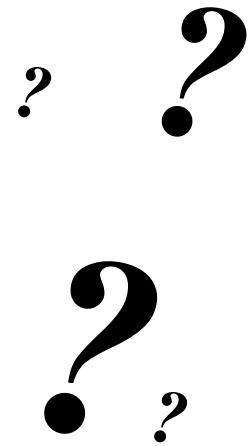
Being unemployed is the most useless and helpless feeling anyone can imagine. Unemployment benefits help tremendously, however they run out. Temporary Solutions, the temporary employment agency with state government, provides temporary employment with state government and may offer hope for permanent placement.

Looking for work was a job in itself, so when I did my job search I would make every trip out of the house count for something. I would start at the ESC office, get referrals, listen to the grapevine to hear of any openings, chart my day and do my job search. I would take crackers, a drink, etc., to sustain myself because eating out was not an option.

Job-hunters need at least three reliable references. You should look for references who can speak well of you. Ask each reference for permission to list his name and tell him what type of job you are searching for. Make sure your references have a copy of your resume and a sheet of talking points for potential employers. Make sure you have the following information about each reference and put it on a small card in your wallet:

1. The person's full name and title.
2. The person's full address and zip code.
3. The person's business and position title.
4. The person's phone number and e-mail address.

*Keep track
of your
expenses.*



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References:

1. Mr. John Doe
2. Ms. Jane Jones
3. Mr. John Smith

When you're taking part in a telephone interview, read as much information about the company you are applying with and have it available for your interview. This information can come from Internet research or from company brochures. Have your resume and a list of anticipated interview questions with you. How would you respond to, "Why do you want a position with this company?" or "Tell us about yourself." Knowing how you would answer gives you confidence. Also, for nerves' sake, speak more slowly than normal and keep a glass of water handy. It helps to dress well (even for a phone interview) because when you feel that you look good, you are more confident in yourself.

Use your local Employment Office as an "office" to prepare resumes and applications for mailing. Perform Internet job searches, call about openings, fax letters and resumes, and make copies. Every penny saved helps! Take advantage of the resume and interview classes there. They're free and help build confidence.

A client who was downsized from an inside sales position said that he found permanent employment by remembering the clients he had assisted in his former job. Our client used his knowledge of these contacts to network himself. He made cold calls, sent resumes and made in-person appointments. To his surprise, the interviewer was often the client he had previously served. His professionalism on the job, attention to detail and quality customer service made all the difference as he sought employment. He said he never forgot that every customer he served could one day be his boss.

Interview coming up? Look around. See what everyone else is wearing. Dress like the workers you see. If you go to a construction site, you probably need blue jeans and some steel-toed boots. If you go to a business office, you need a suit and tie or a conservative skirt. Employers

**Use your local
Employment Office
as an "office" for
your
job search.**

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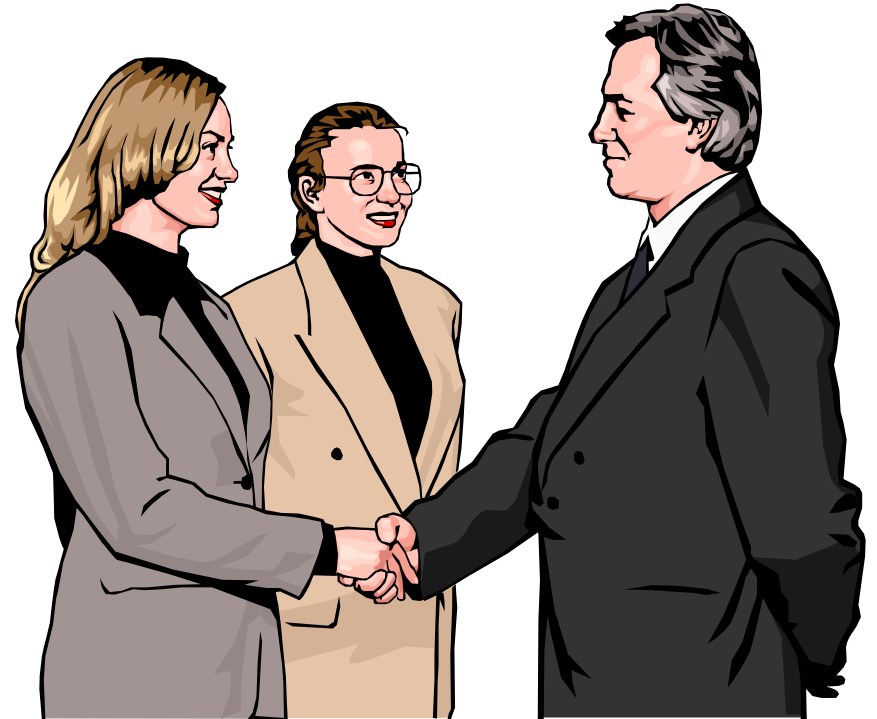
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will not generally hire people who dress differently from them. Also, take stock of the locality where you are working. If you are in a conservative area, limit jewelry, especially piercings, necklaces and rings. If you have a tattoo, cover it if possible. Avoid wearing clothing that is too tight, too short, too baggy or that has slogans that anyone might find offensive. Finally, watch your language and what you talk about. Avoid cursing and avoid talking about politics or religion. Do use polite language and speak well of yourself. You are there to sell yourself.

Look into retraining. Your local Employment Security Commission office can help identify a variety of programs for training displaced workers. Check to see if you meet the qualifications.

While looking for work, spend more time with your children. Now is the time to help with homework and other activities without feeling stressed out. You may also have more time to talk over some things your child may have been going through. Help your children become more creative managers as they monitor the ways you deal with unemployment.

Keep looking and learn to network. My mother found my last job. She was volunteering through the school system and heard about the job opening the day it was announced. She told me about it, and the rest is history!



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Money Management

If you have a lot of bills, contact the nearest Consumer Credit Counseling agency (which can be located through the United Way and is usually offered based on a sliding scale or free). The agency can contact your creditors and work on lowering interest on your bills and come up with a way to begin paying off your debt. You'll probably need to send the Consumer Credit agency a money order each month and then they divvy it up among your creditors.

Go to the www.firstgov.gov web site and take the quiz that lets you know what other possible help (governmental aid) is out there for you.

Bank where the financial institution offers free checking, thus eliminating monthly charges.

If you are unemployed or underemployed, check to see if you qualify for an Earned Income Tax Credit. It may help you get back a sizeable amount on your taxes.

In some apartment complexes, your rent is based on your income. Notify the complex manager about your loss of work to see if you qualify for a reduction in rent.



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Mortgages

Customers tell me the best way to handle your mortgage holder is to write them a letter, inform them that you have lost your job but are in the interview process for another job. Be sure to include a check for what you can spare and promise to pay more shortly.

Contact your mortgage service provider as soon as you are out of work. Do not wait until a payment is due. The Servicer has the right to determine how your payments are handled. They can allow you a period without payment (forbearance) or arrange for partial payments for a certain period of time. They can also

refuse any adjustments and insist on full and timely payments. It depends on your income, if any, and expenses.

Other points to remember to avoid foreclosure of your home loan: Ask for help. Don't lose your home and damage your credit history. Be honest with your mortgage lender about your financial situation. Stay in your home to make sure you qualify for assistance. Arrange an appointment with a HUD-approved housing counselor (for HUD/FHA loans) or a VA/conventional loan counseling agency. Locate HUD-approved counseling near you by calling (800) 569-4287 or TDD (800) 877-8339. Cooperate with the counselor or lender trying to help you. Explore every alternative to keep your home. Beware of scams. Do not sign anything you don't understand. And remember that signing over the deed to someone else does not necessarily relieve you of your loan obligation.

The North Carolina Housing Finance Agency, a self-supporting state

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agency, is working through a variety of local housing counseling organizations in 27 counties to help dislocated workers. For information about their programs and a new 2005 Home Protection Pilot Program, visit www.nchfa.com (go to About Us – Press Releases – 2005 – Nov. 3, 2005 – Home Protection Pilot Program) or call (919) 877-5700. Eligible homeowners who have been recently affected by lay-offs or downsizing may obtain interest-free mortgage loans for up to 18 months to prevent the foreclosure of their homes.

Three large, green, stylized dollar signs (\$\$\$) arranged horizontally.

Credit Cards

Several clients have related experiences of contacting their credit card companies and being told there is a provision in the terms of the agreement that allows people to suspend payments and interest if they become unemployed. Clients were required to provide documentation of their unemployment, and payments were suspended or decreased until they returned to work. Check with your credit card company to see if it offers this.

Three large, green, stylized dollar signs (\$\$\$) arranged horizontally.

Use credit cards that return something, like frequent-flier miles.

Car Payments

Customers need to contact the financial institution that approved their car loan and ask for a “deferred payment.” This will allow the next due payment to be made as their last payment. Instead of a loan being 60 months, it then becomes 61 months.

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Money Savers

One customer said, “We cancelled our daily subscription and now get the newspaper only on Sunday. We are able to monitor the want ads for employment, as most employers list on Sunday, and we are able to monitor the local activities for free or cheap entertainment for our family . . . and of course, save money with coupon inserts!”

Look for loss leaders in stores. These are products stores sell cheaply – even at a loss – to get customers in the door. Be careful not to fall for buying other items before you leave the store!

Keep track of expenses so you know where to cut costs. How much do you spend on sodas and coffees purchased out. Pull out the cooler/travel mug and bring from home.

Search out restaurant coupons and split the main course with another family member or friend.

Shop at thrift stores/consignment shops (such as Goodwill) that are in or close to exclusive neighborhoods. The quality of clothes will be a lot better. Look for good name brands and for classic clothing that never goes out of style. Children’s clothes will be in good shape simply because children grow out of them so fast. Dress clothes, which many times are bought for a special occasion, may be available because they do not fit the next season. Also check out yard sales in exclusive neighborhoods.

Look for 800 numbers or customer service web site addresses on the packages of products you like. Call and tell them you like their product. Many will send at least one coupon in appreciation.

*Turn loss leaders
into
money savers!*

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Always “pay yourself FIRST” – when you get your paycheck, always put some amount of money into your savings account first (no matter how small the amount is . . .). Resist the urge to purchase that nice looking pair of shoes or the cute outfit every time you walk into a department store or mall.

Check with drug stores, retail stores, restaurants, hotels, etc. to see what age they consider a senior citizen (since it could range from 50 to over 60) and see what their policy is on giving discounts. Usually, restaurants, hotels and drug stores give the discount 24/7.

Many restaurants give free drinks or coffee to seniors. Many retail stores have a particular day when seniors can save 10-15 percent. Even Goodwill gives a discount to seniors age 50-plus on Mondays. The key is to let them know you are a senior.

Registering on web sites like Coolsavings enables you to print coupons for things like groceries, baby items, pet and automotive supplies, travel coupons and free samples.

Profit from yard sales, especially when children are young. Other places to check for cheaper clothing and toys are the



Entertainment (with/without food)

One unemployed woman said her family had gotten so down because she could no longer afford to take them to the movies. She informed them one Saturday that they were going to the movies that night. She checked out some movie classics from the library (Treasure Island, Lawrence of Arabia, Rebecca). She popped some popcorn and transformed her den into a movie theatre. Her family told her they did not even miss going “out” to the movies.

Remember the games you bought for the kids? Take them out of the box!

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Some video stores have special deals where you can rent two old movies for two days for \$2, where one new release is \$1.99 for overnight. Also use the library to check out books instead of buying new books. Borrow movies from your friends.

Cut entertainment costs by subscribing to a DVD rental club such as NetFlix. You can rent a lot of movies in a month for \$19.

If a family wants to go the movies and money is tight, try the \$1.50 movie theater or go during matinee hours on Saturday and Sunday. You'll be surprised at the savings. Also, if money is still an issue, go to the public library. They have both DVD and VHS movies available for FREE. All it takes is a library membership card, which is free as well.

One lady bought a bowling set for a dollar. She rolled up the rugs and had a bowling night complete with medals (homemade, of course) for the winners.

Order kid's meals even if your kid is over 10 or 12.

Bojangles has all you can eat during the day on Wednesdays.

A man and his family ask a farmer if they can pick up sweet potatoes after harvesting has been completed. There are always potatoes left in the field. One lady said she was a champion at thinking of creative dishes she could fix with sweet potatoes. Sometimes she fixes items for dinner and everybody gets to guess what the secret ingredient is.

We save all our stale bread and cereal for a sunny afternoon. Then we go to a nearby pond to feed the ducks or to the beach and feed the sea



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gulls. It's a fun time for the children and they learn to "recycle" the old cereal while we all get out and enjoy the sunshine.

What more inexpensive form of entertainment is there than to exercise by walking as a family? This will keep your mind focused and help the children and you to sleep at night. Keep tabs on events at the museum and other events through announcements in local publications, Carolina Parent, city and county web pages, libraries and your local public access channel which lists city and area events.

Plan day trips. Pack a picnic and go to a nearby state park. Plan a trip each month and get the whole family anticipating the fun!

In Fayetteville, the Botanical Gardens are open to the public free of charge on the first Saturday of each month. Fourth Fridays, sponsored by downtown Fayetteville businesses, also provide great free entertainment.

On the first Saturday morning of each month, Home Depot has a free building project for children and parents. They provide the tools and wooden project packs with instructions included. Each child is given a free Home Depot orange project apron to keep. When finished, the child can add a commemorative project pin to his/her apron and receives a project completion certificate.

Lowes Home Improvement stores also offer free "Kids' Clinics" on second Saturdays. Call your local store for details.



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Transportation

Carpool, ride the bus or walk when practical. It's good exercise and can be surprising what you see when you walk, like a \$5 bill floating in the breeze, as one young lady told me.

Carpool with friends and family if they are going to the same places you need to go. It saves time, gas and the environment, which helps the spirit because it's not just that the unemployed need to do this.

While I was unemployed, I used www.cheaptickets.com and www.priceline.com to purchase tickets to fly to see family or attend job interviews. If you can fly on Tuesdays, Wednesdays and Thursdays, you usually get cheaper rates. Using www.priceline.com, you bid on a ticket. The airlines will take really cut-rate bids rather than let a seat go empty on a flight.

Combine as many errands into one trip as possible. Plan one day for gas fill-ups, to run errands, visits, etc. in the same part of town. Going all over town just to save a buck means you waste gas as well as time.

When gas prices are falling, don't fill up. They will be cheaper in two or three days.

Purchase a Walmart gift card and use it at their gas pumps. You can save 3 cents per gallon for gas!

Slow down when you're driving. It saves you gas, which means more money in your pockets over time.



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When you have an appointment for a job interview and you have never been to the place before, take the time to locate the place the day before so that you won't get lost trying to find it. Arrive 15 to 20 minutes early for your appointment . . . first impressions are critical!

What are Link-up and Lifeline?

Household hints

Cancel your home phone line and use only a cell phone. You will be more accessible for important calls and a lot of plans now have free incoming calls.

Get Basic cable for around \$10 per month. Standard is \$50. If things are bad enough, cut off all cable. Cut out extra telephone services.

By adding an extra blanket at night I can turn off my heat. Besides saving electricity, it even helps me breathe a little easier!

About pre-paid phone cards: Purchase cards from well-known, reputable businesses (rather than gas stations or vending machines). Read the fine print to see what hidden charges may apply. There may be a monthly or weekly charge that is activated as soon as you use the card. There may also be a charge for each call placed. Always check the expiration date and use the card promptly.

If you are receiving certain assistance benefits (like food stamps, housing or energy assistance and others), you may be eligible for discount local telephone service. You can sign up for *Link-up* and *Lifeline* through your local social worker, Social Security representative or housing official.

Sign up for the equal payment plan with the utility company so you will not get a surprise bill. I know my electric bill total each month for a year.

Linens 'n Things and Bed Bath & Beyond honor each other's coupons.

*Scope out your job
interview location!*

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Look around you. See what things you have, but don't use. Have a garage sale.

To help make ends meet, pawn off or sell things you don't need.

Switch to fluorescent light bulbs . . . my electric bill went down.

Holidays

Every year, I give Employment Security Commission clients a "Santa's Helpers" list of local agencies and organizations that provide gifts for children who might not otherwise receive anything for Christmas. During October, these organizations take the names and applications of families who may be experiencing temporary setbacks. Don't be afraid to ask for help. Remember, you may be out of work for a little while, but the children still expect Santa to show up!

If a family is having hard time providing Christmas presents, they might try contacting their local Head Start program. The agency typically adopts families for Christmas.

Families should watch their local newspaper for "free" events in their community that the family can attend as a whole. In down Goldsboro, there are free horse and trolley rides available during the holiday season. It is a lot of fun.



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Words of Wisdom

Whether it's writing, drawing, singing or visiting with friends, stay positive and make sure you do something that you enjoy once a week.

A smile is an inexpensive way to improve your looks.

Get a pet! Pets are proven to lower your stress level.

As hard as it may seem at times, treat everyone with dignity and respect.

Speak respectfully at all times. Keep your cool. An old farmer's advice: Words that soak into your ears are whispered, not yelled.

Piece of mind is priceless . . .

Always think about how you can use your skills, knowledge and abilities to enhance your chances for consideration. Think outside the box. For instance, I managed a company, therefore I know how to work in financial analysis, budgeting, logistics, personnel management, supply, inventory control, etc. Be a jack of all trades in comparing your last job to what is available.

Attitude . . . Don't think of it as being up to your ears in manure. Think of it as fertilizer: It will make you grow.

The best thing we can do is to listen to our ESC clients. Many times, I tell them my story: "I was unemployed for nearly a year and went to the ESC for unemployment benefits. I tried every job listing that was passed on to me. After 36 interviews, I got a job with FEMA and worked by the hour during Hurricane Fran. This landed me a job with the NC Department of Commerce. Then, the ESC employed me." The fact that I can relate to the "unemployed" seems to help people who feel so discouraged. I can hear a lift in their voices as I tell them my story. There has never been a road that eventually didn't take a turn!



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