

Lost your job?



BCUIM (Black Country Urban Industrial Mission) is a partnership of the Churches of the Black Country that aims to bring Christian ministry to all people at work of any faith or none. www.bcuim.co.uk

SHOCK!

Whether you are 25 or 60 or somewhere in between, losing your job is a shock. It may take you a while to think straight. It may feel like a bereavement.

TOP SECRET

You may even pretend it hasn't happened or try to keep it a secret from your family. Don't! It's not your fault. Redundancy is nothing to be ashamed of.

DEPRESSION

You may feel alone and depressed. Don't suffer in silence. Talk to someone who knows you, or someone who has shared your experience and understands.

REALITY

You are worth something. You are able, intelligent and you have a future! Losing a job is the end of one chapter in your life and the beginning of the next. So don't give up on yourself too soon!

1. Don't panic.

It's not your fault you are without a job. There is no need to feel guilty or ashamed. It is the job and not you that has been made redundant.

Tell your partner and family. You may feel angry, bitter or depressed - that's quite normal! Don't panic. There are plenty of people who can help you. Most people make several job changes in a lifetime.

2. Make sure the paperwork is in order.

Before you leave your place of work check the redundancy payment on offer. Ask your firm about pension rights or payments. Make sure you have your P45, wages and any other entitlements. Ask your union rep. about any of these matters. You may return to work to settle any of these questions, see online at

<https://www.gov.uk/browse/working/redundancies-dismissals>

3. Contact Jobcentre Plus.

Register without delay on **0345 604 3719**

Have your NI number to hand. Calls will last approximately 30 minutes. Calls from a landline are free, but not from a mobile phone. Take your completed P45 and your last two payslips with you if you can, but **don't delay if you haven't got them**. Listen to the employment advisor.

4. Put your Redundancy pay in a safe place - a bank or building society.

Check with **Jobcentre Plus** before you spend or invest it as this may affect your right to benefit. Seek proper advice so that your money will work for you.

Every person's circumstances are different. You may ask the Client Adviser to give you further help. There is also a wide range of training schemes available, so ask for advice and details. Do not use the services of door-to-door advisers. Most of them are sharks. You have been warned!

5. Check your entitlement to Housing and Council Tax assistance.

If you rent a flat or house, consult the Housing Department about a possible rent allowance. If you have a mortgage, consult your building society immediately. You may also apply for a rebate on your Council Tax Bill. Don't use your redundancy money to payoff the mortgage before seeking advice.

6. Keep track of your spending.

If you have hire purchase arrangements that you can't pay, or you have difficulties getting the help you need, ask the Citizens' Advice Bureau to help and advise you. **Jobcentre Plus** will give you details of Job Seekers Allowance and a variety of other benefits that may help you.

7. Keep in touch with your Trade Union.

They can offer a range of advice and support. If you are not a union member, the Secretary of your local Trades Council is there to help.

8. Keep looking for a job.

Ask friends or relatives to help you; read newspapers and contact the Job Centre Plus helpline regularly on **0845 6060 234** or online at <https://www.gov.uk/browse/working/finding-job>. Local libraries have information on employment and can help you find the Citizens' Advice Bureau, or other sources of advice or help. Don't give up.

9. Use your time well.

Don't sit in an armchair feeling sorry for yourself. There are plenty of local organisations that could do with your help on a voluntary basis while you look for a permanent paid job. Think seriously about adult learning opportunities at local colleges. You may well find you have skills you never knew you had. Planning your day will help to give you a sense of purpose and satisfaction.

10. Don't be afraid to ask for help.

Talk things over with a friend who understands or with a counsellor, your local G.P. or your local Church Minister. Join a local unemployment support group if you can. Don't suffer on in silence!

The BCUIM Chaplains each regularly visit workplaces ranging from factories and offices, to supermarkets. Chaplains are there to listen, to understand the pressures of the workplace and the difficulties of redundancy and offer support and care where they can to those of any faith or none.

If you would like to talk about anything you have read in this leaflet or, in confidence, discuss with a chaplain your experience, please call the number listed below.

BCUIM Office 01902 710407 Email: enquiries@bcuim.co.uk

*Revised with the help of **Jobcentre Plus**
December 2008*

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