

NEA Member Benefits Job Layoff Checklist

If you receive a layoff notice or learn you are going to receive one, the following actions will help you prepare for finding a job and surviving financially during your period of unemployment.

Item	Action	What To Do
1	Contact your Local President, Association representative, or UniServ or field staff representative immediately	<ul style="list-style-type: none"> ▪ Report the layoff or impending layoff and find out what assistance may be available to you.
2	Consult your state and local association websites and NEAMB.com	<ul style="list-style-type: none"> ▪ Ascertain what resources and benefits are available to RIF'd employees. ▪ Visit www.neamb.com/assistance
3	Contact your school district's human resources department	<ul style="list-style-type: none"> ▪ Obtain a complete copy of your personnel file to be sure it contains accurate records regarding your employment, evaluations, etc. ▪ Obtain information on continuation of life and health insurance, pension and retirement accounts, and current and potential job vacancies for which you may qualify
4	Apply for Unemployment Compensation	<ul style="list-style-type: none"> ▪ Apply the first business day after your last duty day. ▪ Consult the U.S. Department of Labor website (www.dol.gov) or your state unemployment website for details on eligibility requirements, how to apply, how much money you will receive and how/when payments will be made, and the expected duration of unemployment benefits.
5	Determine termination date of current health insurance coverage	<ul style="list-style-type: none"> ▪ Check your locally negotiated contract and/or your school board policy manual for specifics. ▪ Receipt of health insurance benefits during the summer months should not affect your eligibility for unemployment compensation. ▪ Contact your school district (in some instances your UniServ or field staff representative) for information on continuation of health insurance under COBRA and other health insurance options.

		<ul style="list-style-type: none"> ▪ Check to see if you are eligible for coverage under a working spouse's or domestic partner's health plan. ▪ Check out www.coverageforall.org. ▪ Have your annual physical done before your health coverage ends.
6	Continue life and disability insurance	<ul style="list-style-type: none"> ▪ See if you can convert your school district group term life insurance and disability insurance plans to individual plans. (You can't obtain disability insurance without a job.) ▪ Note: If you have life insurance through the NEA Members Insurance Trust, you may be eligible to have your premiums waived if you send in documented proof of your layoff. Please see www.neamb.com/assistance for additional information.
7	Review pension and retirement plan account balances and benefits	<ul style="list-style-type: none"> ▪ Each state's pension system is unique. Find out if you are vested or not vested in the plan. ▪ Consult with your school district, your UniServ or field staff representative, and personal financial planner for information and guidance to determine the best course of action regarding disposition and use of your pension and retirement plan assets.
8	Investigate other job opportunities within your school district or state	<ul style="list-style-type: none"> ▪ Find out if you are qualified to teach other courses or apply for licenses in other areas. ▪ State your desire to your school and school district to be considered for any vacancies for which you are qualified and request that vacancy lists be sent to you as they are published. ▪ Apply for any additional licenses for which you are qualified and make sure licenses you currently hold are properly registered with the school districts, community colleges, and/or universities. ▪ Investigate other areas of the state that may have teacher shortages or a need for teachers in specific subject areas.
9	Prepare for your job search	<ul style="list-style-type: none"> ▪ Do an inventory of your job skills and evaluate your strengths and weaknesses. ▪ Add endorsements to your teaching license, if appropriate. ▪ Ask for a written letter of recommendation from your principal, supervisor, and/or colleagues. ▪ Prepare a list of job references and their contact information. ▪ Develop or update your resume. <ul style="list-style-type: none"> -- Get help from www.resume-help.org. ▪ Contact your UniServ or field staff representative, local community agencies, and community college continuing education programs for workshops and resources on

		<p>resume writing and job interview skills.</p> <ul style="list-style-type: none"> ▪ -- Get help from www.rileyguide.com. ▪ Let your network of professional associates, friends and family know you have been laid off and are looking for a job.
10	Identify new job opportunities	<ul style="list-style-type: none"> ▪ Review your state department of education and school district job websites daily for position vacancy announcements. ▪ Check online education job websites such as: <ul style="list-style-type: none"> -- Teachers-Teachers.com -- RecruitingTeachers.org ▪ Check general job websites such as: <ul style="list-style-type: none"> -- Craigslist.org -- Monster.com -- Careerbuilder.com -- Hotjobs.com -- Job.com -- Yahoo! Hot Jobs ▪ Attend networking events, conferences, career fairs, and professional association meetings to expand your network of contacts.
11	Look for interim work to help your cash flow	<ul style="list-style-type: none"> ▪ If you don't qualify for unemployment benefits, use the sites above to find part-time or temporary employment while you continue your permanent job search.
12	Maintain your Association membership	<ul style="list-style-type: none"> ▪ When an NEA Active member has been laid off due to a reduction in force (RIF), NEA Active membership remains open to him/her for as long as the member is eligible to be recalled or for three (3) years, whichever is longer.¹ ▪ NEA will prorate the remaining 2010-2011 Active dues obligation for RIF'd members at fifty (50) percent for the balance of the membership year.² This option will continue to be available in the 2011-2012 membership year. ▪ Benefits of membership, including legal services programs such as the Educator Employment Liability Insurance and Unified Legal Services Program, are available as long as NEA Active membership is maintained. Active membership also entitles members to discounts, products and services through NEA Member Benefits as well as special accommodations for RIF'd NEA members who participate in NEA Member Benefits Programs. Please see www.neamb.com/assistance for additional information. ▪ There are two NEA Bylaw policy provisions that address the dues obligations of

		<p>members who have been laid off due to a reduction in force (RIF).</p> <p>¹Bylaw 2-1(b)...The Association shall continue to allow Active membership to those Active members...who have been laid off due to a reduction in force for as long as such persons are eligible to be recalled, or for three (3) years, whichever is longer...</p> <p>²Bylaw 2-7(f)...The Association shall continue to allow Active membership to those education association members laid off due to a reduction in force with reduction in dues of fifty (50) percent. Such eligibility for Active membership shall continue as long as such persons are eligible to be recalled or for three (3) years, whichever is longer.</p> <ul style="list-style-type: none"> ▪ Contact your UniServ/field staff representative or local President for more information.
13	Keep your license current	<ul style="list-style-type: none"> ▪ Renewing your teaching license or other professional license is your responsibility, even when you are unemployed. ▪ Requirements for renewal are usually printed at the bottom of your current certificate/license. ▪ Access your state department of education Teacher Education and Licensure website for information. ▪ You may also contact your UniServ or field staff representative for assistance.
14	If you are rehired by your school district...	<ul style="list-style-type: none"> ▪ Know your rights upon rehire. ▪ Before accepting a position, talk to your UniServ/field staff representative or local President about: <ul style="list-style-type: none"> -- Experience credit -- Sick leave accrual transfer and other benefits issues -- Your contract status -- Any pitfalls you may encounter
15	Maintain contact with others through online communities	<ul style="list-style-type: none"> ▪ Networking helps you keep up your morale, make professional contacts, and obtain useful survival tips. ▪ Participate in online forums and communities on: <ul style="list-style-type: none"> -- Teachade.com -- Unionofunemployed.com -- Facebook -- LinkedIn

16	Make wise financial decisions	<ul style="list-style-type: none"> ▪ The AFL-CIO site, www.unemploymentlifeline.com, is a useful resource for economic survival during job loss. ▪ Create a budget and emergency spending plan. ▪ Prioritize expenditures and reduce expenses. ▪ Manage your debt. Obtain help from the National Foundation for Credit Counseling at www.neamb.com/debtadvice. ▪ Make retirement plan decisions such as whether to cash out or roll over funds into an Individual Retirement Account (IRA) or a new employer's account. ▪ Avoid borrowing from your retirement plans, if at all possible. ▪ Investigate public or private assistance. For community resources in your area, check out: http://www.unemploymentlifeline.com
17	Links to useful online resources:	Mashable.com: Websites to visit when you are laid off: www.mashable.com/2009/02/19/laid-off-sites
		Ceredian Corp.: <i>Financial Strategies and Steps to Take Following a Layoff</i> http://www.bcn-nshe.org/downloads/hr/layoff/finances.pdf
		Financial Planning Association: <i>Layoff Checklist</i> : -- Don't panic -- Don't make any hasty financial decisions -- Start looking for work soon -- Reassess your career -- Tap everyone you know for job leads -- File for unemployment insurance -- Handle severance package offer with care -- Maintain health insurance -- Continue life and disability insurance -- Start an emergency spending plan -- Talk to your family -- Consider government or private assistance -- Make retirement plan decisions -- Avoid ill-advised short-term investment decisions -- Minimize debt burden

		<p>-- Avoid filing for bankruptcy -- See a financial planner</p> <p>Financial Planning Association Brochure: <i>How to Survive Financially After a Job Loss</i> http://www.fpanet.org/system/getAsset/?id=B246F92F-1D09-67A1-7A19DFC16CF17FAC</p>
		<p>International Association of Machinists and Aerospace Workers: <i>Decisions & Choices—The IAMAW's Resource Manual</i> http://www.unionofunemployed.com/files/2010/06/DecisionsandChoices.pdf</p>
		<p>National Education Association: <i>Social Security and Medicare Fact Sheet</i> http://www.nea.org/assets/docs/SocialSecurityMedicareFactSheet2010.pdf</p>