A GUIDE FOR
DISLOCATED WORKERS IN OREGON

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"Why me? Why now? What next?"

This is a trying time for you, we know. You've lost your job, or have been told you're about to. You've lost income, which is probably the biggest worry on your mind. And you may have lost some of your feelings of usefulness.

So maybe you're feeling a bit angry or confused. Somebody changed the rules in the middle of the game, and it is just not fair. How will your family take the news? How will you tell your friends? Even more to the point, where and when will you find a new job? And how will you pay the bills until you do?

Naturally, all this puts a strain on you and those close to you, which can affect tempers and personal relationships in a big way.

All those feelings you're feeling are perfectly natural. And knowing this may help you and your family cope a little better with the emotional stress of unemployment.

Fortunately, there is a lot of help available to get you through this time and into a new job. This workbook is intended as a good place to start.

You're in good company

The first thing to realize is that you're not alone. Most people have suffered the loss of a job at some time in their lives through no fault of their own. The business pages are full of down-sizing, reorganization, relocation, and other corporate decisions over which we have no control, and which have no bearing on our worth as workers or human beings.

So losing a job doesn't have to be the end of the world. As someone once said, when one door closes, another is likely to open. Try to think of this as the start of another chapter in your life, filled with new opportunities.

Keep busy. Start now by putting together a plan.

Opportunity doesn't always knock. Sometimes it wears camouflage and hides in the bushes. In short, if you want a new job, you're going to have to be aggressive in your search. And the sooner you start, the better your chances.

Begin by drawing up a plan of action. This does several good things:

1. It helps you organize your search, making you more efficient and less likely to forget important steps.
2. It gives you something productive to focus on, which can help you keep a positive attitude.
3. It lets you chart your progress and learn from your experiences.

   Your plan should begin with a checklist of things that must be done. A few are listed here; others will depend on your own situation and may come to mind as you read through the workbook. Keep the checklist where you can refer to it.

Job search action steps (a checklist)

✓ **Do a self-evaluation of your strengths and needs.**

Take advantage of the assessment services that may be available at your local WorkSource Oregon one-stop office (listed on pages 8 through 11 in this workbook). Be sure to take enough time to think and collect the information you need. The important thing is to be honest. If you need help, admit it. You'll find many sources of help listed in this workbook.

✓ **Start collecting documents.**

You'll need the documents listed below for such things as developing your resume, budgeting family resources and applying for benefits and special services. Such documents may include, but are not limited to the following:

- ❑ Your complete work history, including addresses, phone numbers and dates of employment
- ❑ Letters of recommendation or names, addresses and phone numbers of references
- ❑ Information on your financial resources, including debts and assets
- ❑ Birth certificate
- ❑ Military discharge papers (needed for certain veteran's benefit programs)
- ❑ Approved work document if you are not a U.S. citizen
- ❑ Original Social Security Card
- ❑ Address verification
- ❑ Selective Service Registration (for males born on or after January 1, 1960)

✓ **Prepare a budget.**

The sooner you face the financial realities of your new situation, the better you'll be able to cope with them. You may even be able to forestall or completely avoid more severe spending reductions later. By making a budget (and sticking to it), you should be able to reduce some of your anxiety and stress. And you'll be better able to concentrate on your job search.

✓ **Contact creditors, utility providers and/or credit counseling services.**

They may suggest ways to help you meet your obligations.

✓ **Start planning your job search.**

Treat this as your job now. There is much you can do even if you can't go out on interviews yet. Start preparing your resume, notify friends and colleagues that you're available and ask your supervisor for a letter of recommendation. (But be sure you do not take advantage of your current employer; get permission for anything you do on company time.)

Your first piece of good advice: Don't QUIT!

It is a perfectly natural reaction: Your boss gives you two weeks' notice and you're tempted to say, "I'm outta here!" Don't do it! Quitting your job voluntarily when you're about to be laid off or terminated may not be as foolish as body surfing the Rogue River, but it is a pretty bad idea anyway. The reasons are very simple:

1. You'll probably lose your rights to claim unemployment insurance.
2. You'll disqualify yourself from special services and training opportunities that are available to displaced workers.
3. You'll lose the income you would have made by sticking it out.
4. You can hurt your chances at getting a new job, since a ticked-off boss is less likely to give you the kind of recommendation that leads to job offers.

Remember, it is much easier to land a job when you already have one — even if that job won't last much longer. So use your energy and make the best possible use of your notice period.

- ✓ **Arrange to continue your health coverage.**
  Most employer-paid health plans are required to let you pay for, and continue, your coverage under the COBRA program for a set time after you lose your job. This is a great benefit that would be foolish to give up, unless you can be covered under the plan of another family member. Talk to your company's employee benefits manager.

- ✓ **File for unemployment insurance.**
  Call one of the Unemployment Insurance Centers in your area, or claim for benefits online at: www.WorkingInOregon.org/ocs.

  WorkSource Portland
  Portland: 503-451-2400
  Toll free: 1-877-877-1781

  WorkSource Lane
  Eugene: 541-686-7800

  WorkSource Central
  Bend: 541-388-6207
  Toll free: 1-800-663-7914

Try not to get stressed

Some days you're going to feel like staying in bed. (OK, you've felt that way when you had a job, too, but this is different.) It is only natural to feel tired or anxious as your body deals with the stress of having too many demands placed on it. One excellent way to deal with those feelings is to concentrate on positive things you can do as you move forward to your next job.

- **Communicate.** It is a key element in relieving stress. Problems are simply easier to bear when you can share them with those who are concerned about you. Just the fact that they listen can help you put things into perspective. But the communication has to start with you; people can't provide help and understanding if they don't know you need it.

  True, it is not easy to open up when you're feeling down, but that's usually the time you need help most. Remember that isolation can block your progress toward becoming re-employed, and continued social isolation can lead to depression.

  If friends and relatives aren't available, try to seek others who are, such as previous co-workers, clergy or neighbors. In the face of serious problems, you may want to consider professional counseling.

- **Eat smart.** Added stress can make the body more susceptible to illness. This is a critical time to practice sound nutritional habits and take good care of yourself.

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Budget Basics

Involve your family in the process; after all, the budget will affect them too. Ask them what they can give up to help the family through this time.

- Consider these when preparing your family budget:
  - ✓ Cash on hand
  - ✓ Monthly living expenses
  - ✓ Sources of income
  - ✓ Job search expenses
- Identify where your money is going.
- Measure your needs against your wants.
- Prioritize your expenses, giving top priority to basic necessities such as mortgage or rent payment, utilities, property taxes, food, health care, transportation expenses, etc.
- Reduce or eliminate expenses for things you want but don't need (e.g., entertainment, new clothing, vacations, furniture, etc.).
- Ask yourself, "Will I need this item within the next three days?" If not, you then have three days to decide whether you need it at all.
- Seek out bargains (e.g., garage sales) for things you do need.
- Look for sources of cheap entertainment (e.g., many libraries lend films as well as books).
- Destroy your credit cards or lock them away where you can't get at them easily.
- Don't take on any new debts unless absolutely necessary.

- **Exercise.** It is an excellent way to work off tension. Some form of daily exercise may be essential to your physical and emotional health. Individual activities, such as walking, swimming, bicycling, aerobics and running, are good. Team sports, such as softball and bowling, provide both exercise and social interaction. When preparing your budget, don't shortchange yourself by cutting out sensible, low-cost recreation. Exercise and healthy competition, added to the attainment of personal physical goals, can boost your self-esteem and enhance your sense of accomplishment. You'll be renewed and refreshed to face your daily challenges.
- **Help others.** Besides doing your part to make the world (or at least your community) a better place, you'll also do wonders for your self-esteem. Remember, too, that some volunteer activities can enable you to upgrade job-related skills and may put you in touch with new job contacts. Keep in mind, though, that your real job is to find a job: choose activities that fit your action plan — and ration your volunteer time carefully (sometimes a very difficult thing to do!).
- **Build family support.** Remember that, in a very real sense, your whole family is laid off. So don't forget those closest to you. A period of unemployment is a very good opportunity — and a very critical time — to establish close family relationships. One study suggests that in cases where the stress of job loss is handled successfully, there may actually be improved communication between family members.

  Try to keep reminding each other that healthy families pull together, not apart, and all of you will have to work a little harder at togetherness. Think of activities that can be planned and done together — whether it is a household project or a short trip. Above all, be sure to communicate with each other; sharing your feelings is an excellent way to pull together. And you'll acquire a greater understanding of each other's abilities and contributions.
- **Meditate.** Calling "Time out!" from your day-to-day world can be an excellent way to relieve stress. Some people find the peace they need through yoga or transcendental meditation. But less organized ways can work, too. It may be something as simple as talking a walk in the park, or listening to music or, taking a long bath. Whatever method you try, it should be something you enjoy and that you can do regularly.

  Most important, though, it should enable you to clear your mind of everyday worries and problems. The last thing you want is to spend your "quiet time" cataloging all the things that stress you out. Using meditation techniques can also help you fall asleep more easily at bedtime. You can find out more about meditation and how to make it work for you at your local library.
- **Budget time for rest and recreation.** All work and no play, as the saying goes, can lead to job burn-out — and that's just as true for those whose job is finding a job. Be sure to take time to get away from routine and stress to recharge your batteries. See a movie (the cheap early-bird showing, or check one out at your library), read a book, visit with friends, take the family on a picnic. And be sure to get your full allotment of sleep.

Understanding your reaction to job loss

Income is just one of the things you can lose when you're out of work. If you're like most people, your job gives you a sense of usefulness and belonging to a group. It is part of the structure of your life. So along with your job goes some of your identity and much of your self-esteem. No wonder you feel, at times, as though you've experienced the death of a friend or relative. Psychologists tell us that the grieving processes of both kinds of losses are similar.

How do you deal with that kind of disruption in your life? Many experts who have studied stress and how to cope with it believe that the first step is to understand what's happening to you. The Continuum Center of Oakland University has identified the typical stages of grief following job loss. Read through the descriptions that follow and use some of the information in this workbook to help you work though the process. If you find you're stuck in one stage, you may want to talk to someone, even a professional counselor, about your feelings.

- **Avoid alcohol and other drugs.** We're being practical here, not judgmental. First, alcohol and drugs cost money that you can probably put to better use now. Second, and most important, you're apt to be at a particularly vulnerable point in your life, when mood-altering substances will have an especially strong impact. Abuse of alcohol and other drugs can make it extremely difficult to maintain a clear head and a positive attitude — both of which you'll need in order to find a new job.

- **Seek out support services and supportive people.** There's no need to go it alone (see "Communicate," above). Right now, it is especially important to look for positive influences in your life. And it is just as important to avoid negative ones. That, sadly, can include some people. We've all met them: they always find it necessary to point out that the glass is half empty instead of half full, or perhaps the only way they can build themselves up is by tearing others down. The result is the same: whenever you're around them, you get a little more depressed, a little more uncertain that you'll succeed.

  The ideal thing to do is simply avoid such people whenever you can. Of course, that's not always possible — especially if they're family members. But you can refuse to let them affect you. Start by telling them (politely) that their negative attitude bothers you — not because that's likely to make them change, but because such assertiveness will help your self-esteem. Then — and this won't always be easy — work at not letting them get to you. It may help to remember that you can't really change others; you can only change yourself.

- **Have an action plan and stick to it.** One of the biggest producers of stress is uncertainty. Obviously, then, you want to reduce uncertainty whenever you can. Your plan gives you a definite course to follow, so you can think less about what you should do next and can get on with the positive business of doing it. You're more likely to go in a straight line than in circles, more likely to feel productive, and more likely to be successful.

Stages of grief following job loss:

Stage 1 – Happiness or shock and denial
Some people feel wonderful at first — thrilled at having an unexpected vacation, or relieved that the suspense is over. But most of us feel numb. We don't believe we've really lost our job, and we keep hoping for a new verdict, even when it is unlikely. We don't act because we don't really accept our loss.

Stage 2 – Emotional release
We need to vent our feelings of anger, sadness, frustration, jealousy and/or inadequacy. This is a healthy reaction because holding in our feelings can lead to physical symptoms and can certainly delay our willingness to act.

Stage 3 – Depression and physical distress
We feel lost and helpless. We doubt our abilities, which can lead to a sense of hopelessness. We experience physical signs of stress, such as sleeplessness, loss of appetite or back and stomach problems.

Stage 4 – Panic and guilt
We have trouble thinking clearly and cannot plan effectively. We feel responsible for the layoff even though we had no control over it. We keep thinking "if only...". We try to do everything at once and do nothing efficiently.

Stage 5 – Anger and hostility
This is an important part of the recovery process. Anger can be positive, but it can also be destructive when misdirected against those who try to help us or if allowed to fester. We need to learn to convert these strong feelings into energy for making plans and moving on to the next stage.

Stage 6 – Renewed hope and rebuilding
We no longer deny the loss of the old job, but start to accept it and plan for our new life. Realizing we have to go on, we're able to take constructive action toward obtaining a new job. Or we start looking at alternatives — perhaps returning to school or taking special classes to develop new job skills.

Stage 7 – Resolution
We let go of our anger and false hopes. We feel in control of our lives again. The loss is still part of us but does not dictate our actions.

A source of financial help — Unemployment Insurance

One thing you need to know about unemployment insurance (UI) is that it is an insurance policy — just like accident and health insurance. It is a benefit that eligible workers have earned, have the right to claim, and need not be embarrassed about receiving. As with most insurance, there is a coverage period and eligibility requirements.

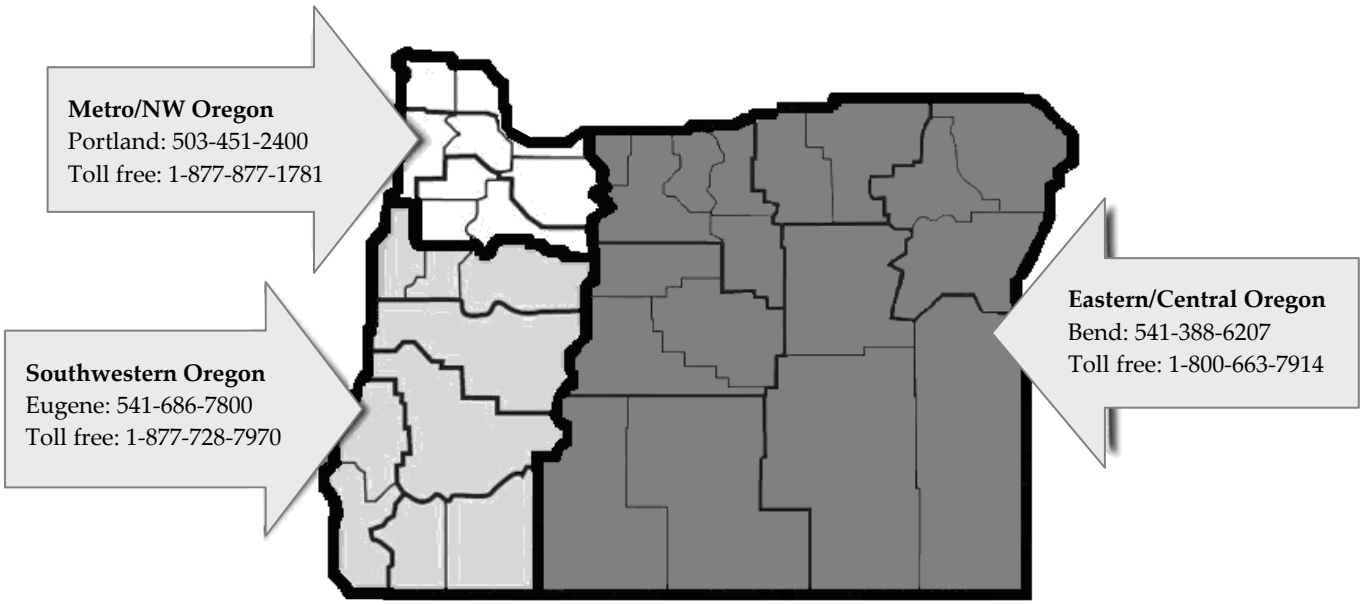
In Oregon, UI coverage is paid by our employers. Employers either pay a tax on their payroll or reimburse the fund. As an employee, you do not pay for this insurance.

You do not need to wait until you are unemployed to apply for UI benefits. A claim may be filed at any time, but benefits cannot be paid and your eligibility cannot be determined until you are unemployed or earn less than your weekly benefit amount while working part-time.

To receive the benefits, you need to meet certain qualifications. For full information, however, call the Employment Department call center in your area. They are the source for reliable information about your claim. Although you may know people who have a situation similar to yours, every claim is unique. So, rather than listen to the advice of others, please contact the source for specific and current information.

The Employment Department's Web site at www.workinginoregon.org is a great source of information about other program services. Form full information, however, contact the UI Call Center nearest to you; they are the source for reliable information about your claim.

UI call centers are located at:



If you are calling from outside the State of Oregon, call 1-877-9996.

How much will you receive?

The Employment Department offers an online calculator that will help you estimate the approximate weekly benefit amount you may receive. This will give you a good foundation for conversations you may wish to have with your family. The calculator and information about how to use it are located at this Web link: http://swz.salary.com/salarywizard/layouthtmls/swzl_unemployment_OR.html

It is a good idea to save all correspondence you receive from the Employment Department or from any other WorkSource Oregon one-stop center.

Your claim is based on your work and earnings during a specified period of time. This time period is called the base year. Your weekly benefit amount and maximum benefit amount are determined by your total earnings during the base year period.

If you have a valid Oregon claim, two limits are set. These limits are time and money. Your claim is 52 weeks in duration. The money for use, during that 52 weeks, is your maximum benefit amount. The first week you claim, for which you are eligible to receive payment, is your waiting week and no benefits are paid for that week. After the waiting week is served, you may start claiming from your maximum benefit amount.

Usually the maximum is equal to 26 weeks of a full weekly benefit. If this is the maximum you have and you claim your full benefit each week, your claim will run out of money in 26 weeks. If you work part-time (depending on your earnings and weekly benefit amount) or work temporary or seasonal jobs, the unused benefits remain in your account, for use during the 52 weeks of your claim.

What are the eligibility requirements?

Some of the most basic qualifications for Oregon UI Benefits are that you are unemployed through no fault of your own and that you are able to, available for, and actively seeking work.

If you left a job, were fired from a job, or refused a job, you may or may not be unemployed through no fault of your own. Depending on the reasons for being unemployed, you may be disqualified from receiving benefits. If you are disqualified, you can end the disqualification by working for an employer and earning an amount equal to four times your weekly benefits. Also, you have the right to appeal decisions.

For any week you want to receive benefits, you must be able to perform the work you are seeking, capable of going to work during the customary days and hours of the work you are seeking, and actively seeking work. If your period of unemployment continues, you need to expand your job search to other work available in your labor market.

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Filing Your Taxes

When filing your income tax, remember that unemployment compensation is subject to both federal and Oregon taxes and must be reported on your IRS and state returns. The Oregon Employment Department can deduct taxes for you to prevent tax payments to the IRS or Oregon Department of Revenue.

Are you a dislocated worker?

The Workforce Investment Act provides funding for a variety of specialized services for dislocated workers. Check in with your local WorkSource Oregon one-stop center to see if any of the following apply to you:

- You have been terminated or laid off, or have received a notice of termination or layoff, and you are eligible for, or have exhausted, your unemployment insurance benefits, and you're unlikely to return to your previous industry or occupation;
- You are employed at a facility at which the employer has made a general announcement that the facility will close within 180 days;
- You were self-employed (including employment as a farmer, a rancher, or a fisherman) but are now unemployed as a result of general economic conditions; or,
- You are a displaced homemaker.

Accessing services

Contact your local WorkSource Oregon one-stop center to find out about programs specifically for dislocated workers. Once there, you may be asked to provide the following documents:

- ❑ Your birth certificate or one of the documents listed below if you are a US citizen. If you do not have a birth certificate, contact the health division of the state where you were born for help in getting one. (You'll find the phone number of the Oregon Health Division in the government listings (blue pages) of your telephone directory.) In place of a birth certificate, one of the following may be accepted:
    - ✓ DD214
    - ✓ U.S. passport
    - ✓ Naturalization papers
- ❑ Original Social Security card and official picture ID (such as a driver's license)
- ❑ Resident card(s) or a I-94 card indicating the right to work in the U.S. You need this only if you are not a U.S. citizen
- ❑ Selective Service Registration (for all males born on or after January 1, 1960)
- ❑ If you were laid off without getting a written explanation, be prepared to explain your layoff situation, or bring in your UI documents, if you are collecting UI or if you have exhausted your entitlement to UI

How programs can help

Offices affiliated with the WorkSource Oregon one-stop center can provide you with information on education and workforce services. Services at your local office may include:

- Resume and cover letter assistance
- Computers, printers, phones, and fax machines for job search
- Surveys and questionnaires that will help you match your skills and interests with jobs and industries
- Listings of available jobs
- Assistance with applications
- Basic computer classes
- Labor market information – what jobs are available, where they're available, what they pay, and what skills you'll need to qualify for those jobs
- On-the-job training information – staff can help you connect with an employer where you can learn new jobs skills while you're working and earning an income

Financial aid

The federal government, in conjunction with schools and financial institutions, offers grants, loans and other assistance that may help further your education and train you for a new job.

Here's a list of the major student financial aid programs offered by the U.S. Department of Education:

- Pell Grants: For technical school and undergraduate degree programs, limited to 5 to 6 years of undergraduate study. Grants do not have to be paid back.
- Supplemental Education Opportunity Grants (SEOG), Federal Work Study (FWS), Perkins Loans: These programs offer grants, jobs and low-interest loans (must be paid back), respectively, through individual schools (campus-based). FWS and Perkins loans are available to undergraduate students.
- Stafford Loans, Plus Loans, Supplemental Loans for Students (SLS): Low-interest loans for undergraduates and graduates, offered by the federal government through financial institutions.

When your job goes overseas

In some cases, workers who lose their jobs due to foreign competition may qualify for training and other services through Trade Adjustment Assistance (TAA). To apply, the company, three or more workers, or their union must contact the local WorkSource Oregon one-stop center in your area to see if assistance is warranted. For more information, contact your local WorkSource Oregon one-stop center, or the Dislocated Worker Unit at 1-800-282-6514, or 503-378-8648.

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Applying for financial aid

When you apply for any financial aid program listed here:

1. Contact the financial aid office at your school.
2. Be sure to let them know that you are a dislocated worker.
3. Request an application for financial aid. You can use one application for most aid programs.

Most grants, but not all, are available to you depending upon your financial need, so bring along your most recent tax paperwork.

When you apply for any financial aid program, keep in mind that the process usually takes four to six weeks for determination. You can access most forms on the internet, so ask your financial aid office for assistance.

If your application is turned down because it was based on past income, be sure to request to meet with the campus financial aid officer, as he or she may be able to use a "professional judgment" ruling to reconsider your application. This rule allows the officer to consider your projected income, rather than your previous income, to determine your need for the grant.

Protecting your home mortgage

Understanding the language of home ownership is not always easy. The following definitions may help you when you talk to your mortgage lender.

Definitions

Deed in lieu of foreclosure: A voluntary repossession. You simply give back the home to the mortgage lender. You will be required to prove that you cannot pay for the house because of reduced income or circumstances beyond your control. You will also be required to show you have done everything possible to prevent the foreclosure, including selling the house.

Default: A mortgage is in default when more than one payment is due but unpaid. Mortgage contracts generally allow for foreclosure to start when a default exists, though most lenders will not act that quickly. Default proceedings will usually begin after the mortgage payment is three months in arrears. NOTE: Your mortgage payment is technically due on the exact date stipulated in your contract, not at the end of the grace period (typically 15 to 17 days).

Delinquent payment: A mortgage payment not made by the day it is due.

Early payment: A mortgage payment made before it is due. NOTE: Making payments early doesn't necessarily mean you won't be required to make payments on your regular monthly schedule as well. Check with your mortgage holder before making early payments.

Equity: The value of your property minus what you still owe on it.

Equity sharing: More than one party purchased the same property and share ownership of it.

Forbearance: An oral or written agreement to repay the delinquency over a period of time so that the loan payments can be brought up to date.

Foreclosure: The process by which the lender takes over your property when you fail to meet the terms of your mortgage. Housing and Urban Development (HUD): Under certain circumstances, HUD will pay off the mortgage company and become the lender, which can allow you up to 36 months to catch up on past-due payments while maintaining the current loan payment. The provision does not apply unless your loan is Federal Housing Administration (FHA) insured.

Late charge: A fee charged by your lender to help pay for the added work of collecting late payments. NOTE: Payment of the fee does not give you the right to pay late repeatedly. Frequent late payments are a violation of your contract with the lender.

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When you read this section, remember that all mortgages are different. You may be able to arrange to extend your repayment period or to suspend or reduce payments, but that will depend on the terms of your mortgage and the policies of your lender. The best advice we can give is to contact your lender and ask.

Protecting your largest asset

You can sit around worrying about losing your home when the paychecks stop, or you can start to take action now so it doesn't happen. Just remember that delay brings nothing but worry — and that can get in the way of seeking your new job.

So if you need help, seek it right away. Save as much money as you can toward missed house payments.

There are plenty of other things you can do to hold on to your single largest investment.

Stay current if at all possible

Your mortgage payment should be right at the top of the bills you pay each month. (If you're a renter, pay your rent first.) Use unemployment insurance, worker's compensation, severance pay, spouse's income, savings, or help from family or friends if you have to. It is vital that you keep a roof over your head — and an address.

CHECK THIS

Your mortgage lender may be very willing to work with you to help you keep your house. Companies usually prefer not to foreclose on a mortgage. It takes time and they could lose money when they sell the property at public auction — especially if the local housing market is weak.

BUT: don't rely on your lender's interest in overlooking your delinquency to protect you if you fail to keep any agreement you've made with them.

Cooperate with your mortgage company

At your first opportunity, you should plan to call or visit your mortgage company and speak to someone in the mortgage servicing department. If your mortgage company does not have offices in your area, it probably provides a toll-free number or collect call services. Check your mortgage payment book.

Before you talk to your mortgage company, take a few minutes to get your thoughts and information in order. If you haven't put together a budget, you should make one now. You'll need it.

You'll want to find out as much as you can about your situation, so make a list of questions to ask. You should also be prepared to answer some questions that enable your loan servicer to assess your situation. Use the following examples as starting points for your own questions.

Questions you may want to ask

- How much you owe in payments, late fees and other costs.
- How long you have to catch up with the missed payments.
- If your mortgage company says you owe more than you think you owe, ask what payment is missing. Be prepared to send proof of payment (copies of front and back of the payment). It will be up to you to prove that you sent a payment, and that the mortgage company cashed it.

CHECK THIS

When dealing with your mortgage company, be open, honest and realistic. Your attitude about meeting your obligations will influence your loan servicer's decision to help you. Understand that it will take a combined effort of both you and your lender to solve your problem.

Questions you may be asked

- **Why did you fall behind on your payments?**

  Be prepared to provide facts about the circumstances that led to your problem.

- **What are your current financial resources?**

  Write down your current monthly income. List all sources of dependable income, including wages of your spouse, disability benefits, savings accounts, retirement benefits, unemployment insurance, insurance policies. Note whether you're able to borrow against any of your resources, such as retirement accounts.

- **How do you plan to make your mortgage payments current and keep them current?**

  List the choices open to you. Record total debts and current monthly payments for purposes other than your mortgage, such as food costs, utilities, loan payments, insurance premiums, alimony or child support payments and all other obligations. Think in terms of need rather than desire: It is better to sacrifice a second car than your home. Be realistic – making promises you can't keep won't help you keep your home.

When you call your mortgage company...

- Ask to speak with someone in the loan servicing department
- Identify yourself by name and loan number
- Explain your situation
- Ask if a reduced payment plan can be arranged until you return to work
- Make a note of the representative's name and extension phone number (in future calls, try to speak with the same representative)
- Take notes of the conversation, including the date – it is important to keep a record of what was agreed to each time you speak with a company representative (a "contact log" is provided at the end of this publication for your convenience)

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Be sure to keep all correspondence from your mortgage holder in one place so you can refer to it when you need it. The same thing goes for notes of your conversations with a loan service representative.

How your mortgage company can help

Your mortgage lender may be willing to work with you, but it is up to you to take the lead in developing a plan to solve your problem. Your bank, legal services, an attorney, a knowledgeable mortgage agent or other qualified professional may advise you about various alternatives. Some options include:

1. Work out a repayment plan before foreclosure is considered. Your chances of getting cooperation are far better when you talk to your lender early into the delinquency — say, when you're behind on just one payment.

2. Your lender may reduce or suspend regular payment temporarily, or reduce delinquency by increasing the amount of your monthly payments over an extended, but specific, time period.

3. Federally insured mortgage assistance and counseling.

   - Federally insured mortgages have special provisions for helping families in trouble. These may extend the period before foreclosure, grant liberal repayment schedules or even result in the government agency buying out the lender.

   - If you have any form of government-insured mortgage, it is extremely important that you learn what forbearance provisions are available to you by contacting the forbearance counseling department at the insuring agency. Agencies include:
     - ✓ Federal Housing Administration (FHA)
     - ✓ Housing and Urban Development (HUD)
     - ✓ Farm Home Administration (FmHA)
     - ✓ Veterans Administration (VA)
     - ✓ Federal National Mortgage Association (FNMA)

   - FHA/HUD mortgages have especially attractive provisions and programs. If you have an FHA/HUD-insured loan, be sure to contact your mortgage lender for more information.

   - Your mortgage lender can also provide a list of HUD-approved counseling agencies in your area. The counseling is provided at no cost to you — but it is up to you to ask for help.

4. Sell your home.

   - If you're sure you won't be able to resume making regular monthly payments in a reasonable period of time, your mortgage lender may recommend selling.

- You can protect your investment and your credit record that way — but it is still an important decision and should be considered only as a last resort.
- Be realistic about your capabilities and prospects, because you'll have to decide fairly early on whether or not to sell. Deciding and acting promptly may be your only chance to get any of your equity out in cash: once foreclosure begins, you'll be prohibited by law from selling.

5. Sign your property over to the lender.
   - Voluntary surrender ("deed in lieu of foreclosure" — see definition) can be a helpful way to reduce your loss and protect your credit record — especially if you have little equity in your home.
   - You lose the equity as you would in a foreclosure and you may avoid having a foreclosure on your record. It can be a good alternative if you've been paying on the house for three years or less — but you should explore other options first.
6. Consider equity sharing.
   - You might consider this if you're in danger of foreclosure and have a friend or relative looking to buy property (see definition).
   - Your partner in the transaction would assume part, or all, of the monthly payment and begin building equity in the property.
   - A lawyer draws up a contract stating that upon sale of the property, the proceeds are to be divided according to the amount put in by each party.
   - Equity sharing usually requires that the partner be a close family member or a very close friend.
7. Rework your mortgage.
   - Under certain circumstances, your lender may agree to recast your loan to make it easier for you to make payments or giving you more time to pay off the entire loan. This is done rarely, but ask about the possibility.

Suppose you have a problem with your loan

This being an imperfect world, loan servicing problems do crop up from time to time. If you want to get results when it happens to you, try following these simple guidelines when you talk with your mortgage lender:

- Keep your cool.
- Research the facts.
- Admit your own mistakes.
- Be businesslike and cooperative.
- Be more concerned with fixing the problem than with fixing blame.
- Avoid insults (you get more flies with honey, remember).
- Be persistent in getting the problem resolved.
- Document everything; get agreements in writing.
- Be aware of your rights and responsibilities. (This will probably mean reading through your mortgage paperwork.)

CHECK THIS

If you don't understand what your loan servicer is telling you, ask him or her to explain it in a way you will understand. If you have any problems communicating with the servicer, ask to speak to the supervisor. If that doesn't help, ask if there's someone else you can talk to, preferably someone in your area.

How home loans are serviced

Knowing how your loan is serviced may help you better understand why problems happen and how they might be resolved. We realize that reading this kind of stuff can be more boring than watching slugs race, so we'll keep it clear and brief.

The first thing to straighten out is the popular misconception that your mortgage company keeps your total house payment. Not so. Your mortgage company is paid only a small fee to service your loan. That fee can vary from $3.00 to $30.00 per month, depending on the amount of the loan, the interest rate and their percentage of your interest allocated for servicing.

The role of the mortgage company is to collect your house payments and divide the total into several categories, which they pay for you. Those payments include:

- Principle on your loan
- Escrow account funds to pay property taxes, hazard insurance and mortgage insurance premiums as they come due

What many people may not realize is that your mortgage company is legally required to pay your mortgage expenses even if you have not made your house payment.

Let's say that you and your brother-in-law are partners on a ski boat. The loan is in your name. Your brother-in-law has the boat in California, and now he can't come up with his part of the payment. You're legally on the hook for the loan, so you pay, and you don't even get to use the boat.

Free help from your mortgage lender

Mortgage lenders are monitored and regulated by any number of governing organizations — HUD, VA and FNMA among them. All those governing bodies impose regulations and procedures that mortgage companies must follow. Among them is the requirement that lenders provide services for resolving the kind of complex problems likely to affect dislocated workers.

For instance, if you have an FHA/HUD-insured mortgage, you're eligible to get help from your lender, from a HUD-approved counseling agency or from the HUD office itself (see the list below).

Even if your mortgage is about to be foreclosed, you can request that HUD tell your mortgage lender not to foreclose until HUD has reviewed your case and explored all other options. One of those options may be to bring in a HUD-approved counselor whose purpose is to help with budget problems, educate you on homeowner rights and responsibilities, and assist in solving a variety of housing problems to avoid foreclosure.

Housing assignment and counseling agencies

If you have a HUD-insured mortgage, you can use any of these agencies to avoid serious delinquencies or foreclosure. Their help is free.

Human Solutions, Inc.
17811 Northeast Glisan Street
Portland, OR 97230 503-988-5251

Access
3630 Aviation Way
Medford, OR 97504 541-779-6691

Open Door Counseling Center
34420 SW Tualatin Valley Highway
Hillsboro, OR 97123 503-640-6689

You Can
2448 W. Harvard Blvd.
Roseburg, OR 97470 541-672-3421

Oregon Housing & Associated Services, Inc.
2755 19th Street
Salem, OR 97302 503-585-6193

Consumer Credit Counseling of Oregon 1-800-388-2227

Help With Your Utility Bills

Oregon Telephone Assistance Program (OTAP)

Cut your phone bill, not your phone service

A telephone is one of the most important tools you can have when looking for a job. And, of course, it is a valuable home safety device too.

Fortunately, OTAP exists to help you pay for your phone service at a time you really need it. In fact, making adequate and affordable residential telephone service available to all Oregonians is public policy in Oregon, thanks to a law passed in 1987.

If you're eligible for the OTAP benefit, your phone company will reduce your monthly residential telephone bill by a total of $14.00. Half of that is funded by a state surcharge (see the history of OTAP below), and the other half is credited by the Federal Communications Commission.

Are you eligible for OTAP?

You qualify for OTAP benefits if you're receiving food stamps or Social Security benefits or you're enrolled in the Oregon Health Plan.

How to apply for OTAP benefits:

1. Ask your caseworker for an application, or call OTAP, who will then confirm eligibility and mail you an application.
2. Sign the application and return it to the Public Utility Commission (PUC), or give it to your caseworker to forward. Your signature authorizes the PUC to release data (your name, address, phone number, etc.) that the phone company must have. Benefits become effective on the date the PUC receives the completed and signed application; incomplete applications are returned and can delay your benefits.
3. The credit will show up on your monthly telephone bill.

Your phone bill doesn't have to be in the name of the person who qualifies for the program, but names, addresses and phone numbers have to match. PUC staff will verify your eligibility through computer link-up with the Oregon Department of Human Services, which means OTAP benefits can be delayed if records don't match. It is vital that you keep your caseworker (or PUC staff) informed about address changes. If an address-match problem should come up, PUC staff will work with you, your caseworker and your phone company to resolve it.

You can apply for OTAP at this Web site: http://www.puc.state.or.us. You can receive additional information by calling the PUC at 1-800-848-4442 or in the Salem area at: 503-373-7171.

The history of OTAP

In 1987, Oregon enacted legislation (HB2663; Ch. 290 OR Laws, 1987) declaring adequate and affordable residential telephone services to all Oregonians a matter of public policy. From that legislation, the Public Utility Commission implemented two special assistance programs, the Oregon Telephone Assistance Program (OTAP) and the Telecommunications Devices for the Deaf Access Program (DTAP).

Both programs are funded by a legislated surcharge billed monthly on each residential and business local access line. The surcharge also helps to purchase telecommunication devices for the deaf (TDDs) and to fund a 24-hour operator relay service. Recipients under both programs are exempt from the surcharge.

Link-Up America

The Link-Up America Program helps qualified low-income individuals by paying for one-half of the line-connection portion of the hook-up charge residential telephone service. Customers are responsible for the other half, as well as providing a telephone and paying for any installation charges, deposits, unpaid bills for labor and service calls or other costs of acquiring phone service.

Organizations that have contact with low-income clients can help promote Link-Up America by explaining the program and its benefits, and then referring those clients to the Public Utilities Commission. Contact PUC for the program's administrative rules and other information.

Eligibility

Individuals who meet the income guidelines and currently have an open file with any one of the following low-income, public assistance programs also qualify for the **OTAP** Program or Link-Up America:

- Food Stamps
- Welfare Medical ID Card
- Oregon Health Plan
- Supplemental Security Income
- Temporary Assistance to Needy Families (TANF)
- Low-Income Energy Assistance Program (LIEAP)*

* ***Note:*** *If a person qualifies only for the Low-Income Energy Assistance Program, they will only be eligible for Link-Up America, and not for OTAP.*

How to apply

To apply for equipment, to obtain an application for OTAP and/or Link-Up America, or for more information about the Residential Service Protection Fund (RSPF) Programs, please contact the RSPF staff TOLL FREE at 1-800-848-4442 or 503-373-7171 in Salem; TTY users can call 1-800-648-3458; or write to:

Public Utility Commission of Oregon
RSPF
PO Box 2148
Salem OR 97308-2148

Who's behind the program

Link-Up America is a program of the Federal Communications Commission (FCC), and is funded by assessments on the long-distance phone companies. It requires no Oregon matching funds, nor is funding available for administrative costs.

Oregon Low-Income Home Energy Assistance Program (LIEAP)

LIEAP is a program designed to help eligible households meet the rising costs of home heating.

If your household qualifies, you can receive a one-time-only payment in each heating season that you're eligible.

This is not a welfare handout, but a federally funded energy assistance program that operates only during the critical months of December through February. It is intended to help offset heating expenses — not an attempt to pay all of them.

Are you eligible for LIEAP?

To qualify for LIEAP, you can be a homeowner or a renter, and your household must meet both of these requirements:

1. Total gross household income at or below 125 percent of the federal poverty level. The poverty level, which is based on income and household size, is subject to change for each program year.
2. To find out the current maximum income that qualifies for your household size, contact your local community action agency. Look for the number in the Government Offices or Human Services section of your phone book.

   Household size: _____
   Monthly household income: $_____
   Maximum monthly household income to qualify: $_____
3. You must be able to verify that your household has energy costs. Income deductions can help you qualify.

You can deduct certain payments and expenses from your household income to help you qualify for the LIEAP benefit. These include: (1) court-ordered payments; (2) paid, unreimbursed medical and funeral expenses for the past year; and, (3) paid, unreimbursed child care costs incurred while working or seeking employment during the past year. You must document these expenses when you apply for LIEAP benefits.

CHECK THIS

What is a household?

Remember that the LIEAP benefit (and the eligibility requirements) applies to your entire household, not to individuals within the household. A household is any individual or group of individuals who are living together as one economic unit who purchase residential energy in common, or who make undesignated payments for energy in the form of rent, and have one fuel source or account. All persons contributing to a single rental payment for a unit are considered to be one household.

What if you live in subsidized housing?

Your household can qualify for the LIEAP benefit as long as you meet the income and heating cost requirements. You may also qualify for the emergency funds and special weatherization services outlined under benefits, below.

How you benefit

Your benefit payment is determined by factors having to do with need: (1) household income, (2) household size and (3) the climatic region where you live.

In a crisis...

LIEAP can also make provisions for winter-related emergencies — blizzards, ice storms and other life-threatening situations that involve the loss of household heat. The benefit amount fluctuates from year to year.

When the weather outside is frightful...

The Housing and Community Services Department can provide funds to help eligible households weatherize their homes.

How to apply for LIEAP benefits

You can apply for LIEAP benefits at over 80 local community action agencies and senior service centers around the state. To find the agency near you, check the White Pages, Government Offices or Human Services section of your phone book.

Counseling and Health Care Services

Consumer Credit Counseling Service (CCCS)

Unemployment and money worries are like poison ivy and itching: fall into one and the other is sure to follow. Fortunately, an excellent source of treatment is available, and it costs you little or nothing.

Consumer Credit Counseling Service exists to help people solve their debt problems, avoid bankruptcy and discharge their delinquent bills. Through CCCS, you can get professional money management counseling to help you control your finances and free your mind while looking for a new job. You don't have to be unemployed to benefit from CCCS, but can you think of a better time?

CHECK THIS

Budget Basics

Consumer Credit Counseling Service (CCCS) can be one of your most valuable sources of help. In addition to money management counseling, it provides educational materials, seminars and free advice on such subjects as getting out of debt and using credit wisely. For the nearest CCCS agency in your area, call Consumer Credit Counseling of Oregon at 1-800-388-2227.

How to know if you need help

If any of these warning signs apply, you should contact a Consumer Credit Counseling office without delay:

1. Your family is suffering from a lay-off or reduction in work hours.
2. You're doing without necessities in order to pay bills.
3. You're able to pay only a few of your bills one month, letting others go.
4. You're using credit cards to purchase items because you don't have the cash.
5. You're falling behind on your utility bills.
6. You're anticipating any of these in the near future.

How to apply for help

1. Call your nearest CCCS office for information and forms. Be prepared to provide such information as monthly income, monthly living expenses and a complete list of all debts.
2. Return the completed forms to the CCCS office. An appointment will then be set up with a professional counselor.
3. The counselor will develop a plan to handle your debts that meets your needs.

What a CCCS plan can do for you

1. The CCCS will intercede between you and your creditors. In most cases, those creditors will stop calling you and will contact the CCCS about your account.
2. Your creditors will refrain from further collection activities as long as you follow the plan as outlined.
3. The CCCS will work with you to develop a lean but livable budget, often suggesting ways you can start saving money.

That's all many people need to get their finances in order. But if your situation requires continuing help, the CCCS may recommend stronger medicine:

The Debt Management Program

1. The CCCS will ask your creditors to reduce your monthly payments to match your new budget. Many creditors do not charge interest while you're on the program.
2. You and the CCCS then agree on a monthly amount needed to pay your bills.
3. You provide that amount to the CCCS, who deposits it in a trust account.
4. The CCCS will mail checks to your creditors for the agreed amount each month.
5. There's usually a small charge for these services. Those amounts can be waived in hardship situations, however.

CCCS payment plans are almost always accepted because many major creditors support the program.

Consumer Credit Counseling Service is a nonprofit agency supported by contributions from consumer lenders, merchants who sell on credit, companies, organizations and individuals who recognize it as an essential community service.

Mental health clinics

Emotional stress can happen to anybody, even those of us who think we're "strong enough" to handle anything life throws our way. But true strength involves recognizing when we need help, then asking for it.

Mental Health Clinics exist to help us get through difficult times, when life-disrupting problems threaten our emotional well-being and our relationships with family and friends.

You may not need a Mental Health Clinic just because you've lost your job. Still, an extended period of unemployment can often bring other troubles to the surface. So it is a good idea to know what kind of help is available, just in case.

How to know if you need help

People of all ages and backgrounds have turned to Mental Health Clinics for help in handling a wide range of problems. You may want to turn that way too if you're facing a situation or condition like one of these:

- Severe depression
- Anxiety
- Inability to communicate
- Family conflict
- Child abuse
- Drug or alcohol abuse
- Suicidal or homicidal impulses
- Inability to hold a job

Also remember that your difficulties can affect the emotions of other family members, and your children can be especially vulnerable. Here are some warning signs that a child experienced emotional problems:

- Severe withdrawal
- Hyperactivity
- Conduct disorder
- School phobias
- Learning disabilities
- Pre-delinquent and delinquent behavior

Services — just in case

A variety of services are available for adults, children and families on an outpatient basis. They include:

- Diagnostic evaluation
- Individual, group and family therapy
- Medication management
- Alcohol and drug treatment
- Specialized care for the chronically mentally ill

Many clinics have additional services for those who need more extensive treatment. These include such things as day treatment programs, residential care and psychiatric hospitalization.

CHECK THIS

If you feel you or someone in your family would benefit from any of the services described here, contact the Mental Health Clinic in your county. Here are some places to look for the telephone number:

- Human Services section of your telephone directory, under "Mental Health"
- Government listings (Blue Pages) of your telephone directory, under "County Governments" section
- Human Services Directory of Oregon on the Web at: http://www.dhs.state.or.us/mentalhealth

Phone # _____

Address _____

This is between you and your therapist

Information about your situation and care will be treated with strict confidence, so you can speak candidly with your therapist about problems. Confidentiality will be maintained unless any of the following situations apply:

1. A court order demands that your file be disclosed.
2. An identified third party appears to be in danger.
3. The case appears to involve child abuse.
4. You give your consent with a signed authorization as follows:
   - Release of information: The clinic may disclose all or part of your clinical record to another agency, physician or mental health professional involved in your care or to other groups or persons you designate.
   - Payment agreement form: The clinic may disclose limited information to a third party who is financially obligated for payment of your mental health care. This may include a hospital or medical service company and/or a federal insurance program such as Medicare.

What it costs. How you pay.

Your crisis counselor can discuss payment options with you at the time you visit the clinic for your initial consultation. Or you can get the information by phone before you go in. In the meantime, here are some basic guidelines:

- Publicly supported Mental Health Clinics will not refuse service because of limited financial resources.
- Your individual or family fee will be based on your ability to pay, taking into account your income level and family size.
- Your health insurance may cover part of the costs. In that case, the clinic will take responsibility for filing insurance forms, billing your carrier and collecting claims. Financial reimbursement from your insurance company or from a government agency will be settled directly with the clinic. You, however, remain responsible for payment of your individual or family fee.

Protecting pension and health care benefits

The Employee Retirement Income Security Act of 1974 (ERISA) creates rights designed to help employees and their families cope with employment change. If you were covered by a pension, ask your employer for a copy of your "summary plan description" and an "individual benefit statement." Contact your pension plan representative to find out if you can roll over your vested pension benefits to an Individual Retirement Account (IRA) or to a new employer's retirement plan.

The Consolidated Omnibus Budget Reconciliation Act of 1985 – commonly called COBRA – may allow you to purchase extended health coverage. If you were insured through your company, your insurance provider must give written notice explaining your rights under COBRA. You have 60 days from the date the notice is provided or from the date coverage ended - whichever is later - to elect COBRA coverage. It begins the day your health care coverage ended and lasts for up to 18 months (or longer in some cases). You may have to pay the entire group rate premium for health care coverage.

The Health Insurance Portability and Accountability Act of 1996 — known as HIPAA — protects you and your family from discrimination because of pre-existing conditions. The law requires that most plans provide coverage for pre-existing medical conditions after 12 months, in most cases. It also requires a new employer's plan to offset this 12-month exclusion period by giving up credit for the number of days you had previous coverage — unless you had a major break in coverage. Your former employer is required to provide a certificate that documents your "creditable coverage."

For booklets that further explain these rights, contact the Department of Labor at 1-800-487-2365. For questions, contact the San Francisco Regional Office Pension and Welfare Benefits Administration at 415-975-4600.

The Oregon Health Plan

This unique state program — among the first of very few in the country — is designed to provide a level of health care coverage for low-income Oregonians. However, due to state economic conditions the Oregon Health Plan has made some major changes effective July 1, 2004. The adult coverage portion of the plan has been closed to new applicants, which includes previous participants with a lapse in coverage. Still, you may be eligible for the plan if you're a US citizen or a legal alien, you live in Oregon, and your household meets income guidelines. For application information and current eligibility information, call 1-800-527-5772.

The state Children's Health Insurance Program (CHIP) began in July, 1998. This program expands Medicaid coverage eligibility to include children who are legal residents of the state, aged 0-19, who live in households with incomes below 185% of the Federal Poverty Level (FPL) and liquid assets less than $5,000.

You can find out more information about the Oregon Health Plan at this Web site: http://www.oregon.gov/DHS/healthplan/index.shtml or by calling: 503-945-5772 or 1-800-527-5772

Other counseling and crisis services

Many, many other agencies and organizations exist to help people over difficult times in their lives. You can find many of them listed below under State Social Services. Look for others in your telephone directory or in the Oregon Human Services Directory (check your local library or go online).

Services available in almost every community include:

- 24-hour emergency service for life-threatening situations
- Crisis hot lines
- Alcohol/drug abuse programs
- Child/adult abuse and neglect programs
- Food services, such as the federally funded Women, Infants and Children program (WIC)
- Handicapped/disabled services
- Legal services

CHECK THIS

We understand that calling a government agency can be a time-consuming and frustrating experience. You may not know exactly what to ask. You may get put on hold or have to speak to several people before reaching the one who can help. Our best advice is to practice patience. State your situation as clearly as possible and work to make sure the people on the other end of the phone know what you and your family need. They really are eager to help you. Honest.

State Social Services

Here is a list of agencies and organizations that may offer help for Oregonians who are out of work. If you believe that you could benefit from any of the services described, please do not hesitate to call the number provided. Keep in mind that information about these and other programs may be available at your local WorkSource Oregon one-stop center.

Oregon Department of Human Services – 503-945-5944

In addition to food stamps, child support and family assistance, Child and Family Services provides programs that address employment and training needs of adults in families receiving Temporary Assistance to Needy Families (TANF). Check your white pages for your local branch office.

Children, Adults and Families Services . . . 503-945-6116

Contact the State Office of Children, Adults and Families Services for information on their many child protective and family services. Check your phone directory for your local office, or call the Salem number listed above.

Vocational Rehabilitation Division (VRD) . . . 503-945-5880

VRD helps eligible people with physical, mental or emotional disabilities to achieve economic independence. The division provides an opportunity to gain useful job skills through counseling, guidance and other related vocational rehabilitation services.

Bureau of Labor and Industries . . . 971-673-0761

Apprenticeship is a system of learning a trade or occupation by combining on-the-job training and classroom instruction through assigned agreement between trainer and trainee. Apprentices work as full-time employees and receive wages and appropriate benefits. Their training is guided by skilled journey workers and involves a structured approach to preparing for a career. For more information, contact the apprenticeship office nearest you:

Bend	541-322-2435
Eugene	541-686-7654
Pendleton	541-276-7884
Salem	503-378-3287

Community Colleges and Workforce Development . . . 503-378-8648

Oregon's community colleges offer a wide variety of occupational preparatory and supplementary courses and apprenticeship programs. The occupational programs range from courses as short as 10 weeks, to one-year certificate programs, to two-year Associate of Arts (AA) degree programs.

In addition, the community colleges offer lower-division college course work that can transfer to a four-year university, as well as development education and adult enrichment programs. Also available are custom-designed training programs, industry-specific employee training and development, and management development.

Blue Mountain Community College	541-276-1260
Central Oregon Community College	541-383-7700
Chemeketa Community College	503-399-5000
Clackamas Community College	503-657-6958
Clatsop Community College	503-338-2411
Columbia Gorge Community College	541-506-6000
Klamath Community College	541-882-3521
Lane Community College	541-463-3000
Linn-Benton Community College	541-917-4999
Mount Hood Community College	503-491-6422
Oregon Coast Community College	541-265-2283
Portland Community College	503-244-6111
Rogue Community College	541-956-7500
Southwestern Oregon Community College	541-888-2525
Tillamook Bay Community College	503-842-8222
Treasure Valley Community College	541-881-8822
Umpqua Community College	541-440-4600

Indian and Native American Program Division

The Department of Labor provides federal funding for the employment and training of Native Americans through the Workforce Investment Act (WIA). Federally recognized tribes are eligible for direct funding for WIA services to Native Americans within a specific geographic area. Four Oregon tribal organizations receive WIA funding. Services include on-the-job training and classroom training, job search assistance and other job-related programs, provided through the following local field offices:

Confederated Tribes of Siletz	541-444-2532
Confederated Tribes of Warm Springs	541-553-1161
Confederated Tribes of Umatilla	541-276-3570
Organization of the Forgotten Americans	541-882-4441

Job Corps . . . 1-800-733-5627

The Job Corps is a federally funded training program for disadvantaged youth aged 16 to 24 at time of enrollment. They can earn a high school diploma and learn job skills — including those necessary to seek, obtain and hold a job. Enrollees are paid while learning and can reside at Job Corps.

Oregon Department of Education . . . 503-947-5600

- **Private Career Schools**
  503-947-5751

  These schools provide instruction in hair design, heavy equipment operation, neon tube bending, business and office technology, dog grooming, massage, bartending, culinary arts, modeling, truck driving, engineering technology and freight dispatching and brokering.

- **Veterans Administration Educational Benefits**
  1-888-442-4551

  Under federal guidelines, certain veterans and dependents are eligible for stipends while taking college courses or while in on-the-job training or apprenticeship programs. Check with your community college financial aid office, or call the number listed above.

Oregon Economic and Community Development Department . . . 503-986-0123

Some services may be available for businesses that are facing retention issues or need technical assistance to avoid layoffs or closure. Information on small business development is also available.

Oregon Employment Department . . . 1-800-237-3710

The Employment Department promotes employment of Oregonians through a number of services:

- The Employment Service brings together individuals seeking employment with employers seeking workers.
- Unemployment Insurance provides stability to unemployed workers who are unemployed through no fault of their own.
- Labor Market Information is provided at the local, county and state levels for development of policy and economic development strategies. Information is also provided to educators in high schools and colleges for assessing occupational trends, providing career planning information and responding to industry and occupational information requests.

Assistance takes the form of job search and placement services, appropriate recruitment services and special technical services for employers, and providing labor market and occupational information. Special placement programs and services are available to veterans, older workers, ex-offenders, handicapped, dislocated workers, youth, the homeless, casual labor workers and agricultural workers.

Worker's Compensation Division . . . 503-947-7810

The objective of this division's vocational assistance program is to return a worker who has sustained an injury to employment that is as close as possible to his or her regular employment, at a wage as close as possible to the wage at the time of injury.

Important Phone Numbers

Contact Log

Date of Contact	Type of Contact (resume, phone call, interview)	Person I spoke to	Follow-up Mailed	What happened?