

Guide for Laid Off Workers in Oregon



An individual who loses their job or has received notice that they will lose their job, as part of a facility closure or layoff may be a “dislocated worker.”

Connect to Resources - Explore Opportunities - Create Your Path to Employment

Rapid Response Teams across Oregon are ready to help dislocated workers who have lost their job as part of a layoff or closure and return to work as quickly as possible. These teams provide information sessions to help explain a variety of services and options that are available to dislocated workers.

WorkSource Oregon staff will assist dislocated workers with all available programs and services. **You can register for WorkSource Oregon services at:** <http://bit.ly/WSOregistration>. Once registered, you will need to either come into a WorkSource Oregon center near you for a conversation with staff as your next step or contact them virtually through <https://www2.myworksourceportfolio.org>. See pages 12 and 13 for a list of centers in Oregon. WorkSource Oregon staff will want to know more about how they can best help you. Staff can offer options and assist in planning your next steps.

Worker Rapid Response Information Sessions are in partnership with:



Guide for Laid Off Workers in Oregon

Table of Contents	Page
Dislocated Worker Services	3
Unemployment Insurance	4
Oregon Health Insurance Marketplace	5
WorkSource Oregon	6
WorkSource Programs and Services	9
WorkSource Oregon Centers	12
Budgets	14
Special Unemployment Programs	15
Quality Info. – State and Local Labor Markets	16
Veterans Services	17
GI Bill	18
Oregon Career Information System	18
Office of Student Access and Completion	19
Emotional Resources	20
Community Resources	21
Community Resources	22
Job Search Action Plan	22
Self-Assessment	24
Planning the Job Search	25
Conducting the Job Search	26
Managing Your Follow Up	27
When You Get a Job Offer	28
Worker Survey	29

Don't Quit!

You may be tempted to quit as it is a common reaction when your employer notifies you of pending lay off.

Don't Do It!!

Quitting your job voluntarily when you are about to be laid off or terminated may have negative consequences.

- You may lose your rights to claim unemployment insurance.
- You may disqualify yourself from special services and training opportunities that may be available.
- You may lose the income you would have made by seeing the job through until the end.
- You may hurt your chances at getting a new job by risking your chances of a positive recommendation from your employer, which you may need for job offers.

It is much easier to secure a job when you are still employed. Use your energy and make the best possible use of your layoff notice period.

What is a Dislocated Worker?

WorkSource Oregon staff can explain and help you access the many services and programs available to assist you in finding employment. As a dislocated worker, you may be eligible for many programs and services. The Dislocated Worker program is federally funded by the U.S. Department of Labor through the Workforce Innovation and Opportunity Act (WIOA), providing services for dislocated workers.

You may be a dislocated worker if you lost your job and one or more of these things are true about you:

- You have been terminated or laid off, or received a notice of termination or layoff, from employment, including separation notice from active military service.
- You are eligible for or have exhausted entitlement to unemployment compensation; or have been employed for a duration sufficient to demonstrate, to the appropriate entity at a WorkSource Oregon center, attachment to the workforce, but are not eligible for unemployment compensation due to insufficient earnings or having performed services for an employer that were not covered under Oregon's unemployment compensation law; and you are unlikely to return to a previous industry or occupation.
- You have been terminated or laid off, or have received a notice of termination or layoff, from employment because of any permanent closure of, or any substantial layoff at, a plant, facility, military installation, or enterprise.
- You are employed at a facility at which the employer has made a general announcement that such facility will close within 180 days, or employed at a facility at which the employer has made a general announcement that such facility or military installation will close.
- You were self-employed (including employment as a farmer, a rancher, or a fisher) but are unemployed because of general economic conditions in the community in which you reside or because of natural disasters.
- You are a displaced homemaker.
- You are the spouse of a member of the Armed Forces on active duty and have experienced a loss of employment as a direct result of relocation to accommodate a permanent change in duty station of such member.
- You are the spouse of a member of the Armed Forces on active duty and who is unemployed or underemployed and is having trouble in obtaining or upgrading employment.

What is a Rapid Response Team?

A Rapid Response Team is a group of local partners designated by the Local Workforce Development Board to deliver information on available services to assist dislocated workers in getting back to work as quickly as possible following a layoff, closure, or disaster.

Rapid Response Teams provide Rapid Response Information Sessions when a layoff or closure is going to happen or has happened. The sessions help laid off workers navigate unemployment insurance, health care options, and WorkSource Oregon services - which can include exploring opportunities to help you find employment, connect with job training, and/or education options.

Union represented workers may receive guidance and information specifically related to their employment status and collective bargaining agreement to help navigate next steps.

Unemployment Insurance

For more information visit: <https://unemployment.oregon.gov/>

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 access to, 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, Unemployment Insurance 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, call the Unemployment Insurance Contact Center. They are the source for reliable information about your claim. Although you may know people who have a situation like yours, every claim is unique. So, rather than listen to the advice of others, please contact the Unemployment Insurance Contact Center for specific and current information.

To Download an Unemployment Insurance Claimant Handbook, click on the links below:

English:

<https://unemployment.oregon.gov/uploads/docs/UIPUB350-EN.pdf>

Spanish:

<https://unemployment.oregon.gov/uploads/docs/UIPUB350-ES.pdf>

Russian:

<https://unemployment.oregon.gov/uploads/docs/UIPUB350-RU.pdf>

Vietnamese:

<https://unemployment.oregon.gov/uploads/docs/UIPUB350-VI.pdf>

Unemployment Insurance Contact Centers:

1-877-File 4 UI

TOLL FREE: (877) 345-3484

Frances Online:

File an initial claim, file a weekly claim, restart a claim, check the status of a claim, or make changes to claim information. For more information visit: <https://frances.oregon.gov/>

Weekly Claim Line Numbers:

TOLL FREE: (800) 982-8920

TTY Relay Service 711 Website: <https://www.tmobileaccess.com>



Oregon Health Insurance Marketplace

The Oregon Health Insurance Marketplace helps Oregonians find health insurance that works for them and their budgets. 96% of Oregonians have health coverage – and we want to make sure you do too! 80% of Oregonians who apply for financial help are eligible.

As a dislocated worker, you likely qualify for a loss of coverage special enrollment period. A special enrollment period allows you to enroll through the Marketplace outside the open enrollment period, but you have limited time to act! You can enroll within 60 days before or after your employer coverage ends.

We encourage you to visit OregonHealthCare.gov to get started. There you will find:

- An online Window-Shopping tool where you can preview and compare coverage available to you and get an estimate of financial help you may be eligible for.
- Trained and certified local experts to help you apply, compare, and enroll into the best coverage for you. Their help to you is entirely free and in your language! **For more information visit:** <https://healthcare.oregon.gov/Pages/index.aspx> call 855-268-3767 (all relay calls accepted), or email info.marketplace@odhsoha.oregon.gov.

Protecting Retirement and Health Benefits After Job Loss

Job loss or a reduction in hours can result in a loss of retirement and health benefits. However, federal law may help protect employees' and their families' benefits when employment changes. Coverage options will vary depending on a variety of factors, so it's a good idea to compare options before choosing. For more information please visit:

<https://www.dol.gov/agencies/ebsa/workers-and-families/protecting-retirement-and-health-benefits-after-job-loss>

Here are a few options to consider:

You Can Enroll in Another Employment-based Health Plan

If you lose eligibility for your health care coverage when switching from one job to another, but other group health coverage is available (for example, through a spouse's employment-based plan), consider enrolling in that plan via "special enrollment." Under the Health Insurance Portability and Accountability Act (HIPAA), special enrollment allows you and your family to enroll in a plan for which you are otherwise eligible, regardless of open enrollment periods. To qualify, you must request special enrollment within 30 days of losing eligibility for your original coverage. Your coverage must be effective no later than the first day of the first month following your request for enrollment.

If you enroll in employment-based group health plan coverage (such as special enrollment into a spouse's plan), group health plans and insurers can't refuse to cover treatment for preexisting conditions.

You Can Continue Your Current Coverage Through COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) can help former employees and their families temporarily continue their health care coverage. You may qualify for COBRA coverage if:

- You were laid off, quit your job, or retired, or your hours were reduced.
- You were not fired for gross misconduct.
- Your employer had 20 or more employees.
- You were a participant in your employer's group health plan.
- Your employer continues to maintain a health plan.

Once your job ends, your plan must provide you with 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 sign up for COBRA coverage. It begins the day your health care coverage ended and lasts up to 18 months (and longer in some cases). However, the plan may require you to pay the entire group rate premium, plus a 2 percent administrative fee. (For more information on COBRA, see An Employee's Guide to Health Benefits Under COBRA.)

You Can Enroll in Individual Coverage

Another option is to buy individual insurance coverage through the Health Insurance Marketplace. The Marketplace lets you see the health plan options available in your area in one place. You may be eligible for a tax credit that lowers your monthly premiums right away. You can see what your premium, deductibles, and out-of-pocket costs will be before you decide to enroll. You also may be eligible for a special enrollment opportunity in Marketplace coverage.

worksource | OREGON

WorkSource Oregon is your one-stop career center and a proud partner of the American Job Center network. WorkSource Oregon is also a statewide partnership with the Oregon Employment Department and state, local, and nonprofit agencies. We provide a variety of employment and training services to job seekers and employers in Oregon. All services are free. **For more information visit:** <https://WorkSourceOregonoregon.org/>

Job Seekers

Whether you've been laid off, want a career change, or are looking for your first job, WorkSource Oregon can match you to jobs you'd be good at and enjoy doing. You can take part in workshops on resumes, computer skills, interviewing, and more. We may be able to pay for training so you can advance in your career, and we can connect you to other resources for some extra support as you look for work or go through training or school.

To get one-on-one help with your job search, contact WorkSource Oregon today. As a job seeker you can access services at [WorkSource Oregonoregon.org](https://WorkSourceOregonoregon.org) or at one of their 39 locations. See pages 12 and 13 for a list of centers in Oregon.

WorkSource Oregon has the resources to help you take that next step. From entry level to executive leadership, we're here to help you get the job you want. Studies show that people who use WorkSource Oregon services tend to find work faster and earn more money than those who don't.

At WorkSource Oregon, you can:

- Register in iMatchSkills, Oregon's largest job database.
- Apply for jobs and sign up for trainings.
- Get a one-on-one career advisor.
- Match your interests and abilities to jobs you'd be good at and enjoy doing.
- Learn about free training to help you advance in your career or learn a new industry.
- Explore paid internships, apprenticeships, on-the-job training, GED programs, and college classes.
- Take part in workshops on resumes, interviewing, networking, employability skills, applying for government jobs, and more.
- Use computers, internet, phones, fax, copiers, and printers in our Resource Rooms.
- Get help with transportation, childcare, food, internet access, tuition, textbooks, school fees, identification, work clothes and tools, and more.

To register at WorkSource Oregon you will need to bring at least one of these documents that include your date of birth:

- Baptismal Record
- Birth Certificate
- DD-214
- Driver's License
- Family Bible
- Federal, State, Local or Tribal Identification Card
- Hospital Record of Birth
- Justice System Records
- Medical Records
- Passport
- Public Assistance/Social Service Records
- Report of Transfer or Discharge Paper
- School Records or ID Cards
- Selective Service Registration
- Signed Letter from a parent or guardian.
- Work Permit

What are the benefits of iMatchSkills?

iMatchSkills

iMatchSkills is the State of Oregon's online job matching system. You can find jobs, and employers can find you. The more detail you put in your Job Seeker profile, the more you stand out to employers. After completing your WorkSource Oregon account you will be given a link to register for iMatchSkills. **To learn more information and register visit:**

https://empportal.emp.state.or.us/mprod_imsco_dad/lpkg_startup.proc_new_home

In iMatchSkills, you can:

- Search hundreds of open job listings.
- Find jobs that match your skills, interests, and preferred hours.
- Build and save your resume.
- Apply for jobs.
- Get connected to employers by WorkSource Oregon staff.
- Get alerts about new job postings and job fairs.

If you get unemployment insurance benefits, you must fill out a Job Seeker profile in iMatchSkills.

Job Seeking and WorkSource Oregon

After filing a new initial claim application for unemployment insurance benefits, most people are required to register for employment services and complete reemployment activities.

There are exceptions if you are participating in certain special unemployment programs, such as Training Unemployment Insurance, Self-Employment Assistance, or Work Share. But if you are applying for regular unemployment insurance, you will need to be able to work, be available for work, and actively seek work to maintain your eligibility for benefits.

In Oregon

If you live in Oregon, or you live near Oregon and regularly commute to work in Oregon, you will need to register in iMatchSkills using your Social Security Number and then meet with WorkSource Oregon staff one on one (virtually or in person) to complete a reemployment orientation.

At your orientation, our WorkSource Oregon staff will review your iMatchSkills registration for potential improvements to help you match your skills with more jobs, review your recent work-search efforts, and discuss strategies for finding new work. We have trained, professional employment specialists who will provide information on local resources and training opportunities, show you how to access labor market information, and assist with other referrals or information specifically to help you reach your employment goals.

The orientation can be done virtually or in person at a WorkSource Oregon office. Please see pages 12 and 13 for a WorkSource Oregon office near you.

Outside of Oregon

If you live outside of Oregon and do not typically commute to Oregon for work, you must register with your home state's labor exchange system and provide us proof that you registered. To find an employment services office in your state, go to [CareerOneStop.org](https://www.careeronestop.org), select "[Find Local Help](#)" from the menu at the top of the page, and enter your location in the "[Find an American Job Center](#)" search option. Once you have completed your registration, you must send us proof that you have done so.

If you are required to register for employment services, we will send you a notice that includes the date by which you must complete your requirements. If you do not complete your requirements by the deadline, your claim may be delayed and denied. You do not need to wait to receive your notice to register for work, make an appointment for your orientation, or to complete registration in your home state.

If you completed your registration activities in the past, you may be required to complete them again each time you file a new initial unemployment insurance application.

WorkSource Oregon Programs and Services

Once you have completed registration at a WorkSource Oregon center, job search experts are available to help meet your needs using all offered WorkSource Oregon programs and services. Please see pages 12 and 13 for a list of Oregon's WorkSource Oregon centers near you.

Career Services

Career Services help you to list your transferrable and job-related skills and understand how your skills match your local labor market. Assessments can help you understand if you have any skill gaps and the resources that are available for you to acquire the skills you need to be competitive in your job search.

Career services include:

- Job search
- Placement assistance
- Career counseling
- Information on in-demand industry sectors and occupations
- Information on non-traditional employment

Assessment

Assessments are available to help you determine your skill levels (including literacy, numeracy, English language proficiency, employability skills, occupation specific skills, and transferable skills), aptitudes (including interests and aptitudes for non-traditional jobs), abilities (including skills gaps), career interests, employment barriers, and supportive service needs.

Career Planning

Career Planning is available to help you explore interests and abilities and plan your career goals. It is designed to prepare and help you navigate an in-depth employment plan, and to provide job, education, and career counseling both during your job search and after employment for career advancement.

Job Search

Job search includes the use of all the tools and resources available to help you find and access job opportunities. Workshops and training are available to teach you the job search process—providing you with the tools and knowledge so you are equipped to search for jobs in today's market using the most thorough methods and strategies available, including social media, online job boards, and networking in hidden and non-traditional job markets. Staff are available to assist with your application processes and documentation—resumes, cover letters, employment applications, and effective interviewing techniques.

Skills Validation

Skills validation is an essential function of WorkSource Oregon staff to ensure you are referred for employment that meets business needs and the requirements of jobs. WorkSource Oregon staff can verify your work history, employer-required licenses, credentials and occupational skills, and employability skills/ work readiness skills.

Training Services

You may be eligible for training related services including the following:

Adult Education and Literacy Activities

Including English language learning, education and training programs, and workforce preparation.

Talent Development Workshops

WorkSource Oregon centers offer staff-assisted talent development workshops to teach employability/work readiness skills for work readiness including resume development, basic computer skills, interviewing skills, and networking/social media use. Talent Development activities may also include short-term pre-vocational services, including development of learning skills, communication skills, interviewing skills, punctuality, personal maintenance skills, professional conduct, and financial literacy.

Skill Development

Skill development designed to address gaps, develop new skills and advance toward attainment of industry-recognized and post-secondary credentials. WorkSource Oregon centers have online skills development tools available in addition to in-person training. Skill Development also includes skill upgrades; retraining; entrepreneurial training; and occupational skills training—including training for nontraditional employment.

Work-Based Learning

Work-Based Learning includes On-the-Job Training (OJT), apprenticeship, work experiences and internships that are linked to careers. Work-Based Learning services may also include job shadows, volunteer opportunities, and career exploration to help you develop skills, experience and/or exposure to careers or industries based on your interests and competencies.

Talent Development Workshops

Resume Development

In the resume development workshop, you will learn ways to maximize your resume potential including the following:

- Purpose of a Resume
- Types and Templates of Resumes
- Resume Components
- Tailoring a Resume
- Formatting a Resume
- Error-Free General Resume

Basic Computer Skills

The basic computer skills workshop will help you refine computer skills and will include the following:

- Log In and Out
- Keyboard and Mouse Use
- Document Management
- Email
- Browser Navigation/Internet Search

Interviewing Skills

The interviewing skills workshop will help you learn ways to maximize your interviewing skills potential including the following:

- Interview Preparation/Research
- Answering Interview Questions
- Interview Etiquette
- Practice

Networking/Social Media

The networking/Social Media workshop will help you refine your skills and will include the following:

- Networking Basics
- Elevator Speech
- Technology in Networking
- The most common social media platforms used for job search.

Employability/Work Readiness Skills

The employability skills workshop will help you refine your work readiness skills and will include the following:

- Definition of Employability Skills and their Importance
- Proactive Communication
- Initiative and Reliability
- Self-Management

Work-Based Learning

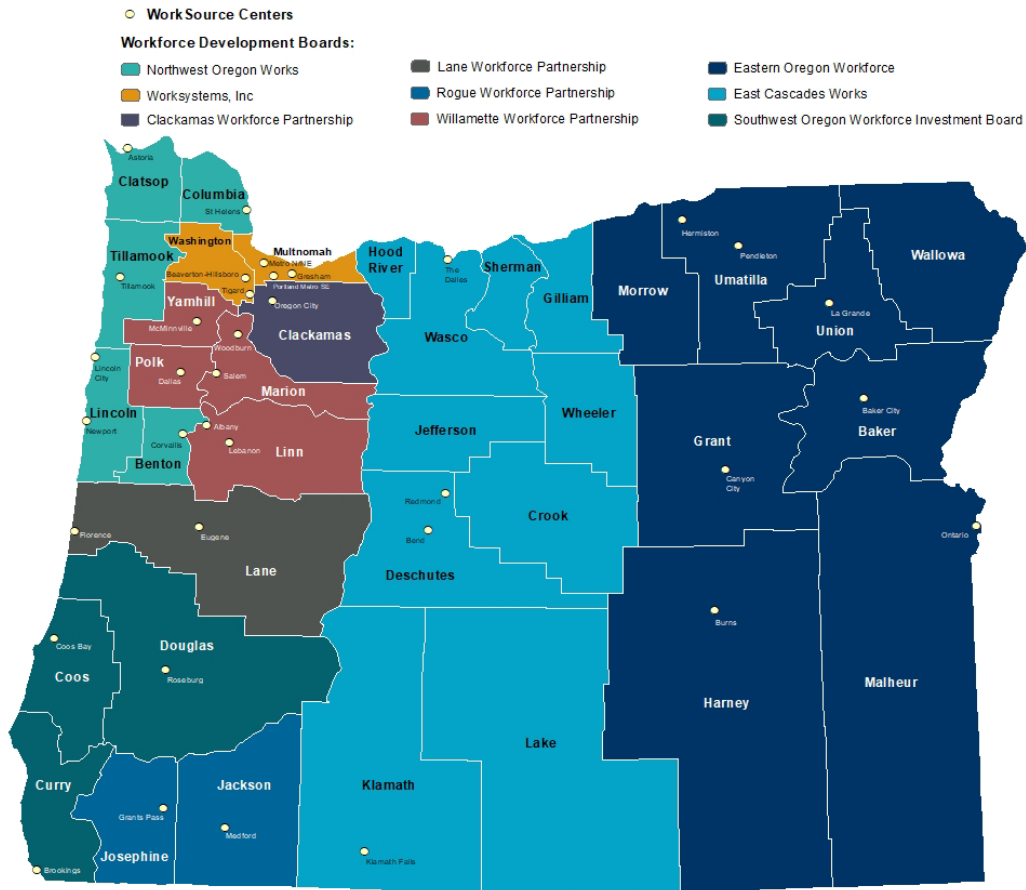
Work-Based Learning includes On-the-Job Training (OJT), apprenticeship, and work experiences and internships that are linked to careers. Work-Based Learning services may also include job shadows, volunteer opportunities, and career exploration to help you develop skills, experience and/or exposure to careers or industries based on your interests and competencies.

On-The-Job Training (OJT): A hire-first program offered through WorkSource Oregon centers that result in training of a paid participant by an employer while engaged in work.

Apprenticeships: These combine supervised on-the-job training with classroom instruction. Individual apprenticeship committees take applications for their programs. **For more information see:** http://www.oregon.gov/boli/ATD/Pages/A_StatewideOpportunities.aspx

Work Experience and Volunteering: Work Experience is any experience that a person gains while working in a specific field or occupation. Work experiences can be paid or on a volunteer basis.

Workforce Development Boards and WorkSource Oregon Centers



You can call or get help at any one of our 39 locations even if you don't have an appointment.

WorkSource Oregon Center Locations

Albany	<u>139 4th Avenue SE, Albany, OR 97321</u>	(541) 967-2171
Astoria	<u>111 N. Roosevelt Drive, Suite 108, Seaside, Oregon 97138</u>	(503) 378-8060
Baker City	<u>1575 Dewey Avenue, Baker City, OR 97814</u>	(541) 684-2630
Beaverton-Hillsboro	<u>241 SW Edgeway Drive, Beaverton, OR 97006</u>	(971) 673-0076
Bend	<u>1645 NE Forbes Road, Suite 100, Bend, OR 97701</u>	(541) 388-6070
Brookings	<u>16261 Highway 101 Suite #11, Brookings, OR 97415</u>	(541) 469-9836
Burns	<u>809 W. Jackson Street, Suite 400, Burns, OR 97720</u>	(541) 693-8900
Canyon City	<u>120 S Washington St, Canyon City, OR 97820</u>	(541) 693-8909
Clackamas	<u>506 High Street, Oregon City, OR 97045</u>	(971) 673-6400
Coos Bay	<u>990 S 2nd Street, Coos Bay, OR 97420</u>	(541) 756-8459
Corvallis	<u>4170 SW Research Way, Corvallis, OR 97333</u>	(541) 757-4261
Dallas	<u>580 Main Street, Suite B, Dallas, OR 97338</u>	(503) 831-1950
Eugene	<u>2510 Oakmont Way, Eugene, OR 97401</u>	(541) 686-7601
Florence	<u>3180 Hwy 101 N, Florence, OR 97439</u>	(541) 686-7601
Grants Pass	<u>1569 NE F Street, Grants Pass, OR 97526</u>	(541) 471-3811
Gresham	<u>18633 SE Stark Street Suite 201, Gresham, OR 97233</u>	(503) 669-7112
Hermiston	<u>950 SE Columbia Drive, Suite B, Hermiston, OR 97838</u>	(541) 684-2494
Klamath Falls	<u>801 Oak Avenue, Klamath Falls, OR 97601</u>	(541) 857-2282
La Grande	<u>1901 Adams Avenue, La Grande, OR 97850</u>	(541) 633-2255
Lebanon	<u>44 Industrial Way, Suite B, Lebanon, OR 97355</u>	(541) 259-5787
Lincoln City	<u>4157 NW Highway 101, Suite 250, Lincoln City, OR 97367</u>	(541) 791-5707
McMinnville	<u>370 NE Norton Ln, McMinnville, OR 97128</u>	(503) 472-5118
Medford	<u>119 N Oakdale Avenue, Medford, OR 97501</u>	(541) 734-7533
Newport	<u>120 NE Avery Street, Newport, OR 97365</u>	(541) 757-4122
North Portland	<u>30 N Webster Street, Suite E, Portland, OR 97217</u>	(503) 280-6046
Ontario	<u>375 SW 2nd Avenue, Ontario, OR 97914</u>	(541) 318-7940
Pendleton	<u>408 SE 7th Street, Pendleton, OR 97801</u>	(541) 684-2343
Redmond	<u>2158 SE College Loop, Suite B, Redmond, OR 97756</u>	(541) 693-2727
Roseburg	<u>846 SE Pine Street, Roseburg, OR 97470</u>	(541) 440-3344
Salem	<u>605 Cottage Street NE, Salem, OR 97301</u>	(503) 378-4846
SE Portland	<u>6401 SE Foster Rd., Portland, OR 97206</u>	(503) 934-0630
St. Helens	<u>500 N Columbia River Hwy, Suite 320, St Helens, OR 97051</u>	(503) 378-2009
The Dalles	<u>700 Union Street, Suite 105, The Dalles, OR 97058</u>	(541) 791-5850
Tigard	<u>11950 SW Garden Place, Suite 100, Tigard, OR 97223</u>	(503) 612-4200
Tillamook	<u>411 Pacific Ave., Tillamook, OR 97141</u>	(503) 842-4488
Woodburn	<u>120 E Lincoln Street, Suite 115, Woodburn, OR 97071</u>	(503) 980-6805

Additional Dislocated Worker Resource Links

Here are some more weblinks to additional information that can be of help at this time.

My Next Move:

This is an interactive tool for job seekers and students to learn more about their career options.

For more information visit: <https://www.mynextmove.org>

mySkills myFuture:

This is also an interactive tool helping laid-off workers and other career changers find new occupations to explore. **For more information visit:** www.myskillsmyfuture.org

Worker Reemployment:

This a one-stop site providing employment, training, and financial assistance for laid-off workers. **For more information visit:**

<https://www.careeronestop.org/WorkerReEmployment/default.aspx>

WARN Act Workers Guide:

Provides a brief overview of the Worker Adjustment and Retraining Notification Act (30-page PDF). **For more information visit:**

<https://www.dol.gov/sites/dolgov/files/ETA/Layoff/pdfs/WorkerWARN2003.pdf>

Taxes

The Internal Revenue Service recognizes that the loss of a job may create new tax issues.

What if I lose my job: The loss of a job may create new tax issues. Severance pay and unemployment compensation are taxable. Payments for any accumulated vacation or sick time also are taxable. You should ensure that enough taxes are withheld from these payments or make estimated tax payments to avoid a big bill at tax time. Public assistance and food stamps are not taxable. The IRS has updated a helpful publication which lists several job-loss related tax issues. **For more information visit:** <https://www.irs.gov/pub/irs-pdf/p4128.pdf>

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 stall or completely avoid more severe spending reductions later. By making and using a budget, you should be able to reduce some of your anxiety and stress. You'll be better able to concentrate on your job search.

A budget that covers the basic expenses helps determine the wages needed to be self-sufficient. There are several resources available that can help you focus on the financial aspect and to aid in the preparation of a budget.

Use Prosperity Planner to prepare a budget. **Click on the link for more information:**

<https://www2.prosperityplanner.org/>

Here is another resource Consumer.gov. Use this worksheet to see how much money you spent this month. **Click on the link for more information:** <https://consumer.gov/content/make-budget-worksheet>

Also, use the worksheet to plan for next month's budget. **For more information visit:** <http://bit.ly/Makeabudget>

The Federal Deposit Insurance Corporation (FDIC) Computer-Based Instruction is an easy-to-use tool to learn more about basic personal financial management. Each module can generally be completed within 30 minutes. You must register; have a username, and password. **For more information visit:** <https://www.fdic.gov/resources/consumers/money-smart/index.html>



Special Unemployment Programs

Trade Adjustment Assistance for Workers Program

The Trade Adjustment Assistance (TAA) for workers program assists dislocated workers who have been laid-off or had a reduction of work hours due to contributing factors of foreign competition. The program offers a variety of benefits and services for eligible workers: re-employment services, job search and relocation allowances, training benefits, income support, tax credit for health insurance, wage subsidy for workers 50 or older and additional Unemployment Insurance in the form of Trade Readjustment Allowances (TRA)

When a Trade petition is filed on behalf of workers, workers are encouraged to seek immediate reemployment services at a WorkSource Oregon center which includes services for dislocated workers. Once a worker becomes eligible for TAA for Workers benefits the worker is served by both the TAA for Workers program and the WIOA Dislocated Worker program to address their training and employment needs.

For more information call:

TAA for Workers Hotline at 503.947.3096 or Toll Free: 877.639.7700

Training Unemployment Insurance (TUI) & Trade Readjustment Allowance (TRA)

Training Unemployment Insurance (TUI) and Trade Readjustment Allowance (TRA) allows UI claimants to attend school while receiving regular UI benefits. Open to individuals who have lost their jobs and are not likely to return to their previous industries, the TUI or TRA program removes the work search requirements while claimants attend school full time. The TUI and TRA programs are designed for short-term training or vocational training. **For more information visit:** <https://unemployment.oregon.gov/tui>

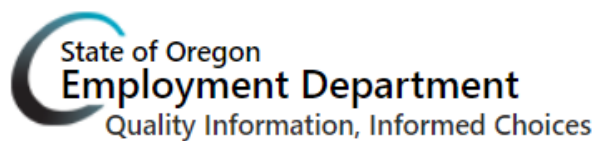
- TUI when you lose your job through no fault of your own and are determined to be dislocated workers.
- TRA when you are laid off because of foreign competition and your TAA Petition has been certified.

Work Share

The Work Share program helps Oregon businesses avoid layoffs and keep talent during a temporary decline in business. Instead of laying off workers, employers reduce some employees' hours and then use unemployment insurance benefits to supplement a portion of the wages these employees lose because of their hours being reduced. This allows employees to have more job security, maintain their skills and qualifications, keep their health care and retirement benefits, and have access to unemployment insurance benefits. **For more information visit:** <https://unemployment.oregon.gov/work-share>

Self-Employment Assistance (SEA)

The SEA program is for people who are receiving unemployment insurance benefits — and are likely to run out of those benefits — and are interested in starting their own business. Through the SEA program, you can receive up to 26 weeks of unemployment benefits, without the work-search requirements that are typically required to receive benefits, so you can focus full time on your self-employment activities and building your business. You also keep the income you earn from your new business. **For more information visit:** <https://unemployment.oregon.gov/self-employment#section-2>



Workforce and Economic Research

QualityInfo.org provides quality information that helps you make informed choices. **For more information visit:** <https://www.qualityinfo.org>

Occupation Profiles

On the qualityinfo.org website, find the **Tools** tab then select from the following categories to investigate a vast amount of quality information to make informed choices about the many career and job opportunities that are available: **Careers, Economy, Business, Workforce System Performance Measures**

Search in Careers tab:

- Find a Job
- Occupation and Wage Information
- Career Explorer
- Find Employers
- Wage Conversion Calculator
- Search Biz News

Search in Economy tab:

- Unemployment Rates (LAUS)
- Current Employment Estimates
- Employment and Wages by Industry (QCEW)
- Unemployment Insurance Characteristics
- Inflation Calculator

- Fast Facts Dashboard
- Projections

Search in Business tab:

- Industry Profiles
- Businesses by Industry
- Search in Workforce System Performance Measures:
- Performance Measures Summary
- Employment Rate
- Median Earnings
- Entered Employment Rate
- Wage Gain
- Customer Satisfaction

Veterans Services – WorkSource Oregon & Oregon Employment Department

We are grateful for your service and our goal is to provide you with the maximum level of employment and training opportunities.

Here is a link to the website:

<https://www.oregon.gov/EMPLOY/jobseekers/Pages/Veterans.aspx>

If you served in the U.S. military or are a spouse of a veteran, you can qualify for Priority of Service. This includes priority referrals to jobs and other employment and training services over non-veteran applicants with the same qualifications. Services include job search assistance, workshops, resume assistance, labor market information, career counseling, and referrals among other resources.

All WorkSource Oregon staff serve as your Veteran Representatives for employment and training. WorkSource Oregon staff continuously collaborate with local, state, and federal agencies and other veteran service providers and organizations to assist you with career transitioning. Please identify yourself as a veteran or spouse of a veteran at your local WorkSource Oregon center upon seeking any services.

All WorkSource Oregon center staff can provide services to veterans. The Oregon Employment Department operates additional programs throughout Oregon to assist veterans, eligible persons, and businesses to connect with one another.

Disabled Veterans' Outreach Program (DVOP)

DVOP specialists are professionally trained to provide exclusive services to meet the employment and training needs of special-disabled veterans, disabled veterans, veterans, and eligible persons. DVOP specialists are actively involved in outreach efforts to increase program awareness and participation among those with the greatest barriers to employment. DVOP specialists provide customized one-on-one employment service that can include assessments, development of employment plans, career guidance, referral to supportive services (housing, trainings, connection to job openings, and more). Your WSO Veteran Representative will refer eligible job seekers to the DVOP for additional customized services.

Local Veterans' Employment Representative (LVER)

Professionally trained LVERs conduct outreach to the business community and engage in advocacy efforts with hiring executives to increase employment opportunities for veterans, encourage the hiring of disabled veterans, and generally assist veterans to gain and retain employment. LVERs seek out job developments for veterans and eligible persons using their established networks. LVERs conduct seminars for employers and job search workshops for veterans seeking employment and facilitate priority of service regarding employment, training, and placement services furnished to veterans by all staff of the WorkSource Oregon centers.



About GI Bill benefits

GI Bill benefits help you pay for college, graduate school, and training programs. Since 1944, the GI Bill® has helped qualifying Veterans and their family members get money to cover all or some of the costs for school or training. **For more information visit:**

<https://www.va.gov/education/about-gi-bill-benefits/>

VA education and training benefits

VA education benefits help Veterans, service members, and their qualified family members with needs like paying college tuition, finding the right school, or training program, and getting career counseling. Learn how to apply for and manage the education and training benefits you've earned. **For more information visit:** <https://www.va.gov/education/>

Careers and employment

VA can offer the help you need to build your career and find the opportunities that are right for you. **For more information visit:** <https://www.va.gov/careers-employment/>

Oregon Career Information System

The Oregon Career Information System (CIS) supports the career development needs of Oregonians. Oregon CIS provides a system of occupational and educational information to help Oregonians learn about the world of work and education. Oregon CIS works with schools, colleges, social agencies, and businesses who provide career guidance and employee development services.

CIS also includes information about self-employment, job search, industries, and the military as an employer. **For more information visit:** <https://oregoncis.uoregon.edu/Portal.aspx>

Adult Learners - Office of Student Access and Completion

The state, federal, and private-funded financial aid programs described here are administered by the HECC Office of Student Access and Completion (OSAC). OSAC is responsible for the administration of state financial aid and access programs, including budget recommendations,

fiscal management, policy, and awarding of financial aid to Oregon students at private and public institutions statewide. **For more information visit:** <https://www.oregonstudentaid.gov/>

I am an Adult Learner

Whether it is providing information on how to obtain your GED®, improve your workplace development skills or enroll in college courses, the Office of Student Access and Completion has resources to help you complete your next educational goal. We recognize the challenges adult learners face and strive to provide support and resources to make the process more affordable and stress-free.

Adult learners are known by a wide variety of names, including non-traditional students, adult students, returning adults, life-long learners, mature learners and many more. Such students have a wide variety of cultural and educational backgrounds, abilities, responsibilities, and experiences.

No matter how different adult learners are, there are several defining characteristics that many of them share. **When defining adult learners:**

- They are usually 25 or older.
- They have delayed entering college for at least one year following high school.
- They are usually employed full-time.
- Often, they have a family to support.
- They are looking to enhance their professional lives or may be switching careers.
- They have more experience than traditional students, having already started a career or served in the military.

In addition to these shared traits, many adult learners also share common concerns and challenges that may be holding them back from pursuing the next step toward their educational goals:

- They must balance a busy schedule that includes work, school, and family responsibilities.
- They may feel anxiety about going back to school.
- They may be on a tighter budget than traditional students.
- Because they usually commute, they need the flexibility to take classes on campus or online.

For more information visit: <https://www.oregonstudentaid.gov/adult-learner/>

All Oregon college and universities have an array of programs for adult learners and value student success. **For information on all Oregon colleges and schools, visit:** <https://www.oregon.gov/highered/access/pages/default.aspx>

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.

Helping Oregon Students Plan and Pay for College. For more information visit: <https://oregonstudentaid.gov>

Access Grants: For more information visit: <http://oregonstudentaid.gov/grants.aspx>

For information about the Oregon Opportunity Grant visit: <http://oregonstudentaid.gov/oregon-opportunity-grant.aspx>

Apply for Grants: File for the FAFSA by visiting: <https://studentaid.gov/h/apply-for-aid/fafsa>

Federal Financial Aid: Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded financial assistance for education beyond high school. For more information visit: <https://studentaid.gov>

Scholarship Search: Search more than 7,000 scholarships, fellowships, loans, and other financial aid opportunities. For more information visit: <http://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

Emotional Resources

HelpGuide.org

Job Loss and Unemployment Stress

Whether you've been laid off, downsized, forced to take early retirement, or seen contract work dry up, losing your employment is one of life's most stressful experiences. Aside from the obvious financial anguish it can cause, the stress of losing a job can also take a heavy toll on your mood, relationships, and overall mental and emotional health.

While the stress of losing a job can seem overwhelming, there are many things you can do to take control of the situation, maintain your spirits, and find a renewed sense of purpose. At HelpGuide.org has resources, tools, and support available to help you cope with the stresses of job loss. **For more information please visit:** <https://www.helpguide.org/mental-health/stress/job-loss-and-unemployment-stress>



The Substance Abuse and Mental Health Services Administration (SAMHSA) leads public health efforts to advance the behavioral health of the nation.

Congress established the SAMHSA to make substance use and mental disorder information, services, and research more accessible. If you find yourself or someone you care for in need of services to deal with mental health and/or substance abuse, please visit the SAMHSA website to find many resources that are available.

For more information please visit: <https://www.samhsa.gov/find-help>



Lines for Life is Oregon's home for the 988 Suicide & Crisis Lifeline. They provide help and hope to individuals and communities through mental health and substance abuse prevention programs and crisis support services.

Above all, they are here to support you – wherever you are, anytime. Many of their helplines are available 24/7 to get you the right support, right now.

Mental Health Services: 988 (Call or Text)

Alcohol and Drug Helpline: 800-923-4357

Military Helpline: 888-457-4838

YouthLine: 877-968-8491

Community Resources



211info is a private, community-based nonprofit organization funded by state and municipal contracts, foundations, donations, and community partners in Oregon. 211info serves the entire of State of Oregon.

211info empowers Oregon communities by helping people identify, navigate, and connect with the local resources they need. **For more information please visit:** <https://www.211info.org/>

211info is available to take your call 24 hours a day, seven days a week.

- Dial 211 or 1-866-698-6155
- TTY: dial 7-1-1 and call 1-866-698-6155.
- Some phones that use VOIP (Voice Over Internet Protocol) or Wi-Fi calling might not be able to dial 211. If that is the case, please use our toll-free number: 1-866-698-6155.

Language interpreters are available. Please note: During times of emergency incident response, 211info's response time may vary. Hours may also vary based on program.

Text or Email

You can reach the 211info team from Monday to Friday by text, email, online, or through our mobile app. Text and email are available in English and Spanish.

- Text your zip code to 898211 (TXT211) – M-F from 9 a.m.- 5 p.m.
- Email help@211info.org – Response within 24 hours.
- Download the 211info app from the Apple App Store or the Android version from the Google Play Store.
 - For Apple App Store visit: <https://apps.apple.com/us/app/211info/id1041294640>
 - For Android from the Google Play Store visit: <https://play.google.com/store/search?q=211+info+oregon&c=apps>

Prescription Resources



Medicine Assistance Tool

Meet MAT, the Medicine Assistance Tool

PhRMA's Medicine Assistance Tool (MAT) is a search engine designed to help patients, caregivers and health care providers learn more about the resources available through the various biopharmaceutical industry programs. MAT is not its own patient assistance program, but rather a search engine for many of the patient assistance resources that the biopharmaceutical industry offers. **For more information please visit:** <https://mat.org/>

Job Search Action Plan

Start planning your job search now, even if your job has not ended yet. Many employers will support some type of job search activity before a layoff. Once you are no longer working, it is important to give your job search the same priority and commitment you would a job. You should maintain a routine, setting goals and timelines for yourself. Start preparing your resume, notify friends and colleagues that you are available, and ask your supervisor for a letter of recommendation.

Start Collecting Information and Documents for Your Job Search

Work History:

Compile your complete work history, including:

- Addresses
- Phone numbers
- Dates of employment

If you do not have your work history, this data is available for a fee through the Internal Revenue Service. **For more information on this please visit:** <https://www.ssa.gov/forms/ssa-7050.pdf>.

- The form to be completed is titled: **“Request for Social Security Earnings Information”**.

- Fees are determined by how many years are requested. This report includes all your past employers' names and contact information as well as the amount of money you earned.

Work Reference Information:

Make a list that contains:

- Names
- Addresses
- Phone numbers of at least three individuals in which you have their permission to use as a professional reference.

Financial Data:

Make a list of your financial resources, including:

- Your debts and assets.
- Assess how much cash you have.
 - How much you owe monthly.
 - Develop a budget and establish how long you can make ends meet on the financial resources that you have.

Birth Certificate:

- To replace your Oregon Birth Certificate visit: <http://bit.ly/ORbirth>
- To obtain records from another state visit: <https://www.cdc.gov/nchs/w2w/index.htm>

Original Social Security Card:

- To replace a social security card, visit: <http://www.ssa.gov/ssnumber/ss5.htm>

Selective Service:

- For individuals assigned male at birth and born on or after January 1, 1960. Please visit: <https://www.sss.gov>

Transcripts:

To obtain your transcripts, contact:

- Your college for their transcript procedure.
- Diploma Sender for Oregon GED. For more information visit: <https://www.diplomasender.com>

U.S. passport:

- For information and replacement visit: <https://travel.state.gov/content/passports/en/passports.html>

Address verification:

Recommend document be dated to show physical presence and intent to reside in Oregon.

- Your name printed on the document.
- Include a physical Oregon address.

DD Form 214 (Report of Separation) & Military Discharge Papers:

- For information visit: <http://www.archives.gov/veterans/military-service-records/#evetrecs>

Work Documentation:

- Will need approved work document if you are not a U.S. citizen.
- To see more information on the U.S. Citizenship and Immigration Services (USCIS) Employment Authorization Document visit: <http://bit.ly/UScisEAD>.

Naturalization Papers:

- To obtain an Application for Replacement Naturalization/Citizenship Document visit: <https://www.uscis.gov/n-565>.

I-94 Information:

The official site for Travelers Visiting the United States:

- To apply for or Retrieve Form I-94, Request Travel History and Check Travel Compliance visit: <https://i94.cbp.dhs.gov/I94/#/home>.

Unemployment Insurance Document Copies:

It is a good idea to save all correspondence you receive from the Employment Department regarding your Unemployment Insurance benefits.

Self-Assessment

Check your nearest WorkSource Oregon center's workshop schedule to find workshops to help you identify your skills, explore careers, and set goals.

What Do You Want Out of a Job?

When thinking about this consider:

- Type of work
- Wage
- Location
- Other factors

Identify Your Strengths/Skills:

Identify the following:

- Your skills
- Strengths
- Accomplishments

This will help you in writing your resume and cover letters.

Set Your Goals:

Where do you want to be in:

- 6 months
- 1 year
- 5 years
- 10 years

What type of jobs will help you attain your personal and professional goals?

Planning the Job Search

WorkSource Oregon centers offer workshops and online resources to help you prepare a resume and organize your job search strategy.

Develop Your Marketing Materials:

Prepare the following:

- Master Resume
- Cover Letter
- References
- Transcripts
 - **Note:** Unofficial transcripts are acceptable by most employers.

Develop Your Elevator Speech:

- Prepare your 60-second elevator speech.

Develop Your STAR Interview Answers: (Situation, Task, Action, and Result)

Set up a Job Search Email Address:

Set up an email address that you use solely for job searching. This will allow you to track emails related to your job search. For more information visit: <https://edu.gcfglobal.org/en/email101/>

Manage Your Job Search:

Create a Job Search Log:

- Set up a log or tracking sheet to track:
 - Where you have posted your resume
 - Sent applications
 - Dates
 - Times

Make a List of Contacts:

Start with the following:

- Family
- Friends
- Acquaintances
- Co-workers
- Other professionals who you can contact to help you in your search, with leads, openings, or information. www.Linkedin.com is a great tool for managing and growing your contacts and network.

Identify Employers:

- Make a list of employers for targeted, focused mailings with a specialized resume and personalized cover letter.

Identify Resources for Job Postings:

Identify the following:

- Websites
- Newspapers
- Professional organizations
- Associations

- Professional newsletters
- Other sources of job postings

Prepare for Interviews:

Even before you get an interview:

- Practice
 - WorkSource Oregon centers offer Interviewing workshops or resources for mock interviews.
- Practice! Practice! Practice!

Correspondence Copies File:

It is a good idea to set up a file to save all correspondence you send and receive for your job search. (Save copies of all Job Applications, Resumes, Cover Letters, etc.)

Conducting the Job Search

Apply to Job Postings:

WorkSource Oregon centers have:

- Staff
- Resources areas
- Workshops
- Online resources

All of this to help you understand today's job applications. Learn how to complete an application that represents your best in transferable skills and abilities.

Get Referrals:

WorkSource Oregon centers have staff working directly with employers to meet their hiring needs.

Establish your Social Media Job Search and Online Branding:

This is to help you navigate your online job search and create your professional brand.

Register with Local Staffing Agencies:

Many staffing agencies perform recruitment and selection processes for businesses. Some staffing agencies provide temporary workers, and others provide candidates for temp-to-hire arrangements.

Protect your Personal Information:

- Protect your personal information and that of those who are providing a reference for you.
- Do not place your or their personal information at risk.
- Limit the contact information you provide on the web and research website privacy policies and online application security.

Send out Targeted Mailings:

- Send focused and customized cover letters and resumes to the list of potential employers you have identified.
- Follow-up with employers, via phone or email, if you have not heard from them in 2 weeks.

Conduct Informational Interviews:

- Gather information from your contacts and other persons in your field of interest.

Attend Job/Career Fairs and Conferences:

- At some job fairs, interviews are conducted on site. See the event listings at your local WorkSource Oregon center for upcoming employer hiring events.
- You can also make new contacts and identify new employers of interest.

Network to Build and Maintain Your Contacts:

- Attend job clubs.
- Attend career events.
- Join www.Linkedin.com a professional networking site to:
 - Expand
 - Manage
 - Organize your network.

Volunteer:

- To build your skills consider volunteering with organizations that can help you build your resume or gain experience and contacts.

Join and Attend Professional Organizations and/or Association Events:

- Consider attending events or taking a role in an organization focused on your field.

Managing Your Follow Up

Follow-up with Employers and Leads:

- Your job search is an on-going process.
- If you do not hear from an employer after two weeks of submitting your materials, call or email to inquire about the status of your application.
- If your contacts have given you leads, investigate those leads, and set up appointments for informational interviews.

Write Thank You Notes and Letters:

- After each interview, meeting, or lead received, be sure to send a handwritten thank you note, card, or letter.
- You will stand out from others if you mail your note instead of just sending an email.

Continue to Research Employers:

As you research employers and refine your search, remember to update your resume, cover letter, and references as necessary.

When You Get a Job Offer

Your new job:

Start with a better offer by learning to negotiate and how to negotiate your salary. **For more information visit:** <https://www.careeronestop.org/ResourcesFor/EntryLevel/negotiate-a-job-offer.aspx>

Job Search Log or Tracking Sheet:

Once you start your new job, you may want to use your job search log to remove your résumé/application from any employers or online locations.

I-9 Employment Eligibility Verification:

- The Form I-9 is used for verifying the identity and employment authorization of individuals hired for employment in the United States. Be prepared on your first day of work by completing the Form I-9.
- **For completing the Form I-9 visit:** <http://bit.ly/I9quick>
- Acceptable Documents for verification can be found by visiting: <https://www.uscis.gov/i-9-central/acceptable-documents>

Celebrate Your Job Search Success!

Worker Survey

Date: _____

Please print first and last name: _____

Please provide contact information, Phone: _____

Email: _____

Employer name: _____

Employer address: _____

State: _____ Zip code: _____

Job title: _____

Years worked with this employer: _____ Layoff date: _____

Hourly wage: _____ Full or Part time: _____

Do you belong to a union: ☐ Yes, ☐ No

if yes, please list the union name: _____

Local #: _____

Are you a veteran: ☐ Yes, ☐ No; Spouse of a veteran: ☐ Yes, ☐ No

What city do you live in: _____ Zip code: _____

Are you the only wage earner in your household: ☐ Yes, ☐ No

What is your age range: ☐ 16-24, ☐ 25-35, ☐ 36-54, ☐ 55+

What is your education level: (Please check which applies),

☐ Less than High School/GED

☐ High School/GED Complete

☐ Vocational or Trade Certificate

☐ Community College degree

☐ Bachelor's Degree

☐ Master's Degree

Do you need additional languages or accommodations? ☐ Yes, ☐ No

Please list:

Future career plans: (Check all that apply)

I have already lined up a replacement job: ☐ Yes, ☐ No,

If yes, when is your start date: _____

I want to return to work as quickly as possible with the skills that I have: ___ Yes, ___ No

I need to Upgrade my skills before I look for my next job: ___ Yes, ___ No

I need help deciding my future career/training plans: ___ Yes, ___ No

I am interested in these services: (Check all that apply)

Exploring careers: ___ Yes, ___ No; Job search: ___ Yes, ___ No

Resume' development: ___ Yes, ___ No; Basic computer skills: ___ Yes, ___ No

Interviewing skills: ___ Yes, ___ No; Job applications: ___ Yes, ___ No

Networking and social media for job searching: ___ Yes, ___ No

Updating skills in math, reading, and/or writing: ___ Yes, ___ No

I am interested to talk with someone about: (Check all that apply)

Determining my transferable skills: ___ Yes, ___ No

Assessments and skills development: ___ Yes, ___ No

Skill development to address gaps, develop new skills: ___ Yes, ___ No

Work-based learning such as On-the-Job Training, Apprenticeships, and/or Work Experience: ___ Yes, ___ No

Pell Grants and community college training: ___ Yes, ___ No

Services for veterans and veteran spouses: ___ Yes, ___ No

WorkSource Oregon center services and help to find a job: ___ Yes, ___ No

I am interested in these services: (Check all that apply)

Information on financial support: ___ Yes, ___ No

Information on dealing with stress: ___ Yes, ___ No

Information on dealing with job loss: ___ Yes, ___ No

Transportation, childcare or household resources: ___ Yes, ___ No

Did you find the Rapid Response Information Session helpful? ___ Yes, ___ No

Any additional comments you would like to make? _____

For Questions, Suggestions, or Comments on this Guide, please email the Oregon Dislocated Worker Unit at: HECC.DW-Oregon@hecc.oregon.gov

DISCLAIMER: The Office of Workforce Investments, Higher Education Coordinating Commission does not control and cannot guarantee the relevance, timeliness, or accuracy of the materials provided by other websites or organizations, nor does the Office of Workforce Investments HECC endorse other sites or organizations, their views, products, or services. The Office of Workforce Investments, Higher Education Coordinating Commission (HECC) is an Equal Opportunity Employer/program and offers auxiliary aids and services to individuals with disabilities, alternative formats, and language assistance to individuals with limited English proficiencies free of cost upon request. Contact HECC for assistance: <http://www.oregon.gov/highered/Pages/index.aspx>