

What to do if this happens to you!

A NEA-New Hampshire Guide

Reduction in Force

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Introduction

So you've been laid off from your job at school.

While no one plans on life events like losing one's job, you should know that events like these do happen and that the circumstances that lead to such events can be outside of your control. Each individual's situation is unique, and there are steps that every laid-off school employee should consider taking.

Contact your local union representative.

It is likely that your position was eliminated due to the current economic climate or specific conditions in your district such as declining enrollment or the elimination of programs. The collective bargaining agreement (CBA), negotiated by your local association and the school board, articulates procedures that must be followed if bargaining unit positions are eliminated. It is important for you to read your collective bargaining agreement and then meet with your local union representative to ensure that the steps articulated in the bargaining agreement were followed properly. The agreement may also contain seniority and recall rights. Your union representative or union president can assist you to ensure you understand your contract and the provisions it contains that relate to your current situation. A word of caution — if you are unsure about whether or not to sign any district documents related to being laid off, share the documents with your representative and solicit his or her explanation and advice before signing them.

Assess and utilize your support system.

Losing one's job affects different people in different ways. Some people may view losing a job with a sense of freedom and as an opportunity to explore different employment options, while others may experience losing their job with sadness and a sense that they have lost an important part of their identity. Be conscious of your own reactions and how the loss of the job is affecting you. Seek support if necessary. Connect with family members and close friends on whom you can rely for emotional support and guidance. An additional source of support may be through employee assistance program (EAP) offered to employees in your district. Until your contract expires, you may be able to participate in the EAP. If your district has a human resource person, contact that person to see what assistance is being offered. Don't forget that you are an important source of your own support. Remember to take care of your health and to eat well, exercise and work to keep a positive attitude.

Decide upon a future that is best for you and your situation, plan accordingly, and take the necessary action steps. Depending upon your situation, you may decide to begin looking for another job right away or you may decide to take some time to assess your options. When making this decision, seek help from either a professional or someone whose opinion you value and in whom you can confide.



Getting Organized

Start a File

- A copy of your non-renewal letter.
- A copy of your salary statement (individual contract).
- A copy of your W-2, which you'll need when filing for Unemployment Compensation.
- Retain receipts for any purchases related to your job search, even job search travel expenses may be eligible tax deductions.
- Newspaper clippings regarding non-renewal and layoffs in your school district. These may come in handy if any legal action becomes necessary.
- All correspondence related to your job search. We'll talk about this more a little later under "Unemployment Compensation."

District Personnel File

- Obtain a complete copy of your personnel file to be sure that it contains accurate records regarding your employment, evaluations and other documents. NEA-NH members can contact their local president or UniServ Director for further assistance. Your Collective Bargaining Agreement (CBA) should tell you where to go for your personnel file and if there is a waiting period or appointment necessary.
A few other "to do's":
- You may be qualified to teach additional courses or to apply for additional licenses in other areas. Also, state your desire to be considered for any vacancies for which you are qualified, and request that vacancy lists be sent to you as they become available.
- Apply for any additional licenses for which you are now qualified and make sure those you currently hold are properly registered with the school districts, community colleges or universities.
- Check your locally negotiated contract and your insurance policy contract for specifics. Receipt of insurance benefits during the summer months should not affect your eligibility for unemployment, since such benefits are merely later payment for a benefit earned while you were employed.

NOTE: Under COBRA, you are eligible (at your own cost) for continuation of insurance benefits after the District-paid group health insurance ceases. Check with your school district if you have questions.

Continuation of Health Benefits

If you have been laid off from employment in which you participated in the employer's group health benefit plan, you are eligible to continue your health benefits under COBRA. The federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires employers to notify you if your health benefits are to be terminated. The law also provides for laid off employees to continue to participate in the group health plan for up to 18 months. Below are some key points to keep in mind when considering health benefits after a lay off:

- Your employer will notify you in writing of your options for COBRA coverage of health benefits. Be sure your mailing address is up to date with your current employer.
- Laid off employees have 60 days from the date of notification to elect continuing coverage. The COBRA coverage is retroactive to the last day of employment so there are no gaps in coverage.
- If your spouse has access to health insurance through his or her employer, you would likely be able to go onto that plan as a result of the qualifying event of losing your own coverage. Typically, benefit plans only permit changes to your coverage within 30 days of qualifying events or during the open enrollment period. The loss of employment is a qualifying event for most insurance companies.
- Should you elect COBRA coverage from your current employer, you will most likely be required to pay the full amount of the monthly premium. To cover administrative costs, employers may charge up to 102 percent of the actual premium for the coverage. You are typically required to make payments directly to your former employer.
- Depending on your age and general health status, it might be cheaper to seek your own health benefits through one of the insurance carriers in the state such as Anthem or CIGNA
- The American Recovery and Reinvestment Act (ARRA) of 2009 provides for limited premium reductions and "additional election opportunities" for health benefits as part of COBRA coverage.
- The premium reduction is available to someone who: "*Is eligible for COBRA continuation coverage at any time between September 1, 2008 and December 31, 2009, elects COBRA coverage; and is eligible for COBRA as a result of the employee's involuntary termination between September 1, 2008 and December 31, 2009.*" (Source: US Dept. of Labor Web site)
- The premium reduction assistance equals 65 percent of the premium cost, which is reimbursed to the employer. This means the eligible employee would pay 35 percent of the premium cost. However this reduction is only available for a period of 9 months beginning on or after February 17, 2009.
- The additional election opportunity is available to individuals who were involuntarily terminated from September 1, 2008 through February 16, 2009 and who either did not elect COBRA coverage, or elected it then dropped coverage. These individuals have a special period to enroll in COBRA coverage beginning February 17, 2009 and which ends 60 days after the benefits plan provides the required notice. Employers are required to locate such employees and provide said notification.



New Hampshire Retirement System

Vested

This means that you have earned enough service credit for a retirement benefit. Currently, members vest with 10 years of service. You can leave your money in your account and apply for retirement when eligible. You continue to earn interest and you can withdraw any time if you change your mind. If you don't withdraw and you return to work, you'll become an active member again and keep your service. See a financial planner for the best plan of action.

Not Vested

You are not guaranteed a retirement benefit. You need to withdraw your money within five years. That's when you'll stop earning interest and forfeit your service. If you don't withdraw, and you return to work within five years, you will immediately become an active member again and keep your service.



Unemployment Compensation

If you need income to assist you with living expenses, apply for unemployment compensation. Your district's human resource person can assist you with the steps you need to take, or you can access information online at the State of New Hampshire Department of Employment Security Web site (www.nh.gov/nhes/index.htm).

On the first business day after your day of employment you may apply for unemployment insurance benefits. Please be aware that you must be actively seeking and available for employment during the summer months to qualify for unemployment benefits for that period.

If you've become unemployed through a non-renewal or have been laid off and you meet the requirements for wages earned for time worked during a certain period, you'll likely qualify for unemployment benefits.

You should file for unemployment compensation quickly because it takes your benefits a couple of weeks to start up. In New Hampshire this is a two step process.

1. You must file an initial claim which serves as a notice to the Department and your employer that you may claim benefits.
2. This involves the actual request for payment of benefits that is made each week. You must file your first continued claim between the first Sunday through Saturday period following the week you open your claim, and every week thereafter that you wish to file for benefits.

The application process is painless as long as you have all your documentation collected beforehand. You can apply for unemployment on the internet. We recommend having your federal taxes withheld; otherwise you may find yourself in a financial crunch at tax time.

Visit the State of New Hampshire Department of Employment Security Web site at www.nh.gov/nhes/index.htm to get details on eligibility requirements and a useful list of unemployment facts.

What should I do if I become unemployed?

Each time you become unemployed or have your hours of work significantly reduced, file a new claim or reopen an existing claim online at: <https://nhuis.nh.gov/claimant/> or visit the nearest NH Employment Security office to file your claim on a computer in their Resource Center. If you do not have access to the Internet or need language assistance, you may call 1-800-266-2252 to speak to a Customer Service Representative .

Have this information ready before you file.

Your Social Security Number

- Address (mailing and home address)
- Telephone Number
- Amount of separation, holiday, sick, or retirement pay you received or will receive

In addition, for each employer you worked for in the past 18 months, have the following information available when you file:

- Complete name and address of each employer (including zip code)
- Payroll address if different
- Employer’s telephone number (including area code)
- Beginning and ending dates of employment (day, month and year)
- Reason for separation
-

How and when do I file a claim?

Filing a claim is a TWO-STEP process. You must complete BOTH steps to be potentially eligible for payment.

STEP 1: Initial Claim:

This is the first claim you file after becoming unemployed, your first claim in a Benefit Year. It is not a request for compensation, but it serves as a notice to the Department and your employer that you may claim benefits.

STEP 2: Continued Claim:

To file for weekly benefits, go to <https://nhuis.nh.gov/claimant/>, or call 1-800-266-2252 (or 665-1500 in the Manchester area).

This is the actual request for payment of benefits that is made each week. You must file your first continued claim between the first Sunday through Saturday period following the week you open your claim, and every week thereafter that you wish to file for benefits. You may file your Continued Claim any time of the day or night.

All Continued Claims will be for a one-week period only, and must be filed no later than the Saturday following the week being claimed.

When will I get my check?

After your initial claim is completed, it is immediately transmitted to the Benefit Adjudication Unit for processing. Your monetary eligibility is determined and a Determination of Unemployment Compensation mailed that provides the details of your potential WBA (weekly benefit amount). This document is not a guarantee of payment.

If there are questions on non-monetary eligibility conditions, you may be contacted for additional information. Depending on the number of questions about your claim, if any, you can expect to be contacted and/or receive a Determination of Eligibility within 30 days.

If you are unemployed for any reason other than lack of work, more time may be needed to process your claim. If you are found eligible, checks will be issued for any timely weeks filed at the same time the final non-monetary eligibility determinations are made. Remember to file for weekly benefits (also known as continued claims) according to the instructions provided. You will only receive payment for continued claims that are filed timely.

First Payable Week is Waiting Week

- The first week determined to be payable for any initial unemployment claim with a Benefit Year Beginning of January 3, 2010 or later will not be paid and will be served as a “waiting week” per new Legislation.
- You must still file timely for the week and all weeks for which you wish to receive benefits after opening your initial claim.
- The department will determine which week will be served as the waiting week. This waiting week will not reduce your total available benefits.
- The Maximum Benefit Amount for a new claim remains 26 times your established Weekly Benefit Amount.

Benefit Amount

In New Hampshire, your Weekly Benefit Amount (WBA) is based on wages you earned in covered employment during the first four of the last five completed calendar quarters preceding the week in which you initiate your claim. The twelve month period of time used to calculate your Weekly Benefit Amount is known as a “Base Period”.

To establish a benefit rate, you must have minimum earnings in the Base Period of at least \$2,800 and you must have at least two calendar quarters with earnings of \$1.

What is my Maximum Weekly Benefit Amount? (WBA)

That is the most you may receive for each week of total unemployment. It is based on your total base period earnings.

What is my Potential Maximum Benefit Amount? (MBA)

That is the potential amount of benefits available to you throughout the Benefit Year. It is usually twenty-six times your maximum weekly benefit amount.

What is meant by “Eligibility”?

In order to be eligible for unemployment compensation, you must meet the following requirements in each week:

1. You must be totally or partially unemployed. You are totally unemployed for any week in which you did not perform any work and for which you have no wages payable to you. Self-Employment is work and must be reported when you file claims. Work for spouses and/or children, whether compensated or not, must also be reported.
2. You must register for work to be eligible for benefits, unless you have been specifically exempted. Visit the nearest [NH Employment Security](http://www.nh.gov/nhes/index.htm) <http://www.nh.gov/nhes/index.htm> office and sign up to use the Job Match System <https://nhworksjobmatch.nhes.nh.gov/>.
3. The majority of claimants must be available for full-time work on all shifts and during all the hours when the work he/she is qualified to do is normally performed. The law does allow availability for part-time work in specific circumstances when there is a recent history of part-time employment, and/or restrictions to specific shifts due to child care needs or the care of an ill, infirm or physically or mentally disabled family member.*
4. You must be physically and mentally able to work.

5. You must actively look for work, keep a list of employers you contact about a job and the activities you perform as part of looking for work, such as websites visited or networking groups you participate in. Each week, you must try to find work on your own by contacting employers who are likely to have work in your usual occupation. If you cannot find work in your regular occupation, you are expected to look for work in other occupations for which you are qualified.
6. You must file timely claims for benefits.
7. You must participate in re-employment Services if selected by NH Employment Security.
8. You must disclose whether or not you are required to make child support payments, or whether you owe an uncollected over-issuance of food stamp coupons.
9. You must report any refusal of work or referral to work.

Disqualifications

The reasons which I would not be paid benefits?

1. You will not be paid benefits for any week for which you do not meet all of the eligibility requirements explained in the section titled, **ELIGIBILITY REQUIREMENTS**.
 - a. You will not be paid benefits for any week for which you are disqualified if:
You left work voluntarily without good cause attributable to your employer. This means that it was your decision to leave your job. This may also include situations where you were a no call/no show for work when expected.
 - b. You stopped self-employment or closed your business.
 - c. You are self-employed. This means operating a business as an officer, director, stockholder, partner or proprietor with the intent to gain profit or other benefit. It excludes temporary self-employment which was entered into without the intent to establish a business.
 - d. You were discharged for misconduct connected with your work. Misconduct is a deliberate or controllable action which adversely affects your employer. It includes but is not limited to breaking company rules, willful failure to perform the duties of your job, or excessive tardiness or absenteeism.
 - e. You fail without good cause to accept suitable work when offered, refuse a referral to suitable work, or you fail without good cause to apply for suitable work or to return to your customary self-employment when directed to do so by this Department. Generally, whether work is suitable is determined by your physical capabilities, training and experience, previous wages and working conditions, distance of the job from your home, and the length of your unemployment.
 - f. You are not available for work outside your home for any reason.
 - g. You are seeking to receive or have received payments in the form of unemployment compensation under an unemployment compensation law of another state or of the federal government.
 - h. You are unemployed due to disciplinary layoff or suspension, provided the disciplinary layoff or suspension is for a reasonable term and is based upon good cause as determined by this Department.
 - i. You are unemployed due to a stoppage of work which exists because of a labor dispute (strike), unless the stoppage is the result of a lockout or you are not participating in, financing, or directly interested in the dispute.
 - j. You were discharged for intoxication or the use of a controlled drug, of such degree and rate of occurrence as to seriously hamper or interfere with your work or the work or safety of others.
 - k. You were discharged for arson, sabotage, felony, assault which causes bodily injury, criminal threatening, or dishonesty connected with your work.
 - l. You failed to file on the date and time or in the manner you were directed to file.

Reduction of Benefits

For example, untimely filing of claims usually results in loss of benefits for week(s) that were not claimed in a timely manner; voluntarily leaving work without good cause attributable to your employer requires you to return to work for five weeks, earn 20 percent more than your Weekly Benefit Amount, and again become unemployed through no fault of your own. The written Determination of Eligibility you receive will tell you either how long the loss of benefits lasts and/or what you must do to again become eligible.

Employment

The Job Search

- You have been laid off. Now what? After the shock and disappointment, keep in mind that you do have options, and there are jobs available out there. Here are some tips and guidelines to keep in mind as you search for new employment.
- **The job search:** This is your job now. Use all the resources available to you — from Web sites to friends and colleagues — to find job leads. Stay focused and don't get discouraged.
- Use any and all resources to find leads and follow through on them. Many medium-sized and larger school districts have employment pages on their Web sites. Here are some other job search sites:
 - Monster.com
 - Jobsinnh.com
 - Indeed.com
 - Nhworks.org
 - Careerbuilder.com
 - Edjobsnh.com
 - Craigslist.com
 - Seacoastcareers.com
- **Do your research:** Learn all you can about schools or organizations you are targeting for a job. A wealth of information can be learned on their Web sites or by talking to people who work there. You want to be well informed when you apply. Knowing the specifics about a school makes it easier to point out in your cover letter how your skills fit the opening.
- **Structure your time:** Now that you have free time on your hands, make the most of it. Plan specific hours of the day for your job search, phone calls, and sending resumes. Visit your local library weekly and read regional newspapers and periodicals to get ideas for job leads. Keep a spreadsheet to track your applications, noting the date sent, to whom, position applied for, and follow-ups.
- **Network:** Many jobs are not ever advertised but are filled by applicants who find out about the opening by word of mouth. Get the word out to friends, colleagues and professional contacts that you are seeking employment. Include brief information about your background and targeted fields. Meet with friends and colleagues on a weekly basis to share ideas and leads. It will also help keep your morale up to be out talking with other people.

Resume

Be sure your resume and cover letter are free of errors and up-to-date. Share them with friends and professional colleagues to review and proof before sending them out to potential employers.

A résumé is a summary of one's educational and professional experience and skills. In preparing a résumé the writer should focus attention on his/her qualifications and achievements, contributions he/she can make to the employer and the organization, and details supporting his/her application.

The following items **should** be included in a résumé:

- personal data (name, address, telephone)
- career objective or professional goal
- professional preparation or education
- teaching and/or related work experiences
- honors, scholarships, and awards
- publications and presentations

The following items **may** be included in a résumé when circumstances warrant:

- additional personal data
- special skills or areas of expertise
- interests and hobbies
- military experiences
- professional memberships
- community service
- date available for employment
- location of credentials

There are three commonly used résumé styles or approaches - historical or chronological, functional, and analytical.

- Historical/Chronological: The chronological résumé presents information in reverse chronological order, listing the most recent experiences first. This format offers the best opportunity to present details of experiences exactly as they occurred, showing the applicant's growth and development.
- Functional: A functional résumé is organized according to the functions of the position sought. The applicant selects only those experiences which relate to the job he/she is seeking. The functional approach may be used to highlight different areas of the employment experience, arranging the most significant functions and responsibilities first.
- Analytical: The analytical résumé provides an analysis of the applicant's particular skills. This format allows the writer to emphasize qualifications for the position, as well as to highlight special skills and abilities by concentrating on the kinds of work done and jobs held in the past.

- **Informational interview:** If there is a company or school district you are interested in targeting for a job, ask the HR office personnel, principal or superintendent for a short informational interview to learn more about it. Be professional and keep your interview to 30 minutes or less. Ask informed questions such as, “Please tell me about the education philosophy of the middle school,” and “What have been the greatest successes for the school in the past year?” The informational interview will help you determine whether you want to apply for jobs there. It will also give the person you are interviewing a better sense of who you are when they see your resume.
- **Volunteer:** Contributing to your community by volunteering at your child’s school, a community program, or non-profit will give you a renewed sense of purpose. It will also help you to network for job leads, and it will provide additional material for your resume to demonstrate you used your time productively while you were between jobs.
- **Think outside the box:** If you are a laid-off teacher or school support staff and are unable to find a job in a school setting, consider other like positions. For example, many social service agencies hire people with special education and school experience. Some suggestions are listed below:
 - Moore Center Services, Manchester, NH, moorecenter.org
 - Odyssey House NH, Hampton, NH, odysseyhousesnh.org
 - Measured Progress, Dover, NH, measuredprogress.org
 - Riverbend Community Mental Health, Concord, NH, riverbendcmhc.org
- **The place holder:** It may not make sense to hold out for the ideal job after many months of not finding one. It is perfectly acceptable to take a job for which you are overqualified, or is outside your expertise, knowing that it is going to be short term until the ideal job comes along.
- **The interview:** Be prepared by researching the position and organization before the interview. If possible, drive to the location once before the day of the interview so you know where to go, or give yourself plenty of time to get there. Arrive a few minutes early. Dress professionally with clean, understated and professional attire. Wear something in which you feel comfortable and professional. If there is an interview panel, acknowledge each person when you are introduced. Bring a copy of your resume in case they do not have one. Do not bring a portfolio or other projects to show, unless it is relevant to the position. Answer each question with a succinct, clear answer. If you are unsure about a question someone is asking, ask for clarification. The interview is not a test; it is an opportunity to have a discussion about your skills and experience, as well as for the potential employer to get to know you. If you are asked to share a little about yourself, be brief with personal details, but do tell the interviewer why you are interested in the position, and briefly how your background is a good fit with it. When the interviewers are finished with questions, ask a few of your own. At the conclusion, shake everyone’s hand and thank them. Within 24 hours send a note or e-mail to the person leading the interview expressing your thanks for the opportunity to meet with them. If you left out some key element during the conversation, include that in your note.

The Qualifications Brief

A qualifications brief is becoming an accepted alternative to a résumé. As opposed to a résumé which summarizes the applicant's experiences, a qualifications brief focuses on the qualities, accomplishments, and special abilities that qualify the applicant for a specific position. A qualifications brief should:

- Focus on the needs of the employer,
- Focus attention on the applicant's special abilities for a specific position,
- Define the applicant's strength,
- Stress the applicant's accomplishments, and
- Reflect the applicant's character and personality.

The qualifications brief generally is written in a narrative format, much as a summary page. The brief should describe the individual's qualifications with narration that allows one's personality to come through and enhances the document.

Suggestions for Preparing a Résumé or Qualifications Brief

- Communicate your abilities in the clearest fashion possible.
- Be consistent throughout in terms of approach, organization, and appearance.
- Be concise; use no more than two pages.
- Experiment with various arrangements of headlines, captions, and text in order to find the best overall appearance effect. Leave sufficient margins and white space so that pages do not appear crowded.
- Use capital letters and underlining sparingly.
- Use indentation or bullets as a means of identifying separate items.
- Eliminate unimportant details and stress relevant experiences and accomplishments.
- Incomplete sentences or splinters of sentences may be used as long as the meaning is clear and the style is consistent throughout.
- Omit the use of abbreviations, slang, or professional jargon that may be misinterpreted.
- Omit personal pronouns unless the text does not make sense without one.
- Get someone else's reaction to your résumé before printing a final copy.
- Check for spelling, punctuation, grammar, and typing errors.
- The résumé must be error free.
- The quality and color of paper and ink are important.



In the Meantime . . .

Licensure: Keeping Your License Current

Even when you are unemployed, renewing your teaching license is part of your professional responsibility. How you achieved your initial certification/licensure and what kind of licensure you want in the future may determine the qualifications you must meet to keep your license current. The requirements for renewal are printed at the bottom of your current certificate/license. Contact the New Hampshire State Department of Education for further assistance.

Managing your Budget

Prioritize your monthly expenditures starting with the things you must have: food, housing, electricity, health and car insurance, etc. Don't forget future expenses when creating your budget such as income or property tax, and any outstanding debts. In these uncertain times it is better to do without now than be struggling later. If you have retained your association membership, check for coupons and savings from your NEA-NH membership card.

Credit

- It is better to make the minimum payments on your credit cards than get behind. That way your credit rating won't suffer. Use credit cards only in emergencies, such as unexpected medical or dental expenses.
- Re-evaluate your car insurance and talk to your agent about ways to save. Talk to your family about what is happening, but be reassuring: "Things will be okay, but we'll have to be careful about what we spend until I get a new job. Help me think of ways we can save."
- The National Education Association (NEA) Member Benefits www.debtadvice.org/nea, 1-866-479-6322 and the National Foundation for Credit Counseling (NFCC) <http://www.nfcc.org/> have teamed up to provide financial literacy and debt management education to NEA members and their families.



Resources for NEA-NH Members

- NEA-NH Membership - You may maintain your legal protection, along with all other rights, resources and benefits, with the maintenance of your active membership in the NEA-NH. It can mean the difference between future employment in your current location and relocation to find other employment. When you get another job, services, rights and benefits continue uninterrupted when you renew your NEA-NH membership through your new local association.

NEA Member Benefits

- NEA Member Benefits provides you with many solutions to the financial aspects of daily living such as auto and home insurance, credit cards, retirement supplement plans and consumer discounts. Call Member Benefits 1-800-637-4636 and speak to a representative. Let them know that you have been RIF/non-renewed, send them a copy of the letter to that effect. This will allow you to receive some special waivers/programs.
- NEA-NH Membership Card - Discounts on daily items like clothes, food, and services.
- If you currently take advantage of any NEA Member Benefits insurance programs, it is also necessary to maintain reserve status in order to remain on these plans. Some programs offer alternative payment options should you be laid off.
- If you are still unemployed in the fall, you can maintain your benefits by becoming a NEA-NH Reserve member. Simply call NEA-NH at 1-866-556-3264 to process this request.