

# 9 simple steps

## 1. Don't panic

At a time like this there are lots of confusing thoughts and feelings crowding in. Although only you can really know what it feels like, lots of people go through the same thing, so you are not alone. Find someone just to listen to how you feel. Talking about things can help cope with the confusion.

## 2. Make sure your paperwork is in order.

There are rules about how redundancy is handled. Your employer should consult with you about finding alternative work in the organization. Talk to your line manager about the opportunities.

But, if this is not an option, anyone who has worked for an employer for more than 2 years is entitled to a redundancy payment. If you haven't already been told, ask your employer what is being offered. For details of redundancy rights see [www.direct.gov.uk/Employment](http://www.direct.gov.uk/Employment)

Ask your employer about pension rights or payments and make sure they give you your P45. This document is required when you sign on with Jobcentre Plus and when you start with a new employer.

## 3. Contact Jobcentre Plus.

Jobcentre Plus now offers a one stop shop for all benefits and job search advice, bringing together the old Job Centres and Social Security Offices.

To get help looking for work, even whilst you are still employed, phone 0845 6060234 or go to [www.direct.gov.uk/Employment](http://www.direct.gov.uk/Employment)

You may be eligible to receive benefit payments. To make a claim you have to wait until you have stopped working for your employer. Filing in the application is now done by phone on 0800 055 6688 or online at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

An appointment will be made at your local office with a Personal Advisor to discuss finding a new job, training that you might do and any other benefits you are entitled to. Take your P45 and two recent pay slips when you have your initial interview.

## 4. Put your redundancy pay in a safe place.

Check with the personal Advisor at the Jobcentre Plus before you spend or invest your redundancy payment as this may affect your right to benefit.

## 5. Check your entitlement to Housing and Council Tax Benefit

If you rent a flat or house, consult the Housing Department of the local council about a possible rent allowance. You may be entitled to Housing Benefit and you can also apply for a rebate on your Council Tax bill.

If you have a mortgage, tell your building society or lender immediately. In certain circumstances, you could get help with paying your mortgage. Ask at the Jobcentre Plus. Do not use your redundancy money to pay off your mortgage without first getting advice.

## 6. Keep track of spending.

Review any standing orders, HP agreements or finance contracts on purchases. If you're worried about meeting payments, seek help to avoid getting into uncontrollable debt. The local Citizen's Advice Bureau offers a confidential service on managing debt. Their number will be in the phone book or ask Jobcentre Plus for details of support organizations in your area.

## 7. Keep in touch with your Trade Union.

They can offer a range of advice and support not only through the process of redundancy but later as you look for new employment. If you're not a member and you need advice ask at the Citizens Advice Bureau.

## 8. Keep looking for a job.

Remember, you have valuable skills and experience. Redundancy is as much an opportunity to find a new direction as it is the ending of one chapter of your working life.

## 9. Set targets and tasks for yourself.

Planning your day will help give you a sense of purpose and satisfaction. Do something about that interest you have never had time to pursue. Enrol for a course at your local college or consider offering your services and skills as a volunteer – there are always plenty of charities and other organizations crying out for help. Ask at your local volunteer bureau. The number will be in the phone book.