



## Newcomer Information

### **The Emotional Side of a Job Change**

Changing jobs or entering the workplace is a very emotional experience regardless of how it occurs (mergers, divorce, moving, reorganization, first job, reduction in force, etc.). The level of stress and the intensity of emotions involved with job loss and job change can be the same as those associated with the death of a loved one. During your search you may experience:

- Denial or disbelief that the loss has occurred, or it's seriousness.
- Anger at yourself, your family or your employer for the loss.
- Embarrassment, fear and depression regarding your situation.
- Worry over finding another position

Understanding that these emotions will occur periodically and continually during your search will help you and each member of your family. Be honest with yourself, because if you are anxious, angry or depressed, you will not interview well. If you feel you would like to consult with a professional counselor, please do so. For your convenience, a list of professional counselors is attached. Keep fit, start an exercise program and get focused on getting your new job. Finding a new job is now your full time job. It takes at least 25 to 35 hours a week to find that new job as quickly as possible.

### **Spiritual Aspects of a Job Change**

The first thing asked at social events after names are exchanged is "What do you do?" Much of our perception of who we are is based upon our jobs and our accomplishments. However, each of us has infinite value simply as the marvelous human beings that God has created and that He cares about. Even though work is part of God's plan for the human race, He has a greater plan for our lives. Sometimes, during a job change, we can rediscover that truth. We can be reminded that there are more important things than work and finances. Many people admit that they prayed a lot more during a job search than during other times in their life. Eternal questions as to "What is really important in life?" "And "What was I created to do?" and "What legacy will I leave?" often surface during a job hunt. As well, honest feelings of frustration at God frequently occur. "God, why did you let this happen to me?" is a common question, especially if a layoff or job change occurs under circumstances that may seem unfair or improper. We believe that even challenges and setbacks can result in good, if we let God into the process. Often,

story after story confirms that the job change itself was good, reenergizing, refocusing and redirecting us to a better position for us. Sometimes, we wouldn't have made a change voluntarily; we are creatures of habit. God can also work in our character during a difficult job change, making us better, stronger people. Finally, your relationship with God can be a powerful source of strength, hope, patience and wisdom during your job search. We believe that God is interested in every aspect of our lives. Worries over finances and job decisions can be prayed about as well as taking practical steps listed on the next pages.<sup>4</sup>

## **The Financial Aspect of Job Loss**

You should evaluate your financial condition immediately. Cut unnecessary expenses. Don't assume that severance pay will cover your needs until you find a new job. Do everything you can to be employed before your severance pay runs out. Look for additional sources of cash.

- Unemployment insurance – Don't assume you are not eligible. Ask for it.
- Whole life insurance policies – What cash is available to borrow?
- Refinancing your home – Is equity available?
  - Investments, 401K plan, etc. – Ask about cash value and penalties for loans or withdrawals.
  - Request creditors for extended payment plans before you are past due.
  - Make tough decisions on which monthly expenses are needs versus wants.
- Keep records of expenditures to make sure you are staying within your budget.

Even with the best of planning you may end up with a cash shortage. Your job search could be lengthy, or you may have unexpected medical expenses. If you find yourself in a bind with creditors, consult with a credit counselor, such as the ones listed in our Support Services documentation.