

## There is life after redundancy!

### SHOCK!

Whether you are 25 or 60 or somewhere in between, losing your job is a shock. It may take you while to think straight. It may feel like a bereavement.

### TOP SECRET

You may even pretend it hasn't happened or try to keep it a secret from your family. Don't! It's not your fault. Redundancy is nothing to be ashamed of.

### DEPRESSION

You may feel alone and depressed. Don't suffer in silence. Talk to someone who knows you, or someone who has shared your experience and understands.

### REALITY

You are worth something. You are able, intelligent and you have a future! Losing a job is the end of one chapter in your life and the beginning of the next. So don't give up on yourself too soon!

1. Tell your partner and family
2. Collect your P45 from work
3. Contact **Jobcentre Plus** on **0800 0 55 66 88**
4. Seek advice about what you can do with your redundancy money without losing benefits.
5. Seek advice about housing
6. Plan ahead for the bills and ask about Job Seekers' Allowance.
7. Maintain trade union links.
8. Look for jobs
9. Plan your day
10. Don't be afraid to ask for help.

#### **Citizen's Advice Bureau**

Single Access Number for the Whole of Cornwall - **08444 994 188**

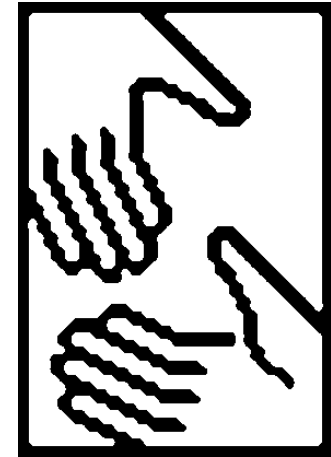
#### **Cornish Community Banking**

CCB acts is the local Credit Union working across Cornwall and provides community banking services to all. Membership is open to all individuals whether they are working or not and one attractions of the Credit Union is the access it gives to members to low cost loans. For more information or to contact your local CCB collection point call 0800 055 6873.

#### **A listening ear**

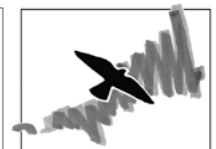
If you would like to talk about anything you have read in this leaflet or discuss, in confidence, your experience then your local minister will have pastoral skills and may be able to help. Across Cornwall there are also a number of work place chaplains with experience of the world of work who may be able to offer support. For their details contact the social responsibility team at 01872 247213 or e-mail [sro@truro.anglican.org](mailto:sro@truro.anglican.org)

# Lost your job?



*There is life after redundancy!*

**Diocese of Truro  
Social Responsibility  
Team**



This leaflet is based on material produced by the Black County Urban Industrial Mission - a team of West Midlands Christians who aim to connect the church and the economy.

The original copy can be accessed at [www.bcuim.co.uk](http://www.bcuim.co.uk)

Try not to panic. It is not your fault that you are without a job. It is the job that has been made redundant and not you.

Some people experience feelings of guilt and shame when they are made redundant. Try to dismiss such feelings, even though it might seem difficult to do so.

Some people experience feelings of anger and bitterness and some feel depressed. These feelings are not unusual, but if they persist you may like to seek professional advice.

Some people find it hard to tell their partner and families that they have been made redundant but it is important to share the news as soon as you can so that you can support one another.

There is no doubt that redundancy brings challenges with it but there are people whose job it is to help you meet those challenges. There are other people too who will want to help you. It may be that you have a trusted friend who will listen and support you. Often community groups and churches will provide practical and emotional support in communities where companies have closed down.

Try not to panic. It may help you to remember that most people make several job changes in a life-time.

### **Some important things to consider when you are made redundant:**

#### **1. Make sure the paperwork is in order.**

If you have notice of the redundancy check the redundancy payment on offer before you leave your place of work. Leaflet PL808 from **Jobcentre Plus** gives a summary of the Redundancy Payments Scheme. Leaflet PL703 gives advice about time off for job hunting or retraining. Ask your firm about pension rights or payments. Make sure you have your P45, wages and any other entitlements. Your union rep will be able to advise you about these and any other matters.

You may return to work to settle any of these questions, see online at:

<http://www.direct.gov.uk/en/Employment/RedundancyAndLeavingYourJob/index.htm>

**2. Contact Jobcentre Plus.** It is important to register without delay on: **0800 0 55 66 88**

- You can contact your local job centre on: **0800 0 55 66 88**
- You can ask about receiving benefit on: **0800 0 55 66 88**
- You can arrange for an interview on: **0800 0 55 66 88**

It will help if you take your completed JSA1, P45 and your last two payslips with you to your interview. If you don't have them you can still attend the interview.

Listen to the employment adviser. They have a great deal of experience in helping people who have been made redundant.

#### **3. Keeping your redundancy pay safe.**

A bank or building society will be able to offer you advice about the right account for you but it is important to check with Jobcentre Plus before making a decision. How you spend or invest your redundancy pay may affect your right to benefit. Proper advice is crucial in making your money work for you.

\*A warning note - the services of door-to-door advisers are often unhelpful and such advisers may not be regulated by the Financial Services Authority. Each person's circumstances are different. The client adviser at Jobcentre Plus is there to help you, both with your finances and also with information about training schemes and employment opportunities.

#### **4. Check your entitlement to Housing and Council Tax assistance.**

If you rent a flat or house, consult the Housing Department about a possible rent allowance. If you have a mortgage, consult your building society

immediately. Don't use your redundancy money to pay off the mortgage before seeking advice. You can also apply for a rebate on your Council Tax Bill.

**5. Keep track of your spending.** If you have items purchased on credit or bills that you cannot pay the Citizens' Advice Bureau will have information to help you. **Jobcentre Plus** will give you details of Job Seekers Allowance and a variety of other benefits that may help you. Job Seekers Allowance is claimed using form JSA1 available by phoning: **0800 0 55 66 88**.

**6. Keep in touch with your Trade Union.** They can offer a range of advice and support. If you are not a union member, the Secretary of your local Trades Council is there to help.

**7. Seeking employment.** Jobs are advertised in newspapers, in the Jobcentre, on the web, in libraries and in shop windows. Jobseeker Direct has a helpline on **0845 6060 234** or online at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk). Some people find it helpful to ask family and friends to help them in their search for work.

**8. Keeping occupied.** Experience shows that planning the day helps to give people who have been made redundant a sense of purpose and direction. Until you find work you may like to consider adult learning opportunities at a local college. You may find skills you never knew you had. There are also many local organisations that would welcome you as a volunteer.

**9. Don't be afraid to ask for help.** Talk things over with a friend who understands or with a counsellor, your local G.P. or your local Church Minister. Join a local unemployment support group if you can. Don't suffer on in silence!