

PREPARING FOR YOUR JOB SEARCH

Sometimes we find ourselves looking for new employment due an unexpected circumstance. When this happens it is easy to feel overwhelmed, which is why Delta Community Retirement & Investment Services has created a short checklist to help you get started.

- Get Letters of Recommendation and Prepare for Reference Checks.** Obtaining a letter of recommendation can boost both your confidence and future job prospects. Reaching out in advance to your references is a helpful employment seeking technique.
- Review Your 401(k).** A central issue is how soon you may need the funds. Potential choices can include leaving funds in the 401(K), transferring to an IRA or rolling to your new employer's 401(k).
- Inquire About Your Health Insurance.** Be clear on when your employer sponsored coverage ends. You can compare plans at the Health Insurance Marketplace Exchange, or if married, switch to your spouse's medical plan within 30 days. If you're eligible, extending employer coverage with COBRA is another option.
- Life Insurance.** Protect loved ones by obtaining your own policy if your only source of life insurance was tied to your employer.
- File for Unemployment.** If eligible, unemployment compensation helps partially replace lost wages. Also, take advantage of your state employment office's resources to identify job opportunities.
- Tighten Your Budget.** Are there discretionary expenses that can be reduced? One effective technique is to print your recent bank and credit card statements and use a highlighter to identify expenses that can be reduced or eliminated. Pay particular attention to your auto pay debits.
- Boost Your Skills.** Use both your new-found time and motivation to enhance your marketability. Online universities and professional development resources offer a wide variety of virtual training options that are accessible, convenient, and often times free.
- Update LinkedIn and Your Resume.** Up-to-date career information is a necessary part of an effective job seeking campaign. Be fair, factual, and accurate in your descriptions, and be sure to tailor your cover letter to the position you are seeking.

- ❑ **Clean Up Your Social Media.** Employers routinely review the social media history of job candidates. Your online persona can play a major role in getting or not getting a new job. As part of reviewing your online presence, Google yourself.
- ❑ **Print Personal Business Cards.** Having career-oriented business cards with your personal phone and email allows you to conveniently market yourself at any time and with anyone.
- ❑ **Use Your Freedom Wisely.** Stay disciplined. Boost your skill set. Stay connected with family, friends and colleagues. Even small successes add up when applied with consistency.
- ❑ **What Not to Do.** Bash your former employer – especially online. Waiting too long to get health insurance. Dwelling on the past – the job loss has happened, it’s what you do going forward that matters most.

Consider working with a CERTIFIED FINANCIAL PLANNER™ professional (CFP®). Our CERTIFIED FINANCIAL PLANNER™ professionals are committed to providing members of Delta Community actionable guidance and advice so they can make informed decisions. Call us today at 404-677-4890 to learn more.

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