



# Layoff Resource Guide

*a handbook for employees*

April 2016

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## Transition Assistance

### TRANSITION ASSISTANCE PROGRAM FOR ADMINISTRATIVE, SERVICE & SUPPORT EMPLOYEES March 1, 2009

#### INTRODUCTION

The Transition Assistance Program provides short term temporary income and benefits to employees subject to involuntary layoff. Transition assistance applies to all Administrative, Service and Support employees. Individuals not covered by HR 117 Layoff do not have seniority and preferential hiring rights. Other layoff provisions remain in effect. The following transition assistance program will apply to layoffs occurring between March 1, 2009 and June 30, 2010.

#### ELIGIBILITY

All regular Administrative, Service and Support employees (as defined in HR 101 Employee Status) who have successfully completed their probationary period are eligible for transition assistance. Employees whose positions are discontinued because of a reduction in the workforce are eligible for transition assistance, regardless of funding source. Non-regular (as defined in HR 101 Employee Status) and probationary employees are not eligible.

In some cases, it may be several weeks between the time the employee is notified of layoff and the actual date of layoff. To qualify for transition assistance, the employee must continue to perform his or her duties in a satisfactory manner after notice of layoff and prior to the effective date of the layoff. If the employee refuses to accept transfer or assignment to a comparable regular University position, the employee loses his or her right to transition assistance. In addition, the employee is not eligible for transition assistance if any of the following events occur prior to the effective date of layoff or, once commenced, is not eligible for the continuation of transition assistance if any of these events occur prior to the end of transition assistance: 1) death 2) retirement 3) termination, 4) receipt of Long-Term Disability (LTD) benefits or 5) acceptance of another regular benefit eligible position within the University. In order for an employee to be eligible to receive transition assistance payment, the employee is required to sign the University of Missouri Transition Assistance Payment Agreement and Release.

#### NOTICE

Employees will be given a minimum of two weeks written notice of layoff because of a workforce reduction. At the University's option, such employees may receive two weeks pay (prior to transition assistance payments) in lieu of notice. Issuance of layoff notice must be coordinated through campus Human Resources.

#### TRANSITION PAY

An eligible employee will receive one week of pay (minimum of 4 weeks; maximum of 26 weeks) for every year of continuous regular employment, immediately prior to layoff. For regular employees who have a contract with a specified end date, transition pay shall not exceed the amount the employee would have earned through the contract end date. Transition payments will be made in accordance with the employee's regular pay schedule. Such payment and the employee's repayment obligations shall be in accordance with the University of Missouri Transition Assistance Payment Agreement and Release and shall not begin until the effective date of the agreement.

#### TRANSITION BENEFITS

All eligible Administrative, Service and Support employees with a minimum of five years of continuous regular employment with the University (including those not covered under HR 117 Layoff), immediately prior to layoff, will be placed on a layoff leave of absence for one year from

the effective date of layoff. All eligible Administrative, Service and Support employees with less than five years of continuous regular employment with the University (including those not covered under HR 117 Layoff), immediately prior to layoff, will be placed on a layoff leave of absence for three months from the effective date of layoff, provided, however, the layoff leave of absence may not exceed a contract end date, if any. During the layoff leave of absence, the employee will be eligible to participate in the University's benefit programs (medical, dental, life, accidental death and long-term disability). The University will continue to pay its portion of the benefit premiums during the layoff leave of absence.

Employees placed on layoff leave of absence are required to notify campus Human Resources if they obtain employment outside the University and/or if they become eligible for coverage under other benefit programs as a result of such employment. Participation in the University's benefit programs will not be continued if the employee becomes eligible for coverage under other benefit programs as a result of employment outside the University.

The qualifying event date for COBRA eligibility is the effective date of the layoff leave of absence. The COBRA benefit period will run concurrently with the layoff leave of absence. Once the layoff leave of absence has expired, COBRA benefits can continue, with full costs paid by the individual, for the remainder of the COBRA eligibility period allowed (not to exceed 18 months in total). The Faculty and Staff Benefits Office will mail information on COBRA benefits, including the timeframe for COBRA election.

#### OUTPLACEMENT SERVICE

Outplacement services such as resume preparation help in developing job search strategies and interviewing skills will be made available to an employee through campus Human Resources, which will also provide contact information for the appropriate Division of Employment Security.

## Continuation of Employee Benefits

### Group Health Insurance

- If you are currently enrolled in a UM medical plan, your current health insurance coverage will cease as of the last day of the month in which the layoff occurs.
- During the time period (3- or 12-months) you are eligible for layoff status, you will be eligible to continue your insurance through the University paying the same premium rates as active employees. This period would run concurrently with your eligible continuation period under COBRA.
- You have the option to extend your health, dental and/or vision plans in which you are currently enrolled through the Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 18 months.
- ASI will mail COBRA enrollment forms to you (at the home address listed in HR Records) at the beginning of the layoff period. If applying for COBRA, you must complete the COBRA election form and return it to ASI. You have 60-days from the date of notification or the qualifying event date (whichever is later) to return the continuation election form.
- It is important to note that COBRA continuation is not automatic; it is a choice you make. You may also want to investigate other individual plan options instead of continuation under COBRA. (Please refer to the Resources at the end of the Benefits section.)
- For the layoff period, you would make subsidy payments directly to ASI COBRA for health, dental, & vision plans. Life and LTD will continue to be deducted from your transition pay, then you pay these premiums directly to Employee Benefits Office when your transition pay ends.  
Upon completion of layoff period, you would continue insurance coverage but make payments to the COBRA plan administrator. You are responsible for paying the full cost of continued insurance coverage during the remaining COBRA period of coverage.
- ASI COBRA will notify individuals of billing and payment methods. Their toll-free telephone number is (877)388-8331.

### Flexible Spending Accounts (FSA)

- Your current participation in a Flexible Spending Account will end as of the last day of the month in which you receive your final paycheck.
- For Health Care FSA, you can file for reimbursement for all eligible expenses incurred prior to the end of the month your last check is received. These expenses cannot exceed the annual pledge amount designated for the calendar year. You have until April 15<sup>th</sup> of the following year to submit eligible claims. The account can be extended through the end of the calendar year on an after-tax basis if you elect continuation through COBRA. COBRA continuation is not automatic; it is a choice you must make.
- For Dependent Care FSA, you will have until April 15<sup>th</sup> following the end of the plan year to file claims which were incurred up to the end of the month in which you received your final check. There is not a COBRA option for the Dependent Care FSA.
- For Dependent Care FSA, you can apply for reimbursement for all eligible expenses incurred prior to the end of month last check is received but it cannot exceed the current amount in your FSA account.
- The COBRA continuation forms will be mailed to your home address listed in HR. COBRA is administered by ASI COBRA for the UM System. Account balances and general information may be obtained from ASI at their toll-free number (800)659-3035.

## Life Insurance Conversion

### Basic Life Policy

- You may elect to convert your Basic Life policy from group term life insurance to an individual life insurance policy without proof of insurability. You would be issued a whole life insurance policy known as Classic Life.
- The premium is based on your age at the time of conversion and the dollar amount converted. The premium is paid directly to Minnesota Life Insurance Company.
- If interested in conversion, you need to complete and submit a life insurance conversion form to Minnesota Life within 31 calendar days of termination of layoff leave. Contact your Campus Benefit Representative for this conversion form.
- The individual life insurance policy is issued by Minnesota Life Insurance Company.

### Optional Supplemental Life Insurance Policy

- You may elect to convert your policy from group term life insurance to an individual life insurance policy without proof of insurability. You would be issued a whole life insurance policy known as Classic Life.
- Your premium is based on your age at the time of conversion and the dollar amount converted. The premium is paid directly to Minnesota Life Insurance Company.
- If interested in conversion, you need to complete and submit a life insurance conversion form to Minnesota Life within 31 calendar days of termination of layoff leave. Contact your Campus Benefit Representative for this conversion form.
- The individual life insurance policy is issued by Minnesota Life Insurance Company.

## Retirement Plans

### University of Missouri Retirement, Disability, and Death Benefit Plan

- Vested member – has three options (after layoff leave is terminated)
  - Leave money in account and begin a monthly benefit as early as age 55 when eligible
  - Withdraw money and pay taxes and possible penalties
  - Rollover money to an individual IRA account or another qualified plan
- Non vested member – no options
  - No pension funds available
- Vested Status – an employee becomes a qualified member of the pension plan after they have completed 5 years of regular service credit. Periods of unpaid service would not count towards vesting service credit. Certain leaves of absence, paid or unpaid, will not count towards vesting.
- If you are currently eligible to retire, you may elect to do so in lieu of a layoff. This election may be accomplished by completing a Notice of Intent to Retire form that is available through Human Resources and on their website\_ [\[http://www.umssystem.edu/totalrewards/forms-guides\]](http://www.umssystem.edu/totalrewards/forms-guides).

### Tax Deferred Investment Programs

- 403b (pre-tax)
- 403b Roth
- 457b
- 401a
  - Member has three options (after layoff leave is terminated unless age 59 ½)

- with the exception of the 457(b) program which requires termination even for those age 59 ½):
- Leave money in account
- Withdraw money and pay taxes and possible penalties
- Rollover money into individual IRA account
  - Appropriate forms can be obtained by the member from their investment company

Contact your campus benefit representative to discuss this option and completion of appropriate paperwork.

Note: If you return to active status prior to the end of your layoff period, you will once again accrue service credit towards the pension. This would be added to previous time, but the time in layoff status would not be counted. If you do not return prior to end of layoff period but regain employment to the UM System at a future date, any prior creditable service would be reviewed to determine vesting status for you.

#### Educational Savings Program (MOST)

- Contact MOST at (800)962-5088 with questions or for information.

#### Educational Assistance

- An employee receiving educational assistance will remain eligible to continue benefit through the semester in which they are put in layoff status, as long as they remain in layoff status through the entire semester.
- Once in layoff status, employees are not eligible for any additional semesters.

#### Education Fee Reduction for Spouses & Dependents

- Spouse and dependents of employees will be able to participate in the educational fee reduction program during the layoff leave of absence provided they meet the eligibility requirements of the program.

#### Paid Time Off

##### Vacation Accruals

- All unused vacation accruals will be paid as a lump sum payment on your final check when put on layoff status.
- If you return to active status prior to the end of your layoff period, you will begin accruing vacation time at your previous rate. Previous balances are not renewed but start over at zero.

##### Personal Days

- Upon entering layoff status, any unused personal hours will be forfeited upon termination or at your anniversary date.

##### Sick Accruals

- Unused sick time is not paid out.
- If you return to active status prior to end of layoff period, you will not lose your current balance and will begin accruing sick time again at your previous rate.
- Upon termination or end of layoff period, all sick leave balances are forfeited. \*Exception – any employee that is eligible for retirement will retain sick time to be used in pension calculation.

**For more information about your Benefits, please access the following links:**

Medical Plans

[Healthy Savings Plan](#)

[PPO Plan](#)

Dental Plan (Delta Dental)

[Dental insurance](#)

Vision Plan (VSP)

[Vision insurance](#)

Health Savings Account (Optum Bank)

[Health Savings Account](#)

Flex Spending Accounts

[Flex Spending Accounts](#)

Life Insurance Plans (Minnesota Life)

[Life insurance](#)

Long Term Disability Plan (Unum)

[Long Term Disability](#)

Accidental Death & Dismemberment Insurance Plan

[AD&D](#)

Retirement Plans

[Core plans](#)

[Voluntary plans](#)

Pension Calculator

[Estimate your pension pay](#)

Educational Savings Program (MOST)

[MOST](#)

Education Assistance programs

[Tuition assistance](#)

Plan contacts

[Benefit Plan Administrators](#)

Employee Assistance Program (EAP)

[EAP](#)



## Transition Assistance/Benefits FAQs

1. What is a regular University employee?  
A regular employee is an Administrative, Service and Support staff member expected to work at least 75% FTE with an indicated appointment duration of at least nine months.
2. Are employees who are not eligible for layoff benefits under HR 117 eligible for transition assistance benefits?  
Yes. Employees who are not eligible for layoff benefits may be eligible for transition assistance.
3. What is the definition of “comparable” regular University position?  
A comparable position is one that has similar job responsibilities, 75% FTE or greater and pay that is within the same salary range of the employee’s salary at the time of transfer or reassignment. Final determination regarding a comparable position will be made by campus Human Resources.
4. What is the minimum amount of notice that must be given to the employee?  
Two weeks. However, at the University’s option, employees may receive two weeks pay in lieu of notice.
5. How will layoff notice be given to the employee?  
Layoff notice must be given to the employee in writing after coordination with campus Human Resources.
6. What happens to vacation, sick leave and personal days when the employee is placed on a layoff leave of absence?  
Vacation balances will be paid in a lump sum on the staff member’s final check for regular employment. Any unused sick leave and personal days may not be used during the layoff leave of absence but will be reinstated only if the employee is returned to a regular position prior to the end of the layoff leave of absence. If the employee’s anniversary date occurs during the layoff leave of absence, any unused personal days will be lost and 4 new personal days will be added but are not available for use unless the employee returns to a regular position prior to the end of the layoff leave of absence.
7. Are partial years of continuous service counted in calculating transition assistance compensation?  
A half-year or more of regular employment, based on the employee’s anniversary date, is considered a complete year and less than a half-year is disregarded.
8. Does the transition assistance payment include payment for overtime?  
No. The transition assistance payment will be calculated on a straight-time basis.
9. Does the transition assistance payment include payment for shift differential?  
Yes. Shift differential is included if it has been normally included in the employee’s compensation. For an employee working different shifts, the transition assistance payment will be based on the average weekly pay during the two preceding pay periods.
10. What is the rate of pay for the transition assistance payment?  
The transition assistance is paid at the rate the employee was being paid at the time of layoff and does not include any increases based on increases to ranges, minimum wage, etc. which occur during the transition period.
11. Can an employee apply for unemployment benefits during the layoff leave of absence period?

Yes. Employees who are placed on layoff leave of absence due to workforce reductions can apply and the Division of Employment Security will determine if they are eligible for unemployment benefits.

12. When must the University of Missouri Transition Assistance Payment Agreement and Release be submitted?  
The agreement should be provided to employees with the notice of layoff. No transition assistance payment will be made until the signed form is returned to the department and campus Human Resources has been notified of its receipt and the period for the employee to revoke the signed form has expired.
13. Will COBRA benefits be available to allow for continued medical and dental insurance coverage?  
The qualifying event date for COBRA eligibility is the effective date of the layoff leave of absence. The COBRA benefit period will run concurrently with the layoff leave of absence. Once the layoff leave of absence has expired, COBRA benefits can continue, with full costs paid by the individual, for the remainder of the COBRA eligibility period allowed (not to exceed 18 months in total). The Faculty and Staff Benefits Office will mail information on COBRA benefits, including the timeframe for COBRA election.
14. Will employees receive service credit for the layoff leave of absence, will the layoff leave of absence count toward vesting, and will the transition assistance payment be included in the retirement benefit calculation?  
No.
15. Will employees be eligible to participate in HR 303 Educational Assistance?  
Under Collected Rule and Regulation 230.070, employees on leave are not eligible to participate in the Educational Assistance Program. However, employees receiving educational assistance will remain eligible to continue the benefit through the semester in which they are put in layoff status.
16. Will spouses and dependents of employees be able to participate in HR 309 Educational Fee Reduction program?  
Spouse and dependents of employees will be able to participate in the educational fee reduction program during the layoff leave of absence provided they meet the eligibility requirements of the program.
17. What if I find a job at UMSL or UM while in leave status? How are each of the PTO categories affected?  
Vacation – you will begin accruing vacation time at your previous rate. 2) Sick – your sick balance will be activated and you will begin accruing time again. 3) Personal – if you are activated prior to anniversary date, you will have previous balance to use. If activated after anniversary date, you will be given your new accruals for the year.
18. If I come back to work for the University, 1) are my years of service bridged for time off accrual purposes? And, 2) what about for vesting purposes?  
1) No.  
2) You do not lose service credit. However, how this is applied depends on current amount of service time and the gap in employment time with the University. These are reviewed on a case-by-case basis to determine whether time is bridged for vesting or if employee would be required to vest without prior service and then add it on. You should consult with your Campus Benefit Representative.
- 19 Will I be able to access my vested benefit? When?  
You are not eligible to access your vested benefit until the layoff leave period ends. If you are vested and do not become re-employed at the University during your leave, your

file will be transferred to the UM benefits office within one month and after receipt of appropriate certification of age and relationship documents, you will receive your vested benefit materials within 3-5 months.

20 Is it possible to retire now?

If you are 55 years old and have 10 years of creditable service or if you are 60 years old with 5 years of service, you may retire from the University. If this is an option you would like to explore further, please contact: your campus benefits representative.

21 If I'm not vested yet, do I get service credit during my layoff period?

No

22 If I am vested when I go into layoff status, do I receive service credit during my layoff period?

No

23 Is it possible to reach retirement requirements (i.e. service credits, and/or age) during the layoff period, and then retire?

It is possible depending on the situation. The employee would have to be already vested in the plan as you don't receive creditable service while in layoff status. And the employee would have to be over age 55 as the plan require the member to have received at least 1 year of service credit after attaining age 54. Contact your campus benefit representative for additional information specific to your situation.

24 Are employees with academic appointments as defined by CR&R 310.20 eligible for transition assistance?

No, employees who hold academic appointments (regular and non-regular) have fixed term appointments and cannot be laid off prior to the end of the appointment date. Thus they are not eligible for layoff and not eligible for transition assistance.

## Benefits Resources

*University of Missouri – St. Louis*, Benefits Office

211 AAB

One University Boulevard (314) 516-

6466

<http://www.umsystem.edu/benefits/>

Consolidated Omnibus Budget Reconciliation Act (COBRA)

Find out how COBRA provides limited continuation of group health coverage to persons whose coverage otherwise might be terminated due to job loss, transition between jobs, and other life events: <http://www.dol.gov/dol/topic/health-plans/cobra.htm>

Missouri HealthNet Division

State agency that purchases and monitors health care services for low income and vulnerable citizens of the State of Missouri: <http://www.dss.mo.gov/mhd/index.htm>

Insurance Finders

[www.ehealthinsurance.com](http://www.ehealthinsurance.com) –

To assist in finding affordable health insurance, quotes and side-by-side plan comparison.

[www.healthinsurance.org](http://www.healthinsurance.org) –

The writers and editors at the Health Insurance Resource Center put the pieces of the health insurance puzzle together for you in website. Finding affordable individual health care insurance for your family can be confusing. They provide several tools to help you make better choices.

[www.humana-one.com](http://www.humana-one.com) –

Humana One offers individuals and families affordable health insurance and peace of mind.

[www.coventryone.coventryhealthcare.com](http://www.coventryone.coventryhealthcare.com) –

Learn how CoventryOne health insurance coverage for individuals and families can be the solution for you.

## Career & Employment Guidance

### General Information

The following information provides practical and accessible transitional resources to individuals experiencing a layoff. Many of these sources offer no-cost or low-cost quality alternatives to many of the more costly services available to job seekers.

### Getting Started

#### Tips to Improve Your Job Search

- First things first, update your resume and cover letter. There are many free online and local resources who offer resume and cover letter development.
- Explore your career options and plan your job search. Utilize the career exploration & assessment resources we've assembled to get you started on the right track.
- Monitor your online time: We've all experienced the phenomena of "online creep" where you log on to get one piece of information and three hours later, you're still surfing the computer. Decide in advance how much time you need to spend online and then stick to it. If needed, set a timer to remind yourself that it's time to move on to other activities.
- Sign up for personal "job agents": Many sites now offer "personal job agents" that can automate your job search for you. After registering information about the specific type of job you are looking for, the agent notifies you by e-mail when jobs are posted on their database that meet your criteria. You can then apply for any position directly with the employer.
- Follow up your online correspondence: Don't sit around passively waiting for the phone to ring after you respond to a job posting. Take the initiative and follow-up by phone several days later to check on the status of your application. This one action can distinguish you from the competition and get you an interview.
- Use the job boards to scope out companies in active hiring mode: Do you repeatedly see ads for multiple positions within the same company? Apply directly to those firms even if you don't see a specific posting within your field of expertise. Chances are they'll need employees in a variety of positions and departments.
- Find jobs before they're advertised: Read your local business journals and newspapers to identify companies that are hiring or expanding, and send them your résumé.
- Cast a wide net: General job boards can be useful, but don't forget industry and trade association Web sites, which may have more targeted career opportunities.
- Network – online and off: Tell everyone you know that you are looking for a job, whether in-person or using professional networking Web sites.
- Manage your digital footprint: Think your friends are the only people who viewed those less-than-professional vacation photos you posted online? Think again. With a few mouse clicks, potential employers can dig up information about you on blogs, personal Web sites and social-networking site profiles. Make sure you do a thorough self-search and take any necessary corrective action.
- Customize: Tailor your résumé and cover letter for each opportunity. Employers want to see why you're the right person for their job.

- Enhance your marketability: Find out what skills are most in demand and take steps to give yourself an edge in these areas. Focus on sharpening your functional as well as your interpersonal skills.
- Maximize the research capability of the internet: The internet is the ultimate research tool. You can find out just about everything you need to know about companies and industries of interest – use that information to gain a competitive edge in your correspondence and interviews.
- Track breaking business news on the internet: Has a company just received a new round of venture capital or are they headed for bankruptcy? Knowing this information can help you separate hot prospects from sinking ships. Google has a wonderful news alert feature that can automate this process for you.
- Sign up for online newsletters: Companies, industries, special interest groups and associations all publish online newsletters that contain juicy, up-to-date tidbits on emerging trends, challenges and recent news. Use this information to distinguish yourself from the competition in your cover letters and interviews.
- Step outside your comfort zone: Avoid limiting your search to your current industry or field. Identify your transferable skills and experiences, and communicate them to prospective employers.
- Be flexible: Remain open to all possibilities, even if the job title, salary and benefits may not be exactly what you hoped for. Once you get your foot in the door, you will have a chance to prove yourself.

Adapted from [www.layoffsurvivalguide.com](http://www.layoffsurvivalguide.com) & [www.delawareonline.com](http://www.delawareonline.com).

### Preparing Your Application Materials

Your application materials are your first chance to make an impression on your potential employer. Materials should always be submitted as requested (cover letter, salary requirements, references, writing samples, etc.). In addition to submitting what was requested, it is equally important to submit a neat and complete application.

### Application Don'ts!

- Skip completing the application fields and replace with “See Resume”
- Not signing the application
- Several cross-outs or changes
- Incomplete information (previous titles, salary, contact information for past employers)

### Cover Letter Tips

- Highlight important aspects of your relevant experience and education.
- Convey your interest and enthusiasm in working for the organization.
- Focus on the employer needs (do not send a form cover letter).
- Stimulate the employer's action (to interview you for the position).
- Attach to your resume each time you contact a potential employer.
- Address the cover letter to a specific individual within the organization (example: Mr. John Brown, Manager).
- Do not list salary requirements in your cover letter unless requested
- Check for spelling and grammar and have someone else proofread it for you

### Resume Tips

A resume is a catalog of your skills and abilities and a personal advertisement that outlines your qualifications for a particular job. Your resume will be a distinct presentation of your

accomplishments, experience and personality. The information you choose to include and the arrangement of the material on the page is critical in providing a good first impression to a potential employer. Remember, your resume shows the employer how you do things, especially written communication!

- Start by listing one or more accomplishments for each position held (see Power Verb document in References)
- Consider the question “So what,” i.e. the reason the achievement was valuable
- Remember that hiring managers/recruiters are reading dozens of resumes at a time; information on your resume should be uncluttered, and easy to read.
- Avoid using ‘fluff’ or ‘filler’ words to take up space.
- Check for spelling and grammar and have someone else proofread it for you
- Remember that you never get a second chance to make a good first impression.

### Power Verbs For Your Resume

#### Planning

Example: Developed & implemented a training program that resulted in a 45% increase in employee satisfaction

Administered	Developed	Formulated	Prepared	Revised
Anticipated	Devised	Identified	Prioritized	Strategize
Commissioned	Evaluated	Observed	Researched	Studied
Determined	Forecasted	Planned	Reserved	Tailored

#### Organizing

Ex: Coordinated weekly office schedules for 8 employees

Acquired	Cataloged	Designated	Logged	Routed
Activated	Centralized	Designed	Mapped out	Scheduled
Adjusted	Charted	Dispatched	Neatened	Selected
Allocated	Classified	Established	Obtained	Secured
Altered	Collected	Facilitated	Ordered	Simplified
Appointed	Committed	Housed	Organized	Sought
Arranged	Confirmed	Implemented	Procured	Straightened
Assembled	Contracted	Incorporated	Programmed	Suggested
Assessed	Coordinated	Instituted	Recruited	Tracked
Assigned	Customized	Issued	Rectified	Tracked
Authorized	Delegated	Linked	Retrieved	

#### Executing

Ex: Handled 20-35+ customer calls per shift regarding coverage changes, renewal rates and billing procedures

Acted	Displayed	Input	Processed	Sold
Administered	Distributed	Installed	Produced	Stocked
Carried out	Entered	Labored	Proofed	Transacted
Collected	Exercised	Merchandised	Prospected	
Completed	Forwarded	Operated	Proved	
Conducted	Handled	Performed	Shipped	

#### Supervising

Ex: Developed and supervised the implementation of new computer filing system that reduced paper use by 35%

Adjusted	Correlated	Indexed	Overhauled	Screened
Analyzed	Developed	Judged	Oversaw	Set

Apportioned	Discovered	Licensed	Policed	Scrutinized
Assessed	Established	Maintained	Prohibited	Supervised
Certified	Examined	Measured	Refined	Supplied
Compared	Explored	Modified	Regulated	Tightened
Controlled	Graded	Monitored	Reviewed	Traced
Corrected	Inspected	Officiated	Revised	Updated

### Leading

Ex: Trained 20+ new employees in customer service policies over a 2-year period

Accelerated	Elected	Guided	Mentored	Spearheaded
Assumed	Employed	Hired	Motivated	Stimulated
Caused	Empowered	Influenced	Originated	Strengthened
Chaired	Encouraged	Initiated	Pioneered	Supervised
Changed	Enlisted	Inspired	Promoted	Trained
Conducted	Envisioned	Involved	Raised	Transformed
Directed	Fostered	Led	Recognized for	Visualized
Disproved	Founded	Managed	Set goals	

### Getting Results

Ex: Increased student participation by 25% over a 6-month period

Accomplished	Constructed	Ensured	Hastened	Minimized	Reduced
Achieved	Contributed	Excelled	Heightened	Modernized	Rejuvenated
Added	Delivered	Expanded	Improved	Obtained	Renovated
Advanced	Demonstrated	Expedited	Increased	Opened	Restored
Attained	Diminished	Extended	Innovated	Orchestrated	Targeted
Augmented	Earned	Finalized	Integrated	Overcame	Uncovered
Boosted	Eclipsed	Fulfilled	Introduced	Prevailed	
Built	Eliminated	Gained	Gained	Invented	
Combined	Enlarged	Generated	Joined	Qualified	
Completed	Enjoyed	Grew	Launched	Realized	
Consolidated	Enlisted	Guaranteed	Lightened	Received	

### Problem Solving

Ex: Streamlined ordering through the use of computer technology, decreasing wait time from 6-2 days

Alleviated	Conceptualized	Detected	Found	Repaired	Solved
Analyzed	Created	Diagnosed	Investigated	Revamped	Synthesized
Brainstormed	Debugged	Engineered	Recommended	Revitalized	Theorized
Collaborated	Decided	Foresaw	Remedied	Revived	
Conceived	Deciphered	Formulated	Remodeled	Satisfied	

### Quantitative

Ex: Converted files from COBAL to JAVA in order to increase compatibility with current systems

Accounted for	Checked	Dispensed	Grossed	Projected	Tabulated
Appraised	Compiled	Dispersed	Increased	Purchased	Totaled
Approximated	Compounded	Earned	Inventoried	Quantified	
Audited	Computed	Enumerated	Maximized	Rated	
Balanced	Conserved	Estimated	Multiplied	Reconciled	
Budgeted	Converted	Figured	Netted	Recorded	
Calculated	Counted	Financed	Profited	Reduced	

### Communicating

Ex: Presented to groups of 30+ transfer students weekly concerning university policies and procedures.



Acted	Composed	Elicited	Justified	Rendered	Summarized
Adapted	Consented	Explained	Lectured	Reported	Supplemented
Admitted	Concluded	Extracted	Marketed	Represented	Supported
Addressed	Convinced	Fabricated	Mediated	Revealed	Surveyed
Allowed	Consulted	Fashioned	Moderated	Sanctioned	Synthesized
Amended	Corresponded	Greeted	Negotiated	Settled	Systematized
Arbitrated	Critiqued	Highlighted	Perceived	Shaped	Tested
Argued	Dedicated	Illustrated	Persuaded	Smoothed	Taught
Ascertained	Defined	Improvised	Presented	Specified	Translated
Attested	Deliberated	Indicated	Publicized	Spoke	Transmitted
Briefed	Demonstrated	Inferred	Queried	Sold	Verified
Clarified	Drafted	Informed	Questioned	Solicited	Welcomed
Cleared up	Dramatized	Instructed	Referred	Submitted	Wrote
Closed	Edited	Interpreted	Reinforced	Substantiated	
Communicated	Educated	Interviewed	Related	Suggested	

### Helping

Ex: Provided academic support for 30+ at-risk primary school students through comprehensive after-school program.

Aided	Bolstered	Eased	Familiarized	Prescribed	Returned
Accommodated	Coached	Elevated	Helped	Provided	Saved
Advised	Continued	Enabled	Interceded	Protected	Served
Alleviated	Cooperated	Endorsed	Mobilized	Rehabilitated	Sustained
Assisted	Counseled	Enhanced	Modeled	Relieved	Tutored
Assured	Dealt	Enriched	Polished	Rescued	Validated

## Preparing Your Application Materials

### Interview Do's

- Know where you are going, have directions and a contact phone number with you
- Dress appropriately
- Arrive 10-15 minutes early
- Bring an additional copy of your application materials
- Attend at least one mock Interview. A mock interview will allow you to sharpen your interviewing skills by participating in a practice interview with less pressure than an actual interview

### Interview Don'ts

- Poor Personal Appearance or Hygiene
- Arrogant, over-aggressive, conceited, or 'know-it-all attitude
- Inability to Express Oneself Clearly - Poor Voice, Diction and Grammar
- Lack of Planning and Preparation
- Lack of Confidence - Lacks Poise, Excessive Nervousness
- Lack of Courtesy - Interrupting, texting or fiddling with cell phone
- Failure to Look Interviewer in the Eye - Poor Eye Contact
- Limp, "Fishy" Handshake
- Reference to or Dwelling on Personal Problems
- Cynical Outlook
- Late for Interview

## Career Exploration & Assessment Resources

Below is a list of various resources to use to explore career options and plan your job search. Many of the sites listed offer assistance in career planning, online assessment testing, resume and cover letter development, as well as tips and advice on how to organize a job search. See individual summaries for details.

[www.umsl.edu/depts/career/](http://www.umsl.edu/depts/career/)

The UMSL Career Services office offers career planning and professional development within a constantly changing work environment. Services include individual career counseling, career assessments, career resources, and various workshops.

[www.monster.com](http://www.monster.com)

Monster's resources include cover letter and resume writing services, a Career Mapping tool, interviewing and negotiating advice, as well as a comprehensive jobs database.

[www.gonetworkstl.com](http://www.gonetworkstl.com)

Go! Network's goal is to encourage, inspire, motivate and connect people to employment and entrepreneurial opportunities in the St. Louis Metro area. The initiative will consist of a series of weekly seminars, professional workshops and job fairs.

[www.ulstl.org/](http://www.ulstl.org/)

The Urban League's Career Marketplace helps job seekers access employment opportunities.

[www.aarp.org/money/careers/jobloss/](http://www.aarp.org/money/careers/jobloss/)

AARP provides employment and other guidance for those recovering from job loss.

[www.careeronestop.org](http://www.careeronestop.org)

Your source for employment information and inspiration, including tools to plan and manage your career, job search, resume advice, a Re-employment Portal for recently displaced individuals, and resources for education and training.

[www.online.onetcenter.org](http://www.online.onetcenter.org)

The O\*NET system provides a set of valuable assessment instruments for individuals looking to find or change careers. Use [Skills Search](#) to explore occupations with skills sets similar to yours, or use [Find Occupations](#), an interactive application for exploring and searching occupations, which enables you to search for occupations using several methods, including keywords, by browsing Job Families, or High Growth industries. Use the [Online Help](#) system to review all of the Career Exploration Tools, with step-by-step examples to guide you.

[Jung Typology Test](#)

Upon completing Jung Typology Test you will obtain your type formula, strengths of the preferences and type description. You will when obtain a list of the most suitable career choices based on your personality, along with some educational institutions where you can receive a relevant degree or training.

[www.doleta.gov/jobseekers/](http://www.doleta.gov/jobseekers/)

U.S. Department of Labor Employment and Training Administration programs, resources and online tools to help workers in all stages of the job and career development.

[www.jobhuntersbible.com/](http://www.jobhuntersbible.com/)

This site is designed as a supplement to the book [What Color Is Your Parachute](#), a Practical Manual for Job-Hunters and Career-Changers. This site introduces you to the online job

search, listing many online sites and services that are useful for your job search; including job searching, cautionary advice, examples, instructions, networking, and resume development.

[www.dss.mo.gov/hrc/career.htm](http://www.dss.mo.gov/hrc/career.htm)

Missouri Department of Social Services Career Counseling: Online resources that include sample cover letters, quick guide to resume preparation, and interviewing tips.

### Job Search Services/Engines

#### Local Sites

Below is a list of local job search engines websites. Often a job seeker can find positions on these sites that would not be on the larger, national search engines.

[www.stlouisbestjobs.com/](http://www.stlouisbestjobs.com/)

[www.metrostlouisjobs.com/](http://www.metrostlouisjobs.com/)

[www.stltoday.com/hotjobs/](http://www.stltoday.com/hotjobs/)

[www.stlrherc.org](http://www.stlrherc.org)

[stlouis.craigslist.org/jjj/](http://stlouis.craigslist.org/jjj/)

[stlouis.bizjournals.com/stlouis/jobs/](http://stlouis.bizjournals.com/stlouis/jobs/)

[www.hrmastl.org](http://www.hrmastl.org)

[www.theromegroup.com/](http://www.theromegroup.com/)

[www.greaterstlouisworks.org/](http://www.greaterstlouisworks.org/)

[stlouisworks.com/](http://stlouisworks.com/)

[www.missouricareersource.com](http://www.missouricareersource.com)

#### National Sites

For job seekers willing to relocate (these sites also list many/most local jobs), below is a list of national search engine websites.

[www.careerbuilder.com](http://www.careerbuilder.com)

[www.monster.com](http://www.monster.com)

[www.hotjobs.com](http://www.hotjobs.com)

[www.idealists.org](http://www.idealists.org)

[www.aarjobs.com/](http://www.aarjobs.com/)

[www.topjobs.com/](http://www.topjobs.com/)

#### Higher Education Specific

For job seekers looking for career opportunities in Higher Education, these sites could include both local and national jobs.

[www.hercjobs.org](http://www.hercjobs.org)

[www.higheredjobs.com](http://www.higheredjobs.com)

[www.chronicle.com/](http://www.chronicle.com/)

[www.case.org/](http://www.case.org/)

[www.diverseeducation.com/](http://www.diverseeducation.com/)

[www.hispanicoutlook.com/](http://www.hispanicoutlook.com/)

[www.insidehighered.com/](http://www.insidehighered.com/)

## Career Exploration & Assessment FAQs

Q: Are there any guarantees for reemployment? What does hiring preference mean? While reemployment is not guaranteed, hiring preference within a department shall mean that if laid off departmental employees meet the stated qualifications, the department may only consider the laid off employee(s) and other employees in the same department. It is important to note that you must actively apply or bid for positions at the University in which you have interest.

Q: Is it possible that I can be hired for part time or temporary work in another unit?  
If so, what happens to my layoff benefits?

Yes. The part-time/temporary work will not have any effect on your insurance benefits while your primary (benefit eligible) position remains in layoff status. You will still be eligible to continue all insurance plans you had at the time of your layoff, and are still required to make payments (check or money order) directly to the Human Resource office. These premiums cannot be deducted from the part-time pay. You do not accrue and vacation/sick leave time for the part-time position and balances remain “suspended” during this time. Neither the layoff period nor the service in the part time position are considered creditable for vesting or retirement.

Q: If I haven't heard back from a potential employer, should I send in another application?

While additional applications are not typically needed, you should check with the organization for application instructions and how to contact for additional information.

Q: How important is follow-up communication after applying or interviewing for a job? Take the initiative and follow-up by phone several days later to check on the status of your application. This can distinguish you from the competition and get you an interview.

Q: I don't really want to work as a temporary employee, should I still contact a staffing service?

Absolutely! Staffing professionals can be your eyes and ears in the job market. Many agencies can also provide useful feedback on your résumé and interview skills, and help you locate permanent full-time jobs as well as temporary.

Q: What is the purpose of a career fair; how is attending going to benefit my job search?

Most career fairs are designed to provide an avenue for identifying employers who are hiring, honing your interview skills, learning industry information, gathering information about companies, networking, and collecting business cards.

Q: I've never been to a career fair, what should I expect?

First, dress as if you were going on an interview. You will most likely be meeting professionals you may later be interviewing with; make sure you leave a great first impression! Dress professionally, and bring several copies of your resumes to leave with potential employers.

Q: I'm not familiar with searching for a job using the internet, how is that different from looking in a newspaper?

Use a career search engine to expedite your job search. By searching all the top job search sites and company sites online you save valuable time, as many times you can apply online, ensuring that your application materials immediately. Many online career sites will allow you to search by title, industry, location, salary, and a variety of other criteria.

## Coping with Job Loss

### General Information

Job loss can have a profound effect on your emotional well being. There is a typical cycle that most people experience. This cycle includes denial, anger, frustration, and eventually adaptation. The articles below will assist you with how to cope with becoming unemployed and how to get back on your feet and look for new employment.

UMSL Employee Assistance  
Practitioner  
216 Marillac Hall  
University of Missouri-St. Louis  
One University Boulevard  
St. Louis, MO 63121  
314-516-7210  
<http://www.umsl.edu/services/hrs/Curent%20Employees/pages/eap.html>

### Articles

“Job Loss Survival Guide”  
<http://www.familycorner.net/jobloss/index.htm>

“Recovering from Job Loss”  
<http://selfhelpmagazine.com/article/node/445>

“When the Paycheck Stops – A Survival Guide to Unemployment”  
<http://www.aflcio.org/issues/jobseconomy/unemployment/handbook/index.cfm>

“Involuntary Job Seeker”  
[http://career.studentaffairs.duke.edu/alumni/getadvice/onlineadvice/involuntary\\_job\\_seeker.html](http://career.studentaffairs.duke.edu/alumni/getadvice/onlineadvice/involuntary_job_seeker.html)

*JobDig Article*  
[http://www.jobdig.com/articles/544/Displaced\\_workers\\_find\\_there%27s\\_more\\_to\\_job\\_hunting\\_than\\_resume.html](http://www.jobdig.com/articles/544/Displaced_workers_find_there%27s_more_to_job_hunting_than_resume.html)

“How To Build Your Self-Confidence After a Layoff”  
<http://www.mental-health-matters.com/articles/article.php?artID=616>

## Education & Training Opportunities

### General Information

You may want to take advantage of the time off to improve yourself both professionally and personally. You may consider attending training or going back to school as a means of updating your skills or to learn new skills you may need to make the transition to a different profession. Please note that there may be participation fees involved in some of the resources outlined below.

### Resources

#### Goodwill Industries

[www.mersgoodwill.org](http://www.mersgoodwill.org)

Goodwill helps bring out the ability in the disabled and disadvantaged clients they serve. Through their Education, Training and Employment services, they receive the assistance necessary to get and keep a job. Vocational Rehabilitation provides skills training to prepare individuals for employment in an office or retail setting. Individualized services are provided to improve skills and assist in obtaining employment that matches the individual's skills, interests and work needs. Training is provided in: Windows XP, Word, Excel, Access, Power Point, Outlook, E-mail & Internet, Keyboarding, Ten-Key, Customer Service, and Basic Math.

#### Missouri Education & Career Hotlink

[www.missouricareersource.com/mech/](http://www.missouricareersource.com/mech/)

Located on the Missouri Career Source job search website is a training provider search engine. This great tool allows you to search for various training and educational programs within the St. Louis Metro area.

#### UMSL

[www.umsl.edu/admission/](http://www.umsl.edu/admission/)

Interested in going back to school to obtain a degree or a second degree? Want to enroll in a college class to bring your skills up to date? Now might be the perfect time to do this. We encourage you to visit the UMSL's Admissions department. They can help answer your questions related to the application and enrollment process and will assist you in working with the appropriate departments on choosing the right courses/program for you.

#### Community Colleges

[www.stlcc.edu](http://www.stlcc.edu) – St. Louis Community College(s)

[www.stchas.edu](http://www.stchas.edu) – St. Charles Community College

Offering continuing education, training classes, credit courses and other community education opportunities at multiple campuses.

#### Toastmasters

[www.toastmasters.org/](http://www.toastmasters.org/)

Survey after survey shows that presentation skills are crucial to success in the workplace. Many people pay high fees for seminars to gain the skill and confidence necessary to face an audience. Toastmasters provides an option that is less expensive and held in high regard in business circles. This organization has been around for more than 84 years and offers a proven – and enjoyable – way to practice and hone communication and leadership skills. There are several clubs already organized within the St. Louis Metro area.

## Employment Records

### General Information

Information regarding your employment will be maintained at UMSL. If we are contacted for employment information, Human Resources will provide information regarding your position and dates of service. Our practice is not to release reasons for leaving, however if you are laid off, your record will indicate workforce reduction.

### Employment Verification

Employment verifications are to be referred to UMSL's Human Resources office.

### Mailing address:

UMSL Human Resources  
Attn: Employee Records  
211 GSB  
One University Boulevard  
St. Louis, MO 63121

Phone: 314-516-5805

Fax: 314-516-6463

### Employee Data Changes

While you are in layoff status you will retain access to any tool provided through the myHR website. Any data that you can normally change through the myHR portal can be changed while in layoff status. Access to myHR ends at the time of termination or soon after.

### Address Changes (if myHR is not available)

You may obtain a Change of Address form from the HR website ([www.umsystem.edu/services/hrs/current/forms\\_employees.html](http://www.umsystem.edu/services/hrs/current/forms_employees.html)) complete it and return it to the HR Office.

### Viewing Employee File

Any employee can make an appointment to view his or her employee file. Human Resources asks that you call 24-48 hours in advance to schedule an appointment.

### Resources

myHR – <https://myhr.umsystem.edu>

## Pay FAQs

Q: What happens to my accrued compensatory (“comp”) time?  
Compensatory time will be paid out at the time your last check is issued.

Q: What will my last paycheck include?  
If your pay statement indicates you accrue vacation time, your last paycheck could include any unused vacation time, compensatory time, and regular pay for the appropriate pay period.

Q: Can you help me estimate my final paycheck will look like?  
For assistance in estimating amounts on final paycheck, please contact UMSL Human Resources at 314-516-5805.

Q: When will I receive my final paycheck?  
If your department processes everything in a timely fashion and adds any appropriate vacation and compensatory hours to the payroll, you will receive your final check on the next regularly scheduled pay date

Q: When will I get my W-2?  
W-2s are printed and mailed in January for the previous year’s earnings. You need to make sure that Human Resources has your current address on file to insure prompt delivery of your W-2. Address changes need to be submitted by the last week of December to ensure proper deliver in January.

NOTE: *Questions regarding payout of accrued leave time are addressed in the “Benefits” section of this document.*



## Professional Networking Opportunities

### General Information

Studies have shown that only about 5-10% of all new jobs are posted in the classified ads or on the Internet. The other positions are filled by word of mouth. Many times Human Resources would much prefer to select a candidate whom they know not only has the skill to do the job, but also has an interest/goal to do it, and to do it for them (their organization).

### What is networking?

Networking is not a way to get jobs as commonly believed; it is a way to make contacts. These contacts may eventually lead to job opportunities, but they may also lead to information sources or potential employees for you when you are in a position to hire.

Your network is made up of almost anyone you've ever met. Not everyone may be a part of your active network, but each person in your network has the potential to lead you to other contacts. The average professional knows 3500 people directly, and each of those people has a similar number of contacts.

The first time you meet anyone, it's pretty unrealistic to expect that he or she will connect you to a job or become your best friend. And people would rather deal with their friends than with strangers, but all friends were strangers at some point, it's just a matter of time, manners and occasions to bring a relationship about. So, if you meet with someone that you've been connected with, don't assume that it will be an instant success. Repeated interaction encourages cooperation. People who repeatedly come into contact with each other tend to develop positive relationships.

Relationships are a basic human need. Helping other people fulfill their need for relationships helps you, too. (This goes along with what you talked about – the idea that people want to see others be successful.) When you network, you are not looking for a specific job opening; instead you are looking to build a relationship.

People often tend to think of networking merely as going to functions. Yes, going to functions can be a place to network, however you must realize that you are building your network everywhere, and all the time.

### Some Tips/Rules for Networking

- “Elevator speech, two-minute pitch, 30-second commercial” → although you might hear these buzzwords, they don't give the best impression of networking; what they're trying to say is this...when you make the connection, accurately (yet concisely) define who you are and what you want; speak succinctly about your talents, skills and career goals for the future
- Instead of asking someone for a job, listen to their advice; most people love talking about themselves, so use this to your advantage
- If you're shy, you shouldn't change your personality; put yourself in situations where you'll have the opportunity to meet others (volunteering, job shadowing program, etc.); look into utilizing the online networking opportunities as a place to start
- Remember that you need to take control...do not force it upon the person with whom you are “connecting;” ask for their advice, ask for names of individuals whom they might be able/willing to connect you with (then you do the leg-work), do not take up more time than what you asked for, ask for permission to contact them in the future
- Follow-up, follow-up, follow-up...don't ever lose touch with your contacts (i.e. – professors, previous managers and co-workers). Let them know what you're up to, and inquire about what they're up to. If you meet with someone, or if your contact has provided you a bridge/opening to another contact, remember to thank them both. This

will keep you at the front of their minds; and if you don't, this may be the quickest way to lose a contact.

Networking is NOT...

- solely a business card exchange (makes only “cardboard connections”)
- a sales presentation
- finding someone to personally drop your resume into HR
- sending someone your resume/credentials and never following up
- schmoozing
- making the contact do all the work

## Resources

LinkedIn

[www.linkedin.com](http://www.linkedin.com)

The premier online networking site for professionals.

Minority Professional Network

[www.minorityprofessionalnetwork.com/StLouis.asp](http://www.minorityprofessionalnetwork.com/StLouis.asp)

A web-based interactive global Career, Economic, and Lifestyle Connection™ marketing portal and resource network for progressive multicultural and women professionals. The MPN web portal - [www.mpn-site.com](http://www.mpn-site.com) is regularly visited by millions of entrepreneurs, consumers, community leaders, corporate professionals, politicians and other progressive multicultural and women professionals and students throughout the USA and around the world.

Connect With St. Louis

[www.connectwithstlouis.com](http://www.connectwithstlouis.com)

Connect With...is the St. Louis region's young professionals collaborative. An initiative of FOCUS St. Louis, it is an opportunity for young professional organizations to exchange ideas, recruit new members, share trainings, coordinate calendars, and promote each other's organizations and activities.

YNPN St. Louis

[www.ynpn.org/stlouis](http://www.ynpn.org/stlouis)

The mission of YNPN Saint Louis is to empower young nonprofit professionals with the skills and resources necessary to become the future leaders of a strong and vibrant St. Louis.

Go! Network

[www.gonetworkstl.com](http://www.gonetworkstl.com)

Go! Network's goal is to encourage, inspire, motivate and connect people to employment and entrepreneurial opportunities in the St. Louis Metro area. The initiative will consist of a series of weekly seminars, professional workshops and job fairs.

## Public Assistance

### Resources

GovBenefits.gov

[www.govbenefits.gov/](http://www.govbenefits.gov/)

Use this confidential tool designed to help people find government benefit programs for which they may be eligible.

National Foundation for Credit Counseling (NFCC)

[www.nfcc.org/](http://www.nfcc.org/)

Discover what NFCC offers about credit counseling, debt reduction services, and education for financial wellness.

Internal Revenue Service (IRS)

[www.irs.gov/app/freeFile/welcome.jsp](http://www.irs.gov/app/freeFile/welcome.jsp)

View information on federal tax responsibilities and cost-free tax filing for eligible taxpayers.

Missouri Family Support Division (Missouri Department of Social Services)

[dss.mo.gov/fsd/](http://dss.mo.gov/fsd/)

Providing a variety of services to maintain or improve the quality of life for the people of Missouri.

St. Patrick Center

314-802-0700

[www.stpatrickcenter.org](http://www.stpatrickcenter.org)

Provides a variety of services to help low-income people throughout the metro area.

Catholic Charities

314-367-5500

[www.ccstl.org](http://www.ccstl.org)

Catholic Charities of St. Louis, in collaboration with parishes and other community organizations, provides emergency assistance to persons in need of food, rent or utility aid. Catholic Charities also serves as an advocate for clients, when necessary, with local utility companies and landlords.

Heat Up St. Louis

314-241-7668

<http://hsa.jocogov.org/>

Since 2001, the volunteers, non-profit agencies, local governments and corporate supporters that comprise Heat Up and Cool Down have assisted 100,000 people with \$3 million in utility subsidies to consumers in 17 Missouri and Illinois counties in the St. Louis region.

Community Action Agency of St. Louis County

314-863-0015

[www.caastlc.org](http://www.caastlc.org)

Community Action Agency of St. Louis County administers various programs on community levels to assist low-income people out of poverty conditions.

Grace Hill

314-898-1700

[www.gracehill.org](http://www.gracehill.org)

Grace Hill provides a comprehensive and coordinated complement of social and health services and brings together a full range of resources through two sister agencies: Grace Hill Settlement House and Grace Hill Neighborhood Health Centers, Inc.

Salvation Army

314-646-3000

[www.usc.salvationarmy.org/usc/www\\_usc\\_midland.nsf](http://www.usc.salvationarmy.org/usc/www_usc_midland.nsf)

This program provides aid for families who need rent, utility, clothing, food or other unforeseen assistance that cannot wait.

United Way Information Referral Hotline

211

[211us.org](http://211us.org)

2-1-1 is an easy to remember telephone number that, where available, connects people with important community services and volunteer opportunities. The implementation of 2-1-1 is spearheaded by United Way and information/referral agencies in states and local communities.

St. Louis Area Foodbank

[www.stlfoodbank.org](http://www.stlfoodbank.org)

The St. Louis Area Foodbank has grown to become the Bi-State region's largest non-profit 501 (c) 3 food distribution center dedicated to feeding those in need.

Operation Food Search

314-276-5355

[www.ofsearch.org](http://www.ofsearch.org)

Operation Food Search distributes more than 1.5 million pounds of perishable and non-perishable food and household items to 250 food pantries and soup kitchens who offer emergency hunger-relief to nearly 100,000 poor people every single month. Nearly half the recipients are children.

OATS

800-201-6287

[www.oatstransit.org](http://www.oatstransit.org)

OATS provides reliable transportation for transportation disadvantaged Missourians so they can live independently in their own communities.

Metro

314-231-2345

[www.metrostlouis.org](http://www.metrostlouis.org)

Public transportation provider in St. Louis city and county.

## Unemployment Insurance

### General Information

Some details regarding Unemployment Insurance have been provided below; however your best first resource is to read through the informational brochure.

<http://www.dolir.mo.gov/es/ui-benefits/M-INF-170-11-AI.pdf>

To qualify for unemployment benefits filed on January 1, 2008 or later a worker must:

- Have worked in covered employment and earned wages of at least \$1,500 in one quarter of the base period and there must be wages in the other quarters of the base period which total at least \$750 to establish a minimum claim. A worker's base period is the 12-month period consisting of the first four of the last five completed calendar quarters before the beginning date of the claim.
- The total wages in the base period must be at least one and one-half times the worker's high quarter wages. The worker may still be qualified if he or she has wages in at least two quarters of the base period and the total of these wages equal \$18,000.
- Be out of work due to no fault of his or her own.

If you are an insured worker and qualify for benefits your weekly benefit amount will be 4% of the average of your two highest quarters. This amount cannot be more than \$320 per week. The most you can receive during the benefit year is 26 times your weekly benefit amount or one-third of your base period wages, whichever is less. When figuring your maximum benefit amount using either method, the base period wages are limited to 26 times your weekly benefit amount.

Source: <http://www.dolir.mo.gov/es/>

The Missouri Department of Labor and Industrial Relations maintains a thorough FAQ regarding Unemployment Insurance, covering a range of topics (including how to start a claim): [www.dolir.mo.gov/es/ui-benefits/faq.htm](http://www.dolir.mo.gov/es/ui-benefits/faq.htm)

## Volunteer Opportunities

### General Information

People are much more likely to get an interview through personal contact, like networking through social groups or volunteer opportunities. Volunteer somewhere that will help you develop your interests. If you like the arts, volunteer at an art museum. Example: If you like landscaping, volunteer at an arboretum. Sometimes volunteer work provides more of the skills an employer is looking for than your paid work experiences.

### Resources

“How to Build Your Self-Confidence After a Layoff”

<http://www.mental-health-matters.com/articles/article.php?artID=616>

Volunteer Opportunities in the metro area:

Volunteer Services – UM-St. Louis

[www.umsl.edu/services/volunteer/](http://www.umsl.edu/services/volunteer/)

Volunteer Match

<http://volunteermatch.org>

Idealist Volunteer Listings

[www.idealist.org/](http://www.idealist.org/)