

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

A 27-lesson curriculum based on WMHT's HELP WANTED: TOOLS FOR TOUGH TIMES

Developed by Employment Works!
Mental Health Association of Columbia Greene Counties
For the Personalized Recovery Oriented Services Program (PROS)



ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 1: LOOKING FOR WORK IN HARD TIMES

Topics to be covered:

- Overview of the Help Wanted program
- Today's job market in upstate New York: the reality
- Looking for work during a recession
- Skills needed in a competitive market

Lesson Outcome

Students will:

- Learn the best ways to look for a job
- Know what skills employers are looking for in applicants

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 1, Segments 1 and 2
- 1 Handout-- Overview
- 1 Worksheet- "Where the Jobs Are"

Lesson Plan:

Review: N/A (first class)

Overview: Ask students to define what "networking" means to them

Presentation: Episode 1, Segments 1 and 2.

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 1: Facilitator's Guide

Episode 1, Segment 1:

What skills are needed to get a job in a competitive market?

People Skills

Team Player

Computerskills

Majority of jobs occur through word of mouth- networking!

Segment 2: Dan Moran: Where the Jobs Are

Health care

Education

Sales and marketing

Engineering

Information Technology

Best places to look for a job:

Going in the back door

Don't wait for job postings identify the companies you want to work for and apply

Cover letters- market your skills to the job they're looking to fill

Follow up! Follow up!

HANDOUT 1: HELP WANTED: TOOLS FOR TOUGH TIMES

OVERVIEW

Help Wanted: Tools for Tough Times is a television series and multimedia project from PBS stations WMLB-Albany and WCNY-Syracuse focused on helping New Yorkers deal with the current economic crisis that is dramatically affecting individuals and families across the state.

In Advanced Employment Essentials, we will be discussing the following subjects from the Help Wanted series:

Unemployment in Upstate NY

RecessionProof Jobs

Employment with Disabilities Programs

Apprenticeship

Identity Theft

Tightening Your Belt

New Job Skills

Coping with Job Loss

Repairing your Credit Score

Aging and Employment

"Green" Jobs

Volunteering

Staying Positive while Looking for Work

Changing Careers

Overcoming a Criminal Record

Job Re-training

Returning to Work or School

Getting Out of Debt

How to Apply for a Civil Service Exam

WORKSHEET 1

In the video, Dan Moran mentioned **three skills** employers are looking for. Can you remember what they are?

1. _____
2. _____
3. _____

Instead of waiting for a job to be advertised on line or in the newspaper, what are some other ways to look for jobs?

1. _____
2. _____
3. _____

Dan Moran mentioned several sectors where employment opportunities are still strong. What are some of them?

1. _____
2. _____
3. _____
4. _____
5. _____

Think of some jobs YOU could look for in any of the above areas.

1. _____
2. _____

3. _____

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 2: TIGHTENING YOUR BELT**

Topics to be covered:

- o The difference between wants and needs
- o Organizing bills
- o Ways to trim your budget

Lesson Outcome

Students will:

- o Learn to distinguish between wants and needs
- o Be able to prioritize their bills
- o Come up with some concrete ways to save money on a regular basis

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 1, Segment 3
- o 2 Worksheets- "Wants vs. Needs"; "Trimming Costs"

Lesson Plan:

Review: Looking for work when you're unemployed

Overview: Ways to save money

Presentation: Episode 1, Segment 3 (Tip of the Week)

Exercises- Worksheets- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 2: Facilitator's Guide

Episode 1, Segment 3

Tip of the Week: Tightening the Belt

Don't Panic

Have a financial plan

Make a budget and stick to it

Don't wait for the bills to pile up: notify your creditors and make payment plans

Organize bills in the following order:

1. Housing
2. Food
3. Utilities and transportation

Ways to trim your budget

1. Realize the difference between needs and wants
2. Pack a lunch
3. Stop getting deeper into debt
4. Start paying cash

WANTS vs. NEEDS

Which of the following are **WANTS** and which are **NEEDS**?

1. A large soda with lunch _____
2. New shoes for a job interview _____
3. A leather wallet _____
4. Getting a
haircut _____
5. Satisfying your sweet tooth _____
6. Getting a new cell phone when the one you have works ____
7. Car repairs _____
8. Getting your nails done _____
9. Toys for the kids _____
10. Going out for dinner _____
11. Renting movies or video games _____
12. A new coat _____
13. Pet food _____
14. Cable TV _____
15. X-box _____

TRIMMING COSTS

Ways to trim your budget: Can you think of **one thing** you could do to save money every day? Every week? Every month?

Every
day _____

Every
week _____

Every
month _____

How much would you save?

Daily _____

Weekly _____

Monthly _____

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 3: STARTING OVER

Topics to be covered:

- What happens if you're laid off
- The emotional and financial stresses of unemployment
- How to find out what jobs are in demand

Lesson Outcome

Students will:

- Understand that unemployment is an "equal opportunity hardship" and discuss coping skills in the areas of
 - Relationships
 - Finances
 - Looking for work/changing jobs

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 1 Segment 4 "Rebecca"
- 1 Handout-- "Rebecca: Changing Careers"
- 1 Worksheet

Lesson Plan:

Review: Review of Lesson 1 "Where the Jobs Are"; Lesson 2 "Tightening Your Belt"

Overview: How one family handles a double dose of unemployment

Presentation: Episode 1, Segment 4

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today's
- Was the topic interesting and helpful?
- How does this relate to your goals and objectives?

LESSON 3: Facilitator's Guide

Segment 4:

1. Being laid off: how it affects the family
2. Finding out where the jobs are and then getting the skills to meet the job, rather than trying to find jobs that meet your skills *Go where the demand is*
3. Ways to find out what the demand is
4. Find people to help (review "networking" from *Less 1*)
5. Four adjustments Rebecca and Alain must make:
 - Going without
 - Making sacrifices
 - Living on a shoestring
 - Do more with less
6. Relationships: how does unemployment affect Rebecca and Alain's family?

HANDOUT/WORKSHEET 1: CHANGING CAREERS

While watching the video "Rebecca," look for the following:

1. Why did Rebecca decide to change careers?

2. What did her husband Alain think at first about her career change?

3. How has this affected her relationships in her family? _____

4. How are Rebecca and Alain dealing with having less money?

5. What is Rebecca's attitude like?

6. What does Rebecca have to say about second chances?

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 4: RE-TRAINING**

Topics to be covered:

- Resources available for job seekers
- One-Stop Career Center: What's in it for You
- Assessing Skills

Lesson Outcome

Students will:

- Learn about the resources available at the One-Stop Career Center at Columbia Greene Community College
- Be able to identify their skills

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 1, Segment 5, Interview with Karen Coleman, Dept. of Labor
- Handouts-- Workforce Center at CGCC
- Worksheets
 - Strengths and skills checklist
 - Skills Inventory

Lesson Plan:

Review: Lesson 3, "Rebecca"

Overview: Resources available at One-Stop Career Center

Presentation: Episode 1, Segment 5

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today?
- Was the topic interesting and/or helpful?
- How does this relate to your goals and objectives?

LESSON 4: Facilitator's Guide

Episode 1, Segment 5, Interview with Karen Coleman, Dept. of Labor

Introduction to the New York Workforce Stop Career Center at Columbia-Greene Community College (handout 1)

Identifying skills:

- What are "Transferable" skills?
- Different types of skills
 - People skills ("soft" skills)
 - Task-related skills ("hard" skills)
- Making a Skills Inventory
 - <http://online.onetcenter.org/skills/>
 - <http://www.workplace.gov.au/NR/rdonlyres/49ACDDA7-6CE3-4AD8-94058EA2E48BDE13/0/Checklist.pdf>
 - <http://www.wisconsinjobcenter.org/publications/8961/8961.pdf>

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES**
LESSON 5: A HOMELESS VET LOOKS FOR WORK

Topics to be covered:

- o Thinking positively
- o Being resilient and persistent

Lesson Outcome

Students will

- o Identify four positive self-help actions they can take in their Job Search:
 - Positive attitude
 - Dress for success
 - Be prepared/do homework
 - Seek and ask for help

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 3, Segment 1, Interview with Keith Danzy, homeless veteran and job seeker.
- o Handout: Lesson 5 A Homeless Veteran Looks for Work
- o Worksheets
 - Self-help actions list

Lesson Plan:

Review: Lesson 4, Retraining

Overview: Handout for watching Episode 3, Segment 1, "Keith Danzy."

Presentation: Episode 3, Segment 1

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today's class?
- Was the topic interesting and/or helpful?
- How does this relate to your goals and objectives?

LESSON 5: Facilitator's Guide

Ask students to read over the Lesson 5 Handout, which is an overview of the episode they are about to see. Ask them to keep these questions in mind while watching the segment.

Questions:

How long has Keith Danzy been looking for work?

What did he do for work before he became unemployed and homeless?

What is his attitude like?

How many jobs has he applied for?

How many called him back?

What is Keith Danzy 's appearance like?

1. Dress
2. Presentation of himself/Demeanor
3. Attitude

How important is appearance?

Can you identify with Keith? If so, in what ways?

Are there ways you can use his experience in your life?

LESSON 5: HANDOUT

While watching Keith's story unfold, here are some things to look for:

How long has Keith Danzy been looking for work? _____

What did he do for work before he became unemployed homeless? _____

What is his attitude like? _____

How many jobs ~~as~~ he applied for? _____

How many called him back? _____

What is Keith Danzy 's appearance like?

1. Dress _____
2. Presentation of himself/Demeanor _____
3. Attitude _____

How important is appearance? _____

Can you identify with Keith? If so, in what ways? _____

Are there ways you can use his experience in your life? _____

LESSON 5: WORKSHEET

List all the actions Keith Danzy takes to help himself:

Is there anything about your own situation right now that is similar to Keith's? If so, what?

Where does Keith find help at Job Fair?

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES**
**LESSON 6: APPRENTICESHIP PROGRAMS -- LEARN WHILE
YOU EARN**

Topics to be covered:

- o What is an Apprenticeship Program?

Lesson Outcome

Students will:

- o Understand what an Apprenticeship Program is
- o Understand the process for enrolling in an Apprenticeship Program
- o Learn how to find Apprenticeship Programs locally

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 3, Segments 2 and 3, 13:2023:25
- o Handout: Lesson 6: Apprenticeship Programs
- o Worksheets What Do You Want to Learn?

Lesson Plan:

Review: Lesson 5

Overview: Definition of "Apprentice" and "Apprenticeship"

Presentation: Episode 3, Segments 2 and 3; 13:20:25

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 5: Facilitator's Guide

Ask students to define "Apprentice" and "Apprenticeship."

Discuss different fields in which students can learn by being an apprentice.

- Building trades
- Agriculture
- Health care
- Transportation

Watch "Help Wanted" Segments 2 and 3, 1322025

Discussion questions:

- What are some of the advantages of Apprenticeship Programs?
- Who can participate?
- What are the two most important things an applicant for an Apprenticeship Program should have?
 - Good attitude
 - Willingness to work
- How to find apprenticeship programs
- What did Ed Nadeau of the Plumbers and Steamfitters Union have to say about stigma?

Resources:

NY State Department of Labor:

<http://www.labor.state.ny.us/pressreleases/ApprenticeshipArchive.shtm>

Programs pending approval:

<http://www.labor.state.ny.us/apprenticeship/pdfs/rptActiveProgsWebPg.pdf>

LESSON 6: APPRENTICESHIP PROGRAMS

In addition to Apprenticeships in Plumbing, what other jobs do you think might have Apprenticeship Programs?

What are some ways to find out about Apprenticeship Programs?

What qualifications do you need to apply to an Apprenticeship Program?

What are the two most important things an applicant for an Apprenticeship Program should have?

LESSON 6: WORKSHEET

Your Apprenticeship Job:

What skills do you already have in this area?

Where are some places you could look to find an Apprenticeship in your chosen field?

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 7: DISABLED AND UNEMPLOYED

Topics to be covered:

- VESID: Vocational services for the Disabled

Lesson Outcome

Students will:

- Learn how VESID can help them
- Identify their support network
- Learn tips for getting back into the job market after an absence

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 4, Segments 3 and 4 (14:29) Interview with Jim Frezza, disabled job seeker and Interview with Tobi Bickweat, VESID
- Handout: Lesson 7
- Worksheets
 - Self-help actions list

Lesson Plan:

Review: Lesson 6, Apprenticeship

Overview: Handout for watching Episode 4, "Jim Frezza," and "VESID"

Presentation: Episode 4, Segments 3 and 4

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from today's lesson?

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 7: Facilitator's Guide

Before showing the episode, ask students to discuss their own experiences with looking for work, getting work, or retaining work

- Has their disability been a factor?
- Do they disclose their disability?
- When should they disclose?
- When should they not disclose?
- Dis-ability as Otherability: In what way(s) is their disability an asset?

Handout: "Jim Frezza"

Read the viewing questions

Worksheet: Your Support Network

LESSON 7: HANDOUT

While watching Jim Frezza's story unfold, here are some things to look for:

How severely was Jim injured?

Was he able to return to his old job?

What is his attitude like?_____

How has his disability affected his ability to work?_____

How many resumes did Jim make? _____

Why did he make multiple resumes?_____

Who were the people in Jim's Support Network?_____

Can you identify with Jim? If so, in what ways?_____

Are there ways you can use his experience in your life?

LESSON 7: WORKSHEET: BUILDING A SUPPORT NETWORK

Who are some of the **people** you could include in your Support Network?

What **agencies** could provide support?

What **action steps** can you take to build up your Support Network?

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 8: WHO'S GOT YOUR BACK?**

Topics to be covered:

- Definition of "white collar" jobs
- Working with a Job Coach
- Assessing Skills

Lesson Outcome

Students will:

- Learn the importance of support networks
- Begin assessing their skills

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 5 Segments 1 and 2, "White Collar and Unemployed," Interview with Dan Moran, Executive Job Coach.
- Handouts-- A Helping Hand: How Support Groups Work
- Worksheets
 - Skills Inventory

Lesson Plan:

Review: Lesson 7; ask students to review their Support Networks; Review Skills Inventory from Lesson 4.

Overview: Give students Handout 1 and ask them to write down every instance of someone in the group **asking** for help or **offering** help.

Presentation: Episode 5, Segments 1 and 2.

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 8: Facilitator's Guide

Episode 5 Segments 1 and 2

"What Color is Your Collar?" Define the following:

- White collar
- Blue Collar
- Pink Collar

Segment 1 tells the story of a group of former executives who are now unemployed, after many years of work. While watching the video, ask students to write down every instance they see of someone **asking** for help, or **offering** help. Discuss the importance of Support Groups.

Segment 2

Identifying skills:

- What are "Transferable" skills?
- Different types of skills
 - People skills ("soft" skills)
 - Task-related skills ("hard" skills)
- Making a Skills Inventory
 - <http://online.onetcenter.org/skills/>
 - <http://www.workplace.gov.au/NR/rdonlyres/49ACDDA7-6CE3-4AD8-94058EA2E48BDE13/0/Checklist.pdf>
 - <http://www.wisconsinjobcenter.org/publications/8961/8961.pdf>

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 9: GETTING AND STAYING OUT OF DEBT**

Topics to be covered:

- o Getting out of debt
- o Staying out of debt

Lesson Outcome

Students will:

- o Learn the importance of budgeting
- o Understand the difference between wants and needs
- o Learn why it is better to save and pay cash
- o Learn resources for finding help if they get into

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 5, Segment 3 (11:50)
- o Worksheets:
 - Getting Out of Debt; Staying Out of Debt
 - Basic Budgeting Worksheet
 - Monthly Spending Worksheet

Lesson Plan:

Review: Lesson 2: Tightening Your Belt

Overview: What is Debt?

Presentation: Episode 5, Segment 3 (11:50)

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 9: Facilitator's Guide

Episode 5, Segment 3 (11:50)

How did Jennifer get into debt?

What are some of the steps she took to get out of debt?

Where did she turn for help?

How was she able to find a job in her rural area?

Segment 4, Nancy Dinger, United Way

The three most important ways of staying out of debt:

- Save
- Live within your means
- Budget

Making a Budget

- The three most important expenses
 - Food
 - Shelter
 - Clothing

Have an Emergency Fund

Don't use credit cards

Resources:

- 211 for referrals to public and private non-profit agencies that can help
- Make sure any agency or company that offers to help you with your debt is legitimate. Check with the Better Business Bureau, the Chamber of Commerce, United Way, DSS, or other agencies you trust to make before trusting anyone with your financial information.

GETTING OUT OF DEBT; STAYING OUT OF DEBT

1. The best way to stay out of debt is
 - a. Only use a credit card for really expensive things
 - b. Pay more than the minimum balance on credit cards every month
 - c. Save and pay cash

2. How much money should you have in your Emergency Fund?
 - a. \$500
 - b. \$100
 - c. \$1000

3. The three most important expenses are

4. When creating a budget, you should
 - a. Write down every expense
 - b. Writedown only expenses over \$10
 - c. Keep your receipts in a drawer and add them up at the end of the month

5. If you get into debt and can't pay your bills, you should
 - a. Ask your relatives to give you a loan
 - b. Find a reputable credit counseling agency
 - c. Skip town

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 10: ONE-STOP CENTERS

Topics to be covered:

- One-Stop Centers: Finding a Job; Training for a Job

Lesson Outcome

Students will:

- Learn about the services available at Workforce NY One Stop Centers
- Learn about the 3 Priority Sectors for training

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 7 (107) Segment 3 (13:40)
- Worksheets:
 - One Stop Centers
 - Priority Sectors Worksheet

Lesson Plan:

Review: Lesson 4: Retraining; Transferable Skills

Overview: One Stop Center

Presentation: Episode 7, Segment 3 (13:40)

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from today's lesson?

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 10: Facilitator's Guide

Episode 7, Segment 3

What are the services available at the One-Stop Center?

- Resumes
- Job search
- Disability navigator
- Re-training
- Phones
- Computer classes
- Networking
- Message center
- Information about other provider agencies

Discuss and define "Skill Sets"

- Ask students to identify some of their skill sets
- Where did they acquire the skills?
- What other jobs could they be used in?
- Review "transferable skills" (Lesson 4)

Discuss the importance of Attitude: it's not the **lack of jobs**, it's the **competition for jobs**.

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**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES**
LESSON 11: ONE-STOP CENTERS (Continued)

Topics to be covered:

- o One-Stop Centers: How They Work

Lesson Outcome

Students will:

- o Get a step-by-step tour of a One-Stop Center

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 9 (109) Segment 2 (6:50)
- o Worksheets:
 - One Stop Centers (from Lesson 10)

Lesson Plan:

Review: Lesson 10: One Step Center Services

Overview: Discuss other services available at One-Stop Centers

Presentation: Episode 9, Segment 2 and 4 (6:50; 22:28)

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 11: Facilitator's Guide

Episode 7, Segment 3:

Step-by-Step Help at the One-Stop Center:

- Reception
- Welcome Packet
- List of Services
- Resume assistance
- Free use of all office equipment
- One-on-one career counseling
- Case management
- Follow up
- Hope and encouragement

Segment 4 (22:28) Resumes and transferable skills

Tips for a "2010" resume:

- Focus on key words ("buzz words")
- Use only common abbreviations
- Tailor your resume to the job
- One-page format
- Convert to a .txt file

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 12: LOSING YOUR JOB; LOSING YOUR SENSE OF SELF

Topics to be covered:

- o Losing Your Job; Losing Your Sense of Self

Lesson Outcome

Students will:

- o Learn about some of the emotional and physical effects of losing a job
- o Discuss how they define themselves in terms of their job
- o Discuss life priorities and how to identify them

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 10 (110), Segment 1
- o Worksheet: Making Priorities

Lesson Plan:

Review: Lesson 11: One Step Center Services

Overview: Discuss potential emotional and physical effects of losing a job

Presentation: Episode 10, Segment 1

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today's
- Was the topic interesting and/or helpful?
- How does this relate to your goals and objectives?

LESSON 12: Facilitator's Guide

Episode 10, Segment 1:

Losing a job can be as devastating as:

- Death of a loved one
- Serious illness
- Divorce

In America, people are more likely to base their sense of identity of their job or occupation. What happens to that sense of identity when the job disappears?

Changing priorities

- Handout- Sorting Priorities in Life

What can you learn from Christine's story?

- What parts of her story can you identify with?
- What parts seem alien to you?

Job loss and the resulting emotional and physical illnesses can strike anyone, anywhere, anytime.

WORKSHEET: SORTING PRIORITIES IN LIFE

Sorting Priorities in Life

By Angsuman Chakraborty, Gaea News Network

March 13th, 2008

Here is a nice story on sorting the priorities of life:

A professor stood before his Philosophy class and had some items in front of him.

When the class began, wordlessly, he picked up a very large and empty mayonnaise jar and proceeded to fill it with golf balls.

He then asked the students if the jar was full. They agreed that it was.

The professor then picked up a box of pebbles and poured them into the jar.

He shook the jar lightly. The pebbles rolled into the open areas between the golf balls.

He then asked the students again if the jar was full. They agreed it was.

The professor next picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else. He asked once more if the jar was full. The students responded with a unanimous "yes."

The professor then produced two cups of coffee from under the table and poured the entire contents into the jar, effectively filling the empty space between the sand.

The students laughed.

"Now," said the professor, as the laughter subsided, "I want you to recognize that this jar represents your life."

"The golf balls are the important things - your family, your children, your health, your friends, and your favorite passions - things that if everything else was lost and only they remained, your life would still be full."

"The pebbles are the other things that matter like your job, your house, and your car."

"The sand is everything else - the small stuff."

"If you put the sand into the jar first," he continued, "there is no room for the pebbles or the golf balls."

"The same goes for life. If you spend all your time and energy on the small stuff, you will never have room for the things that are important to you. Pay attention to the things that are critical to your happiness.

Play with your children. Take time to get medical checkups. Take your partner out to dinner. Play another 18. There will always be time to clean the house and fix the disposal. Take care of the golf balls first, the things that really matter. Set your priorities. The rest is just sand."

One of the students raised her hand and inquired what the coffee represented. The professor smiled. "I'm glad you asked. It just goes to show you that no matter how full your life may seem, there's always room for a cup of coffee with a friend."

You may have heard it before and I am sure in general you would agree with the premise. What it doesn't tell you is the most important part - how can you identify the golf balls from pebbles and sand.

When you are growing up, for example, a little blemish on your skin or your dress may appear more important than anything else in the world. With age and maturity your priority changes and so does the definition of golf balls and pebbles. Here is an oft quoted little trick. Imagine that today is your last day in this world. How would you spend the day, what would you do? These are your golf balls or the most important priorities. Imagine you have 6 months left, what would you do now? Now you are looking at pebbles. Rest is all sand. Good luck with sorting your priorities.

YOUR PRIORITIES:

Golf Balls:

Pebbles:

Sand:

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES**
LESSON 13: COPING WITH JOB LOSS AND UNEMPLOYMENT

Topics to be covered:

- o Identifying the signs of emotional and physical stress
- o How to get help

Lesson Outcome

Students will:

- o Identify the signs of emotional stress
- o Identify some coping strategies
- o Learn about resources for help

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 10 (110), Segment 2 (9:48)
- o Handout: The Multiple Impacts of Job Loss

Lesson Plan:

Review: Lesson 12: Losing Your Job; Losing Your Sense of Self

Overview: Discuss signs and symptoms of stress; discuss methods of coping.

Presentation: Episode 10 Segment 2 (9:48)

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today?
- Was the topic interesting and/or helpful?
- How does this relate to your goals and objectives?

LESSON 13: Facilitator's Guide

Episode 10, Segment 2:

Interview with Hollyday Hammond, LCSW

What happens when a person loses their job?

Panic

Loss of self-definition

Identity crisis

It is important to retain two things in your life, even after losing your job:

Structure

Routine

Why are these two things important?

What does Hollyday Hammond mean by "doing it right?"

What should you do if someone in your life needs help?

Handout:

The multiple impacts of job loss:

Job loss can be a very stressful experience for both employees and their supervisors.

- The loss of a job results in a period of transition.
- Individual reactions to this transition process may vary considerably.
- Although many employees cope successfully with the transition process, some individuals react to the experience of job loss with moderate to severe emotional distress and may become temporarily overwhelmed.

Common reactions to job loss:

- Sadness
- Anger
- Self-blame, blaming others
- Low morale
- Decreased productivity/motivation
- Stress and anxiety
- Uncertainty about the future
- Job identity crisis
- Denial, negotiation, resignation

Common indicators that may increase the degree of these reactions:

- Current/recent and/or multiple psychosocial stressors (financial, personal, family, marital problems, the death of significant others)
- Major medical illness
- History of substance abuse
- Limited social support systems
- How the employee has coped with stressful situations in the past

(Adapted from

http://ucsfhr.ucsf.edu/index.php/layoffguide/article/2499/?parent_entry_id=2491)

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 14: PROTECTING YOUR MENTAL HEALTH

Topics to be covered:

- o How losing a job can effect mental health
- o Grieving and job loss
- o Steps you can take to protect your mental health

Lesson Outcome

Students will:

- o Learn why losing a job is like a "social death."
- o Discuss some of the feelings that arise during the grieving period.
- o Discuss concrete self help measures.

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 10 (110), Segment (16:07)
- o Handout: Self Help Tips for Depression

Lesson Plan:

Review: Lesson 13: Coping with Job Loss

Overview: Discuss mental health issues associated with losing a job

Presentation: Episode 10, Segment 3 (16:07)

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today's
- Was the topic interesting and/or helpful?
- How does this relate to your goals and objectives?

LESSON 14: Facilitator's Guide

Episode 10, Segment 3 (16:07)

Losing a job can be a sort of "social death." What does that mean?

What are some of the changes after losing a job that affect a person's mental health?

- Loss of daily routine/ sense of purpose
- Isolation, both social and emotional
- Grieving
- Fear of change
- Loss of community

When things out of our control happen in life, and we are unable to relieve the stress, what happens?

- It creates more stress
- Sadness/ depression
- Paralysis/ inability to help oneself

What are some of the signs that you should seek additional help?

- If you are feeling Overwhelmed
- If you are unable to Take Opportunities
- If you are Irritated with loved ones
- If you are experiencing Sleep Disturbances
- Substance Abuse

HANDOUT: Self-Help Tips for Depression

Depression self-help tip 1: Cultivate supportive relationships

Getting the support you need plays a big role in lifting the fog of depression and keeping it away. On your own, it can be difficult to maintain perspective and sustain the effort required to beat depression. But the very nature of depression makes it difficult to reach out for help. However, isolation and loneliness make depression even worse, so maintaining your close relationships and social activities are important.

The thought of reaching out to even close family members and friends can seem overwhelming. You may feel ashamed, too exhausted to talk, or guilty for neglecting the relationship. Remind yourself that this is the depression talking. Your loved ones care about you and want to help.

- **Turn to trusted friends and family members.**
- **Join a support group for depression.**

10 tips for reaching out and building relationships

1. Talk to one person about your feelings.
2. Help someone else by volunteering.
3. Have lunch or coffee with a friend.
4. Ask a loved one to check in with you regularly.
5. Accompany someone to the movies, a concert, or a small get-together.
6. Call or email an old friend.
7. Go for a walk with a workout buddy.
8. Schedule a weekly dinner date.
9. Meet new people by taking a class or joining a club.
10. Confide in a counselor, therapist, or clergy member.

Depression self-help tip 2: Take care of yourself

In order to overcome depression, you have to nurture yourself.

Come up with a **Wellness Toolbox**, a list of things that you can do for a quick mood boost. Include any strategies, activities, or skills that have helped in the past. The more “tools” for coping with depression, the better. Try and implement a few of these ideas each day, even if you’re feeling good.

1. Spend some time in nature.
2. List what you like about yourself.
3. Read a good book.
4. Watch a funny movie or TV show.
5. Take a long, hot bath.
6. Listen to music.
7. Take care of a few small tasks.
8. Play with a pet.
9. Write in your journal.
10. Do something spontaneous.

Push yourself to do things, even when you don't feel like it. You might be surprised at how much better you feel once you're out in the world. Even if your depression doesn't lift immediately, you'll gradually feel more upbeat and energetic as you make time for fun activities.

Adopt healthy lifestyle habits

- **Aim for 8 hours of sleep.** Depression typically involves sleep problems. Whether you're sleeping too little or too much, your mood suffers. Get on a better sleep schedule by [learning healthy sleep habits](#).
- **Expose yourself to a little sunlight every day.** Lack of sunlight can make depression worse. Make sure you're getting enough. Take a short walk outdoors, have your coffee outside, enjoy an *al fresco* meal, people-watch on a park bench, or sit out in the garden.
- **Practice relaxation techniques.** A daily [relaxation practice](#) can help relieve symptoms of depression, reduce stress, and boost feelings of joy and well-being. Try yoga, deep breathing, progressive muscle relaxation, or meditation.

Fight depression by managing stress

Not only does stress prolong and worsen depression, but it can also trigger it. In order to get over depression and stay well, it's essential to learn how to [minimize and cope with stress](#).

- **Identify your stressors.** Figure out all the things in your life that are stressing you out. Examples include: work overload, unsupportive relationships, substance abuse, taking on too much, or health problems. Once you've identified your stressors, you can make a plan to avoid them or minimize their impact.
- **Go easy on yourself.** Many depressed people are perfectionists, holding themselves to impossibly high standards and then beating themselves up when they fail to meet them. Battle this source of self-imposed stress by challenging your negative ways of thinking.
- **Plan ahead.** If you know your stress triggers and limits, you will be able to identify and avoid many landmines. If you sense trouble ahead, protect yourself by dipping into your wellness toolbox and saying "no" to added responsibility.

Depression self-help tip 3: Get regular exercise

When you're depressed, exercising may be the last thing you feel like doing. But exercise is a powerful tool for dealing with depression. In fact, studies show that regular exercise can be as effective as antidepressant medication at increasing energy levels and decreasing feelings of fatigue.

To get the most benefit, aim for 30 minutes of exercise per day. But you can start small. Short 10-minute bursts of activity can have a positive effect on your mood. Here are a few easy ways to get moving:

- Take the stairs rather than the elevator
- Park your car in the farthest spot in the lot

- Take your dog for a walk
- Pair up with an exercise partner
- Walk while you're talking on the phone

As a next step, try incorporating walks or some other enjoyable, easy form of exercise into your daily routine. The key is to pick an activity you enjoy, so you're more likely to keep up with it.

Depression self-help tip 4: Eat a healthy, mood-boosting diet

What you eat has a direct impact on the way you feel. Aim for a balanced diet of protein, complex carbohydrates, fruits and vegetables.

- **Fast. A solid breakfast** provides energy for the day.
- **Going too long between meals** can make you feel irritable and tired, so aim to eat something at least every 3-4 hours.
- **Minimize sugar and refined carbs.** You may crave sugary snacks, baked goods, or comfort foods such as pasta or french fries. But these “feel-good” foods quickly lead to a crash in mood and energy.
- **Focus on complex carbohydrates.** Foods such as baked potatoes, whole-wheat pasta, brown rice, oatmeal, whole grain breads, and bananas can boost serotonin levels without a crash.
- **Boost your B vitamins.** Deficiencies in B vitamins such as folic acid and B-12 can trigger depression. To get more, take a B-complex vitamin supplement or eat more citrus fruit, leafy greens, beans, chicken, and eggs.
- **Practice mindful eating.** Slow down and pay attention to the full experience of eating. Enjoy the taste of your food
- **Omega-3 fatty acids may play an essential role in stabilizing mood.** Foods rich in certain omega-3 fats called EPA and DHA can give your mood a big boost. The best sources are fatty fish such as salmon, herring, mackerel, anchovies, sardines, and some cold water fish oil supplements. Canned albacore tuna and lake trout can also be good sources, depending on how the fish were raised and processed.

Depression self-help tip 5: Challenge negative thinking

Depression puts a negative spin on everything, including the way you see yourself, the situations you encounter, and your expectations for the future.

But you can't break out of this pessimistic mind frame by “just thinking positive.” Happy thoughts or wishful thinking won't cut it. Rather, the trick is to replace negative thoughts with more balanced thoughts.

Ways to challenge negative thinking:

- **Think outside yourself.** Ask yourself if you'd say what you're thinking about yourself to someone else. If not, stop being so hard on yourself. Think about less harsh statements that offer more realistic descriptions.
- **Manage negative thoughts.** Whenever you experience a negative thought, jot down the thought and what triggered it in a notebook. Review your log when you're in a good mood. Consider if the negativity was truly warranted. For a second opinion, you can also ask a friend or therapist to go over your log with you.
- **Replace negatives with positives.** Review your negative thought log. Then, for each negative thought, write down something positive. For instance, "My boss hates me. She gave me this difficult report to complete" could be replaced with, "My boss must have a lot of faith in me to give me so much responsibility."
- **Socialize with positive people.** Notice how people who always look on the bright side deal with challenges, even minor ones, like not being able to find a parking space. Then consider how you would react in the same situation. Even if you have to pretend, try to adopt their optimism and persistence in the face of difficulty.

Depression self-help tip 6: Raise your emotional intelligence

Emotions are powerful. They can override thoughts and profoundly influence behavior. But if you are emotionally intelligent, you can harness the power of your emotions.

Emotional intelligence isn't a safety net that protects you from life's tragedies, frustrations, or disappointments. We all go through disappointments, loss, and change. And while these are normal parts of life, they can still cause sadness, anxiety, and stress. But emotional intelligence gives you the ability to cope and bounce back from adversity, trauma, and loss. In other words, emotional intelligence makes you resilient.

Emotional intelligence gives you the ability to:

- Remain hopeful during challenging and difficult times
- Manage strong feelings and impulses
- Quickly rebound from frustration and disappointment
- Ask for and get support when needed
- Solve problems in positive, creative ways

Emotional intelligence gives you the tools for coping with difficult situations and maintaining a positive outlook. It helps you stay focused, flexible, and creative in bad times as well as good. The capacity to recognize your emotions and express them appropriately helps you avoid getting stuck in depression, anxiety, or other negative mood states.

Adapted from http://helpguide.org/mental/depression_tips.htm

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 15: NEW CHOICES**

Topics to be covered:

- o How to get beyond bad choices made in the past
- o Focusing on the positive

Lesson Outcome

Students will:

- o Discuss the impact of past choices on their current life
- o It's never too late: Making Good Choices Now

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 11 (111), Segments 1 and 2
- o Handout: Moving Forward

Lesson Plan:

Review: Lesson 14: Protecting your mental health

Overview: Discuss ways bad choices in the past are impacting students' lives now; how good choices now can change their lives for the better.

Presentation: Episode 11, Segments 1 and 2

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today's
- Was the topic interesting and/or helpful?
- How does this relate to your goals/objectives?

LESSON 15: Facilitator's Guide

Episode 11, Segments 1 and 2

Mackenzie Wells doesn't discuss what the "bad choices" she made in the past were, but the consequences are evident. What are they?

What are some bad choices people make that lead to unemployment?

Discuss the ways in which Mackenzie is "jump starting" her life.

- Seeking help from family
- Seeking help from New York Workforce agencies
- Applying for a spot in a paid training program
- Committing to learning a trade that will lead to a good job that can't be "outsourced."

Discuss the Workforce Development Institute (Segment 2, interview with Penny Hill)

The "backbone" of the labor force consists of jobs that require "middle skills." What are "middle skills"?

- Jobs that require training but not a 4-year college degree. Certificate programs and 2-year Associate degrees. Examples: Fire and police work; auto mechanics; building trades; nursing; Veterinary technician, etc.

What are the advantages of middle skill jobs?

- Well-paying
- Can't be "outsourced"
- Recessionproof

WORKSHEET:

MacKenzie Wells admitted she made some bad choices and was now living with the consequences. A single mom with two children, no job, no degree, she needed to make some changes to turn her life around.

Here are some of the things MacKenzie did to turn her life around:

- Asked for help from family
- Realized she needed some marketable skills and sought training
- Kept a positive attitude
- Did not dwell on the past, or the mistakes of the past
- Kept her focus on her new goal and her new life

What are some things you could do, right now, to move forward in your life?

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 16: RE-ENTRY**

Topics to be covered:

- o Losing a job is stressful; looking for a job is stressful, and starting a new job is stressful, Lesson 16 looks at the stress of going back to work once you've been out of it.

Lesson Outcome

Students will:

- o Learn about the potential stressors of returning to work
- o Learn ways of coping with these stressors

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 11 (111), Segments 3 and 4 (14:20)
- o Worksheet
- o Handout: Quick Ways to Relax Anytime/Anywhere

Lesson Plan:

Review: Lesson 15: New Choices

Overview: Discuss some of the problems that can arise when returning to work

Presentation: Episode 11, Segments 3 and 4

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 16: Facilitator's Guide

Episode 11, Segments 3 and 4

Discuss some of the problems people face when conducting a job search.

- Time management problems-- how do you structure your day?
- Isolation/Loneliness
- Discouragement/ Depression

What are some ways of coping with these problems?

- Support groups
- Networking with friends, neighbors, family, former coworkers
- Exercise
- Maintaining a schedule

Discuss some of the problems people face when returning to work after a long period of unemployment.

- Getting used to a new routine
- Expectations:
 - Yours
 - Your family's
 - Your new employer's
 - Your new colleagues
- Starting over from the beginning
- Steep end of the learning curve
- Relationships with colleagues (e.g., stepping into someone's shoes)

Discuss the signs of stress that can be experienced when losing a job or starting a new job.

- Difficulty sleeping/sleeping too much
- Mood changes
- Irritability
- Feelings of inadequacy
- Low self-esteem

Where can you get help?

- On the job: the company may have Employee Assistance Programs; ask at Human Resources to see what is available.
- Discuss realistic expectations with family
- Talking about it is important! You can talk to:
 - Mental health professional
 - Friend
 - Spiritual advisor
 - Family member

WORKSHEET:

What are some things you can do to relax or "replenish" yourself when feeling stressed out?

What is Time Management?

What is "Work/Life Balance?"

HANDOUT: QUICK WAYS TO RELAX ANYTIME/ANYWHERE

Give Stress A Rest:

Simple, quick relaxation techniques help tackle tension

By R.J. Ignelzi

Union-Tribune Staff Writer

2:00 a.m. February 17, 2009

Your investments are crumbling, your job is faltering and your kids are hacking with the flu. No wonder

stressful times call for soothing measures. But who has time for a long, hot bubble bath or luxurious full-

stress-busters to help you tame your tension at home, in the office, on the road or while standing in line at

the grocery store.

AT HOME

Hold hands with a loved one. Brain scans show that human touch provides immediate relief from stress.

Connect to a buddy. Kathy Leavenworth, wellness education specialist at Sharp Healthcare,

Brush your pet with long, slow strokes

Give yourself a mini scalp massage. Yogi Berra helped your son with his homework, run a pencil

Soak a hand towel and microwave it a couple of minutes until steamy. Place it on your neck, forehead or achy lower back.

Crank up the music and dance. Pop music helps you get up and groove to the music.

Practice progressive muscle relaxation. Begin tensing, then relaxing your body, starting at the top of your head and continuing down through the neck, shoulders, arms, hips, legs and feet.

Decompress your spine. Bend over at the waist with the knees slightly bent. Hang down loose like a rag doll for about 15 seconds. Then very slowly set yourself upright, stacking your vertebrae.

Be a list maker. Eliminate the stress of trying to remember what you need to do. Prioritizing tasks helps reduce tension.

Get up 15 minutes earlier in the morning so you can start your day with a positive attitude.

Write down your stresses. By putting it on paper or in the computer, it will seem like less of a burden.

For each entry, ask yourself how critical this problem is to your life and if you have control over it,

• 1 = Not critical, I have control over it
• 2 = Somewhat critical, I have some control over it
• 3 = Very critical, I have little control over it

Keep a gratitude journal. Before going to bed, write down three things you are grateful for.

Leavenworth says.

AT WORK/SCHOOL

Soothe weary computer eyes. Rub your palms together vigorously to create heat and place them over your closed eyes for a full minute.

Squeeze a soft rubber ball in your hand for three seconds and then release. Repeat this 10 times in each hand and your tension will slowly dissipate as your muscles relax.

Practice quickie yoga. Sit up straight in your chair and let your arms drop limp at your sides. Inhale, and on the exhale, lean forward and rest your chest on your thighs. Remain there for five seconds and then slowly come up and inhale. Repeat three or four times or until your colleagues make fun of you.

Give yourself a mini hand massage. Keep lotion in a desk drawer and occasionally stroke and knead keyboard-fatigued fingers.

Take off your shoes and do toe scrunches under your desk.

Touch a talisman or an object that brings you pleasant memories. It can be a shell your daughter gave you or a small object that reminds you of a happy memory.

Fake a smile. Studies show that the positive effects of smiling occur whether the smile is fake or real. Fake merriment may lead to real smiles and laughter.

Keep a book of inspirational quotes or short poems on your desk. When you feel tense, read a couple.

Start and end your day laughing. Keep a book of jokes or funny cartoons by your desk and read one or two at the beginning of your day and again at the end.

Have photos of your family, a favorite vacation or a pet on your desk. Place photos of your family, a favorite vacation or a pet on your desk.

Take quick physical and mental breaks during the day. Take a five-minute break and read your favorite hobby magazine. Walk around the parking lot three times. Use a restroom on a different floor or at the opposite side the building.

Dab a little lavender or mint oil on your wrist and take a whiff every now and then. Lavender can be relaxing, while mint is invigorating.

Create breathing reminders throughout the day. Post reminders throughout the day. A study from Scripps Center for Integrative Medicine shows that a breathing reduction program at Scripps Center for Integrative Medicine.

She explains that everyday, reoccurring sounds such as a ringing phone or a computer ping can signal you to take a deep breath.

Dr. Tahir Bhatti, a clinical psychiatrist at the Wellness and Personal Growth Center at the University of California San Diego, suggests posting breathing reminders everywhere.

Post reminders throughout the day. A study from Scripps Center for Integrative Medicine shows that a breathing reduction program at Scripps Center for Integrative Medicine.

IN YOUR VEHICLE

Create quiet and silence. Turn off the radio and music. Turn off the radio and music.

Listen to soft music or books on tape while you drive so the process of getting there is enjoyable.

Skip the travel-mug of double espresso and sip some soothing chamomile tea on your commute.

Perform shoulder shrugs at each red light to relieve upper-body tension.

Before you start your drive and when you arrive at your destination, take in three long, deep breaths and release them slowly.

Look for the beauty. Look for the beauty of the sky or the face of a flower. Look for the beauty of the sky or the face of a flower.

When you encounter a rude driver, shift your focus to all the good drivers around you. Just five minutes of positive focus raises immune-system function, while focusing on those you resent has the opposite effect.

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SHOPPING

Get some good karma. Ö [Á • [{ ^ c @ ã } * Á } ã & ^ Á ~ [! Á • [{ ^ [] ^ Á ^ | • ^ Á æ} á Á ^ [~ q someone cut in line ahead of you. Help the grocery checker load your bags.

Use a shopping list. It saves you time, which saves you stress.

8 c b ð h ´ g \ c d ´ c b r i y o u r h u r r y . You will stress and possibly not get exactly what you want or need. Allow lots of time to shop for everything from weekly groceries to linens on sale.

Rock on. A tai chi warm-up movement called the rocking motion has a calming effect on the entire body, Bhatti says. While standing, shift your weight on your feet so you come up slightly on the toes and then back again on your heels.

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Do some simple shoulder and back stretches while waiting at the checkout.

Tune it out. Carry your iPod in your pocket or purse for some musical distraction as you wait.

People watch. Who needs whacky reality TV when you have the real thing happening all around you at the mall.

From: <http://www.mindfulness.com/2009/02/18/quick-relaxation-techniques-to-reduce-stress/>

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 17: STANDING OUT IN THE CROWD**

Topics to be covered:

- o How to stand out in a competitive job market
- o What employers are looking for

Lesson Outcome

Students will:

- o Learn what employers are looking for in an interview
- o Learn the Dos and Don'ts of a Job Interview
- o Review "transferable skills" and "soft skills"

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 12 (112), Segments 1 and 2
- o Handout: Interviewing Dos and Don'ts

Lesson Plan:

Review: Lesson 16: Re-Entry

Overview: Discuss how competitive job market is and how to stand out from the crowd to get the job.

Presentation: Episode 12, Segments 1 and 2

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point/lesson you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 17: Facilitator's Guide

Episode 12, Segments 1 and 2

Watch the interview with Scott Jayne and discuss his situation. Discussion questions:

- How long has he been looking for a job?
- How much time does he spend looking for a job?
- Is he discouraged?
- Do you think his age is effecting his job search?
- Do you think too much experience can hurt in a job search?
- Is there anything about his story that you can identify with?

What are the things the two vice presidents from Nike say they're looking for in a job interview?

- First impression:
 - Communication skills- both written and verbal
 - Presentation skills

When there are so many applicants for every job, how does one separate oneself from the crowd?

- Their presentation: they are dressed appropriately
- They are prepared
- They know something about the company
- They are active in the community (work-life balance)
- They have examples of how they have used their skills

What are the mistakes applicants make at a job interview?

- They focus on a specific job rather than presenting their skills
- They don't accentuate their **transferable skills**
- They make the interviewer work too hard (i.e., they don't offer enough information)

HANDOUT: INTERVIEW DO's and DON'T's

= B H 9 F J = 9 K ' 8 C fi g ' U b X ' 8 C B Ð H fi g

What To Do...

- Do express yourself clearly with a strong voice and good diction and grammar.
- Do pay close attention to your personal appearance; dress to your advantage.
- Do make concrete goals in planning for your career.
- Do offer a firm handshake.
- Do look the interviewer in the eye (but don't stare him or her down).
- Do fill out application s neatly and completely.
- Do have as much knowledge about the industry, employer, and position as possible.
- Do take criticism gracefully.
- Do equip yourself with a strong knowledge of the company.
- Do have prepared questions about the employer and position.
- Do display a sense of humor.
- Do display self -confidence.
- Do bring a pen and small notebook with you to the interview.
- Do remember the interviewer's name and use it during the interview.
- Do take time to think before answering difficult or unexpected questions.
- Do take an extra copy of your resume and a list of references with you to the interview.
- Do follow -up with a thank -you note restating your interest in the position.
- Do contact the employer by phone if the interviewer does not contact you one week after the time from which he or she indicated you would be notified.

What Not To Do...

- Don't be overbearing, overaggressive or conceited.
- Don't show a lack of interest or enthusiasm.
- Don't emphasize money as your main interest in the job.

- Don't expect too much too soon - be open to the idea of starting at the bottom and working your way up.
- Don't make excuses for unfavorable factors on your record.
- Don't condemn past employers or institutions of education; keep comments positive.
- Don't display a marked dislike for schoolwork.
- Don't be indecisive.
- Don't display intolerance or prejudice.
- Don't interview unless you are interested in the job...don't just "shop around."
- Don't be late to the interview.
- Don't state specific geographic restrictions.
- Don't contradict yourself in responses.
- Don't take notes during the interview - jot down your notes immediately after the interview.
- Don't forget: YOU control the content of the interview.
- Don't glorify your past experiences - getting into a job for which you are under qualified is not recommended.
- Don't smoke, chew gum, etc. even if offered or if the interviewer does so.

Adapted from: <http://www.acetheinterview.com/interview/othertips.php>

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 18: CIVIL SERVICE JOBS**

Topics to be covered:

- o Differences between public and private sector jobs
- o How to take the Civil Service Exam

Lesson Outcome

Students will:

- o Discuss the benefits of public sector jobs
- o Learn where to get information about upcoming Civil Service exams
- o Learn how to prepare for taking a Civil Service exam
- o What is a 55B and who can get one?

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 12 (112), Segment 3 (15:20)
- o Handout: Workers with Disabilities Program (55)

Lesson Plan:

Review: Lesson 17: Standing Out From the Crowd

Overview: Discuss public sector jobs and Civil Service Exams

Presentation: Episode 12, Segment 3 (15:20)

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 18: Facilitator's Guide

Episode 12, Segment 3

What are some of the benefits of public sector jobs?

- Very good benefits
- Job security
- Good pay

How do Civil Service exams work?

- Register to take the exam
- Civil Service study guides are available to prepare to take the test
- Top three scoring applicants are called for an interview

What are some of the types of jobs covered by Civil Service exams?

- Clerks
- Paramedics
- Postal employees
- Parks employees
- Corrections
- Transportation
- Thruway Authority
- Agriculture and Markets

What is the New York State Workers with Disabilities Act and how does that apply to the Civil Service Exam?

<http://www.cs.state.ny.us/dpm/workersdisabilities.cfm>

Catskill Public Library- with a library card, you can take practice tests online:

Practice Tests through our website! With your library card you get anytime, anywhere access to test prep for high school exams (AP and GED) college exams (PSAT, SAT and more); graduate school exams (GRE, LSAT, MCAT & more) & career exams for the police, firefighters, EMTs, postal workers, military & civil service.

http://midhudson.org/databases/jump_practicetests.htm

HANDOUT:

Workers with Disabilities Program (55 - b)

[55b Brochure](#) ()

The Governor's Programs to Hire Persons/Veterans with Disabilities consist of two specialized programs. These programs are coordinated efforts to place individuals with disabilities in entry-level State jobs. No initial written or oral examinations are required for appointment. You must however, submit a formal application and a medical evaluation may be necessary for program certification.

Section 55-b of the New York State Civil Service Law authorizes the New York State Civil Service Commission to designate up to 1,200 positions normally filled through competitive examination to be filled through the appointment of qualified persons with disabilities. (Section 55-c authorizes the designation of up to 500 positions in the non-competitive class to be filled by qualified wartime veterans with disabilities.) In general, an entry-level position that is filled only through an open-competitive examination (one open to the public) may be used for a 55-b or 55-c appointment.

What are the requirements to be eligible for the Program?

To become eligible for the program, you must be certified by the Employee Health Service (EHS) of the New York State Department of Civil Service. Eligibility is based on the degree of functional limitation and employment history. You may be required to undergo a physical examination by an EHS physician. Generally, you will be advised of your eligibility within two weeks of submitting your complete application and medical statement.

How do I get appointed?

State agencies may request conversion of an entry-level, competitive class position to a non-competitive position for 55-b appointment. In order to seek 55-b employment, you may apply directly to the State agencies of interest to you. You should send the agencies a copy of your eligibility letter, your resume and a cover letter that describes your qualifications and the types of positions that interest you.

State agencies are not required to participate in this program. However, many personnel directors find that the 55-b Program offers them greater flexibility and use it as an alternative means of hiring highly-qualified candidates.

Will I be required to take a test for a 55-b appointment?

No. You will be evaluated on the basis of your qualifications and interviews; you will not be required to take an examination.

However, 55-b and 55-c candidates are encouraged to take Civil Service examinations as this will increase your opportunities for employment.

What are my promotional opportunities if I am appointed under Section 55-b?

Under Civil Service Law, employees appointed under Section 55-b have the same opportunities to take promotion examinations as employees in the competitive class.

How do I apply for eligibility under Section 55-b?

You may apply by completing:

[55b/c Application Packet](#) ()

or

[55b/c Application Packet](#) ()

Please return forms, along with a resume and a copy of a recent medical statement signed by your physician. The documentation must clearly state the nature of your disability and the extent of your functional limitations. To obtain an application and information packet, click on the link above or you may call or write the New York State Department of Civil Service (see below). The completed application and medical statements should be submitted to this same address.

New York State
Department of Civil Service
55 b/c Program
55 Mohawk Street
Cohoes, NY 12047

Please contact us with any questions at 518-233-3118 or toll-free at 1-866-297-4356 or by [e-mail](#).

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES
LESSON 19: SCAMS**

Topics to be covered:

- o How to recognize scams
- o How to avoid scams

Lesson Outcome

Students will:

- o Learn the Red Flags of a possible scam
- o Learn how to resist pressure from telephone scammers
- o Learn how to avoid time

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 12 (112), Segment 4 (20:00)
- o Handouts:
 - 10 Ways to Avoid Scams
 - For more information about scams

Lesson Plan:

Review: Lesson 8: Civil Service Jobs

Overview: Discuss public sector jobs and Civil Service Exams

Presentation: Episode 12, Segment 4 (20:00)

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from today's
- What idea was helpful for you?
- What were your feelings about today's
- Was the topic interesting and/or helpful?
- How does this relate to your goals and objectives?

LESSON 19: Facilitator's Guide

Episode 12, Segment 4

What two areas are especially prone to scams?

- Pets
- Cars

Red Flags

- Something that is too good to be true:
 - Car that usually sells for \$29,000 offered for \$9,000
- Ads (or telephone calls) that pull on your heartstrings
- If someone comes to your door & says they were "in the neighborhood" and have materials left over
- "One day offer"
- "Act now!"
- Anything offered for "Free" that involves hidden charges

Best Protection: Be Aware and Be Wary!

- Check and verify information before agreeing to anything
- Get it in writing - even for small jobs

Where to get help if you have been scammed:

- NY State Consumer Protection Board
<http://www.consumer.state.ny.us/>
- NY State Attorney General <http://www.ag.ny.gov/home.html>
- Better Business Bureau <http://www.newyork.bbb.org/>
- Federal Trade Commission (if it involves interstate transportation)
<http://www.ftc.gov/consumer>

HANDOUT:

10 Ways to Avoid Scams:

1. **GET** everything in writing.
2. **ASK** detailed questions about the offer, including the total price and fees, interest rate, delivery date, return or cancellation policy and any warranty terms.
3. **THINK** about the offer before you sign. If you feel pressured, **DO NOT** sign the agreement. **TAKE** the contract home and **READ** the fine print.
4. **RESEARCH** the company or charity. Does the company have an office, or just a mailbox? Does the phone number match the address? When hiring a contractor, check references and negotiate a payment schedule tied to the completion of work.
5. **NEVER** disclose your credit card, bank account or Social Security numbers to someone who contacts you by telephone or Internet.
6. Whenever possible, **DO NOT** pay with cash.
7. **DO NOT DEPOSIT** a check or money order that you receive from a work-at-home offer or a sweepstakes. When they ask you to send money back to them, you will be sending your own money because they sent you a phony check or money order.
8. **NEVER PAY AN UPFRONT FEE** in order to collect a lottery or sweepstakes prize. If they ask you for money before you can collect a
9. **CHECK** for fraud on your credit card billing statements and credit reports. **KEEP** all of your paperwork, including copies of any complaints you file against a business.
10. **PASSWORD** protect your financial and utility accounts and vital personal records with a clue that is not easily determined.

A public service of the

New York State

Consumer Protection Board

Advocating for and Empowering NY Consumers

For further information or to lodge a complaint,
please visit our website at www.nysconsumer.gov,
or call our toll free Consumer Hotline: 1-800-697-1220

from: http://www.consumer.state.ny.us/pdf/protecting/scam_prevention/10_ways_to_avoid_a_scam.pdf

HANDOUT 2: For more information

Where to turn for more information about msca

- NY State Consumer Protection Board
<http://www.consumer.state.ny.us/>
- NY State Attorney General <http://www.ag.ny.gov/home.html>
- Better Business Bureau <http://www.newyork.bbb.org/>
- Federal Trade Commission (if it involves interstate transportation)
<http://www.ftc.gov/consumer>

Types of scams you can read about on the NY State Consumer Protection Board web site:

http://www.consumer.state.ny.us/protecting/scam_prevention/tips_avoid_scam.htm

Tips to Avoid Scams

The New York State Consumer Protection Board (CPB) continues to update its vast library of resources relating to recognizing and preventing scam victimization in order to keep the public current with the latest trends. The CPB's [10 Ways to Avoid Scams](#) provides tips consumers should keep in mind to stay safe. In addition, the CPB offers guidance on avoiding specific scams.

- [Avoiding Advance Fee Loan Scams](#)
- [Avoiding Charity Scams](#)
- [Avoiding Door-to-Door Sales Fraud](#)
- [Avoiding Employment Scams](#)
- [Avoiding Fraudulent "Anti-Aging" or Health Products](#)
- [Avoiding Health Insurance Fraud](#)
- [Avoiding Home Improvement Scams](#)
- [Avoiding Home Loan Modification and Mortgage Scams](#)
- [Avoiding Immigration Fraud](#)
- [Avoiding Investment Fraud](#)
- [Avoiding Nigerian Money Offer Scams](#)

- [Avoiding Phishing Scams](#)
- [Avoiding Scams Targeting the Military](#)
- [Avoiding Scams Targeting Seniors](#)
- [5 j c \] X \] b \[' İ G Y W f Y h f i ' G \ c d d Y f ' G W U a g](#)
- [Avoiding Social Networking Scams](#)
- [Avoiding Sweepstake/Lottery Scams](#)
- [Avoiding Telemarketing Fraud](#)
- [Avoiding Work-at-Home Scams](#)

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 20: NETWORKING

Topics to be covered:

- What is "networking"?
- Building a networking community
- Networking to find job

Lesson Outcome

Students will:

- Understand the importance of social networking
- Be able to identify their own "3 circles" of contacts
- Understand the difference between "introverts" and "extroverts" and how that affects one's ability to work

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 13, Segments 1 and 2
- 3 Worksheets:
 - Networking Challenges (Worksheet 1)
 - Focus on Three Jobs (Worksheet 2)
 - Your Networking Circles (Worksheet 3)

Lesson Plan

Review: Lesson 19: Scams

Overview: Ask students to define what "networking" means to them

Presentation: Episode 13 (113) Segments 1 and 2.

Exercises- Handouts- See list of above

Summarize lesson by asking any of the following questions:

What was the main point you took from today's lesson?

What idea was helpful for you?

What were your feelings about today's lesson?

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

LESSON 20: Facilitator's Outline

Segment 1: Marisa

"It's not what you know; it's who you know."

1. Being an Extrovert:

What can you do if you're NOT an extrovert?

How can you build up a networking community if you don't have one?

What challenges do you face in terms of networking? ~~Whelp~~ can you overcome them?

2. Action steps:

Make a list of people you know who could help you find a job

Do you know anyone working in the field you want to work in?

How can you get to know people in that field?

Discussion/Group Activity

Worksheet 1: List the challenges you face in terms of networking

Class brainstorming session in terms of overcoming those challenges

Segment 2: Dr. Tom's Advice on Job Hunting

5 per cent Internet/ 80 per cent networking

Focus on top three jobs:

Ideal job

Back up jobs

Safety or survival jobs

Your circles:

Inner circle (family and close friends)

Middle circle (good friends; colleagues)

Outer circle (acquaintances)

3 levels of networking

Electronic

Phone

In-person

The 80/20 rule: 80 percent of your leads ~~disc~~ come from 20 percent of your contacts

The 3-foot rule: if you're within 3 feet of a person, tell them you're looking for a job

The Rule of 200

Action Steps:

Discussion/Group Activity (Worksheet)

Exercise: Ask students to practice networking with a student sitting next to them. Ask the group to discuss the networking role play. How does one approach an acquaintance? A stranger? A colleague?

Worksheet 2: Focus on Three Jobs

Worksheet 3: Your Circles: Inner, Middle, and Outer

Worksheet 1 NETWORKING CHALLENGES

List the challenges you face in terms of networking

1. _____
2. _____
3. _____
4. _____
5. _____

What are some ways of overcoming those challenges?

1. _____
2. _____
3. _____
4. _____
5. _____

Worksheet 2

Focus on three jobs:

1. Ideal
job_____
2. Backup job_____
3. Survival
job_____

Worksheet 3:

Your Networking Circles:

Inner circle (family and close friends):

1. _____
2. _____
3. _____

Middle circle (good friends; colleagues):

1. _____
2. _____
3. _____

Outer circle (acquaintances):

1. _____
2. _____
3. _____

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 21: OVERCOMING DISABILITIES AFTER AN ACCIDENT

Topics to be covered:

- Unexpected hardships
- Overcoming barriers
- Finding opportunities when life deals you a blow
- Asking for help when you need it
- The importance of Attitude

Lesson Outcome

Students will:

- Understand the importance of attitude when approaching a problem
- Be able to see the difference between a "challenge" and a "barrier."
- Understand the importance of learning to adjust to life situations as they arise.

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 13, Segment (34:40)
- 1 Worksheet:
 - Attitude is Everything!

Lesson Plan

Review: Lesson 20: Networking

Overview: "Accidents Happen"-- Life is full of surprises, and sometimes they come in the form of accidents. Talk about how accidents are opportunity events and they happen to everyone.

Presentation: Episode 13, Segment (34:40)

Exercises- Worksheet- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from today's class?
- What idea was helpful for you?
- What were your feelings about today's class?
- Was the topic interesting and/or helpful?
- How does this relate to your goals and objectives?

Lesson 21: Facilitator's Outline

Episode 13/part 3 (14:40)

Overcoming Disabilities

What are some of the barriers David had to overcome after his accident?

How did David change negatives into positives?

What are some of the things that helped David in overcoming his disability?

Discussion/Group Activity (Worksheet)

Attitude is Everything!

Worksheet 2/1: On the left hand side, list things you feel are getting in the way of looking for, finding or keeping a job. On the right hand side, list two ways you could turn that "negative" into a positive.

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 22: OVERCOMING A CRIMINAL RECORD

Topics to be covered:

- Barriers created by a criminal record
- How employment affects recidivism rates
- Expunging a criminal record
- Rehabilitation documents

Lesson Outcome

Students will:

- Understand the added difficulties to finding work for persons with a criminal record.
- Discuss reasons why employers don't want to hire persons with records.
- Learn about two important forms:
 - Certificate of Good Conduct
 - Release from Disabilities

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 16, Segments 1 and 2
- 2 Handouts:
 - Looking for Work with a Criminal Record: Resources
 - Federal Bonding Program (for interested students)

Lesson Plan

Review: Lesson 21 Overcoming Disabilities

Overview: Barriers created by a criminal record and how to address them.

Presentation: Episode 16, Segments 1 and 2

Exercises- Worksheet- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from today

What idea was helpful for you?

What were your feelings about today?

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

Lesson 22: Facilitator's Outline

Episode 16/segments 1 and 2: Overcoming A Criminal Record

Discuss Joseph's story:

- How did he end up in prison?
- What was the "turning point" in his life? (i.e., why does he want a "straight" job, even if it's a minimum wage, entry level job?)
- How much money was he making in prison? (9 cents/hour)
- What kinds of things did he learn through ACAP (Albany Community Action Partnership)?
 - How to write a cover letter and resume
 - What to wear to an interview
 - How to speak during an interview
 - How to sit, how to hold himself
 - The importance of a handshake.
- Joseph stated that it was his personal choices, not his environment, that led to trouble. Do you agree or disagree? Do you think a person's environment affects the choices he or she makes?
- Why don't employers want to hire offenders?

Discuss the comments of Elizabeth Roman of ACAP:

- What does "recidivism" mean?
- What is the current recidivism rate for offenders? (90 per cent return to prison)
- Employment creates stability how does it affect the recidivism rate? (drops it in half)
- What tools are available to offenders to help them reassure employers?
 - Certificate of Good Conduct
 - Release from Disabilities
 - Bonding

Handout: Looking for Work with a Criminal Record: Resources

Web Sites with Information about Certificates of Good Conduct and Release from Disability forms:

<http://dpca.state.ny.us/pdfs/certificatesofrelieffromforfeituresanddisabilitiesqanda.pdf>

<http://www.reentry.net/>

Information about Bonding:

<http://www.labor.ny.gov/businessservices/services/fbp.shtm>

EMPLOYMENT RIGHTS OF PERSONS WITH CRIMINAL RECORDS

Employers Should Make Individual Determinations About Each Applicant That Consider

v j g " " T g n c v k q p u j k r " d g v y g g p " v j g " C r r n k e c p v ø u " E q p

Under Article 23-A of the New York State Correction Law and the New York State Human Rights Law it is illegal for employers to have a policy of not hiring any person with a criminal history – each applicant must be considered individually. Moreover, it is illegal for employers to deny any applicant a job because of his past criminal history UNLESS (i) the conviction is “directly related” to the job in question, or (ii) hiring or licensing that person would create an “unreasonable risk” to the safety of people or property. N.Y. Correct. L. § 752. Correction Law § 753 lists eight factors that must be considered in determining whether a conviction meets these criteria:

- (a) The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.
- (b) The specific duties and responsibilities necessarily related to the license or employment sought.
- (c) The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.
- (d) The time which has elapsed since the occurrence of the criminal offense or offenses.
- (e) The age of the person at the time of occurrence of the criminal offense or offenses.
- (f) The seriousness of the offense or offenses.

(g) Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.

(h) The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.

Employers May Not Ask Questions About Arrests That Did Not Lead to *Criminal Convictions*

The New York State Human Rights Law (Exec. L. §296(16)) prohibits public and private employers and occupational licensing agencies from denying any individual a job or license (or otherwise discriminating against that person) because of any arrest that 1) terminated with a favorable disposition for the applicant (e.g., Dismissal, Decline Prosecution, Acquittal at Trial, or Adjournment in Contemplation of Dismissal (ACD)); 2) was resolved as a conviction for a violation sealed pursuant to §160.55 of the Criminal Procedure Law, or 3) was adjudicated as a Youthful Offender.

Moreover, the Human Rights Law prohibits employers from even asking questions about arrests that did not lead to *criminal convictions* on employment applications, in interviews, or at any other time because these arrests have been sealed pursuant to §160.50 and §160.55 of New York State's Criminal Procedure Law. Thus, the questions are illegal to ask under New York State law:

- Ø Have you ever been arrested?
- Ø Have you ever been convicted of a violation (also called a “non-criminal offense”)?
- Ø Have you ever been arrested and adjudicated as a Youthful Offender?

From: [http://www.reentry.net/ny/library/item.91097-Sample General Letter Explaining Protections for JobSeekers with Criminal R](http://www.reentry.net/ny/library/item.91097-Sample%20General%20Letter%20Explaining%20Protections%20for%20JobSeekers%20with%20Criminal%20R)

Federal Bonding Program Information

Summary of Program

The Federal Bonding Program:

- Protects the employer from any loss of money or property due to dishonest workers

Eligibility

- Full-time position for any employer
- Long-term temporary positions, six-months or longer
- Temporary-to-permanent positions

Target Groups

- Offenders
- Includes summer youth work programs at State and/or local government programs

- The Federal Bonding Program does not cover people who are self-employed.

Bond Amounts

- Justification
- Approval by the State Bonding Coordinator

Duration of Bond

- The cost is \$95 for each \$5,000 bond.

Effective Date of Coverage

- Issued through the McLaughlin Co., Washington, DC

Cost

- The cost is \$95 for each \$5,000 bond.

How to Apply

- Stop Career Center
- <http://www.labor.ny.gov/workforcepartners/osview.asp>

More Information

- 215-485-2151

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES
LESSON 23: DON'T GET SCAMMED! PART 1: WORK AT HOME SCAMS

Topics to be covered:

- o Working at home via the Internet
- o How to recognize a Work-at-home scam
- o Scamming terminology

Lesson Outcome

Students will:

- o Learn about Work-at-Home opportunities
- o Learn the red flags of a scam
- o Learn about legitimate sources for finding work-at-home jobs
- o Learn some of the terms used by Internet scammers

List of Materials

- o Attendance Sheet
- o "Help Wanted: Tools for Tough Times" Episode 17, Segments 1 and 2
- o 1 Handout: FTC: Work-at-Home Schemes
- o 1 Worksheet: Learn to Speak "Scammish"

Lesson Plan

Review: Lesson 2: Overcoming a Criminal Record

Overview: Learn about Work-at-Home scams and how to avoid them.

Presentation: Episode 17, Segments 1 and 2

Exercises- Worksheet- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from today

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

Lesson 23: Facilitator's Outline

Episode 17/segments 1 and 2: Avoiding Scams, Part 1

Discuss and define the following Internet scams:

- **Phishing** (posing as a legitimate business in order to get personal information)
- **Smishing** (like Phishing, but using Instant Messenger or Texting to get personal information)
- **Spamming** (unsolicited emails offering jobs, products, asking for help, posing as friends sending photos, etc. Once opened, the email may contain **viruses**, **malware**, or **spyware** that can infect your computer)
- **Spimming** (sending Spam through Instant Messenger or Texting)
- **Pharming** (send out offers via email in order to get access to a person's email address book to "cultivate" more addresses)

60:1 -- For every **one** legitimate work-at-home job, there are **60** scams!!!

Red Flags:

- Unsolicited emails with "work at home" in the title
- Jobs that say "no resume" or "no experience" required
- Jobs that require fees for more information or "materials"
- Exaggerated claims of income
- Exaggerated claims of lifestyle change
- Urgency-- "limited time only!" or "Act now!"
- Fake testimonials ("Testiphoneyals")

For more information on legitimate sources of work-at-home jobs:

Rat Race Rebellion <http://www.ratracerebellion.com/>

Remember -- If it sounds too good to be true, it probably is.

WORKSHEET: SPEAKING SPAMMISH

1. "Phishing" means:
 - a. Emails about the band Phish
 - b. Web sites that sell outdoor supplies
 - c. Emails posing as legitimate businesses that ask for your personal information
 - d. Taking the day off from the computer
2. "Pharming" means:
 - a. Emails claiming to sell cheap drugs
 - b. Posting links to web sites about farm animals
 - c. Work at home jobs for farmers
 - d. Emails that get access to your inbox to "cultivate" your email addresses.
3. "Spimming" means:
 - a. Sending Spam through Instant Messenger or Texting
 - b. A type of Spam that "swims" through your address book
 - c. A type of Spam designed to entice kids
 - d. A percentage the work-at-home company takes from your pay
4. "Smishing" means:
 - a. Making the text of a message smaller so you have to open a link to read it.
 - b. Like Phishing, only using Text or Instant Messenger
 - c. A computer virus that erases all your files
 - d. A type of Spam that claims you've inherited money from someone in Russia.

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES**
LESSON 24: DON'T GET SCAMMED! PART 2

Topics to be covered:

- Employment Scams
- Lending and Credit Counseling Scams
- Identity Theft
- Investment and Charity Scams

Lesson Outcome

Students will:

- Learn how to recognize a scam
- Learn how to protect their identity
- Learn where to turn for help

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 7 (Disc 117)
Segments 3 and 4 (11:55)
- 1 Handout: 10 Ways to Avoid Scams

Lesson Plan

Review: Lesson 2: Scams Part I

Overview: Learn about more scams and how to avoid them.

Presentation: Episode 7, Segments 3 and 4 (11:55)

Exercises- Worksheet- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

Lesson 24: Facilitator's Outline

Episode 17/segments 3 and 4: Avoiding Scams, Part 2

Employment Scams -- Red Flags:

- Guarantee a job without an interview or resume
- Ask for personal information such as:
 - Social Security number
 - Credit card information
 - Bank account information
- The job offer is unsolicited (that is, you didn't apply for it)
- The job asks you to pay a fee for the job

Examples of scam jobs include Mystery Shopper jobs and some at-home Work Home jobs.

Financial Scams

- Home modification loan: offers to act as liaison between homeowner and lender. It is illegal in NY to ask for an upfront fee for the services.
- Credit counseling: offers to cancel debt and then takes upfront money paid by consumer. Also illegal in NY to ask for upfront money for credit counseling.
- Who to turn to for help:
 - The NY State Department of Housing and Community Renewal
 - NY State Consumer Protection Bureau

Identity Theft

10 million Americans had their identity stolen in 2008.

Identity theft is done on line, over the phone, and in person. Most identity theft is done by persons known to the victim.

Charitable Scams:

- o Less than half the money raised by telemarketers actually goes to the charity
- o Sound-alike scams: people pretending to be the State Troopers, or your local fire company.
- o Always check the charity before giving money www.give.org or www.charitynavigator.org

Investment scams

- o Promise high rate of return
- o Unsolicited
- o Pressure to "act now."

- o Find out how much money goes to the needy

Resources:

<http://www.onguardonline.gov/games/theftfaceoff.aspx> interactive games on Identity Theft

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/deter.html>
The Federal Trade Commission's web site.

http://www.nysconsumer.gov/protecting/scam_prevention/tips_avoid_scam.htm NY State Consumer Protection Bureau's list of scams and how to avoid.

Remember -- If it sounds too good to be true, it probably is.

Handout:

Report Scams: What To Do If You Get Scammed

Who you can report scams to:

Internet ScamBusters #21

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By Audri and Jim Lanford

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Issue #21

What To Do If You Get Scammed

We're frequently asked: "Who can I turn to report a scam about...?"

We hope this never happens to you. And as a subscriber to Internet ScamBusters, you're much less likely to get taken than other people. But, if it does happen, here are some excellent resources to help you.

The National Fraud [Information Center](http://www.fraud.org/) <http://www.fraud.org/> is perhaps the best site for reporting fraud in the US. The NFIC accepts reports about attempts to defraud consumers on the telephone or [the Internet](#) (It does not accept reports about home improvement, auto sales, or other transactions that usually take place at consumers' homes or retail stores.) It includes the [Internet Fraud Watch](#). There is a very good section of the site on fraud against the elderly. Also included is an excellent set of federal, local and nonprofit links: <http://www.fraud.org/info/links.htm> (including the state attorney generals for many states).

The National Consumers League was founded in 1899, the National Consumers League is the oldest private, nonprofit consumer organization in the United States. It includes a good section on Internet fraud, including top tips for avoiding Internet fraud, and the top ten Internet frauds. The Internet Fraud Watch (see above) is also sponsored by the National Consumers League: <http://www.natlconsumersleague.org/>

CyberCops provides some very useful resources. You can file a complaint about your experiences, abuses, or gripes, or report suspicious activity on the Net. You can also search the complaint archives, read success stories, check out a list of reported "suspicious characters", as well as find information, tips and suggestions from experts and online users on how to surf the Net without getting ripped off.

<http://www.cybercops.org/>

The National Consumer Complaint Centers sponsored by The Alexander Law Firm. It provides a method of communicating consumer complaints to agencies that are interested in investigating and taking action for consumers. You can select from the following seven categories: 1) automobiles, trucks, and motorcycles; 2) food, drugs, cosmetics, medical devices, radiation-emitting electronic products, veterinary drugs and feeds; 3) pesticides, herbicides, related chemicals, air and water pollution; 4) consumer products, hazardous household products, appliances, and toys; 5) meat and poultry products; 6) Internet fraud, false advertising and breached warranties; and 7) computers, [printers](#), modems and related high tech products.

<http://www.alexanderlaw.com/nccccinfo.html>

The Better Business Bureau also lets you file complaints online.

<http://www.bbb.org/complaints/file.html>

From <http://www.scambusters.org/Scambusters21.html>

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES**
LESSON 25: MONEY MANAGEMENT PART 1

Topics to be covered:

- Planning for Retirement
- Investments and Savings
- Budgeting

Lesson Outcome

Students will:

- Discuss planning for retirement
- Learn the importance of living within their means

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 19 (Disc 119) Segment 1
- 1 Handout: Top 10 Ways to Prepare for Retirement
<http://www.dol.gov/ebsa/pdf/top10ways.pdf>
- 2 Worksheets:
 1. Money Management 101
 2. Basic Budgeting Worksheet
<http://www.betterbudgeting.com/budgetforms/basicbudgeting.htm>

Lesson Plan

Review: Lesson 24: Scams Part 2

Overview: Learn about responsible financial planning for the future.

Presentation: Episode 19, Segment 1

Exercises- Worksheet- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today's
- Was the topic interesting or helpful?
- How does this relate to your goals and objectives?

Lesson 25: Facilitator's Outline

Episode 19: Money Management Part 1

Retirement:

- The current "Retirement Crisis"
 - People are unprepared for retirement
 - Low savings rates
 - Lack of knowledge about what it costs to retire
 - Losses in the recession
 - People are living longer and tapping into Social Security longer
 - People are living beyond their means instead of within their means or below their means.
 - People are unprepared for health care emergencies.

How to Prepare:

- Learn to live **below** your means.
- Making a lifestyle change before any purchase, ask yourself "Do I **need** this or do I **want** it?"
- Pay yourself first. Open a savings or investment account and put something away from every paycheck.

Savings and Investments:

- Work with a professional you **trust**.
- Learn the difference between **fee-based** and **commission-based** professionals.
- What is a "calculated" risk?

Budget:

- Make a budget
- In order to save, you must **bring in more** or **spend less**.

Remember: This requires a lifestyle shift. Live within your means or below your means.

Worksheet 1: Money Management

What does it mean to "live below your means"?

In order to save, you must do one of two things. What are those two things?

What are some of the issues contributing to the "Retirement Crisis?"

What are some of the ways to prepare for retirement?

When looking for an investment counselor, what is the difference between fee-based and commission-based counselors?

**ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH
TIMES**
**LESSON 26: MONEY MANAGEMENT PART 2: FINANCIAL
LITERACY**

Topics to be covered:

- What is "Financial Literacy?"
- Get Smart about your money

Lesson Outcome

Students will:

- Be able to define "Financial Literacy"
- Know the cultural factors contributing to Financial Illiteracy
- Know how to project the cost of something bought today into the future

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 19, Segment 3 (13:00)
- 1 Worksheet:
 - Test your Financial Literacy

Lesson Plan

Review: Lesson 25: Money Management Part 1

Overview: Define and discuss Financial Literacy and why it is important

Presentation: Episode 19, Segment 3 (13:00)

Exercises- Worksheet- See list of above

Summarize lesson by asking any of the following questions:

- What was one main point you took from
- What idea was helpful for you?
- What were your feelings about today's
- Was the topic interesting and/or helpful?
- How does this relate to your goals/objectives?

Lesson 26: Facilitator's Outline

Episode 19/Segment 3; Interview with Tom Curran

Define Financial Literacy

Most Americans are financially illiterate. The reasons for this include:

- People measure finances in the present: by what they have in their wallet **now**.
- People don't think in terms of the future value of their money.
- American culture encourages people to spend (the "Consumer Society")
- Lack of knowledge and education about financial matters
- Taboos about talking about finances.

Credit Card Debt

Discuss how interest works, and why it is important to pay down debt as quickly as possible.

Financial Tips of the Week:

- Keep Debt Low- no more than 20 per cent of disposable income
- Have 6 months' salary in bank for emergencies
- Try to own your home
- Save 20 per cent of your salary
- Speak to a financial planner if needed

Discussion/Group Activity (Worksheet)

Test Your Financial Literacy. Read the questions and answer choices aloud and discuss the answers. (Answers to the questions are on page 61)

Worksheet

Financial Literacy Quiz | K | U h D g | M c i f | G W c f Y 3

Test your financial literacy. Why? Because without a good handle on personal finances, we make poor spending decisions, don't save for emergencies, max out several credit cards, pay higher interest rates, have our identities stolen, make poor investment choices, and underestimate our financial needs in retirement.

So take the quiz. It will help you determine what you know and what you don't know so you can take important steps toward improving your financial future.

Questions

1. A credit report is:
 - a. A list of your financial assets and liabilities
 - b. Your monthly credit card statement
 - c. A loan and bill payment history
 - d. Your credit line with your financial institution

2. In terms of credit, what does APR stand for?
 - a. Annual Percentage Rate
 - b. Annual Penalty Rate
 - c. Annual Payment Rate
 - d. Annual Payoff Rate

3. Who insures your stocks in the stock market?
 - a. The Federal Deposit Insurance Corporation
 - b. The Securities and Exchange Commission
 - c. The U.S. Department of the Treasury
 - d. No one

4. Federal law gives you three days to cancel the purchase of a new or used car from a dealer.

True

False

5. The type of car you own affects the price you pay for auto insurance.

True

False

6. A reverse mortgage is:

a. A rising debt loan

b. Only available to someone 62 years of age or older

c. Generally not tied to income

d. All of the above

7. How many days does a creditor have to acknowledge your written complaint about a billing error?

a. 30 days

b. 60 days

c. 90 days

d. 120 days

8. Negative financial information (excluding bankruptcy) can stay on your credit report for:

a. 2 years

b. 5 years

c. 7 years

d. 10 years

9. What do points refer to in the home mortgage application process:

- a. One point equals 1% of the purchase price, paid to the seller
- b. One point equals 1% of the purchase price, paid to the lender
- c. One point equals 1% of the loan amount, paid to the seller
- d. One point equals 1% of the loan amount, paid to the lender

10. The Rule of 72 tells you how long it will take to double your money.

True

False

Test downloaded from the NASA FCU web site:

<http://www.nasafcu.com/l2.aspx?ci=723>

Answers to the Financial Literacy Quiz:

1. (C) A credit report is a loan and bill payment history.

It is kept by a credit bureau and used by financial institutions and other potential creditors to determine the likelihood that you will repay a future debt. Information in your credit report can affect your ability to get a job, a loan, a credit card, or insurance.

2. (A) It stands for Annual Percentage Rate.

The APR is a measure of the cost of credit, expressed as a yearly interest rate. Usually, the lower the APR, the better for you.

3. (D) No one.

Your investments in the stock market are not insured. Know the risks before investing in the stock market.

4. False.

The law does not require dealers to give buyers a three-day right to cancel.

The right to return the car in a few days for a refund only exists if the dealer

grants this privilege to buyers, but it is discretionary. Dealers may describe

the right to cancel as a "back guarantee" or a "no questions asked" return policy.

Before buying from a dealer, ask about the dealer's return policy. Read it carefully.

5. True.

Your premium is based in part on the car's make and model, its safety

record, and the likelihood of theft. Many insurers offer discounts for features that

enhance safety or prevent theft. These include air bags, antilock brakes, daytime

running lights, and antitheft devices.

Some states require insurers to give discounts for cars equipped with air

bags or antilock brakes.

6. (D) All of the above.

Reverse mortgages allow consumers over age 62 to convert the equity in

their homes to cash while retaining ownership. With a reverse mortgage,

you receive money from the lender and you do not have to make payments

for as long as you live in your home. In return, the lender holds a lien on

most or all of your home's equity.

7. (A) The creditor has 30 days.

The creditor must acknowledge your complaint in writing within 30 days after receiving it, unless the problem has already been resolved. The creditor must resolve the dispute within two billing cycles (but not more than 90 days) after receiving your letter.

8. (C) 7 years.

Accurate negative information generally can stay on your report for seven years; bankruptcy information may be reported for 10 years.

9. (D) Points are fees you pay the lender for the loan.

One point equals 1% of the loan amount. Points usually are paid in cash at closing. In some cases, you may borrow the money you need to pay points, but doing so will increase the loan amount and your total costs.

10. True.

The "Rule of 72" tells you how long it will take to double your money. To use the "Rule of 72," divide 72 by the interest rate. For example, if you deposit \$3,000 into an account with a 2% interest rate, divide 72 by two. The answer is 36—tells you that you will double your money in 36 years; in 36 years, you will have \$6,000.

ADVANCED EMPLOYMENT ESSENTIALS: TOOLS FOR TOUGH TIMES

LESSON 27: OLDER WORKERS AND AGE DISCRIMINATION

Topics to be covered:

- Age discrimination
- Challenges for seniors looking for work
- What to do if you're "downsized"

Lesson Outcome

Students will:

- Understand the realities facing seniors looking for work
- Understand the emotional impact of job loss
- Learn some career search strategies

List of Materials

- Attendance Sheet
- "Help Wanted: Tools for Tough Times" Episode 20, Segment 3 (13:20)
- 1 Handout: Job Search Tips for Older Workers
- 1 Worksheet:
 - Reviewing your transferable skills

Lesson Plan

Review: Lesson 3: Starting Over and Lesson 4: Re-training

Overview: Define and discuss Financial Literacy and why it is important

Presentation: Episode 20, Segment 3 (13:20)

Exercises- Worksheet- See list of above

Summarize lesson by asking any of the following questions:

What was one main point you took from

What idea was helpful for you?

What were your feelings about today's

Was the topic interesting and/or helpful?

How does this relate to your goals and objectives?

Lesson 27: Facilitator's Outline

Age Discrimination-- it's real. Approximately half a million seniors are looking for work.

Some tips for dealing with Age Discrimination:

- o Sell yourself! It's not your age, but how you come across.
- o Project positive energy
- o Experience counts- experience is still the number one thing employers are looking for.
- o Upgrade your skills; especially computer and social networking skills
- o Read current books and magazine articles about the field you're interested in.
- o Make yourself a "Value-Added Candidate"-- leverage your maturity and experience

Interview with Tom Denham on Downsizing and Age Discrimination

- o Deal with the emotional trauma of losing a job-- don't try to hide it or keep it inside!
- o No one is immune to downsizing but the most vulnerable population is the 45-50 age set.
- o Older workers should:
 - Update skill set
 - Network
- o Consider one of the following:
 - New job search
 - Going back to school
 - Starting a business
- o Assemble a "Dream Team" for support

3 Stages of Career Development

- o Self-assessment
- o Career Exploration
- o Action Plan

Reflect first and then act

Handout:

Job Search Tips for Older Job Seekers

Job Search Tips and Strategies for Older Workers

By [Alison D oyle](#), About.com Guide

Job Search Tips for Older Job Seekers

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I'm always a little surprised at how young can be considered old by employers. In some industries, especially high -tech, even mid -thirties can be considered old. In fa ct, I spoke to one computer programmer who considered the workers in his office who were over thirty old!

Unfortunately for older job seekers, the older you are, the longer it can take to get a job and the harder it can be to get hired.

What can you do to address age discrimination and promote your candidacy for employment? There are strategies older job seekers can implement to help expedite a job search and to find gainful, and meaningful, employment.

Job Search Tips for Older Workers

[Resume Tips for Older Job Seekers](#)

One way to overcome the perception that your age is an issue, is to age proof and edit your resume. Limiting what you include on your resume, from a chronological perspective, can help job seekers avoid the stigma of being considered "too old" by a prospective employer.

[Cover Letter Tips for Older Job Seekers](#)

Your cover letter is critical, as well. Review these cover letter tips for older job seekers, including what to include in your cover letter, how to showcase your skills, and how to effectively market your candidacy to employers.

[Emphasize Your Relevant Experience](#)

When writing your resume and your cover letters, there's no need to mention every job you've ever had. Include only the most recent positions and, if you attended college, don't list your graduation dates.

[Use Your Network](#)

Networking is still one of the best ways to find a job. Regardless of when you graduated, if your alma mater has a career network use it to contact alumni in your field of interest. Use online and offline networking resources to make connections to help with your job search.

[Consider a Career Change](#)

It can be easier than you might think to change careers. Here's advice on how to successfully implement a mid -life career change.

[Get Job Search Help](#)

If you're struggling with your job search, consider seeking assistance. There are no -cost programs provided by [OneStop Career Centers](#), non -profit groups, and local libraries, for example, that can assist.

Keep Your Skills Current

Everyone applying for employment, regardless of age, needs to be computer literate. If you can't send an email, or don't know what Instant Message is, take a computer class. There are classes offered, free or low-cost, by continuing education centers, churches, libraries, and school. The more current your skills, the better your prospects for finding employment.

Don't Give Up

Job searching typically isn't easy, regardless of how old you are. So, don't give up. It might take a while to find a job, but, there are employers who understand the value of an older worker with maturity, life experience, and skills.

[Share Your Job Search Story](#)

Share your job search success story and what you learned during your job search. What job search tools did you use, what job sites worked for you, how did you conduct your job search?

Downloaded from:

<http://jobsearch.about.com/od/resourcesforseni/a/jobsearchtips.htm>

Worksheet: Review -- Soft Skills, Hard Skills Transferable Skills

In Lessons 3 and 4, we discussed

"Soft skills"

"Hard skills"

"Transferable skills"

What are some examples of "soft skills"?

What are some examples of "hard skills"?

What is a "transferable skill"?

What are some of the soft skills older workers need when looking for work?

What are some of the hard skills the career counselors advised older workers to acquire?

Is this advice useful to people of any age looking for work?

Why or why not?
