

**Prepare now for the possibility of redundancy and you can save time and pressure later on. We've put this checklist together under 4 main headings:**

- ✓ Work and Income
- ✓ Job Career and Development
- ✓ Employment Support Options Towards Work / Training
- ✓ Finances

## ***WORK AND INCOME***

Contact Work and Income **NOW** – phone 0800 559 009 and check the following:

- How to sign up for a benefit – the steps you must take for a benefit to be granted to you.
- Any “stand down” period you may have before receiving a benefit payment (once you have signed up for a benefit).
- Any requirements you must do to **continue to receive a benefit** e.g. Job Seeker Agreement.
- Support available and how to obtain it.

## ***JOBS AND CAREER DEVELOPMENT***

- Hold on to your job for as long as you can and consider joining a union if you're not in one.
- Identify your skills and experience clearly – highlight these in your CV.
- Get your CV updated – not just “typed up” but “reflecting and selling your skills and experience”.
- Develop a draft “Cover Letter” you can use for potential applications.
- Research companies advertising vacancies before you apply for jobs.
- Review common interview questions asked and practice a job interview with someone.
- Update “references” and “referees” from your boss, supervisor, work colleagues.
- Investigate training options if re-skilling is appropriate.
- Seek Advice! Community Law Canterbury and Citizens Advice Bureau



## **EMPLOYMENT SUPPORT OPTIONS TOWARDS WORK / TRAINING**

- Support staff from Work and Income includes case managers / work brokers.
- Service Providers contracted to Work and Income (to assist Job seekers gain work).
- Local Businesses or Community Employment Services (some may charge fees).
- Payments from Work and Income that MAY be available to assist you into work.
  - “Transition to Work” - funding for job interviews / starting job costs.
  - Training Incentive Allowances (for **some** Training situations).
  - Job Subsidies (payable to the employer)

## **FINANCES**

- Allow for holiday payments / redundancy payments you may receive – these can increase your “stand down” before you are able to receive a benefit or other financial supports.
- Be careful about using redundancy money prior to your Benefit starting, as you may need it for living costs. If used for holidays or to clear/reduce debts etc.; you may be short of cash later.
- Check out what insurance cover provisions you have on mortgage/HP’s etc. due to redundancy.
- Set target dates to clear off loans, credit cards.
- Stop using credit cards and store cards – learn to live within your means.
- Cut spending and avoid getting into further debt – unless for essential living items (such as a washing machine or refrigerator). Work and Income MAY be able to help with these costs.
- Clarify benefit amounts you may be due – The Work and Income Call Centre can give you estimates, however it is the branch staff that complete the paperwork and final calculations. Payments are primarily benefit and accommodation supplements but may also include:
  - Family assistance (this may go up due to reduced income being received).
  - Disability Allowances
  - Child Disability Allowances
  - Food grants (some are repayable).
  - Additional support for “high” living costs (e.g. rent / mortgage, insurance, rates).
  - Additional support for some specific household items being paid off (e.g. Television).
  - Additional support for some specific items being paid off (e.g. car payments).
- Complete a “cash-flow” (not just a budget) to predict your future financial situation.
- Contact companies or people (creditors) who you owe money to where appropriate and discuss options.
- Contact IRD regarding changes to Family Assistance.

