

Losing Your Job: The First 48 Hours

The first two days after losing your job can be crucial to setting the tone of your recovery plan. Start with high energy and you'll build positive momentum to help you through. The tips below are organized by hour starting from the end of the work day.

Zero Hour: Stay positive! Stay rational. Whatever you do, you have to keep your attitude positive. You'll need all your energy to land on your feet. The last thing you need is to start feeling sorry for yourself or filling your psyche with negative emotions.

Hour 1: Cool off. You'll be in an emotionally charged state. Things that seem like good ideas now are things you may regret later. Take time to cool off and evaluate the situation. Talk to a family member or close friend and vent.

Hours 2 to 14: Expand your support network. As you regain your composure, contact other people who can be supportive. By talking to more people you'll talk through your own doubts and get positive messages from others. Do something fun and try to get a good night's rest.

Hour 14: Charge into Day 1. Even if it's the weekend, wake on your normal workday schedule or even earlier. Now that you don't have a job you have a lot of work to do. Too much sleep will make you feel sluggish and start you off on the wrong foot. Try to squeeze in some exercise or other physical activity. Take charge of your future!

Hours 15 to 25: Get things done.

Expenses - Eliminate the non-essentials. Call your creditors and ask if they can help you through this job transition by reducing minimum payments or extending due dates.

Revenue - Determine how much cash you have on hand and how long it will last based on your expenses. Liquid assets are things like cash, savings accounts, and mutual funds. Retirement accounts and your home are generally things you would not want to convert to cash except as a last resort. Your employer should have let you know if you will be getting a severance package or not. Make sure you clarify the details to avoid over estimating your benefits. Apply for unemployment insurance immediately. You may delay or reduce your benefits if you wait too long. Most programs require that you be actively looking and available for work. The SBA and local small business organizations can offer help if you will be starting your own business.

Health insurance - You don't want a financial set-back turning into a financial or medical disaster. Make sure you and your loved ones are covered. If you have health benefits through work you may be able to extend coverage through COBRA. Do not extend your existing plan without comparing your alternatives. An individual plan with identical benefits may be hundreds of dollars less expensive per month. If you have health problems or are considered a high risk, then COBRA may be your best option, but even in that case you can receive free quotes online through brokers such as View Insurance.

Hours 26 to 37: Unwind. This has been a busy day taking care of urgent matters. Spend some time with friends and family. Read or watch something inspirational. Relax, have some fun, and sleep well knowing that you are taking charge of your future.

Hour 38: Charge into Day 2. Today you may find your energy waning. Push to get up early again and keep going through the rest of the day. If you are feeling tired, then try some physical activity. If you must rest for awhile, set an alarm in case you fall asleep. Taking it easy today would slow your momentum.

Hours 39 to 48: Start your job search. Take care of any open matters from yesterday and then get down to your job search. Update your resume, consider your options, and start calling your professional network of contacts. Don't limit yourself to online job sites. The response rate can be discouraging. Local and offline classified sections can often yield better response rates. Look for any chance to get in front of employers such as at job fairs, professional organization meetings, or other networking events.

The Hours Beyond: Onward and upward! If you were revved up the first two days, you may notice your energy slip a little to a level you can sustain on a daily basis. This is normal. Keep your eyes and ears open for opportunities. Be bold. Stay positive and soon you will find the job of your dreams.

About the Author

Question. Iodine on the area will help dry it up. Here is a site. Hope it helps. ps.

Source: <http://www.productsherbal.com>