



WHILE YOU'RE WAITING TO GO BACK TO WORK

If you are laid off temporarily and waiting to be called back, be sure keep yourself occupied. Do all those things you have been putting off. Visit relatives or friends and volunteer your time to a community project. Enjoy local activities, many of them are free or moderate in cost. Check what is available in your city or township by calling your local recreation department, community centers, libraries or university extension services.

Volunteering

Volunteering can provide the opportunity to receive valuable training, increase self-esteem by helping others and could be a stepping stone to find a job by putting you in touch with others in the community. Contact the United Way Volunteer Center at 989-631-7660. The staff will link individuals with volunteer opportunities in Midland County.

Financial Help

First discuss the situation with the entire family. Look at the amount of family income from Unemployment Benefits and all other sources, and then develop a budget to meet financial needs based on the reduced income. You may be able to receive assistance in budget counseling and planning free of charge. If your unemployment benefits run out prior to securing another job, it may be necessary to apply for government benefits to which you may be entitled. ***Help is available.*** There are many community agencies that may be able to help you.

Get started by calling First Call For Help at 989-835-2211 for information about services that may be available to you.

Unemployment Benefits

If you become unemployed and believe that you are entitled to unemployment insurance, call 1-866-500-0017 or visit www.michigan.gov.uia to apply online. Once registered, you can get payment information and report additional weeks of unemployment through MARVIN at 1-866-638-3993.

It is your responsibility to initiate a claim for unemployment insurance as soon as you become unemployed. Unemployment insurance benefits are paid for weeks of unemployment after a claim is initiated. The time that you are out of work cannot be counted for credit until you file a claim. You will not receive benefits for any period prior to filing a claim for unemployment benefits.

Be prepared to provide: Your Social Security card, the name under which your last employer does business, the complete business address of your last employer, and alien registration, if applicable.

Mortgage Arrangements

If you are unable to make your mortgage payment because of unemployment, an extended strike, illness or other circumstances beyond your control, contact your mortgage lender immediately to discuss your situation. It is best to talk in person with your lender if you can. You may be able to make special arrangements during the period that your income is reduced. If you cannot make special arrangements, you may be able to get other help.

If you have an FHA-insured mortgage, ask your mortgage lender to refer you to a HUD-approved homeownership counseling agency in your area. The agency will try to come up with some solutions.

Employment and Education

Midland County has employment and educational opportunities for the unemployed. Anyone looking for assistance in finding employment or education programs in your area should call **First Call For Help at 989-835-2211** for help in locating agencies that meet your specific needs.

Food Stamps

Any household of one person or a group that lives and customarily buys and prepares their food together that meets the income, assets and other basic eligibility rules can get food stamps. A person who is a boarder or lives in an institution (with some exceptions) cannot get food stamps.

Social Security Benefits

Retirement Benefits

If you are retired, you and your dependents are eligible for these benefits as early as the first full month you are 62 years old. But the amount will be reduced permanently, depending on the number of months you received payments before you reach age 65.

Disability Benefits

You are eligible for disability benefits before age 65 if you have a severe physical or mental condition that prevents your from working.

Survivor's Benefits

You may be eligible for these benefits if you are a member of a deceased worker's family and you meet certain qualifications. The size of your Social Security benefits depends on the amount paid into the system during your career. Visit your local Social Security office if you think you may be entitled to benefits.

Supplemental Security Income (SSI)

You may be eligible for monthly payments of SSI if you are 65 or older, or if you are blind or disabled at any age. Eligibility and payment amount also depend on your income resources and living arrangements. For application and eligibility information visit your local Social Security office.

United Way of Midland County

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