

MUST READ

What To Do When You Lose Your Job

How to make a layoff pay off, recharge your resume, and use the hardest-working websites.

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From [Reader's Digest](#)

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Banks tank, stocks plunge, companies limp, jobs disappear—whether you're the CEO at Circuit City or the salad spinner at Applebee's. And experts predict that the waves of unwelcome economic news will keep cresting and crashing all year. Nearly 2.6 million jobs disappeared in 2008, the worst annual drop since World War II. Hourly employees are working (and making) less. The new unemployment rate: a whopping 7.2 percent. Right now, if you count part-time workers and people who have simply given up on finding a job, the number balloons to 13.5 percent of the U.S. population. People who don't have jobs, of course, tend not to have money. People without money buy fewer things. Less spending means more businesses lay off more people ... and, well, you can see where this is heading. With so many people looking for so few jobs and trying to navigate rules and resources that are constantly changing, you need help. We've gathered the latest advice from the professionals (human resources experts, career coaches, and headhunters) and visited an endless procession of websites (the topflight as well as the bottom-feeders). We interviewed job seekers across the country and hooked them up with free personalized help from the pros. (And if that's not enough, there's still more help for everyone, job or no job.)

The Losing a Job section covers warning signs and ways to rethink your career. The next section, Finding a Job, offers practical tips for every aspect of a job search. Next month, we'll tell you how to care for your career. Whether you're in a cubicle or a corner office—or, at this point, would settle for either—this handbook is definitely help wanted.

The Warning Signs of Losing a Job

When you hear these phrases around the watercooler, it may be too late. But this is what companies are saying these days instead of "firing" or "layoff":

- restructuring plan
- restructuring program
- company-wide restructuring plan that includes staffing reductions in all divisions
- planned reduction
- head-count reduction
- reduction in force
- reducing our current employee total
- global workforce reduction and alignment
- repositioning
- aligning operations and resources worldwide
- consolidating operations
- downsizing
- rightsizing
- smart sizing

Also, from the blog of Stanford management professor Robert I. Sutton:

- offboarded
- rebalancing the level of human capital
- We've decided to go in another direction

Which Jobs Will Go First?

Is your job leaving on a jet plane? Don't know when it'll be back again? Well, if it's any solace, at least you're not alone. More and more jobs are heading to foreign shores, and over the next six years, outsourcing is expected to expand in numbers and scope, according to a report from the Bureau of Labor Statistics and Forrester Research.

Which positions are most likely to be outsourced? Technical jobs that depend on low-skill labor, can be broken down into segments, and don't require collaboration, like getting information into and out of databases (think call centers and information technology support). Jobs that require staffers to show up and work alongside others are less susceptible to outsourcing.

But, the report warns, jobs requiring more creativity and decision making aren't necessarily safe. An online newspaper, California's Pasadena Now, hires workers in India to cover the local news. No, that's not a misprint. Reporters send their notes and background information to India, where six writers crank out copy. Some companies are even outsourcing areas like drug development and market research.

There is a positive side to all the outsourcing, though: These offshore projects will always need on-site managers.

When to Hire a Career Coach

"Being laid off is a fact of business today," says Elaine Varelas of Keystone Partners. "It's not personal." But that doesn't mean it's any less of a shock. Career coaches can help you navigate almost everything: handling emotions, defining skills and goals, and even adapting to a new workplace.

When you're competing with top talent, the old saying is even more important: You don't get a second chance to make a first impression. "That's why it's important to have your act together," says Bettina Seidman. "A career coach can help you do it right the first time." That includes working with you to hone your two-minute pitch so you can quickly and effectively describe yourself and your accomplishments, prepping you for the interview, and proofreading your résumé to catch the typos that can torpedo your chances.

"You can get a lot of information on the Web or in books," says Cheryl Lynch Simpson. "But a coach can help you apply that information to your situation and work with you to create your unique 'brand.' "

Before you sign on with a coach, ask for his or her credentials and check the bio and client information, advises Anita Attridge. Also, "ask to contact previous clients."

There is no governing body that certifies coaches. The [Career Management Alliance](#) and Career Directors International ([careerdirectors.com](#)) have directories, but the best way to find someone is through word of mouth, says Simpson. And experience is more important than certification. Some coaches charge up-front fees that range from \$5,000 to \$20,000. Hourly fees run between \$100 and \$500. Clients looking to change jobs may need four to six hours; to change careers, 10 to 14 hours; to get performance coaching, three to six months. "Make sure the coach doesn't insist you start from scratch if you have already done some of the footwork," Attridge says.

How to Use Career-Matching Sites

Maybe that job you just lost wasn't really right for you in the first place. Maybe now is the time to evaluate your true interests and the jobs that might match up with them. You can start with these online aids.

- [profiler.com](#)—Artifacts conservator or airline mechanic? This site uses the reputable Campbell Interest and Skill Survey, a 320-question multiple-choice test, to winnow nearly 60 occupations and find the best bets for you, using the responses of people employed in those fields as a metric. Cost: \$18—and worth it if you're looking for any and all clues to self-knowledge.
- [vocationvacations.com](#)—These guys will arrange for you to spend a weekend-at a cost of several hundred to a few thousand dollars-with someone who does exactly what you think you might want to do, whether that's acting or alpaca farming. Profiles introduce the mentors-an archaeologist, a landscape designer, a dog trainer, or a coffeehouse owner, to name a few of the 150-plus possibilities—and describe what you'll do together.

How Long Will It Take You to Get Back to Work

You may need three months to get an entry-level position, but landing an executive spot may require a six- to twelve-month search, says Cheryl Lynch Simpson. In fact, one popular rule of thumb suggests you should expect to search one to two months for every \$10,000 in salary you want (a \$50,000 job could mean a five- to ten-month hunt). Employers are taking their time. In past years, they were willing to fast-track hiring before competitors could snatch up the best candidates, says Michael Erwin of [career builder.com](#). But now employers scrutinize applicants in several rounds of interviews before investing money and manpower to train them.

The good news is that you likely don't have to pack your bags and move across several states to find work; hiring rates are about the same around the country. Age can be a plus too. "With the 55-plus set retiring, you're going to see a focus on bringing many of these people back on a temporary or flexible schedule so they can teach the younger generation," says Erwin.

Your E-Portfolio/Website

Sometimes a paper résumé is just so 20th-century. Thanks to hosting sites like [visualcv.com](#), [coroflot.com](#), and [carbonmade.com](#), you don't have to be tech-savvy to create a digital résumé or e-portfolio. And you control access, unlike with a personal website. Start with your résumé, then add supporting information-examples of your work, sales charts, published articles, letters of recommendation, images, or videos. "It's an opportunity to build your personal brand," says Pierce Resler of VisualCV.

Studies show that hiring managers and recruiters Google many job seekers to see their online presence. If you're considering creating a personal website, reserve your domain name today, says Randall Hansen. (Try [godaddy.com](#) or [register.com](#). You'll pay as little as \$9.99 a year.)

Powering Up Your Resume

Career coach Elaine Varelas has a simple "so what?" test that she thinks every line of a résumé should pass: "If you say, 'I managed six people,' ask yourself, 'So what?' But saying 'I managed six people with no turnover' does answer the question. Résumés are all about results."

You'll also want to use strong, specific action verbs to highlight your results. "Worked, for instance, is a weak and overused word," says Randall Hansen. "Use collaborated or led." Here are a few more verbs that can help put the action back into your job search:

- accelerated
- accomplished

- collaborated
- constructed
- created
- designed
- developed
- devised
- drafted
- established
- expanded
- formulated
- generated
- implemented
- improved
- initiated
- launched
- managed
- negotiated
- operated
- presented
- produced
- streamlined
- supervised
- tracked
- wrote