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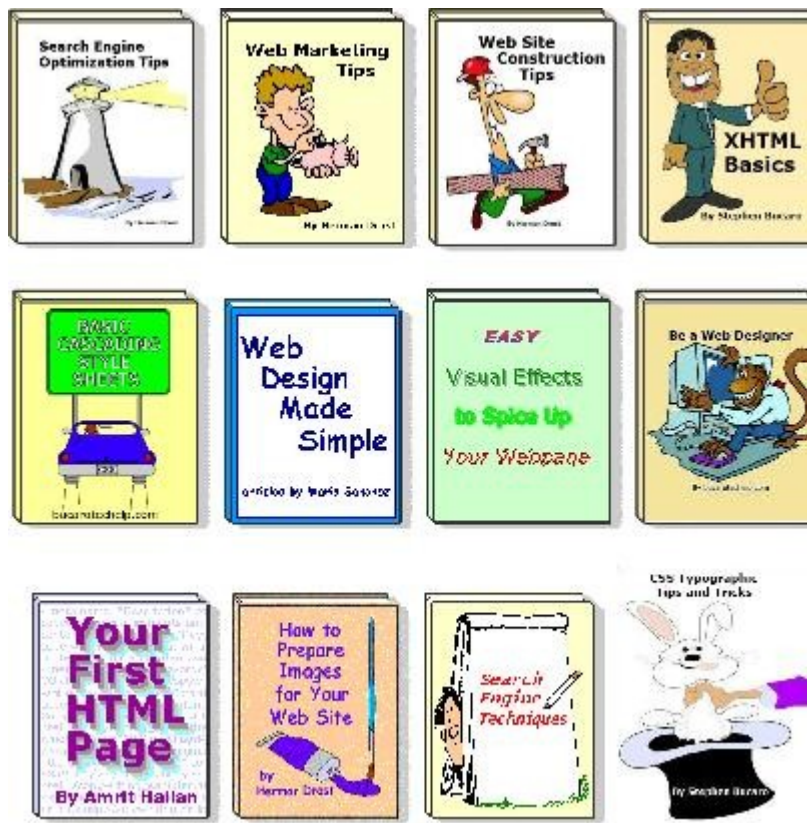
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## Introduction

Laid off? Dumped? Out in the street? You're not alone. As I write this (July 09) 15 million people have been laid off, with a another half a million joining them every month, and that's just in the U.S. alone. It's not your fault that you're laid off. This recession was caused by wealthy greedy scamming bank executives who are lavishing themselves in wealth at the expense of everyone else. Even today they're giving themselves 200 million dollar bonuses paid for by the middle class tax payer.

But what do you do now? Don't just sit there on the sofa watching T.V. eating junk food, and feeling sorry for yourself. This eBook gives you the information you need to survive this recession. How to put

your time off to productive use. How to come out of this recession stronger than you went in. How to get a job as quick as possible. How to get back into action.

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### **Where Did the Jobs Go?**

You've probably been wondering what caused this recession. You've probably heard the complex explanation, i.e. that credit defaults swaps failed to protect the banks when the market value of collateralized debt obligations crashed because of subprime mortgage defaults. But what the heck does that mean? You've probably heard the simple explanation, i.e. that business is slow so employers have to lay off workers. But DAHH we know that. Why is business slow?

In this article, I'll attempt to explain the cause of the recession in simple terms, but not so simple that it doesn't help you understand the real cause. Understand that I'm not a professional economist and part of my explanation might be considered opinion. Then in the second part of this article, I'll tell you how to survive this recession and come out of it stronger than you were when you went in.

I know how to survive a recession because, believe it or not, this is not the first recession the world has ever experienced and, since I'm old (if you're in your 50's or younger you're just a young wiper-snapper compared to me) and I have survived many recessions.

You may have heard that the recession was caused by people speculating in real estate. Many people were speculating in real estate, but most people were just buying a home to live in, not speculating. You may have heard that many people bought homes that they couldn't afford. Many people did buy homes that they couldn't afford. But most people could afford the homes they

purchased, in many cases, just barely.

Many people were deep in debt and just barely keeping up with their mortgage payments. Sure, they were going even deeper in debt, but they had been doing this for years and they probably could have done it for many more years. But then the price of gas went to over \$4.00 a gallon.

In order to reduce imports of oil, much of our corn crop was diverted to making alcohol for gasoline. A lot of farm land that produced wheat, rice, and soy beans was diverted to growing corn. You may not realize it, but any plastic that isn't made from oil is made from corn (a small amount of plastic is made from coal). The point is, when the price of oil goes up, the price of everything goes up.

When prices go up, it's called inflation, and the way to stop inflation is to raise interest rates. When interest rates go up, adjustable rate mortgage payments go up. All those people that were just barely keeping up with their mortgage payments, could no longer keep up. All within a short interval, tens of thousands of people defaulted on their mortgages.

When you get a mortgage from a bank, the bank doesn't keep the mortgage. Instead many mortgages are bundled together and the bundle is called a mortgage backed security (MBS) or a collateralized debt obligation (CDO). Banks buy these securities and earn revenue by collecting the interest from them.

The banks knew the MBS's and CDO's were a good safe investment because credit rating agencies like Moody's and Standard and Poor's gave them a AAA rating. And the credit rating agencies gave them a good rating because they were mortgage backed (and mortgages rarely default) and the securities were insured against credit risk by credit defaults swaps (CDS).

Just like insurance protection, a buyer of a MBS or CDO pays premiums to the seller of the CDS and if the security covered by the CDS defaults, the buyer is paid by the seller of the CDS to cover the loss. Unfortunately, a CDS is not insurance, in fact it's purposely NOT called "insurance" because if it was called insurance, the seller of the CDS would be required to hold reserves to cover possible losses in the insured security. In other words CDO's are a scheme to bypass the reserves requirement.

Mortgage backed securities were deemed safe because the value of the underlying collateral (the homes), have always gone up in value. But this time, the mortgages were in default, and the value of the collateral was going down, and in most cases there was no down payment on the mortgage. Because of the uninsured defaults, and because the value of the collateral going down, the market value of the securities dropped substantially.

Banks are required to hold a certain amount of reserves to pay possible withdrawals by depositors. Because the value of the MBS's and CDO's held by the banks went down in value so much, the banks have to hold on to any cash they had in order to meet the reserve

requirements. So the banks stop lending.

Unfortunately, our economy runs on borrowed money. If businesses can't borrow, they can't buy inventory, they can't buy equipment, they can't pay salaries. If individuals can't borrow, they can't buy cars, appliances, or homes. The economy comes to a screeching halt. Workers get laid off. Laid off workers can't spend money, so the economy slows more, more workers get laid off. Laid off workers can't spend money ... well, you get the idea.

For more information about what caused this recession, visit:  
[Subprime Mortgage Crisis](#)

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## **Financial Survival After Getting Laid off**

Exactly what steps you need to take to survive financially after getting laid off depends upon your estimate of the probable length of your layoff. If you can be sure that you'll be unemployed for only a short while, then little or no financial adjustment is necessary. I pray that this will be a short recession, but I fear it may be a long one. The first step is to assess your available resources.

### **Assess Available Resources**

Assess resources available from your employer:

- How much vacation pay have you accrued?
- Does your employer provide severance pay?
- Do you have an IRA or 401k you can tap into if necessary?

If you withdraw funds from your 401(k), traditional IRA or 403(b) plan before the age of 59 1/2, you'll be charged a 10 percent early withdrawal penalty. However, there are always exceptions to this rule. There is no penalty for early withdrawal from your IRA if you were unemployed and used the funds for health insurance premiums. There is no penalty for early withdrawal from your 401(k) or 403(b)

Plan if you are 55 or over and quit your job. You can withdraw from your Roth IRA with no penalty as long as your plan has been in existence for at least five years.

It's essential to know the rules and exceptions Before you make any early withdrawal from a tax deferred retirement plan. For more information visit: [Internal Revenue Service Tax Topic Index](#)

Assess resources available from the government:

- Sign up for unemployment benefits.
- Will you qualify for food stamps?
- Do you qualify for Veterans benefits?

If you're an x-military person, you most likely qualify for educational assistance under the *GI Bill*, and you may also qualify for other Veterans benefits like Health Care and, God forbid, burial benefits for surviving spouses and dependents. For more information visit [Veterans Administration](#)

Assess your personal resources:

- How much savings do you have?
- How much credit do you have available?
- Can you count on assistance from your relatives?

If you require assistance from friends, family, or relatives, make sure that you put everything in writing as to whether the assistance is gift or a loan and if it's a loan exactly when will you pay it back. Borrowing from relatives is probably the least advisable resource to tap into because it can result in disputes.

- What assets you can sell if necessary?
- Can you earn some cash from side jobs?

If you're a skilled individual you may be able to earn some side cash by doing car repairs, computer repairs, or handyman work for your friends, neighbors or relatives. Price your service so that they get a big savings, that way you both benefit.

If you have some skill in programming, graphics, writing, finance, legal, or any number of other areas, check out one of the freelance job sites. One of the most popular ones is [Elance](#) where, even in the depths of the recession there are 25,000 new jobs posted each month.

## **Create a Budget**

Maybe you've never kept a formal budget before. Now is the time to start. It's probable that being unemployed will require some (temporary) adjustments in your living standard. Here are some ways to save money.

- Cut communications costs:
  - cancel cable TV
  - cancel broadband Internet service

- cancel extra cell phones
- Cut food costs
  - eat out less
  - eat less fast food
- Cut entertainment costs
  - use the public library
  - go hiking or camping

### **Priorite Your Bills**

Priorite your bills based upon your available resources and the probable length of your layoff. For example, if you live in an area without public transportation, you may choose to let them shut off your gas, water, and electric before you let them repossess your car. Because, with no transportation you can't make it to job interviews and, when you do get a job, you won't be able to get to work.

### **Become more self reliant**

One way to save money and at the same time feel more in control is to become more self reliant. Here's some ways to become more self reliant.

- grow a garden
- eat more home cooked meals
- do your own car and home repairs

### **Hold a Garage Sale**

We've all got tons of junk around that we don't use. One mans junk is another mans treasure. Hold a garage sale and turn some of that junk into money. Who knows, you may make enough money to make a car payment or even a mortgage payment.

Your chances of surviving financially after getting laid off will greatly improve if you assess your available resources, create a budget, and become more self reliant.

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### **How to Eat Cheap When You're Laid Off**

By Stephen Bucaro

When your income drops substantially because you've been laid off, you've got to conserve your cash as much as possible. Eating out at fancy restaurants is out of the question. Even fast food has become too expensive nowadays. The solution is home-cooked meals - and if you're really tight on cash - home cooked meals based on cheap bulk ingredients.

In my long work history, I've been laid off several times. During these recessions many members of a family, or even friends, may

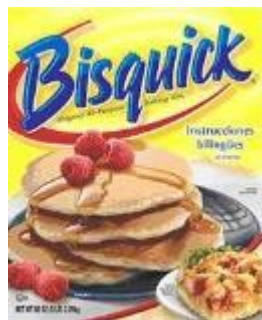
need to reside in the same residence because of no money for rent. If a large number of people need to be fed on the cheap, you need to use on cheap bulk ingredients. Below is a list of ingredients I've relied on in the past.

- beans
- bisquick
- pasta
- mashed potatoes
- oats
- rice

Beans bought in bulk, are not only cheap but also tasty. They can be served as a side dish with lunch or dinner. Not only are they taste good, but beans are good for your health. Beans are high in soluble fiber, which lowers cholesterol. Eating a cup of cooked beans a day for six weeks can lower your total cholesterol by 10 percent, which can lower risk of heart disease by 20 percent.



Not only can eating beans lower your risk of heart disease, they also contain many compounds - isoflavins, lignans, phytic acid, saponin, and protease inhibitors - that have been shown to block cancer. Beans also fill many dietary requirements, including folate and potassium. Not bad for a cheap and tasty ingredient to get you through this recession.



Bisquick can be described as the "all purpose mix". Buy it in the big box. Below is a partial list of all the things that you can make with Bisquick.

- battered onion rings
- biscuits
- breadsticks
- chicken dumplings
- crepes
- coffee cake

- cookies
- french bread
- muffins
- pancakes
- pie crust
- pizza dough
- quiche
- scones
- sweet breads
- waffles
- Plus many more.

Search the Web and you'll find thousands of more things that you can make with Bisquick. And for those who really want to stretch their money - homemade Bisquick. It's basically flour, baking soda, baking powder, and powdered milk. Again, you can find the recipe for homemade Bisquick on the Web.

Pasta can be bought in bulk and can be served as lunch or dinner. Not only is cheap to buy in bulk, but when you cook it, it doubles in size. Top it with pasta sauce or put sauce on the side. This is another thing that I like to just add lots of salt and margarine.



Pasta is easy to make. Below are step by step cooking instructions.

- 1. Fill a large pot with water, at least three times the volume as the pasta.
- 2. Add 1 teaspoon of salt per gallon of water.
- 3. Bring the water to a boil.
- 4. Add the pasta to the boiling water.
- 5. Stir frequently or the pasta will stick together.
- 6. The only real way to tell when the pasta is cooked is to taste it. It should be "al dente" - firm, yet tender. Most pasta take 8-12 minutes to cook.
- 7. When cooked dump the pasta into a colander and shake off any excess water.



Mashed potatoes can be bought in a big box and can be served as a side dish with lunch or dinner. You can top them with gravy or just top them with soup. Hey, it may not be healthy, but I like to just add lots of salt and margarine to mine.

Oats, also called "rolled oats" because of the method used to manufacture them, are mostly used to make oatmeal for a low cost breakfast. If you usually eat cold cereal for breakfast, you've probably noticed your blood sugar dropping out by midmorning, you're hungry again. That won't happen with oatmeal, that's why they say "it sticks to your ribs". It's also good for your health as it provides soluble fiber and lowers your cholesterol.



Oatmeal is pretty easy to make; add about equal amounts of water and oats- cook until the oats are soft. For thicker oatmeal add less water. For moister oatmeal add more water. I personally like the taste of plain oatmeal. But most people add something to make it even more tasty. Below is a list of some of the things you can add.

- brown sugar
- honey
- maple syrup
- cinnamon
- vanilla
- apple
- raisins
- strawberries
- chopped walnuts
- chocolate chips
- the possibilities are endless

Because of its low cost, rice is a global staple food. Countries like China, India, Japan, Korea, Philippines, Singapore, Thailand, and many others, depend upon rice to sustain their populations. The staple food in the United States has been meat. But in the new economy, we would be wise to join our fellow citizens of the earth in consuming more rice.



Rice is easy to cook. Fill a pot with water, at least three times the volume as the rice. When the rice comes to a boil, continue heating for about five more minutes. Take a little taste of the rice to be sure it is cooked. When rice is cooked, it should be soft and fluffy, but not mushy.

A search of the Web will reveal that there are tens of thousands, if not millions, of rice recipes. Most recipes involve adding some vegetables and maybe a small amount of fish or chicken meat. This is another thing that I like to just add lots of salt and margarine.

these ingredients provide a low cost way to feed you and your family if you get laid off, however be aware that none of these ingredients provide the complete proteins required by the human body. To insure health you'll need to include a small amount of dairy products, eggs, or meat.

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## How to Deal With Annoying Collection Agency Phone Calls

Whether it's because of illness, unemployment, or unexpected financial disasters, you might someday have to deal with a collection agency. This won't tell you how to avoid paying off your old debts; it will tell you how to deal with the phone calls in a way that you and the collection agency representative will both be satisfied.

1. Prepare a complete script, and keep a copy next to each telephone in the house. This script will start off as follows: "Before you go any further, I need to tell you that I'm extremely willing to work with you. However, the moment you become threatening, aggressive, rude, or disrespectful, I will hang up and will not take another call from you. Can you agree to this?" If they start to argue ("Sir, that's not how we work..."), hear them out and re-read that phrase in a calm and well-modulated voice until they agree to your ground rules.

2. Get their information. The next thing that you read from your script should be: "Now, before we start, I need to get your name, your company's name, and a telephone number." Many collectors will get flustered by your calmness and direct approach. They might say "I will mark you down as being uncooperative" or something like that. Tell them you are not being uncooperative, you are asking for their cooperation. Write down this information, along with the time and date of this call. Put all this information into a file, and save it, as this process can go on for a very long time.

3. Tell the debt collector that you will be recording the phone call, and be prepared to do so. They will usually tell you that they are going to record the conversation "for quality assurance purposes." If they do, say that you will also be taping the conversation. If they continue talking after you informed them, that is considered giving permission (presuming you recorded yourself informing them).

4. Ask for proof that you owe the debt. Within the first five days that the agency contacted you (whether by phone or mail), they must send you a debt validation notice, which is a letter letting you know you have the right to dispute the validity of the debt within 30 days. If you don't dispute the debt within 30 days, the collector can assume it is valid. In order to dispute the debt, submit a written validation request. As soon as you do that, they cannot continue to try and collect the debt from you until the dispute is resolved.

- Send the debt validation letter via certified mail with return receipt requested (so that you have proof that you sent it, and that it was received). See the sample letter below.

- Whatever you do, make sure you don't acknowledge the debt. Keep repeating: "I want to see evidence of this debt in writing. I do not acknowledge this debt." This is a precaution against zombie debts - when collectors try to get you to pay for debts you are not responsible for.

5. Verify the debt. In response to your debt validation letter, the

collection agency must send the following:

- proof that it owns or has been assigned the debt by the original creditor
- a copy of the original legal contract that you signed with your creditor
- documentation from original creditor which shows that you owe the debt

Review the documentation. If they didn't provide sufficient proof, write another letter specifying their violation of FDCPA and demanding that they cease collections efforts and alert the credit bureaus, or you will file a lawsuit. If they don't stop, follow through in small claims court after two weeks. If they did send adequate proof, check the statute of limitations to make sure you're not responsible for the debt anymore.

The statute of limitations essentially defines how much time you can go without paying a debt before a collector's right to collect through the court system expires. Every state in the US has different rules and exceptions regarding when the time period officially begins, how long it lasts, and what can "revive" the statutory period, so you really do need to check the laws or consult an attorney in your own state. If you are not responsible for the debt, send written notice explaining that and demanding they stop harassing you or you will take legal action. If you do owe the debt, proceed to the next step.

6. Have an amount already affixed in your head beforehand that you know you can, without fail, send them every month or week, no matter how small that amount might be. They'll most likely push for more. Stand firm, and explain that this is the amount of money you have, and you can't possibly pay more than that. At all times, maintain that you want very much to resolve this debt, but, at the moment, this amount is all you can do. Explain that, if they accept this offer, you will agree to re-converse with them in six months to see if you'll be able to increase the amount at that time. Do not agree to have the money ripped from your bank account by EFT.

7. Be sure that they agree to stop trying to collect interest on the debt. Tell them to stop calling you unless it is to return your call.

8. When they agree to your payment, ask them to sign and fax you a note with your balance and the agreed-upon terms on it that you will then sign and fax back. Be sure to read the note over carefully before signing it, as this will be a legally (and certainly ethically) binding contract.

### **Sample Debt Validation Letter**

Date

Your Name Address City, State Zip

Debt Collector's Name Address City, State Zip  
Re: Account Number

Dear Debt Collector:

I am writing in response to *phone call/letter* received from you on *date*. Pursuant to my rights under federal debt collection laws, I am requesting that you provide validation of this debt. Note this is not a refusal to pay, but a request that your offices provide me with evidence that I have a legal obligation to pay you.

You are hereby notified that if you do not comply with this request, I will immediately file a complaint with the Federal Trade Commission and the *your state* Attorney General's office. Civil and criminal claims will be pursued.

Sincerely,

Your Name

## Tips

- You must keep a calm, reasonable and well-modulated tone of voice. Any yelling, name-calling or other verbal tactics will erode the image you're working to project.
  - If they speak to you in any way that you find objectionable, give them one warning, as mentioned in your opening statement. The second time, ask to speak to their supervisor. When you're connected, start again from step one.
  - Write down everything - the date and time of the call, data on the rep calling you, what they want, what you're offering, etc.
  - Many times the names of the collectors are not their real ones. One way to figure it out is to send the signature receipt letter addressed only to that one person. If they sign back with their signature on the letter, they must be that person (otherwise it becomes a federal offense of mail fraud).
  - Sometimes you just can't win, they won't listen to reason or acknowledge that you legally are not obligated to the debt. In this case, establish a long paper trail indicating that they did not wish to collect on the debt in good faith. When they file your collection with the credit agencies, mail copies of your paper trail to all three, with documentation that they violated the Fair Debt Collection Act and demand removal of the claim from your credit report immediately.
  - Be very careful about making any payments if the debt is past the statute of limitations or about to be since that may restart the clock and you may then owe the full amount even if the collector told you that you would only have to pay a small amount and then they would leave you alone.
  - Remember, your goal is to take, and keep, control of the conversation so that you can both get what you want. By losing your temper, sounding panicked, or whining, you are giving control of the phone call back to them.
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### **What Do You Do Now?**

Just because you don't have a job doesn't mean you should spend your days laying on the sofa in front of the TV snacking on junk food. There are some things you can do so that you can come out of this recession and period of employment stronger than you were when you went in.

#### **Take care of yourself**

- Take care of yourself emotionally. First of all, don't feel alone. 2.1 Million were Jobs Lost in 2008. John Lonski, chief economist at Moody's Capital Markets Group predicts that about 2.1 million U.S. jobs will be lost in 2009. The recession is not your fault.

Sure some people at your place of employment didn't get laid off (yet). That doesn't mean that they're better than you or that you're a loser. In a recession, who gets laid off and who doesn't is basically a crap shoot. You are not a loser.

- Meditate. Meditation can be highly ritualized, where you sit with legs folded, hands resting on the knees, focusing on deep breathing, reciting a mantra. That's not what I'm talking about here, although if you feel that following advanced meditation techniques will work for you, go right ahead. What I'm talking about is finding a private, quiet and peaceful place to sit comfortably for 15 to 20 minutes and think about things.

Think about the economy and the situation that the country is in.

Reflect on your friends, family, and even your pets. Contemplate what you've learned in your lifetime, where you've been, and the direction that you would like to lead your life. Did you know that practicing daily meditation has been found to be good for your health?

- Take care of yourself physically. Stick to an exercise program. Get involved in outdoor sports. You need to be looking sharp for job interviews. Don't overdo it with your exercise program, start out slow and build to longer distances, greater weights, more repetitions. You can't get job if overdo it with your exercise program and hurt yourself.

### **Stay aware**

Keep up with current events, especially business news. You need to know what economic sectors and geographic areas are poised to provide opportunity. Here's some ways to keep apprised of what's going on in the economy and the job market.

- TV news, especially networks like CNBC
- Local newspaper
- Business week [Web site](#) or magazine (I prefer the magazine because the Web site has far too much clutter).

### **Stay productive**

Don't spend your days laying on the sofa in front of the TV snacking on junk food. Inactivity feeds upon itself. Being inactive will cause you become more and more lethargic and inactive. Plan each day. A day without a plan is a day without progress. Here's a list of ways to invest your time.

- job search. I know, it seems futile to look for a job when tens of thousands of people are being laid off each week, but you have to stay in the game.
- career counseling. While you're laid off might be an excellent time to seek career counseling. I feel there are three types of people, those who like to work with their hands, those who like to work with people, and those who like to work with symbols (like programmers and accountants). What type of person are you?

For information about careers, visit the Bureau of Labor Statistics [Occupational Outlook Handbook](#) Web site, where you'll find job prospects, training needed, and earnings for hundreds of different jobs of all types.

- get training. Education or training increases your market value. Now is the time to get more education or training. You don't have to train for a specific career. Any general business or technology training will give you an advantage. Even seemingly non-related training, like art classes, will get you off the sofa and out making contacts that might result in a job.

However, in today's work force, computer skills are the most marketable. Here's a list of the most marketable computer skills to have.

- spread sheet (Excel)
  - Web page design
  - Photoshop
- Learn Economics and Investing, after all, it's the economy and investing that caused your problems to begin with.

If you can't afford classroom training, schedule an hour each day to learn from a library book. If you can't afford expensive applications like Excel or Photoshop, download one of the free open-source versions like Openoffice or GIMP.

- help others. Volunteering will get you off the sofa and out making contacts that might result in a job. It's not unusual for someone who starts out cleaning cages at the dog pound to end up keeping the books or managing the dog pound, and get experience that results in a high paying job at a corporation. The secret is being reliable and willing to take on responsibility.

Enter your zip code and the type of volunteer work that you like to do into the form at [VolunteerMatch](#) and they'll match you with over 50,000 currently available opportunities.

Or visit [Veterans Administration Volunteer Service](#) and give your time and talents to support the care of America's veterans.

One of your most important opportunities to help others is to help your friends and relatives. They may return the favor, especially if they learn of a job opening.

- engage in self reliant activities, for example grow a garden, cook meals, do your own car and home repairs.

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## **Getting a Job**

When you lose your job, you still have a job. Your job is to find a job.

### **Where are the jobs hiding?**

When tens of thousands of people are being laid off each week, it's hard to believe that there are any job openings out there, but there are. Companies are always hiring to replace people who quit, got fired, or retired. But in a recession, most jobs are not posted for the general public to apply. Most job information is kept private among family and friends. So the only way to learn about these jobs is by networking.

### **Consider a temporary position**

Apply at a temp agency. When the economy begins to pick up, businesses are reluctant to hire permanent staff until the economic trend is more established. For this reason, they prefer to get the workers they need from a temp agency. Temp agencies have all kinds of work available from light industrial to database management. It's not unusual that after a trial period on a job assignment, the company will hire you on a permanent basis. In fact many companies only hire through temp agencies because it allows them to "try before they buy", and because they don't have the staff to do background checks.

The largest temporary Staffing agencies:

- [Manpower](#)
- [Kelly Services](#)
- [Net-Temps](#)

### **Consider a government job**

During a recession is when the federal government tends to increase hiring. Federal hiring is done by the Office of Personnel Management website and [USAJOBS](#) is the Federal Government's official one-stop source for Federal jobs and employment information. You need to create an account on this website before you can post your resume online, receive automated job alerts, and apply to Federal government jobs.

Another website maintained by the Department of Labor is [America's Job Bank](#), which has more than just government jobs listed.

Yet another website maintained by the Department of Labor is [CareerOneStop](#) CareerOneStop offers career resources and workforce information to job seekers.

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## **Online Job Sites**

By Stephen Bucaro

The Internet has changed the way people look for jobs and the way employers look for people. Ten years ago a job seeker picked up several newspapers each morning and searched the print ads, maybe sending a resume or making a phone call to any ones that seemed hopeful. Today a job seeker posts their desired job type, employment history, and qualifications on an online job site and receives an email alert when an employer posts that type of job, or when an employer is interested in hiring them.

[CareerBuilder](#) Owned by partners Gannett Co, Inc., Tribune Company, The McClatchy Company, and Microsoft Corp, CareerBuilder is the largest online job site, providing over 1.6 million job opportunities in every industry, field and job type.

[Dice](#) is designed for the specific needs of technology professionals, enabling them to perform highly targeted job searches based on specific criteria, including location, type of employment, skills and keywords.

[Monster.com](#) Run by New York, based Monster Worldwide, is a global online job site Monster currently has over 1.1 million job opportunities listed.

For more information about online job sites, visit [Job Sites: Reviews](#)

## **Online Job Ad Scams**

Be aware that many online job postings, especially on non-job specific sites such as craigslist are actually scams designed to get your personal information. The scam usually involves the fake employer claiming that they can only deliver paychecks by direct deposit and that they need your bank account number, or PayPal account and password in order to transfer money. Then they use that information to clean out your bank account.

Even legitimate online job sites, like Monster.com, have had their databases hacked more than once, hackers stealing millions of job seekers' names, phone numbers, e-mail addresses, user names and

passwords. One precaution you can take is to set up a separate email account for your job search.

Considering the risks, don't focus your job search effort entirely on online job sites. Keep in mind that statistics show that employers fill less than 4 percent of their positions from online sources. Employers fill about half of their positions through personal referrals. In other words, networking is the most productive way to find a job.

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### **How to Write a Proper Resume**

By Stephen Bucaro

Personnel departments receive thousands of resumes every day, they don't have the time to deal with resumes that don't fit into their system. That's why it's very important that your resume contain the proper documents in the proper format. A resume should include the following documents:

- Cover Letter
- Resume
- Letter of Recommendation
- Curriculum Vitae

#### **Cover Letter**

A cover letter should always be sent with your resume. A cover letter states what job you're applying for, your skills and experience related to that job, why you're interested in the organization offering the job, and what you can do for the organization related to performing the duties of that job.

Your cover letter should be specific to the job that you're applying for. Personnel departments receive thousands of resumes every day, so they don't have the time to read long cover letters. Your cover letter should be one page and your writing should be clear and concise. If you're not sure what to write, review some of the many cover letter examples on the Internet.

#### **Resume**

The most important information to include in your resume is how to reach you, and that information should be at the top of your resume. At the top of your resume put your name, telephone number and address.

Next put a line or two about your job objective. A job objective states the type of work, and in which industry, you are seeking. And of course, your job objective should match up exactly with the job that the organization is offering. Personnel departments receive thousands of resumes every day, so they don't have the time to read all the

resumes. First they look for keywords in the job objective statement. If they don't find the proper keywords related to the position they're offering, the resume goes in the circular file. When stating your job objective be sure to include those keywords, which you can usually derive from the job add.

Next the resume should include summaries of your education and work experience. Usually a summary of your work experience, in reverse chronological order, comes first. If you have many different jobs, just include the last three or four, unless an older job applies specifically to the position you're seeking.

Then include a summary of your education and any degrees or certificates you hold. If you have a college degree, listing a high school diploma is not necessary. If you haven't finished college or high school, include your expected graduation date and, if it's good, your GPA. Also include any training or classes you've taken that relate specifically to the job you're applying for.

Some people don't have a great deal of education or work experience. In that situation you should write a functional resume. A functional resume lists the skills that you have. These might include artistic skills, organizing skills, computer skills, craftsman skills, or skills at developing report and being persuasive with people. A functional resume is good for people making a career change. You may not have much experience in the specific field, but you have many skills developed in another field that transfer to the desired position.

Some people like to include information about their personality type in their resume. For example, you might state that you like to analyze and solve problems, or that you are extremely detail oriented, or that taking initiative is your greatest strength. Many organizations are looking for people that are honest and reliable.

Don't include references in your resume. Instead, at the bottom of your resume, state that references will be furnished upon request. Also, because of the possibility of identity theft, don't include your social security or driver's license number.

### **Letter of Recommendation**

Including a letter of recommendation is usually not required. However under certain circumstances you might want to include one. For example, if you lose your job because of some circumstance not under your control, like your company gets taken over by another company, or you're laid off because of a slow economy. In this situation a prospective employer may not be able to locate any person that you used as a reference. If you lose your job because of circumstance not under your control, ask your manager for a letter of recommendation.

### **Curriculum Vitae**

Curriculum vitae (CV) is a Latin phrase meaning "course of life". Whereas a resume is short and tailored for a specific position, a CV is

far more comprehensive and elaborates on education to a greater degree than a resume. You would not use a CV to apply for a typical job in the private sector. A CV is more appropriate for scientific, academic, or medical positions. A CV might be included along with, or as a replacement for a resume. A CV is usually organized in a standardized format that follows a clear chronology.

## **Online Resumes**

The Internet has changed much about the way resumes are submitted, and processed. It's not uncommon for employers to only accept resumes electronically. Many employers now find job candidates resumes through search engines. This makes it important for job seekers to use appropriate keywords when writing their resume. It's also important for job seekers to use the proper file format for their resumes. Many employers, especially recruitment agencies, insist on receiving resumes only as Microsoft Word documents.

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## **How to Succeed at a Job Interview**

By Stephen Bucaro

Going to job interviews is uncomfortable and stressful for everyone because, out of necessity, the people doing the interviewing will be judging you. I know that going to job interviews is stressful because I've gone to many of them. But eventually I became a manager and moved from the receiving side to the giving side of the job interview. I've been on both sides, so I'm in a position to advise you about how to succeed at job interviewing.

In the old days when you went for a job interview, you were interviewed by only one person, and if they liked you, you were hired. Today, you're more likely to be interviewed by several people, and that's just in the first round. If you advance past the first round, you'll be called back to be interviewed by several more people. And

many of these people have read books instructing them to ask stupid canned questions like:

What challenges did you face and how did you handle them?

What is your greatest strength and your greatest weakness?

Tell me about yourself.

In my opinion these questions are non-productive and I've never used them, but you should be prepared to answer them. How do you answer these canned questions? By reading books, or visiting websites that give you the canned answers. Job interviewing is really game, isn't it?

### **Proper Interview Attire**

You should already know this, but the best way to dress for a job interview is conservatively. Unless your going to an interview for a creative artist job, or rock band job, dress conservatively. This means lose the lip or tong ring and boys lose the ear rings. It's not that any particular interviewer is a snob, it's just that there are may conservative people out there, and in the job position you're applying for, you'll be representing the company when you interface with these conservative people.

### **Overcoming Job Interview Anxiety**

As I said, I know that going to job interviews is stressful because I've gone to many of them. You may be too anxious to even travel to the interview location, much less actually submit to the interview. When you're anxious at a job interview, you may say stupid things or exaggerate your abilities. The secret to overcoming job interview anxiety is to decide that you're not actually trying to get the job.

You're not trying to get the job. You're only trying to learn how the company operates, how they do business, how they make their money. Pretend you're an entrepreneur who would like to get into that same business yourself. You don't care how they judge you or whether you get the job or not. You're playing a head game on yourself to be sure, but if it helps you overcome job interview anxiety, so what?

I'm not saying you be callus and self sabotaging. I'm just saying that if you pretend that you're not actually trying to get the job, you will not be nervous, you will not be inclined to say stupid things and exaggerate your abilities. Instead you'll be asking questions to learn about how the business operates. The interviewer will see you as a person who is seriously interested in the business. Your enthusiasm about the business may actually get you the job.

If you're so anxious about a job interview that you can't even get yourself to travel to the place where the interview is to be held, don't think about the process in its entirety. Divide the process up into steps. For example; step 1 wake up at the proper time in the morning, step 2 get cleaned up and dressed, step 3 relocate yourself

to the company's building, step 4 enter the building and ask for the individual you have the appointment with.

Don't think about the entire process; just think about the individual step that you're working on. Imagine you may or may not even take the next step. For example, don't even decide if you'll go to the company's building or not until after you've gotten cleaned up and dressed. Then when you're ready, decide, yes, I will travel over to see what the company's building looks like. But I may or may not go inside. This is just a head trick for those who are really nervous about going to job interviews.

## **The Actual Interview**

Once you meet the individual, or individuals who are actually going to perform the interview, make sure you communicate your qualifications and desire to do the job. Very few people are good interviewers. I've been to interviews where the interviewer talked on and on about themselves and the company and never let me get a word in. There was no possibility that I'd get the job because the interviewer didn't learn anything about me. If that happens to you, you may need to be a bit discourteous and interrupt the interviewer to tell them about your qualifications and that you want the job.

As I said, very few people are good interviewers. Many interviewers have read books instructing them to ask those stupid canned questions. Make sure you read these books, or visit the websites, and be prepared to give the canned answers. However, there are some interviewers who will ask specific job related questions. That's what I used to do when I was a manager giving job interviews.

I was the manager of an electronics engineering department, and I can assure you that no job candidate ever correctly answered every job specific question that I asked (and I wouldn't want them to because that would mean my questions were too easy). Just answer job specific questions the best you can, and make a note of the ones you couldn't answer in case they come up in future interviews.

It may surprise you to learn that I didn't always hire the individual who gave the best answers to my job specific questions. There are many other factors to consider when hiring someone. If the candidate lives a long distance from the company, will they be able to make it to work on snowy days? One individual gave correct, but excessively academic answers to my questions. I didn't hire him because I've known people who could study the hell out of a problem, but never actually produced anything. I needed an applications engineer, not a research scientist.

## **If You Don't Get the Job**

If you don't get the job, don't think it's because of some problem with yourself. There are many reasons why you may not get hired. Sometimes the department manager who interviews you, doesn't want to hire someone who is so good that they may make him look bad. Sometimes the interviewer has just learned that the department's budget will be cut. Some companies perform continuous

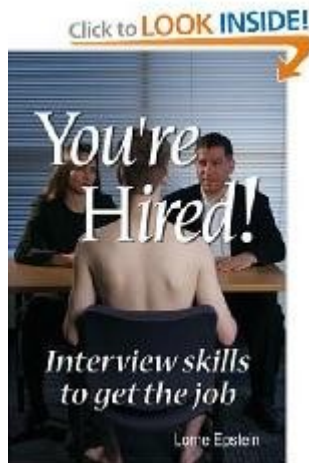
interviewing just for the purpose of determining the status of the job market, so they know if they have to give their employee's raises, or if they can easily replace them.

When you go to an interview or interviews where you don't get hired, you're not wasting your time. You're learning about different companies, the job market, and the interviewing process. There are many varied reasons why any specific individual may not be hired. It usually has nothing to do with the individual. View it as a numbers game. If you go to enough interviews, eventually everything will fall into place and you'll get the job.

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## **You're Hired! Interview Skills to Get the Job**



This book demystifies the interviewing process with wisdom and wit from an authoritative source. For first-time job seekers and seasoned professionals alike, the realities of the current job market make a competitive edge mission-critical.

Corporate recruitment specialist Lorne Epstein prepares both novice and nervous job seekers for the interviewing experience with insider tips and strategic advice. This book is a practical, engaging and altogether indispensable career companion. After reading this book you will learn what to do before, during, and after the interview to ensure you re success!

Reader Laura Cohen of Albany, NY says, "As someone who has served on many of my organization's search committees over the years, I highly recommend this book for anyone seeking to improve her/his interview skills. I wish that the people I've interviewed had read this book! It's packed with solid, practical advice about what to do before, during and after an interview. Its scope is comprehensive. I especially appreciate Epstein's advice about doing appropriate research to prepare for the interview. In my experience, too many candidates neglect this extremely important aspect of the interview process. Epstein's style is friendly and accessible, and his book is an enjoyable

read. I personally would not attempt an interview without reading this book.

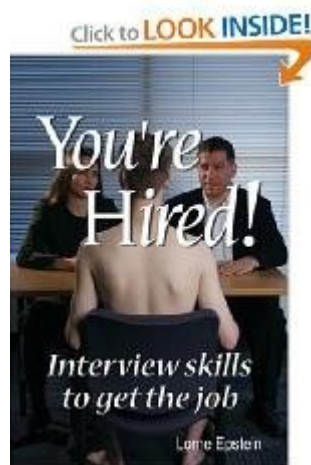
### **Partial Contents:**

- What questions should your resume address?
- How to research the company
- Dressing for the interview
- Your job application form
- Acting appropriately
- How to sell yourself
- How to address issues in past jobs
- What you cannot be asked in an interview
- Questions to ask the interviewer
- Wrapping things up
- Lay the groundwork for follow-up
- Post-interview thank you note
- Accepting or rejecting the offer
- Plus much more...

### **In the Appendices:**

- Appendix D Questions a recruiter will ask you
- Appendix E Questions to ask the recruiter
- Appendix F Pre-Interview and Post-Interview checklists

Reader Daniel Epstein says, "Helped me get a job! This book has some really great tips, and lets you understand the hiring process from the other side of the table. I have felt more confident in subsequent interviews to the point that the interview becomes more like a conversation. I am not only selling myself at interviews, but asking the interviewer questions that let me know if this is really a place in which I would like to work. Thanks Lorne!"



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## Start a business

As contradictory as it sounds, the worst part of a recession is the best time to start a business. During a recession, money to start a business is cheap and available. Low cost surplus and new business equipment is available. Skilled employees are plentiful and wages are reasonable.

As the economy slows, established businesses layoff experienced workers. As the economy begins to pick up, they're reluctant to hire people until the economic trend is more established. When they do feel confident enough to begin hiring, it takes time to hire and train new workers. This leaves clients looking for new sources.

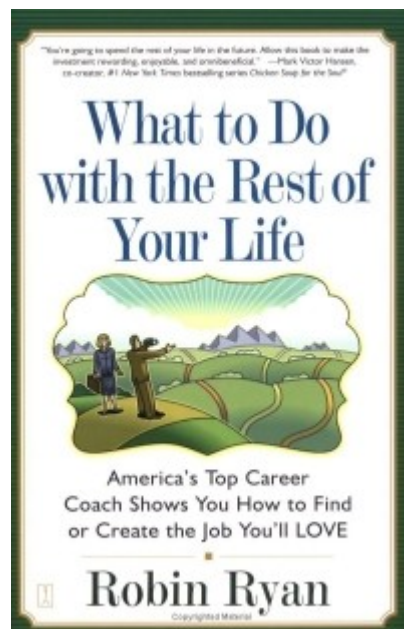
If you're interested in starting your own business, check out the [Small Business Administration](#). Another resource for free small business startup counseling, mentoring, training, help, and advice is [SCORE](#), the Service Corps of Retired Executives. Yet Another resource for free small business counseling is [Small Business Development Centers](#) which has a local chapter in each area.

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## What to Do with The Rest of Your Life

### America's Top Career Coach Shows You How to Find or Create the Job You'll LOVE



No matter the economic environment, there are ample reasons why you might be aching to change jobs or move up in the one you already have. In this book, career consultant Robin Ryan - who's offered her advice over the past 20 years to individual clients and through top broadcast and print outlets - shares the specifics that can

help you do it right.

Dividing her book into sections that focus on sequential steps in the process (figuring it out, moving on, staying put), she describes proven ways to determine your ideal job and workplace, land a job or launch a business and get paid appropriately, get promoted, get a raise, or take your own enterprise to a higher level. Virtually all of Ryan's suggestions will prove useful to one reader or another, as she explains in detail how to tap into the hidden job market - since some 85 percent of all positions are never directly advertised - via research "on the Internet, in the library, over telephones, and through conversations with colleagues, friends, and acquaintances." She also explains, based on interviews with 78 top executives, how "to help you get promoted no matter what level you're at or how big your organization is." - Howard Rothman

Reader J. T. Michaels of Boston, MA says, "I heard the author on the radio and was quite impressed. Then I read her book and am convinced everyone who cares about their career needs to read this masterpiece. It's insightful and inspiring but has the specifics on direction that most books on uncovering your passion seem to lack. I wanted to do something I enjoyed more without having to take a big salary cut. In fact, Ms. Ryan showed me how to get a new job that's a promotion with a BIG raise attached to it. Ms. Ryan is a wealth of ideas on how to prosper and find the meaning that was lacking at work. You'll be amazed at how easy it is to make a career change if you follow her sage advice. I'm happier and making thousands more because this lady really knows her stuff. My advise to you is buy it, use it and prosper."

#### **Partial Contents:**

- The Hottest, Fastest Growing Career Fields
- Skills Identification
- Define Your Ideal Job
- Strategic Ways to Land a Great Job
- Job Hunting Strategies
- Tapping into the Hidden Job Market

Reader Liz Hrist of Buffalo NY says, "My kids are in the upper grades now so I faced a daunting task of return to a career I'd left 13 years ago. A friend loved her book, and recommended it highly. I found it inspired me to see that I indeed could make this change and prosper. I found this to be a practical guide - useful, motivational, with terrific ideas on how to return to work, flourish, and make a good salary too. A valuable guidebook."

#### **Partial Contents:**

- Is Business Ownership For You?
- Turn a Hobby into a Career
- Start-up Options
- Getting Business to Come to You
- Effective Marketing Strategies
- Make Money From Your Web Site

Reader Mindy Howard of Seattle, WA says, "I highly recommend this insightful book to anyone who wants to improve their current job situation or consider a change altogether. It offers numerous options, ways to determine the best approach, and will continue to be a valuable resource for many years! Robin Ryans' realistic advice reflects her extensive and sought-after knowledge."

[Click here](#) for more information...

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## Resources

[JobHuntersBible.com](#) is a site run by Richard Nelson Bolles, author of the bestselling job-hunting book "What Color Is Your Parachute?" He provides information about writing resumes, career counseling, networking, and using online job sites.

[linkedin](#) is a social networking site where more than 20 million professionals and business people post their profiles and network with other professionals and business people to get answers, information and make contacts.

[Bucaro TechHelp Finding a Job Section](#) Information about what to do if you lose your job, how to find a new job, how to Write a Resume, how to succeed at a job interview, plus much more.

[Department of Labor Occupational Outlook Handbook](#) Information about careers, job prospects, training needed, and earnings for hundreds of different jobs of all types.

## Temporary Staffing Agencies:

- [Manpower](#)
- [Kelly Services](#)
- [Net-Temps](#)

## Online Job Sites:

- [USAJOBS](#)
- [America's Job Bank](#)
- [CareerOneStop](#)
- [CareerBuilder](#)
- [Dice](#)
- [Monster.com](#)

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