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Introduction

The purpose of this guide is to provide you with useful tools and resources to support you when you are laid off from your position at the University (e.g. job search, benefits questions). This guide includes campus contact numbers and information about the Transition Assistance Program, continuation of the benefits programs as you are currently enrolled, unemployment insurance contact information, campus resources and community resources. We hope that you will find this information useful, and we welcome any suggestions you may have for improving it. You may direct your suggestions to your Human Resources Professional.

Human Resource Services-MU

The University of Missouri’s Human Resource Services (HRS) department and staff are ready to assist you with any questions you may have and with your job search. Human Resource Associates and professional staff in HRS are able to:

- Critique your resume and cover letter
- Assist you with interview preparation
- Assist you in navigating our job list in search of job openings at MU

Below is contact information for Human Resource Services, and following is a chart with campus contact information for your reference.

Human Resource Services
Front Desk 882-7976

Location
1095 Virginia Avenue
Room 101
Columbia, MO 65211

For assistance, please go to the Human Resource Services website at http://hrs.missouri.edu/about-us/division-responsibility.php to find out which of our staff members can help you.

SOS Temporary Staffing MU’s internal temporary staffing agency

Telephone: 882-7701

URL: http://hrs.missouri.edu/find-a-job/sos/index.php
### MU Contact Information

**Total Rewards** *For assistance with benefits questions (medical insurance, COBRA, retirement, tax deferred annuities, etc.)*

| HR Service Center: 882-2146 | Location: Woodrail Center 1000 W. Nifong Building 7 – Suite 210 Columbia, MO 65211-8220 |

**Payroll** *For assistance with W2s or direct deposit issues.*

Front Desk 882-4030

*For specific questions about your paycheck or vacation payout please contact your division fiscal office.*

**MU Career Center** *Provides a variety of career services – career interest assessment, counseling, resume preparation, interview practice, and job search skills.*

Please call 884-6317 for an appointment. Location: 909 Lowery Mall Student Success Center

**Employee Assistance Program (EAP)** *EAP is available to faculty, staff and their immediate families to help with personal or professional challenges. EAP services are free and confidential.*

Please call 882-6701 for an appointment. Location: 102 Parker Hall

**Office of Financial Success** *A service of the Personal Financial Planning Department. The Office provides one-on-one counseling sessions and group workshops and seminars.*

Please call 882-7273 for an appointment. Location: 61 Stanley Hall

**Division of IT** *IT training courses are available to faculty and staff at no charge.*

Front Desk 882-2000

For current course list please visit [https://training.missouri.edu/](https://training.missouri.edu/)
Transition Assistance Program

FOR ADMINISTRATIVE, SERVICE & SUPPORT EMPLOYEES
Effective March 1, 2009

Transition Assistance Program was established to provide short term temporary income and benefits to employees subject to involuntary layoff. Transition assistance applies to all Administrative, Service and Support employees who have successfully completed their probationary period. The transition assistance program will apply to layoffs occurring between March 1, 2009 and June 30, 2015.

Information about this program, questions and answers and the TAP agreement form are available at [http://hrs.missouri.edu/policies-and-procedures/layoff-and-transitional-assistance.php](http://hrs.missouri.edu/policies-and-procedures/layoff-and-transitional-assistance.php)

Layoff Leave of Absence

Employees will be given a minimum of two weeks written notice of layoff because of a work-force reduction. At the University’s option, such employees may receive two weeks’ pay (prior to transition assistance payments) in lieu of notice. Individuals not covered by HR 117 Layoff (i.e. executives and managerial employees in EEO group 101-1 and 101-2) do not have seniority and preferential hiring rights.

For additional information regarding layoff you may refer to the Human Resource Policy on Layoff (HR 117) at [http://www.umsystem.edu/ums/rules/hrm/hr100/hr117](http://www.umsystem.edu/ums/rules/hrm/hr100/hr117) and [http://www.umsystem.edu/ums/rules/hrm/hr100/hr117_qas](http://www.umsystem.edu/ums/rules/hrm/hr100/hr117_qas) for questions and answers regarding layoff leave of absences.
Thanks to The Total Rewards Office for providing the following data for this resource guide. If you have questions about the contents of the benefits information on pages six through eight, you may contact The Total Rewards Office directly at 882-2146.

**COBRA—CONTINUATION OF GROUP HEALTH INSURANCE**

During the time period (3- or 12-months) you are eligible for layoff status, you will be eligible to continue your insurance through the University paying the same premium rates as active employees.

If you are currently enrolled, you have the option to extend your health, dental, vision and healthcare flexible spending account plans through the Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 18 months.

- The ASI COBRA Administrator will mail out COBRA enrollment forms to you (at the home address listed in HR Records) at the beginning of the layoff period. You can expect to see this packet approximately two weeks after your layoff begins.

- If applying for COBRA, you must complete the COBRA election form and return it to the COBRA Administrator. You have 60-days from the date of notification or the qualifying event date (whichever is later) to return the continuation election form.

- It is important to note that COBRA continuation is not automatic; it is a choice you make and benefits will not become active until you have elected and paid the required premium.

- For the layoff period you would make payments directly to the COBRA Administrator. Upon completion of layoff period, you would be responsible for paying the full cost of continued insurance coverage for the remaining COBRA period of coverage.

- You may contact The Total Rewards Office at (573) 882-2146 with any questions you may have about COBRA coverage.

**GROUP HEALTH INSURANCE**

If you are currently enrolled in a UM medical, dental, or vision plan, your current health insurance coverage will cease as of the last day of the month in which the layoff occurs. Unless, the effective date of your layoff is the first day of the month, then coverage ends the day prior to the effective of your layoff.

- To continue group health insurance, you will need to complete the COBRA election forms as noted above.

- COBRA insurance must be maintained during the layoff to have the option to enroll as a retiree.

If you were enrolled under high deductible plan and had a Health Savings Account, your Health Savings Account deductions will cease upon the termination of this medical plan. You will still have access to this account through Health Equity. Any questions you may have regarding the continuation or termination of this account needs to be directed to Health Equity at 866-346-5800.
**FLEXIBLE SPENDING ACCOUNTS (FSA)**

Your current participation in a Flexible Spending Account will cease as of the last day of the month your layoff occurs unless the effective date of the layoff is the first day of the month. Then your FSA would cease the day prior to the effective date of your layoff.

- For Health Care FSA, you can file for reimbursement for all eligible expenses incurred prior to the end of the month in which your layoff occurs. Unless, the effective date of your layoff is the first day of the month, then you would have until the day prior to the effective of your layoff. These expenses cannot exceed the annual pledge amount designated for the calendar year. You have until April 15\textsuperscript{th} of the following year to submit eligible claims. The account can be extended through the end of the calendar year on an after-tax basis if you elect continuation through COBRA. COBRA continuation is not automatic; it is a choice you must make.

- For Dependent Care FSA, you can file for reimbursement for all eligible expenses incurred prior to the end of the month in which your layoff occurs. Unless, the effective date of your layoff is the first day of the month, then you would have until the day prior to the effective of your layoff. These expenses cannot exceed the annual pledge amount designated for the calendar year. You have until April 15\textsuperscript{th} of the following year to submit eligible claims. There is not a COBRA option for the Dependent Care FSA.

**LIFE INSURANCE**

If you are receiving transition assistance pay and are enrolled in Basic Life, Spouse Life, Dependent Life and Accidental Death and Dismemberment, premiums for these enrollments continue to be payroll deducted. Once the transition assistance ends and if you wish to continue these enrollments, you will need to submit payments to the Total Rewards Office for the remainder of your layoff period.

You may elect to convert your Basic and Optional Supplemental Life policies from group term life insurance to individual life insurance policies without proof of insurability at the end of your layoff period. The policies are issue by Minnesota Life Insurance Company

- The premium is based on your age at the time of conversion and the dollar amount converted. The premium is paid directly to Minnesota Life Insurance Company.

- If interested in conversion, you need to complete and submit a life insurance conversion form to Minnesota Life within 31 calendar days of termination of layoff leave. Contact your Campus Benefit Representative for this conversion form.
**RETIREMENT PROGRAM**

**Voluntary Retirement Plans** [403(b) pre-tax, 403(b) Roth, 457(b), 401(a)Supplemental Retirement Plan]

A member has three options for the voluntary retirement plans after their layoff leave is terminated. These options are:

- Leave money in the account
- Take a cash distribution, paying taxes and a 10% penalty if not 59.5/2 years (the penalty is for the 403(b) and the 401(a) accounts only)
- Roll the account into a Rollover IRA account
  Note: for a cash distribution or rollover, the appropriate forms may be obtained from the investment company.

Contributions to the Voluntary Retirement Plans (VRP) can not be taken from compensation types such as Transition Assistance or Severance pay. Therefore, those receiving Transition Assistance or Severance pay will not have deductions taken to contribute to Voluntary Retirement Plans.

**University of Missouri Retirement, Disability, and Death Benefit Plan**

Vested member—has three options (after layoff leave is terminated)
- Leave money in the account and begin a monthly benefit as early as age 55 when eligible.
- Withdraw money and pay taxes and possible penalties
- Rollover money to an individual IRA account or other qualified plan.

Non Vested member—entitled to a refund of contributions with two options.
- Elect a lump sum distribution at the time of termination
  As a direct payment subject to taxes and applicable penalties or…
  Rollover money to an individual IRA account or another qualified plan.
- Defer the decision to a later date between the date of termination and the 65th birthday. Interest accrues at 4.0% on an annual basis.

Note: Once a lump sum distribution is taken, service credit relating to this distribution will be forfeited.

Vested Status—an employee becomes a qualified member of the pension plan after they have completed 5 years of regular service credit. Periods of unpaid service would not count towards vesting service credit. Certain leaves of absence, paid or unpaid, will not count towards vesting.

If you are currently eligible to retire, you may elect to do so in lieu of a layoff. This election may be accomplished by completing a Notice of Intent to Retire form that is available through Human Resources and on their website http://www.umsystem.edu/benefits/forms. Insurance must be maintained through COBRA during layoff to be eligible to have insurance as a retiree.

Contact your campus benefit representative to discuss this option and completion of appropriate paperwork.

If you return to active status prior to the end of your layoff period, you will once again accrue service credit towards the pension. This would be added towards previous time, but the time in layoff status would not be counted. If you do not return prior to end of layoff period but regain employment to the UM System at a future date, any prior credible service would be reviewed to determine vesting status for you.
EDUCATIONAL ASSISTANCE
- If you are receiving educational assistance from the University you are eligible to continue the benefit during the semester in which you are laid off.
- Once in layoff leave of absence, you are not eligible for educational assistance.

TUITION REDUCTION FOR SPOUSES & DEPENDENTS
- Spouses and dependents receiving benefits will remain eligible for benefits through the end of the approved leave of absence.

ACCRUED LEAVE TIME
Vacation Accruals
- All unused vacation accruals will be paid as a lump sum payment on your last regular paycheck.
- If you return to active status prior to the end of your layoff leave of absence, you will begin accruing vacation time in accordance with your title and years of service.

Personal Days
- Unused personal days are not paid out.
- You retain personal days during a layoff leave of absence and any unused personal days will be forfeited upon termination or at your anniversary date.

Sick Accruals
- Unused sick leave is not paid out.
- If you return to active status prior to the end of the layoff leave of absence, you will not lose your current balance and will begin accruing sick leave again.
- Upon termination, all sick leave balances are forfeited. An exception is that any employee eligible for retirement will retain sick time to be used in pension calculation.
Benefits Questions and Answers

1. If I find a job at the University while in layoff leave of absence, how are each of the leave accrual categories affected?
   Vacation – you will begin accruing vacation time in accordance with your new title and years of service.
   Sick – your sick leave balance will be activated and you will begin accruing time again.
   Personal – if you return to work prior to your anniversary date, you will have your previous leave balance to use. When returning after your anniversary date, you will be given your new accruals for the year.

2. If I come back to work for the University, are my years of service bridged for vesting purposes?
   You do not lose service credit. However, how this is applied depends on your current amount of service time and the gap in employment time with the University. These are reviewed on a case-by-case basis to determine whether time is bridged for vesting or if you will be required to vest without prior service and then add it on. You should consult with your UM Faculty and Staff Benefit Representative.

3. When will I be able to access my vested benefit?
   You are not eligible to access your vested benefit until the layoff leave of absence ends. If you are vested and do not become re-employed at the University during your leave, you will receive your vested benefit materials within 3-5 months after the end of the layoff leave.

4. Is it possible to retire now?
   If you are 55 years old and have 10 years of creditable service or if you are 60 years old with 5 years of service, you may retire from the University. If this is an option you would like to explore further, please contact the HR Service Center representative.

5. Do I receive service credit during my layoff leave of absence?
   No. You do not receive service credit during the layoff leave of absence regardless of whether or not you are vested.
7. Is it possible to reach retirement requirements (i.e. service credits, and/or age) during the layoff leave of absence, and then retire?

It is possible depending on the situation. You will have to be already vested in the plan as you don’t receive creditable service while in layoff leave of absence. You will have to be over age 55 as the plan requires you to have received at least one year of service credit after attaining age 54. Contact your campus benefit representative for additional information specific to your situation.
1. Are there any guarantees for re-employment? What does hiring preference mean?

While re-employment is not guaranteed, hiring preference within a department shall mean that if laid off departmental employees meet the stated qualifications, the department may only consider the laid off employee(s) and other employees in the same department for any job openings. It is important to note that you must actively apply or bid for positions at the University in which you have interest.

2. Is it possible that I can be hired for part-time or temporary work in another unit? If so, what happens to my layoff benefits?

Yes. The part-time/temporary work will not have any effect on your insurance benefits while your primary (benefit-eligible) position remains in layoff leave of absence. You will still be eligible to continue all insurance plans you had at the time of your layoff, and are still required to make payments (check or money order) directly to the UM The Total Rewards office. These premiums cannot be deducted from the part-time pay. You do not accrue any vacation/sick leave time for the part-time position and balances remain “suspended” during this time. Neither the layoff leave of absence nor the service in the part-time position is considered credible for vesting or retirement. Part-time appointments would have to terminate before an individual could retire in certain cases so please contact the HR Service Center to discuss your specific situation.
Workers should file a claim as soon as they become unemployed. A delay in filing may result in a loss of benefits. For more information please see Division of Employment Security Website http://www.labor.mo.gov/

To file a claim on line - http://www.labor.mo.gov/DES/Claims/

The internet claim filing system is available 24 hours a day, except between 11:30p.m. on Saturday and 12:31a.m. on Sunday, Central Time.

To file a claim via telephone:

Please see the Claim Centers below for the appropriate phone number. Telephone claims filing system is available from 8:00 a.m. to 5:00 p.m. Central Time, Monday through Friday, except holidays. The telephone system is also available from 1:00 p.m. Sunday through 5:00 p.m. Friday, to inquire about your benefits or file a weekly claim.

During times of heavy workload, you may experience a wait time. Calls are answered in the order received and every effort is made to keep wait times to a minimum.

Missouri Division of Employment Security Regional Claims Centers (RCC)

Automated information available from 1:00 p.m. Sunday through 5:00 p.m. Friday (CDT/CST). Claims Center representatives available from 8:00 a.m. to 5:00 p.m. (CDT/CST) Monday through Friday.

Address and Fax Number for All Regional Claims Centers (RCC):

PO Box 3915
Jefferson City, MO 65102-3915
Fax 573-751-9730

Jefferson City RCC
Local Calling Area 573-751-9040
Outside Local Calling Area 800-320-2519

Kansas City RCC
Local Calling Area 816-889-3101
Outside Local Calling Area 800-320-2519

Springfield RCC
Local Calling Area 417-895-6851
Outside Local Calling Area 800-320-2519

St. Louis RCC
Local Calling Area 314-340-4950
Outside Local Calling Area 800-320-2519
General Information
Information regarding your employment will be maintained at MU. If we are contacted for employment information, Human Resource Services will provide information regarding your position and dates of service. Our practice is not to release reasons for leaving; however, if you are laid off, your record will indicate workforce reduction.

1. **Someone (an employer, loan officer, etc.) needs to obtain an employment verification on me, where do I refer them?**

   Employment verifications are to be referred to **The Work Number** at [http://hrs.missouri.edu/policies-and-procedures/employment-verification.php](http://hrs.missouri.edu/policies-and-procedures/employment-verification.php)

   **The Work Number™ - Employees**
   1-800-367-2884

   The Work Number Client Service Center
   1-800-996-7566 or 1-800-424-0253 (TTY-Deaf)
   Monday – Friday; 7:00 A.M. – 8:00 P.M. (CST)

2. **Can I still change my employee data?**

   While you are in layoff leave of absence you will retain access to any tool provided through the myHR website at [https://myhr.umsystem.edu](https://myhr.umsystem.edu). Any data that you can normally change through the myHR portal, can be changed while in layoff leave of absence.

3. **My layoff leave of absence has expired and I don’t have access to myHR to change my home address. I want to make certain that my W-2 gets mailed to the appropriate place, how do I get it changed?**

   If you have a University e-mail account, you may send an e-mail to [mupayroll@missouri.edu](mailto:mupayroll@missouri.edu) with the updated address information. If you do not have a University e-mail account, you may contact Payroll directly at 573-882-4030 with your updated address information.

4. **Can I view my employee file?**

   Any employee can make an appointment to view his or her employee file. Human Resource Services asks that you call (573) 882-7976, 24-48 hours in advance to schedule an appointment.
Pay Questions and Answers

1. **What happens to my accrued compensatory ("comp") time?**
   Compensatory time will be paid out on your last regular paycheck.

2. **What will my last regular paycheck include?**
   It will include compensation for all hours worked through your last day in pay status with the department and any unused accrued compensatory time and vacation leave. If you are being paid two weeks' pay in lieu of notice, it will be included, too.

3. **When will I receive my last regular paycheck?**
   You will receive your last regular paycheck in accordance with your regular pay schedule.

4. **When will I get my W-2?**
   W-2s are printed and mailed in January for the previous year's earnings. You need to make sure that Payroll has your current address on file to insure prompt delivery of your W-2. Address changes need to be submitted by the last week of December to ensure proper delivery in January. You may send an email to mupayroll@missouri.edu. If you elected to receive your W-2 online, it can be viewed in MyHr.

5. **What happens to my MizzouRec Center membership fees deduction?**
   You will need to contact the MizzouRec Center membership office to inquire about continuing or cancelling your membership. If you continue your membership, deductions will be taken from your Transition Assistance pay. MizzouRec staff will process the appropriate paperwork to cancel deductions. MizzouRec Center’s membership office phone number is 573.882.0369.

6. **What happens to my parking deductions?**
   You should contact Parking and Transportation for information concerning your parking deduction. Parking and Transportation’s office phone number is 573.882.4568.
General Information
The following information provides practical and accessible transitional resources to individuals experiencing a layoff. Many of these sources offer no-cost or low-cost quality alternatives to many of the more costly services available to job seekers.

Tips to Improve Your Job Search

- First things first, update your resume and cover letter. There are many free online and local resources that offer resume and cover letter assistance.

- Explore your career options and plan your job search. Utilize the career exploration & assessment resources we’ve assembled to get you started on the right track.

- Monitor your online time: We’ve all experienced the phenomena of “online creep” where you log on to get one piece of information and three hours later, you’re still surfing the computer. Decide in advance how much time you need to spend online and then stick to it. If needed, set a timer to remind yourself that it’s time to move on to other activities.

- Sign up for personal “job agents”: Many sites now offer “personal job agents” that can automate your job search for you. After registering information about the specific type of job you are looking for, the agent notifies you by e-mail when jobs are posted on their database that meet your criteria. You can then apply for any position directly with the employer.

- Follow up your online correspondence: Take the initiative and follow-up by phone several days later to check on the status of your application. This one action can distinguish you from the competition and get you an interview.

- Use the job boards to scope out companies in active hiring mode: Do you repeatedly see ads for multiple positions within the same company? Apply directly to those firms even if you don’t see a specific posting within your field of expertise. Chances are they’ll need employees in a variety of positions and departments.

- Find jobs before they’re advertised: Read your local business journals and newspapers to identify companies that are hiring or expanding, and send them your résumé.

- Cast a wide net: General job boards can be useful, but don't forget industry and trade association Web sites, which may have more targeted career opportunities.

- Network – online and off: Tell everyone you know that you are looking for a job, whether in-person or using professional networking Web sites.

- Manage your digital footprint: Think your friends are the only people who viewed those less-than-professional vacation photos you posted online? Think again. With a few mouse clicks, potential employers can dig up information about you on blogs, personal Web sites and social-networking site profiles. Make sure you do a thorough self-search and take any necessary corrective action.
• Customize: Tailor your résumé and cover letter for each opportunity. Employers want to see why you’re the right person for their job.

• Enhance your marketability: Find out what skills are most in demand and take steps to give yourself an edge in these areas. Focus on sharpening your functional as well as your interpersonal skills.

• Maximize the research capability of the Internet: The Internet is the ultimate research tool. You can find out just about everything you need to know about companies and industries of interest – use that information to gain a competitive edge in your correspondence and interviews.

• Track breaking business news on the Internet: Has a company just received a new round of venture capital or are they headed for bankruptcy? Knowing this information can help you separate hot prospects from sinking ships. Google has a wonderful news alert feature that can automate this process for you.

• Sign up for online newsletters: Companies, industries, special interest groups and associations all publish online newsletters that contain juicy, up-to-date tidbits on emerging trends, challenges and recent news. Use this information to distinguish yourself from the competition in your cover letters and interviews.

• Step outside your comfort zone: Avoid limiting your search to your current industry or field. Identify your transferable skills and experiences, and communicate them to prospective employers.

• Be flexible: Remain open to all possibilities, even if the job title, salary and benefits may not be exactly what you hoped for. Once you get your foot in the door, you will have a chance to prove yourself.

  Adapted from www.layoffsurvivalguide.com & www.delawareonline.com

CAREER CENTERS

Missouri Career Center - Columbia
1500 Vandiver Drive, Ste. 115
Columbia, MO 65202-1921
Phone Number: (573) 882-8821
Fax Number: (573) 884-5055

The statewide network of Missouri Career Centers provides personalized career-assistance services from trained workforce specialist for job seekers. It is recommended that interested parties come in person to the MO Career Center in order to get information and assistance.

Link to website where you can find MO Career Centers – http://worksmart.ded.mo.gov/home/view.cfm

Click on city name on the map to find location and contact information or call 1-888-728-5627.
JOB SEARCH SERVICE/ENGINES

For job seekers who desire to remain in the area or are willing to relocate, below is a list of local and national job search engines websites.

http://www.job-hunt.org/jobs/misouri.shtml
http://www.usajobs.gov/
http://www.bestjobsusa.com/
http://www.careerbuilder.com
http://www.career.com
http://www.careerexposure.com
http://www.careerjournal.com
http://www.careermag.com/
http://www.monster.com/
http://classifieds.columbiatribune.com/jobs/
Higher Education Specific Job Search Service/Engines

For job seekers looking for career opportunities in Higher Education, these sites could include both local and national jobs.

www.higheredjobs.com  www.stlrherc.org
www.case.org/  www.chronicle.com/
www.hispanicoutlook.com/

COLUMBIA EMPLOYMENT AGENCIES

AmeriStaff  Job Point
(573) 256-1638  (573) 474-8560
http://ameristaffinc.net/  http://www.jobpointmo.org

C & S Business Services Inc.  Kelly Services
(573) 256-6311  (573) 875-0605

Caroline and Company  Labor Ready
(573) 449-3109  (573) 874-8916

Express Employment Professionals  Manpower
(573) 443-1800  (573) 817-2552

Job Finders Employment Services  Spherion
(573) 446-4250  (573) 874-1800
Coping with Job Loss

General Information
Job loss can have a profound effect on your emotional well being. There is a typical cycle that most people experience. This cycle includes denial, anger, frustration, and eventually adaptation. Below are resources for employees experiencing job loss.

Resources

MU Employee Assistance Program
(573) 882-6701
http://www.umsystem.edu/totalrewards/benefits/eap

MU Psychological Services Clinic
(573) 882-4677
http://psychology.missouri.edu/clinic

Family Counseling Center of Missouri, Inc
(573) 449-2581
http://www.fccmo.org/

Missouri Department of Social Services
Family Support Division- Boone County
(573) 882-9180
http://www.dss.mo.gov/fsd/index.htm

Office for Financial Success-MU
(573) 882-2173
http://pfp.missouri.edu/financial/

Articles
The articles below will assist you with how to cope with becoming unemployed and how to get back on your feet and look for new employment.

Job Loss Survival Guide
www.selfhelpmagazine.com/article_post/recovering-job-loss

Recovering from Job Loss
http://selfhelpmagazine.com/article/node/445

When the Paycheck Stops – A Survival Guide to Unemployment
http://www.aflcio.org/content/download/1184/10771/paycheckstops.pdf

Involuntary Job Seeker
https://studentaffairs.duke.edu/career/information/alumni/advice-involuntary-job-seeker

JobDig Article
http://www.jobdiq.com/articles/544/Displaced_workers_find_there%27s_more_to_job_hunting_than_resume.html

How To Build Your Self-Confidence After a Layoff
http://www.mental-health-matters.com/topics/self-esteem/1010-how-to-build-your-self-confidence-after-a-layoff