



COPING WITH UNEMPLOYMENT CHECKLIST

CUSO Financial Services, LP

Retirement Planning & Investment Center

Workers Credit Union
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General Information	Yes	No	N/A
1. Has relevant personal information been gathered? <ul style="list-style-type: none">Names, agesChildren and other dependents			
2. Has financial situation been assessed? <ul style="list-style-type: none">IncomeExpensesAssetsLiabilities			
Notes:			

Employee benefits	Yes	No	N/A
1. Did you meet with your former employer's Human Resources department or your manager about your benefits?			
2. Do you know when you will get your final paycheck?			
3. Will you receive accrued vacation, sick pay, or overtime?			
4. Are you eligible for workers' compensation or disability benefits?			
5. Will you receive a severance package?			
6. Can you keep your employer-sponsored life insurance?			
7. Does your former employer offer outplacement resources?			
8. Have you secured reference letters?			
Notes:			

Filing for unemployment	Yes	No	N/A
1. Have you filed a claim for unemployment benefits?			
2. Do you have your personal information including Social Security number and driver's license number?			
3. Do you have your former employer's information including name, address, federal tax ID number (from your W2)?			
4. Do you have the dates you began and ended employment?			
5. Do you have a record of your earnings (W2)?			
Notes:			

Health insurance benefits	Yes	No	N/A
1. Will you have health insurance after you leave your job?			
2. Have you checked for the availability of COBRA or state-mandated health insurance?			
3. Can you get health insurance through your spouse's plan?			
4. Have you checked on the cost of health insurance after you leave your job?			
5. Do you have a Health Savings Account?			
Notes:			

Employee's retirement benefits	Yes	No	N/A
1. Do you have a defined benefit or other pension plan?			
2. Are your benefits fully vested?			
3. If yes, can you receive the plan benefits or transfer the plan benefits to another account?			
4. Do you have a 401(k), profit-sharing plan, 403(b), 457(b), or other similar plan?			
5. Are your employer contributions fully vested?			
6. Do you have an outstanding plan loan?			
7. If yes, can you receive the plan benefits or transfer them to another account?			
Notes:			

Your financial picture	Yes	No	N/A
1. Do you have other sources of income while you're unemployed? <ul style="list-style-type: none"> • Unemployment compensation • Pension • Spouse's income • Interest/dividend • Alimony/child support • Workers' compensation/disability 			
2. Do you have savings you can use for expenses? <ul style="list-style-type: none"> • Checking/savings/money market/CDs • Stocks/bonds/mutual funds • Annuities • Cash value life insurance • Retirement plans (IRA, 401(k), pension) • Other (Social Security disability, veteran's benefits, etc.) 			
3. Have you estimated all your expenses? <ul style="list-style-type: none"> • Housing costs • Taxes • Food, clothing, and other household expenses • Transportation costs and auto insurance • Health-care expenses including insurance premiums • Life, long-term care, and disability insurance costs • Child-care costs • Mortgages • Credit cards 			
4. Do you know how long your unemployment compensation and other sources of income will last?			
5. Do you know how long your savings will last if your unemployment and other sources of income end?			
Notes:			

Finding your new job	Yes	No	N/A
1. Have you assessed your job skills?			
2. Is it time to start a new career?			
3. Are you ready to start/buy a business or franchise?			
4. Will you seek professional help? <ul style="list-style-type: none"> • Headhunter • Career counselors • Online job search 			
5. Have you prepared or updated your resume?			
6. Have you established network contacts? <ul style="list-style-type: none"> • Current and former coworkers • Professional associations • Friends/family 			
7. Have you honed your interviewing skills?			
8. Have you lined up your references?			
9. Have you determined what the going rate is for your skills?			
10. Have you established your minimum salary requirements?			
11. Do you know the minimum employee benefits you require?			
Notes:			

Your new job/career	Yes	No	N/A
1. Have you researched your prospective employer?			
2. Does the job match your skills?			
3. Is the company financially stable?			
4. Do you know the employee benefits the company offers?			
5. Does the compensation offered meet your requirements?			
6. Can you negotiate your salary?			
7. Is health insurance offered? <ul style="list-style-type: none"> Type of plan(s) available What's covered Who's covered How much will it cost 			
8. Is an HSA available?			
9. Is sick time available? <ul style="list-style-type: none"> How much is offered When is it available What types of absences are covered 			
10. Are retirement benefits offered? <ul style="list-style-type: none"> Plan types Investment options Vesting Employer contributions Portability 			
11. Are other benefits available? <ul style="list-style-type: none"> Life insurance Disability Educational/training benefits Other 			
Notes:			

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