

THE UNEMPLOYMENT SURVIVAL GUIDE

BIBLICAL PERSPECTIVE ON FINDING WORK IN TODAY'S JOB MARKET

Chuck Bentley



CROWN FINANCIAL MINISTRIES®

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CONTENTS

Introduction	1
1. Change Your Mind	3
2. Plan for Survival	13
3. Make a Crisis Budget	23
4. Walk 6 Steps to Work.....	31
5. Prep for Job Fairs and Interviews.....	43
6. Choose Your Job Path	47
7. Start Your New Job Right	59
8. Consider What's Important.....	61
Declaration of Dependence on God	64

INTRODUCTION

Not long ago, I heard a pastor tell the story of what happened when he received some shocking news about a very high ranking executive in his congregation. In the pastor's mind, the last person on Earth that he ever thought would be laid off was this very capable professional. But it happened; his friend and leader in the church had been laid off in a downsizing.

The pastor knew this would be devastating news to the man and his family, so he dropped everything he was doing, cancelled his afternoon appointments, and drove to the man's home to offer comfort to him and his family.

When the pastor arrived, he was taken back by the scene. In the middle of the afternoon, the former executive was in his shorts and T-shirt mowing the grass in his front yard. When he saw his pastor pull up in the driveway, he stopped the noisy mower, walked over to greet him and said, with a little grin and look of surprise on his face, "Pastor, what a pleasant surprise. What brings you here today?"

"Well, uh, I just got the bad news, that uh, uh... you lost your job...is that right?" The pastor stammered through the delicate question.

"Oh, that's right. Just got the news yesterday. Is that why you are here?" the business executive asked, just to be sure he understood the rare occasion.

"Why, yes, that's why I am here. I knew you would be hurting and I wanted to be available to pray with you. But, but.... you don't seem to be upset about this at all. What's going on?"

The businessman smiled again, looked his pastor in the eye, and said, “I never thought this would happen to me. But I had determined that I would believe what God said in Isaiah 41:10. That’s why I’m home today, enjoying my family, mowing the grass, and experiencing peace. But I am happy that you came. Let’s go inside and pray together with my family.”

This exchange made a deep impression on the pastor and on me as well. You see, our circumstances give us the opportunity to truly trust God.

Isaiah 41:10 says, *“So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand”* (NIV).

To those of you who are in the midst of this painful trial called unemployment, read God’s Word and take it to heart. It will encourage you to rest in the truth that you are not alone. God Himself will strengthen you and help you.

We have pulled together the following information in this Unemployment Handbook to give you both practical help and spiritual encouragement. My prayer is that this tool will assist you to experience a deeper dependence upon God and a peace that passes all understanding.

God is Faithful,

A handwritten signature in black ink that reads "Chuck Bentley". The signature is written in a cursive, flowing style.

Chuck Bentley, CEO
Crown Financial Ministries

CHAPTER 1

CHANGE YOUR MIND

God's Word for a tough economy

You are not alone! During the 32 months from December 2007 (when the latest recession began) and July 2010, there were 63,461 mass layoff events. These events resulted in 6.3 million initial unemployment claims.

In September 2010, the unemployment rate in the U.S. was 9.6 percent—not much improvement compared to the 9.7 percent rate reported in January 2010.

Most importantly, God is here to walk this journey with you. *“Those who know your name will trust in you, for you, LORD, have never forsaken those who seek you”* (Psalm 9:10 NIV).

Even in the midst of his worst troubles, the apostle Paul was able to write, *“We are troubled on every side, yet not distressed; we are perplexed, but not in despair; persecuted, but not forsaken; cast down, but not destroyed”* (2 Corinthians 4:8-9 KJV).

So, as you go through this storm, make it a point to rely on the Lord. *“Cast all your anxiety on him because he cares for you”* (1 Peter 5:7 NIV). Remember that God has said, *“Never will I leave you; never will I forsake you”* (Hebrews 13:5 NIV).

Where do I turn?

Unemployment can feel like an emotional roller coaster whether you've lost your job, you've graduated from

college and can't find work, or you're unable to find work after being out of the workforce for some time.

You may be asking, "Why me?" It's not unnatural to feel hurt, frustrated, or even a little angry in these situations. But these emotions should not linger. If they do, they will hinder your efforts to move ahead with your life, both in your career and in your relationship with God and others.

Satan's plan for you, and for everyone in your situation, is to alienate you from God and trap you in a pit of bitterness and despair. The apostle Peter described Satan as a "*roaring lion looking for someone to devour*" (1 Peter 5:8 NIV).

God's plan is just the opposite. He wants to walk with you through difficult times and lead you into a higher and stronger relationship with Him. Now is the time when you get to know God in a way that you never have before. Don't withdraw from Him and lose hope in His leadership and guidance. Admit, accept, and deal with any negative emotions that you feel. Give those emotions to God, so that you can be relieved of them.

In addition, check your spiritual pulse and that of your family. Maintain family devotions, Bible study, and prayer. Work to remain active in church, where you can not only find support from fellow believers but an opportunity to network with others who may be aware of openings with their employers. Make it your goal to relax, and relate to family members and others. Avoid excesses, including too much shopping, too much entertainment, and too much junk food. Get enough sleep, eat well, exercise, and spend six to eight hours each day job-hunting.

To help you in your job search, develop a plan for finding new employment. And, within that plan, set aside time to know God better by reading His Word and spending time alone with Him. The benefits of this process are well worth the effort.

During the height of an eight-year battle with cancer, Crown cofounder Larry Burkett wrote, “The more I know about God the more I trust God, and the more I trust God the more I believe in and put my faith in Him totally.”

Overcoming Discouragement

If you adjust your expectations to what you believe society expects of you, you run the risk of becoming discouraged while you’re unemployed. Feeling obligated to keep up with the Joneses, especially when you’re out of work, can leave you with a sense of failure.

Instead, adjust your expectations to what God expects. *“Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ”* (Philippians 3:8 ESV).

Don’t exhaust yourself in the world’s race for possessions and success. Instead, spend your energy on God’s race, because what you win there can never be destroyed. *“You know that many runners enter a race, and only one of them wins the prize. So run to win! Athletes work hard to win a crown that cannot last, but we do it for a crown that will last forever”* (1 Corinthians 9:24-25 CEV).

Another source of discouragement is the feeling that your life is totally out of control. This is especially critical for men, because they often base self-esteem on their ability to be successful.

However, your worth centers on much more than your career success while you’re living in this world, which is only a “dressing room” for eternity. You were created in God’s image (Genesis 1:27), and He knew you even before you were born (Psalm 139:13-17).

It's what happens after this life that really counts, and God loved you so much that He *"gave his one and only Son, that whoever believes in him shall not perish but have eternal life"* (John 3:16 NIV).

As you go through this journey of unemployment, you're less likely to become discouraged if you accept your circumstances as part of God's plan for your life and seek His will for your finances and career.

In the meantime, He can use your hardships to draw you closer to Him and to deepen your faith. He can bring you hope in spite of the storm that surrounds you.

Trusting God

Another effect of unemployment is that you may feel forsaken by God. But He is never just an observer in your life; He is a participant.

Isaiah 43:2-3 describes His companionship in beautiful, figurative language: *"When you pass through the waters, I will be with you; and when you pass through the rivers, they will not sweep over you. When you walk through the fire, you will not be burned; the flames will not set you ablaze. For I am the Lord, your God, the Holy One of Israel, your Savior"* (NIV).

God wants you to trust Him and recognize His lordship over all things, including your situation. *"Those who know your name will trust in you, for you, Lord, have never forsaken those who seek you"* (Psalm 9:10 NIV).

In the Bible, David was an expert at giving his problems to God. In Psalm 13:3 he cried, *"Consider and hear me, O LORD my God; enlighten my eyes..."* (NKJV). Notice the use of "O" in this verse. It conveys a huge emotional plea to the Lord from the bottom of David's heart. He was truly

crying out to God to say, “I’ve got a serious crisis and I need your help.”

When trouble strikes your life, the first place to go is to the Lord. He is the One who owns your problems and is your ultimate provider. He is and will continue to be truly sovereign over your situation. Acknowledge that you are completely dependent on Him.

Cling to Him in difficult and discouraging times. Depend on Him, and allow Him to direct you through your most discouraging situations.

Seek Wise Counsel

Sometimes, during a highly stressful situation such as unemployment, your perspective on the situation can become altered by fear, panic, misinformation, or other negative influences.

Go to someone you really trust and share your situation and concerns with them. Tell them that you need their thoughts and wisdom, and ask them to share their insight and pray with you.

You also may want to utilize professionals who can help you sort through your situation, especially if you’re struggling to think straight or don’t know where to turn. For example, counselors and pastors can help you deal with emotions that may be dragging you down.

A friend who is a manager can coach you on how to present yourself to a prospective employer. Someone who works in human resources can give you tips for success in a job interview. And, a friend who is a professional writer can help you with your resume.

You may know other professionals who could offer valuable advice. In all cases, don’t be timid about asking for

assistance. In most cases, people are more than willing to help you succeed in finding a job.

Don't Worry

Each day, focus on what you need to do to find a job. Make a plan for how you will spend every hour. Don't live in tomorrow, and don't borrow problems from tomorrow and try to solve them today. In Matthew 6:25-34, the Lord tells us, "*So don't worry about tomorrow, for tomorrow will bring its own worries. Today's trouble is enough for today*" (NLT).

There's no better time to begin living by this principle than when you're in the middle of a challenging opportunity. Take your life one step at a time. It's not necessary to have your entire future worked out. And in the most difficult times, call on God and ask Him to help you make it through the day.

Seek Contentment

The apostle Paul faced a multitude of enemies. On five occasions he received 39 lashes. On three occasions he was beaten with rods, and in one city he was stoned. He faced perils at sea, sleepless nights, hunger, thirst, cold, and other trials (2 Corinthians 11:24-27). Yet, in Philippians 4:11 he wrote, "*I have learned to be content whatever the circumstances*" (NIV). Paul's priorities were established according to God's plan for his life, so he wasn't concerned that God was shortchanging him.

As you look at others who are still employed, you may feel some level of discontentment which can lead to jealousy, a dangerous emotion that destroys you from within.

Guard yourself from discontentment by following Paul's example and learning to be content "*whatever the circumstances.*" Maintain your focus on God, and develop a thankful attitude. "*Give thanks in all circumstances, for this is God's will for you in Christ Jesus*" (1 Thessalonians 5:18 NIV).

Thankfulness is a state of mind, so praise God for everything. He is in control, and regardless of your circumstances He can still use you to bring others into His Kingdom.

Minister to Others

Being unemployed offers an opportunity to minister to others who are facing the same circumstances. When people lose jobs, their stories may not be on the national news, but for them, it's a personal economic crisis.

Along with the initial shock of losing income or not having a job, they may harbor feelings of shame. As a result, they may not seek comfort from family members, neighbors, and friends, or they may even experience depression. Regular encouragement from you will let them know someone cares and help them avoid a sense of hopelessness.

Offer to pray about their circumstances and ask how you can be of help. Follow up with them on a regular basis in person, on the phone, or by e-mail to see how they're doing and to encourage them.

And, if you're hired before they are, continue ministering to them. Help them navigate the waters of unemployment and stay afloat. Do what you can to help them find a job; and by all means, pray for them on a regular basis.

Also pay special attention to the needs of your spouse and children, and continue to volunteer at church and serve

people in your neighborhood and community. There is a sense of satisfaction that comes from helping others which can be found nowhere else.

One option is to volunteer with companies and organizations. Volunteering may eventually help you secure a more permanent job either within the company or within the organization. Or, it may help you develop networking opportunities that could benefit you in your job search.

“So let’s not get tired of doing what is good. At just the right time we will reap a harvest of blessing if we don’t give up. Therefore, whenever we have the opportunity, we should do good to everyone—especially to those in the family of faith” (Galatians 6:9-10 NLT).

SOME SPECIAL ADVICE FROM A CAREER EXPERT

Better together in weekly career groups

By Brian Ray, founder of Crossroads Career® Network

Recently, I saw the movie “Up in the Air” for a second time.

While the movie focuses on Ryan Bingham (George Clooney) and his unencumbered lifestyle as a frequent-flying corporate downsizer, the backdrop of the film is the more than 15 million laid-off workers. It reveals the shock and emotional hit of being jobless, up in the air, and all alone.

No, wait! It doesn’t have to be that way.

One morning last month, I went to North Point Community Church in Alpharetta, Georgia and saw 200-plus people meeting and greeting one another at a career group event. The volunteer leader, Peter Bourke, invited people to sit at one of 30 round tables.

“Most jobs that get filled are not posted publicly,” Peter began. “Most are filled through networking. Networking, however, is really hard without relationships. That is why we are here today. Here you can meet people, make friends, start relationships, and help one another.”

As he continued, he outlined three rules to help you succeed at networking.

1. The 3-Foot Rule: If you get within three feet of anyone, you are obligated to share your career transition experience with them.

2. The Help-Others-First Rule: If you’re wondering who can help you find leads, turn your thinking around and adopt a new mindset: “Who can I help?”

3. The Have-a-Weekly-Plan Rule: Each week, be prepared to talk about the job and the employers you seek, including a list of the top five organizations you want to network with. Know (and ask for) the help you need—whether it’s contacts, intelligence about an employer, or encouragement to keep going.

We quickly moved on to a facilitated conversation around each table. Each person had 10 minutes to describe the opportunity they wanted and the help they needed. Others offered suggestions and shared phone numbers and email addresses.

A few days later, I sent an email introducing an HR director from our group looking for a contact in a specific company to a friend of mine who is a VP in that company. That’s the power of career groups, contacts, relationships, and personal referrals!

Back to the movie: “Up in the Air” ended with video clips of people who were unemployed talking about their career transitions and the power of relationships.

The moral of the story? Career transition is NOT a journey you should make alone. Take the trip with others.

Consider it a team effort in which we help one another with contacts, counsel, encouragement and accountability.

Find career groups near you. Be prepared, reach out, and help others through their crossroads.

CHAPTER 2

PLAN FOR SURVIVAL

Action items for the unemployed

1. Find support among family and friends. Do not isolate yourself.

Again, remember that you are not alone! There are so many people who have experienced situations just like you are facing now. One of Satan's strongest tools is to make you believe that you are in this situation all by yourself. So, you need to seek out the support of the people around you.

This is a time for you to lean on your friends and your family. If you're concerned that they will meddle in your affairs and try to fix your situation, remind them that one of the most important things that they can do for you is to listen.

You need someone to console and listen to you as you attempt to process your situation. Remember that Satan wants to separate you from the "pack." The minute this happens, he will surround you with his forces and attack. Don't leave yourself vulnerable by withdrawing from your family and friends.

2. Get involved with an accountability/support group

When you have lost your job or can't find work, your new and current "work" is to find a job. However, the trauma of job loss often requires time for healing and evaluating what

has happened. Unfortunately, many people don't have the luxury of time for emotional healing. Bills pile up, groceries are required, mortgages must be paid, and most people simply don't have adequate savings for such emergencies. During times like these, you need someone to come alongside you and support you as you deal with losing your job and finding a new source of income.

Crossroads Career® Network has local career groups in more than 20 states. Check the organization's Web site (CrossroadsCareer.org) to see if there is a group near you. If not, see if there is a church in your city, or in a city nearby, which offers a group for people who are searching for a job. If not, consider joining with others to start a group in your area.

Now is also the time to make a covenant with your spouse or a special friend (if you are not married) to hold you accountable for goals in your job search and, at the same time, to encourage you in the process. And, seek out at least one additional primary support relationship besides your spouse to help serve as a career coach.

In addition, Crown's network of trained volunteer *Money Map*™ Coaches also may be able to help during this difficult transition. You may call Crown at 1-800-722-1976 or visit Crown.org for more information.

3. Develop a short-term financial strategy

Unemployment brings an entirely new set of financial realities. These may include the length of your severance pay, whether or not your spouse is working, the need to live on part-time pay until you find full-time work, and so forth.

To accommodate the financial realities you're facing in your particular situation, you need a short-term financial strategy. List your financial assets and take immediate stock

of your savings, spendable assets, income, and any severance pay and unemployment compensation. You must know your bottom-line monthly needs, so be sure to include all bills.

Project the cash you'll have available for a crisis budget, which we'll discuss later, and develop a timeline for how long you can be without work. Also let your church know that you may need financial assistance during this transitional period.

4. Begin networking through every possible contact

In today's job market, one of the most effective ways to find a job is through networking. In fact, networking is the means by which 60 percent to 80 percent of jobs are secured.

You may be reluctant to ask others to help you connect with a potential employer, but don't be intimidated. Most people, even those who haven't known you for long, are eager to help you find a job.

Begin the networking process by developing a list of all contacts, including family members, friends, former coworkers, business or professional associations, college alumni, and others—even acquaintances of your friends. You'll be amazed at how many people you are connected to, directly or indirectly, through your relationships.

Ask anyone who might be a networking contact to give you information on possible jobs, to give you job-seeking advice, and to make contact with a hiring manager on your behalf. Follow up with your contacts on a frequent basis. You might want to develop a regular schedule governing when you contact people in your network and when you follow up with them.

Consider establishing a quota of contacts that you will make each day or each week. The more you network, the

easier it will become, and you will increase the likelihood that a door will open for you at some point.

Consider having business cards printed, and on the back of the cards put key phrases regarding your career objective and/or major qualifications. And, search the Internet for job-listing Web sites such as CareerBuilder.com, Monster.com, Careers.org, ChristianJobs.com, and SimplyHired.com.

Develop an online identity, since hiring managers commonly Google candidates before inviting them to a job interview. Be present and active on the Internet. Consider creating your own Web page related to your job search, maintain a profile on Facebook, get involved in Twitter, and create a profile on LinkedIn, a professional networking site.

In the meantime, continue to trust God and wait patiently for Him to provide your next job. The psalmist wrote, “*When I said, ‘My foot is slipping,’ your love, O Lord, supported me*” (Psalm 94:18 NIV).

5. Concentrate your job search

Begin to list your personal strengths and how you are wired. Crown’s *Career Direct® Complete Guidance System* can help you with this task. Be honest with yourself. Talk with your spouse and friends or former coworkers, who can help you list your strengths.

Target your job search based on your areas of greatest strength. Contact managers of departments where you’d like to work to ask for an interview. If a manager is open to your suggestion, send your resume and always follow through.

Remember that if you’re working in the area of your strength and you’re doing what God wired you to do, your work can be energizing. Proverbs 22:29 tells us, “*Do you see a man skilled in his work? He will serve before kings; he will*

not serve before obscure men” (NIV). If you’re a good match for your job, you’ll stand out because you’re in alignment with how God made you.

Finally, as you discover how you’re wired, you may see the need to retrain for a new career field. During the recent recession, many people enrolled at community and technical colleges, which offer two-year programs and even some short-term programs that can be completed in a year or less.

Today, it’s common for colleges to offer classes at many times throughout the day, so you may be able to attend classes at times that won’t conflict with your job search. The same thing applies if discovering your skills leads you to the need for a higher-level degree. Many colleges now cater to the needs of adults, so you should be able to find a program that won’t conflict with your schedule.

6. Determine to take care of yourself

Try to stay active both physically and mentally. Even if you’ve had to eliminate your health club membership in order to save expenses, begin a regular, no-cost exercise routine. Options include walking, running, swimming, playing tennis in a public park, and doing exercises at home.

Taking a walk every day is a good opportunity to put freshness into your day and enjoy God’s creation. It also is a good time to think, pray, or share thoughts and reflections with your spouse and children. This keeps them involved, and it keeps you from focusing entirely on your job situation.

For more intense exercise, it may be helpful to find an exercise partner to help you stay motivated. If that’s not possible, don’t let feelings of being alone hinder your exercise program. As already noted, many thousands of other people are sharing your experience at this very moment.

Remain active, because physical activity will provide you with a healthy outlet for anxiety. In the meantime, get plenty of rest and don't indulge in unhealthy foods. Believing that you deserve extra "treats" because of your circumstances won't be good for your body, or your budget, in the long run.

7. Maintain a normal daily routine

Although you're no longer working, it's helpful to live your life according to a schedule. Establish regular times for getting up, searching for a job, eating meals, exercising, spending time with family, and going to bed. Get 7 to 9 hours of sleep every night and eat a balanced diet.

Continue to maintain good personal hygiene, keep up your appearance, and don't dress sloppily—even though you're at home and no one's watching.

Get up and get dressed for work. Then, physically go to your "office," whether it's a room in your house dedicated to your job search or the local library.

Remember that continuing to maintain your personal appearance, and living according to a schedule, will give you structure and a sense of control during your period of unemployment.

It's also important to feel a sense of achievement. Get something done every day, whether it's for yourself, your home, your family, or others. A sense of achievement can help you gain momentum, feel better, and think more clearly.

8. Consider a continuation of your health coverage

In 1986, Congress passed the Consolidated Omnibus Budget Reconciliation Act (COBRA). Under this act, certain

former employees, retirees, spouses, former spouses, and dependent children have the right to temporarily continue their health insurance coverage at group rates.

This coverage is often more expensive than the health coverage provided to active employees, who usually have part of their premium paid by their employer. People who continue their health coverage under COBRA generally pay their entire premium. However, maintaining your group coverage is usually cheaper than buying individual health coverage.

Employers with 20 or more employees are usually required to offer COBRA coverage. Both full-time and part-time employees are counted to determine whether or not a company's health insurance plan is subject to COBRA. Each part-time employee counts as a fraction of an employee. So, even if less than 20 people work at your company, it would benefit you to contact your employer's human resources office to check on the availability and details of COBRA coverage at your workplace.

Events that qualify you, as an employee, for this coverage include voluntary or involuntary termination of your employment (for reasons other than gross misconduct), or a reduction in your hours of employment.

For your spouse, qualifying events include the two situations already listed plus divorce or legal separation, your death, or your becoming entitled to Medicare. The same qualifying events for spouses apply to dependent children, with one addition: loss of dependent child status under your employer's COBRA plan rules.

The duration of your COBRA coverage may be 18, 29, or 36 months, depending on your situation.

Sources of income and support between jobs

1. Unemployment benefits

Unemployment benefits are provided through the Federal-State Unemployment Insurance Program. These benefits are designed to give you temporary financial assistance, and in general, they're based on a percentage of your earnings during a recent 52-week period.

Each state has a separate unemployment insurance program, and in the majority of states, benefits are funded by taxes imposed on employers. In three states, minimal employee contributions are required. To be eligible for unemployment benefits, you must be unemployed through no fault of your own (as determined by state law), and meet other eligibility requirements of state law. In addition, you must meet state requirements for wages earned or time worked.

To file a claim for unemployment benefits, contact your state's unemployment insurance agency. In some states, you can now file your claim by telephone or over the Internet.

In general, you should file your claim with the state where you worked. It usually takes two to three weeks after you file your claim to receive your first benefit check.

Remember that unemployment benefits, like other income sources, are taxable by the federal government and by many states. So, during tax season, be sure to tell your tax preparer about any unemployment benefits you may have received. If you use software to prepare your own taxes, be sure to check in advance to see that the program allows you to record any unemployment benefits.

To find out more about the Federal-State Unemployment Insurance Program, visit the website of the U.S. Department of Labor (www.dol.gov).

2. Part-time and seasonal jobs

Part-time and seasonal jobs can provide you with income while you're job hunting and also allow you enough flexibility to seek a new permanent job. Good places to find part-time and seasonal work include the retail and service industries, where very little training may be required in order for you to get started. Other options include substitute teaching and temporary government jobs, such as working for the IRS during tax season.

If you have mechanical and/or construction skills, you might consider working as a handyman, mowing lawns, painting houses, and so forth. Or, perhaps you have other skills that would allow you to do contract work for a company on your home computer. The key is to look at your skills and talents and think of a way that you can use them to provide a source of income.

3. Assistance from churches

Contact your church, and possibly other churches in your community to see what services may be available to help you. Some churches offer services such as food, clothing, infant care supplies, car care events, medical screenings, educational and skill-training programs, and other types of benevolence.

4. Government-related programs

Federal and state government agencies also are a source of additional benefits to help you with your needs. These benefits may include food programs, subsidized child

care, health clinics, free or low-cost health insurance for your children, career development assistance, disability assistance, education and training, and so forth.

Research information at your local library and through online sources, and/or contact local government offices. Some examples of good resources for you to investigate are the U.S. Department of Labor (www.dol.gov), your state's department of labor, Welfare Information (www.welfareinfo.org), the Women, Infants, and Children program (www.fns.usda.gov/wic), and Government Benefits (www.govbenefits.gov).

5. Nonprofit organizations

Some nonprofit organizations also may offer services to help you during this time. These services may include foreclosure prevention, assistance with negotiating your debt and related interest rates, and repayment plans. Research the organization you're thinking about contacting to fully understand what services they have to offer and how you might qualify.

6. Income sources to avoid

Don't take cash advances on credit cards and stay away from small loans, which may involve excessive interest rates. Also steer clear of a home equity loan, which can help you in the short-term but has long-term consequences. Furthermore, try to avoid taking money from your retirement accounts, since you will incur significant penalties as a result.

CHAPTER 3

MAKE A CRISIS BUDGET

During the most recent recession, the time required to become re-employed was about six months. However, most people don't have six months of emergency savings. So, "normal" budgeting is difficult, if not impossible, when you've become unemployed. As a result, you should consider a crisis budget. The crisis budget is based on the same biblical principles of budgeting as a normal budget. However, it focuses on the essential decisions for survival when your income has been significantly reduced.

Even if you're living on a budget, you should reset when you lose your job and use a crisis budget. This budget will be temporary—one to six months—or until your income is restored. It will help you keep things simple and allow you to focus on finding a new job. And, it will help to relieve the daily stress of paying your bills and surviving.

In a crisis, you want to take a short-term view of what you can do to balance your expenses and income and stop the financial bleeding that results when you have less money to cover your current expenses.

Many times in a crisis, people put their money toward whatever is calling the loudest. One example might be paying the bill that's generated the largest number of calls from collectors—even though that bill may not be your highest priority.

If you're working through a crisis budget, understand that everything which needs paying may not be paid. Make the commitment that in the long term, you will pay everything, but for now, you must prioritize your bills in a brand new way.

This means that first, you'll be focusing on basic necessities, which are: keeping a roof over your head, keeping food on your table, and keeping your utility bills paid.

Steps to making your budget

1. Transfer ownership

The first and most important step in making your budget is to transfer ownership of all your money and possessions to God, the Owner of all things. *“The earth is the Lord’s, and everything in it, the world, and all who live in it”* (Psalm 24:1 NIV). We are simply stewards of what God has entrusted to us. Since we can’t literally place everything into God’s hands, this transfer becomes an act of faith. In essence, it means accepting the fact that God owns everything, including our clothes, cars, houses, families, and incomes. As stewards of His possessions, we are responsible for managing His property in a way that pleases Him.

As a reminder that you have placed everything in God’s hands, fill out the “Declaration of Dependence on God,” which is found on page 64 of this handbook.

The point of transferring ownership is to guard against an “upside-down” view of money. Many people believe that the money they have is theirs and that God’s money is the portion they give to the church. God has a different view. As Lord, God, and King, He owns everything—including the money that people claim as their own. As such, He has clear ideas of how He wants His people to function and make use of His possessions—ideas that result in financial freedom for His people when they are followed step by step.

2. Make two written commitments

- First, you try to live within whatever means you have.

- Second, you will try to incur no additional debt.

In order to maintain true financial peace, you must recognize and accept that God's provision—all that He gives—is what He has provided to direct your life.

Many Christians are under the impression that God directs financially only by an abundance of money. This is not necessarily true.

Sometimes He directs by withholding financial abundance. As such, He expects His people to live on what He provides and not be pressured by the desire for riches and material possessions.

3. List income and outgo

List all available income, which would include your severance pay, your spouse's salary, and any money you're earning from a temporary job. Also list interest, dividends, rental income, refunds, Social Security, disability, alimony, child support, and so on. (If you operate on a non-fixed monthly income, use a yearly average divided into 12 months.)

4. List monthly expenditures

Begin this list with fixed expenses. Among your fixed expenses are your tithe, your mortgage payment or rent, your residence taxes, and your residence insurance. Also list federal income taxes, state income taxes, and federal Social Security taxes—unless these items are already deducted.

Next, list your variable expenses—items you have to pay that vary from month to month. These include food, outstanding debts, utilities, insurance (life, health, auto), entertainment and recreation, clothing, medical and dental costs, savings, and miscellaneous.

To accurately determine your variable expenses, keep an expense diary for 30 days. List all purchases, even those that are small. If you're married, both you and your spouse should participate in this process.

At all times, make it a point to avoid impulse spending, get-rich-quick schemes, gambling, and financial decisions made through intimidation. Continue this practice after you find a job. Proverbs 21:5 says, "*The plans of the diligent lead to profit as surely as haste leads to poverty*" (NIV).

The best way to avoid these traps is to pray about each purchase, each financial decision, and each opportunity that is intended to produce extra income—especially if the decision will affect the family's financial welfare. "*Be still before the Lord and wait patiently for him; do not fret when men succeed in their ways, when they carry out their wicked schemes*" (Psalm 37:7 NIV).

5. Compare income vs. expenses

Since you're unemployed, chances are that your past level of expenses must be cut in order to balance with your new level of income.

Look across the entire spectrum of your discretionary spending and cut wherever necessary to live within your means and avoid debt.

This means that for a while, discretionary expenses like club memberships, manicures, pedicures, magazine subscriptions, and satellite television may have to go. Eat at

home instead of eating out, and rent movies instead of going to the theater.

Use coupons at the grocery store, and avoid junk foods, expensive cuts of meat, and costly prepared foods. Regarding entertainment, involve your children in the process by working with them to develop alternatives to the entertainment expenses you've had to cut during this time. One option is a family game night. Also, check out books and movies at your local library.

Delay variable expenses (things you don't have to do now), such as buying clothes. And consider bartering services with family, friends, and neighbors.

Hopefully, you can make your budget balance after cutting discretionary and variable expenses to the bone. If that doesn't work, perhaps a temporary job will balance your income with your expenses.

But if you still find that you can't pay all your bills, then pay the most important bills first. These include your mortgage/rent, car payments, insurance premiums, and food.

If there are other bills, such as credit cards, which you cannot pay, notify your creditors right away. As a result, they may reduce your interest or adjust your payment plan. Also check with your local utility about emergency assistance for paying your utility bill.

Organizations such as CredAbility (formerly Consumer Credit Counseling Service of Atlanta) can help you negotiate with your creditors.

They provide 24/7 services to people in financial need in all 50 states, plus Guam, Puerto Rico, and the U.S. Virgin Islands, in English and Spanish. You can contact them at www.CredAbility.org or at 1-800-251-2227.

Categories in your budget

The following percentages are for a four-member family with an annual gross income of \$130,000 or less. This profile may not entirely fit your family, but it will give you an idea of where you may be spending too much of your income.

As you review the following categories, you'll notice the letters "NSI." This is Net Spendable Income, which is the money you have left over after tithe and taxes.

1. Housing (38 percent of NSI)

This 38-percent allotment is for total housing expenses, including mortgage, taxes, insurance, utilities, phone, and maintenance. If your housing costs were putting an undue burden on your finances even before you became unemployed, now may be the time to sell your house and downsize.

2. Automobile (15 percent of NSI)

The 15-percent allotment for automobiles includes payments, maintenance, gasoline, tags, taxes, and insurance. Consider dropping collision insurance on cars that are more than four years old. Or, consider selling a late-model car with payments that are consuming an undue portion of your income. If necessary, replace the car you sell with a used vehicle that requires a much cheaper monthly payment.

3. Food (12 percent of NSI)

Plan and stick to written weekly menus. Don't shop when hungry or hurried. Do shop specials and store labels, and use coupons.

4. Debt (not housing or auto—5 percent of NSI)

Establish a payment schedule to pay all creditors regularly. Get rid of credit cards that you can't pay in full each month, and buy only with cash until your debts are current.

5. Insurance (5 percent of NSI)

Be sure you have a well-informed, trusted insurance agent who can get you the best possible provision for your money. If you have no medical coverage through employment, consider major medical insurance. It covers up to 80 percent of medical expenses due to catastrophic illness or injury.

6. Recreation/entertainment (5 percent of NSI)

This is one area where you have a tremendous amount of control. Note that the percentage given is a maximum, and it probably needs to be much less if you're unemployed. Regardless of how much you cut, be sure that you never use credit to fund entertainment.

7. Clothing (5 percent of NSI)

As was the case with entertainment, don't buy clothing on credit. And, as already noted, delay clothing purchases if at all possible. If you must buy, consider off-season and sale items. Select home washable fabrics and outfits that can be used in multiple combinations.

8. Medical and dental costs (5 percent of NSI)

Remember that prevention is cheaper than treatment. Teach children to eat the right foods and clean their teeth properly. Good diet, rest, and exercise will most likely result in better health. Ask doctors and dentists in advance about costs, shop for prescriptions, and ask for generic drugs.

9. Savings (5 percent of NSI)

Without savings, the use of credit and debt becomes a way of life. Use payroll deductions for savings. If that's not available, your bank can automatically withdraw from your checking account to savings.

You may have noticed already that the above categories add up to 95 percent. The additional 5 percent might represent miscellaneous expenses or some other expenses unique to your situation. And, it might be in this category that you could make significant reductions in spending.

Again, the percentages listed above are maximum levels. If you can spend a lot less in some of these categories, you'll come closer to operating with a budget that's balanced while you're searching for a job.

CHAPTER 4

WALK 6 STEPS TO WORK

Things to keep in mind

Brian Ray, founding director of Crossroads Career® Network, has developed six key steps to find your work, career, and calling. These steps are an overall view of the job search, and they represent a great starting point for launching into your personal search for a new job. Through each of these steps, make an effort to hear and follow God's calling.

Step 1: Attitude

Put your mind into a positive posture. Accept the loss and opportunity of being at a crossroads by conquering anger with forgiveness and facing fear with love. Start a strength-training program in which you eat right, exercise, and get plenty of rest physically, mentally, and spiritually.

“I focus on this one thing: Forgetting the past and looking forward to what lies ahead, I press on to reach the end of the race and receive the heavenly prize for which God, through Christ Jesus, is calling us” (Philippians 3:13-14 NLT).

Step 2: Aptitude

You are an amazing masterpiece—a unique blend of experiences, abilities, interests, personality, and values. Discover your personal strengths through assessments like *Career Direct*® and input from people who know you.

The more you understand your gifts and passions, the better you can employ them in service to others. *“For you created my inmost being; you knit me together in my mother’s womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well”* (Psalm 139:13-14 NIV).

Step 3: Attitude + Aptitude give careers Altitude

Target opportunities for marketing your strengths by occupation, industry, location, income, and culture as an employee or contractor. Find employers and customers who need most what you do and like best.

Prepare resumes, networking scripts, letters, and e-mails highlighting your strengths and value. *“God has given each of you a gift from his great variety of spiritual gifts. Use them well to serve one another”* (1 Peter 4:10 NLT).

Step 4: Searching

Find opportunities by online searching, on-the-ground networking, and all-the-time praying. Crossroads Career Network offers the Web’s biggest job search engine plus the world’s largest Twitter job board (www.crossroadscareer.org/jobs).

Invest most of your time networking for personal referrals by phone, e-mail, and in-person through family, friends, neighbors, work, school, church, career groups, everyone! From every contact you make, ask for two referrals.

Memorize the following verses. *“Ask and it will be given to you; seek and you will find; knock and the door will be opened to you”* (Matthew 7:7 NIV). *“Be joyful always; pray*

continually; give thanks in all circumstances, for this is God's will for you in Christ Jesus" (1 Thessalonians 5:16-18 NIV).

Step 5: Sorting

Interviewing is a two-way street. While employers and customers are learning about you, you are learning about them. Successfully sorting through interviewing depends on you being prepared with questions and answers.

Seek to serve by sharing what you have done best that they need most. Practice Ephesians 4:29, which says, *"Don't use foul or abusive language. Let everything you say be good and helpful, so that your words will be an encouragement to those who hear them"* (NLT).

Step 6: Selecting

You are looking for work prepared for you, so seek the Lord as you consider opportunities. Don't just wait for offers, make offers. Learn what the employer or customer needs, and think about how you can contribute.

Pray and seek counsel. Understand the offer and opportunity. Remember Ephesians 2:10, which tells us that *"we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do"* (NIV).

Understand who you are

The best way to convince a potential employer that you're the person they're looking for is to know what gifts,

talents, and abilities are your greatest and most marketable assets. Make your list by writing answers to the following questions.

a. What are my accomplishments?

Include business, career, personal, family, community, cultural, and societal accomplishments.

b. What skills were needed for these accomplishments?

Separate the skills into primary, secondary, and limited categories.

c. What are my values, principles, personal standards, and ethics?

Eliminate from your job search any company where it is immediately obvious that you would have to compromise these values and standards.

d. What are my interests and skills?

Separate them into primary, secondary, and limited categories. Once your list is completed, you'll probably discover that you have more to offer a potential employer than you originally thought. This should serve as an encouragement to you as you search for a job.

Finally, consider using Crown's *Career Direct*® *Complete Guidance System*, which analyzes personality,

interests, skills, and values. *Career Direct*® is one of the few assessment tools that approaches the field of career guidance from a biblical perspective. It was developed over a 10-year period and has been used by some 120,000 students and adults.

You can complete the assessment component in about one hour, and you will receive personalized reports that can immediately be viewed or printed. To learn more, visit www.CareerDirectOnline.org.

Prepare your resume

Once you understand who you are, you have a good start on preparing your resume. Your resume provides a well-thought-out, concise picture of you—the job seeker.

It is your personal sales brochure, and you are the product the resume is trying to sell. Therefore, it should help people get to know you quickly and easily.

In general, it is the first impression of you that a potential employer has, so it must be of the highest quality, both in content and appearance. Following are some tips to help you create a resume for today's job market.

a. Begin with a summary of your qualifications

In the past, it was customary to begin your resume with an “Objective.” This stated what you were looking for in a job, and it's still appropriate if you're just starting out and haven't become established in a profession. It's also appropriate if you're changing careers or transitioning to a different industry.

But if you have several years of experience and are job hunting in the industry where you worked before, it's more important to begin with a summary of the qualifications that make you right for the job.

Items to include in your summary include skills and achievements that would be useful in the job you're seeking, your total years of related experience, and so forth. The object is to distinguish yourself from other candidates at the beginning and grab the attention of the reviewer or hiring manager.

b. Use targeted keywords

This is especially important when you're applying for jobs online. You want to match the skills that a particular company seeks to your particular qualifications.

These days, companies are using resume-screening software that's designed to search for important keywords related to the posted job. So, the first "person" you must impress is a computer. If your resume clears this first hurdle, it may be forwarded to a recruiter, who will determine whether or not to pass it on to the hiring manager.

First, take note of the keywords that the company uses in its job posting. Second, go to the "About Us" section on the company's Web site and see which keywords it uses to describe itself.

If your qualifications match these keywords, use them to describe yourself—especially in the beginning summary of qualifications.

Examples of keywords that you may need, depending on the job, include your past job titles, software and hardware that you've used, and your degrees, certificates, and professional memberships.

c. Describe your achievements and results

At one time, it was customary to simply list your responsibilities in your previous jobs. But this doesn't tell a potential employer about the quality of your work. Instead, you need to show how what you did at your former jobs benefited your previous employers.

List the actions you took to meet challenges and needs, and the results that followed. This shows a potential employer the kind of employee you are. And, in the process of describing your actions, use action verbs.

Include who, what, when, where, why, and how. But avoid providing too much detail. Work to maintain a balance between quality and length of information.

d. Beware of resume buzzwords

Common buzzwords on resumes include “team player,” “organized,” “detailed,” “results-oriented,” and so forth. All of these buzzwords make a particular claim. But instead of throwing them into your resume and leaving the employer to figure out the details, drop the buzzwords and provide brief explanations.

For example, suppose you're applying for a job in a writer's pool. Instead of “Team Player” you might say, “Worked with five other writers in a marketing department to produce advertisements and promotional brochures.”

e. Customize your resume for different jobs

Create a long, master resume with all your qualifications. Then, pull specific items from this document

to create shorter resumes targeted at specific jobs. Sending every employer a big, generic resume and generic cover letter will not distinguish you from other job candidates.

Instead, research a potential employer and design your targeted resume based on what you've learned. Unless you've been employed in the same field for 10 or more years, try to keep your resume length to one page.

f. Seek help in preparing your resume

Since most people don't like to talk about themselves, especially Christians, you are strongly advised to seek advice and assistance from others—spouse, parents, and knowledgeable friends—in the process of preparing your resume. They need to be honest, yet complimentary.

In addition, you, family members, or close friends may know someone who regularly reviews resumes as part of his or her job. If so, ask this person to give you advice in writing your resume or to review your finished resume.

Professional resume writers can be helpful, but make sure you agree on a price up front and pay for it only if you are completely satisfied. Never pay for a resume compilation in advance of satisfactory completion.

g. Tips for writing your resume

- You may not be able to write a top-notch, quality resume on the first try, so be prepared to write several drafts.
- Your resume must be able to do the job of selling you within the first five to twenty seconds. In most cases, that's all the time you have to make a good first impression on the decision-maker!

- Remember that the most important thing in a resume is the information, not the expensive paper or fancy print. Your resume should identify you, emphasize your special points, highlight your achievements and the end result of your activities and contributions, and indicate the techniques and processes you are an expert at implementing. Don't downplay your achievements.

- Don't refine the information in your resume to the point that it comes across as being phony.

- Focus on the message you are trying to convey. Put yourself in the position of the reader to determine whether you feel the reader would have a clear understanding of your potential by quickly glancing over your resume.

h. Things to avoid in your resume

- Devoting more space to early jobs than to more recent jobs.

- Overemphasizing your educational background. If you have been out of school for more than five years, your resume should be weighted in the direction of work experience and accomplishments.

- Overemphasizing or embellishing work accomplishments, skills, and/or responsibilities.

- Leaving gaps between employment dates. Give a reason for any unemployment periods. List jobs by year, rather than by month and year.

- Typographical, spelling, and grammatical errors. Carefully proofread your resume. Do not mix short phrases with complete sentences; be consistent and use one or the other.

i. Things that might be avoided

- Reasons for leaving previous employers.
- Present salary.
- Outside activities and/or hobbies that are not relevant to the job.
- A dramatic or fancy type of styling.
- Colored resume paper (use white, gray, or cream/buff bond).
- Personal data (age, marital status, health, and so on).
- Specific names of references. If you don't list references, don't write "References available on request." The employer already knows that if he or she asks for references, you will provide them.

j. Things to include

- A good e-mail address. Make sure that the e-mail address at the top of your resume is simple and direct (for example: johndoe@email.com).
- Name, current address, telephone number.
- Objective or qualifications summary, as discussed in section "a."
- Professional experience. Follow the guidelines in section "c" to describe your achievements. Show dates, name of company, job title, and so forth.
- Education. Include the name of the institution, degree(s), year(s) attended, and special honors, awards, or recognition.
- Other (if room is available). This would include professional memberships, civic or social memberships, awards, honors, publications, and accomplishments.

Prepare your cover letter

Even though you may have a good resume, a well-written cover letter helps to set you apart and grab the attention of the hiring manager. So, consider the following when preparing your letter.

- Address your letter to the hiring manager, not “To whom it may concern.” Sometimes the hiring manager’s name is listed in the job posting. If not, look for the person’s name on the company’s website. If this fails, try calling the company and asking for the name of the hiring manager for the job you’re seeking. Make sure you get the hiring manager’s correct title and the correct spelling of his or her name.

- Consider including a brief, positive quote from a former boss regarding your past performance.

- Point to information in your resume, but don’t repeat that information in your letter.

- Do thorough research on the company to ensure that you speak about the company in a knowledgeable manner.

- Don’t discuss salary in the letter.

- Clearly state the name of the position for which you are applying.

- State how you can help the company and why they should hire you.

- Briefly mention one or two accomplishments.

- State the steps you will follow in the near future, such as following up with a phone call. You might also state the times in which you can most easily be reached.

CHAPTER 5

PREP FOR JOB FAIRS AND INTERVIEWS

It's important to note that prior to attending a career fair or job interview, you may be involved in a phone conversation with a potential employer. Treat these conversations with respect, since some companies use them as pre-screening opportunities.

In fact, some companies may require you to participate in more than one phone conversation prior to scheduling an interview. So, be as prepared and interested during phone conversations as you would be if sitting across the table from an interviewer.

Career fairs

Once you're satisfied with your resume, you might consider attending a career fair. Always show up in a suit unless you've received clear instructions from the company to dress in a casual manner.

Be pleasant, smile, and listen to the other person. Use words like "please" and "thank you." State the benefits you can bring to the company. In addition, be prepared with a list of questions for the person you end up speaking with, and be prepared to answer a range of questions about yourself.

Finally, by all means guard against excessive odors. This includes the obvious: body odor and bad breath. But it also includes "good" odors, such as cologne and perfume. Too much can be overwhelming and defeat the goal of using these products in the first place.

Job interviews

The same rules for career fairs apply to job interviews. Here are some additional items to consider.

- Do not be late. Arrive 15 to 30 minutes before the interview, but don't show up at the interviewer's office until five minutes before your appointment.

- Do your homework. Research the company before the interview and be prepared to ask questions. Some good questions may include asking the interviewer what he or she likes about the organization or what aspect of the organization is most challenging.

- Prior to your appointment, make network connections to gain insight about the person(s) with whom you will be interviewing.

- Be completely honest in everything you say about yourself—in your resume, in your cover letter, on the phone, and in your interview.

- Be yourself, even if it means your personality isn't suited for the job. Operating behind a façade will only lead to job dissatisfaction because you'll never feel free to be who you really are.

- Share what you like about the company, and tell the interviewer what you have to offer. Be prepared to give examples. Ask about the next steps in the hiring process.

- Allow the interviewer to talk. You should not dominate the conversation. Answer the interviewer's questions, but strive for a good mixture of talking and listening.

- Use wise judgment during the interview by engaging in appropriate professional conversations and remaining focused on relevant subjects. Be careful not to drift to subjects that may be in conflict with the person(s) who are conducting your interview. For example, suppose you do not

like baseball. If this is not relevant to the job interview, don't mention it. It may be that the interviewer loves baseball, and the mere fact that you communicated this could give him/her a negative impression of you.

- Look for clues to interests that you and the interviewer share. Most people enjoy relating to others on common ground. When this connection occurs, it can foster a positive perception of you in other areas.

- Don't use offensive language, and don't criticize former coworkers and managers. Dress conservatively and professionally for the position you are seeking.

- If you're asked where you see yourself in five years, be prepared to show your interest in growing with the company.

- Don't bring up salary. Instead, wait for the interviewer to bring up the subject.

- After the interview, write a thank-you note to the interviewer. Include a short, polite statement regarding why you are the best candidate for the job, and briefly address some of the issues that the two of you discussed.

Be careful to go to job interviews prepared, because an interview is one of the most important steps in finding employment. According to a study by the Society for Human Resource Management, 63 percent of all hiring decisions are made within the first 4.3 minutes of an interview!

CHAPTER 6

CHOOSE YOUR JOB PATH

The type of job you choose depends on who you are. As already noted, Crown's *Career Direct® Complete Guidance System* can help you identify your personality, interests, skills, and values.

As a result of these factors, you will be well suited for certain career fields. And, within these fields, you may be best suited for freelance work, full-time employment with a company, self-employment, or home business.

Working on a freelance basis

If your spouse's job provides your family's health benefits, you and your spouse may want to consider the possibility of you working on a freelance basis.

Because this type of arrangement allows you to work from home, it may involve significant savings on transportation, clothing, lunches, and other expenses typically associated with going to a full-time job every day.

Working full-time with a company

This type of arrangement may offer less freedom than working on a freelance basis, operating a small business, or operating a home business. However, it eliminates a lot of the administrative/tax headaches associated with operating on

your own. And, it provides benefits that you may not receive in other work situations.

When applying to companies, be sure to follow all instructions to the letter. Provide all the information required in the job posting, including resumes, cover letters, references, salary history, work samples, and so on. (Please see Chapter 5 on Career Fairs and Job Interviews.)

If you've recently graduated from college, consider doing internships (paid and unpaid) in order to gain experience that could land you a full-time job. Until you begin drawing a full-time salary, consider living with your parents to avoid debt, and remember—this doesn't make you an oddball. A survey of 2009 college graduates showed that 80 percent had moved back home after receiving their diplomas.

Also remember that while some jobs in companies are posted publicly, others are not. Brian Ray, founding director of Crossroads Career® Network, says jobs are not posted because companies want to:

- hire a candidate they know,
- hire a candidate who's referred by someone they know,
- save time by not having to check a candidate's background,
- avoid making a mistake, or
- have a candidate who's "pre-qualified."

A personal referral makes a person 42 percent more likely to get the job they're pursuing. It's important to network, which could put you in contact with someone who's able to refer you to a manager who's hiring for a job.

As you search for jobs in companies, shoot for positions within your reach. If you land an interview, be prepared—as much as possible—for behavioral interview questions, which involve how you handled challenging situations in your previous job.

Finally, looking for jobs in companies outside your local area increases your ability to find employment. Of course, you'll have to evaluate the pros and cons of relocation in light of your needs and those of your family.

Starting your own business

Starting a business can be a complex undertaking, requiring much prayer and consideration, the right motive, a workable plan, and adequate capital. Without all of these in place, the dream of starting a business can easily disintegrate into a nightmare.

So, if you're considering this option, there are various areas you must address and several questions you must answer satisfactorily.

1. God's Will

Because your motivation for starting a business should be in accordance with God's will, make an attempt to honestly answer the following questions.

- Have I truly sought God's perfect will concerning this decision?
- Did I seek His will first concerning starting this business or did I decide to start it and then seek His approval?
- Will my decision enable me to better glorify the Lord through the business?
- Does my spouse have peace concerning this decision? Does he or she feel that the decision is God's will? Do I have peace in my heart concerning this decision? Do we both agree about how we should proceed?

2. Motivation

Your motivation for starting a business should include a strong desire to provide a product, a service, or a specific talent or idea that could be marketed better by you than by someone else. Improper motivation includes a desire to get rich quick and then get out of the business in order to retire early and not have to work.

The following questions should help you determine whether your motive to start a new business is right.

- Why do I want to start this business? List reasons in order of priority.
- What alternatives have I considered other than self-employment?
- What values and/or needs were not being met through working for someone else? Can starting this business meet those values and/or needs?

Starting a business takes a lot of commitment and hard work. It can be a challenge of enormous magnitude, and it usually takes a desire to overcome obstacles regardless of what may arise. Are you willing to make that commitment, and is this something that you really want to do?

3. Knowledge/Experience

You should never become involved with things about which you know nothing. So, in order to minimize your business failure potential, concentrate your efforts in sectors where you have the most experience. The following questions need to be answered before any serious thought is given to starting a new business.

- What is my level of knowledge and experience regarding the business I want to start? The amount of

knowledge and experience is directly related to whether the business will be a success or a failure.

- How much business experience do I have? This would include all profit-loss responsibilities.

- Have I satisfactorily investigated the regulations (federal, state, and local) that govern the potential business? Are licenses required? Is certification required? Are special levels of education or areas of training required?

- Am I knowledgeable of the income tax and Social Security tax requirements that govern self-employed individuals?

- Do I have a written business plan? If not, do I know how to write one? If not, do I know how to find out how to write one? (Note: If you do not know how to write a business plan, check with your local Small Business Development Center.)

- Do I know what defines a Christian business? How will I glorify God with this business? Do I know and have I studied God's principles for operating a business?

4. Start-up Capital

Many businesses fail in the first two years because they are undercapitalized. Before launching into a business, count the cost of everything you will need in order to succeed. Instead of being too optimistic, plan conservatively regarding income, and be liberal regarding expenses.

Generally, new business owners tend to be too optimistic about how long it will take to develop a business to the point of profitability. Thus, they end up living off the money that should be paying the creditors, and they sink further into debt while trying to hold on until the business becomes profitable.

Another common mistake that new business owners make is to use credit cards to cover normal living expenses. This virtually guarantees financial disaster.

If it is God's will for the business to be started, He will supply the funds for it to be successful without going into debt. Following are important questions concerning start-up capital that you need to answer.

- From where will my start-up and operating capital come? Do I have enough cash or liquid assets to operate for 24 months without a profit? (Most new businesses do not turn a profit for at least that long.)

- Should I form a partnership? (Note: Studies show that small business partnerships rarely work out, especially if you are "yoked" to someone who does not share your values. All parties in a partnership must have the mind of Christ in order for it to be successful.)

5. Financial Records

Not having good financial records will cause you major problems, because you must make daily decisions based on the financial status of your business. If you don't know where you stand financially, you run a high risk of acting out of ignorance and making bad and/or costly decisions.

Keep in mind that the best set of financial records will be simple and understandable. Therefore, you should answer the following questions concerning financial records.

- What plans have I made for keeping simple, timely, and accurate financial records?

- Who will be the detail person in this business? How good am I at business and financial details and keeping books? (Be honest.) Is my spouse better suited to handle this task? Should I hire someone who can handle this responsibility?

- How do I plan to become knowledgeable in the use of financial records—income statements, balance sheets, taxes, and so on?

6. Personnel

The simplest business is a one-person operation in which the owner is the business. However, some businesses may require additional employees.

Once you hire an employee, the situation changes considerably. At that point, your business comes under many state and federal regulations.

If you need new employees, consider hiring someone who is your opposite. If you're a big-picture person, the first employee you hire should be more detail oriented. Take time to answer the following questions concerning the hiring of additional personnel.

- Am I familiar with the federal, state, and local laws and regulations that apply to hiring employees?
- Have I developed a written job description for the position(s) that I need to fill?
- Have I considered developing a pattern of the person(s) that needs to be hired? (Skills, abilities, vocational interests, values, personality, work ethics, and so on.)

7. Time/Energy/Family

A realistic evaluation of the time commitment required to start and operate a business is essential. Starting a business can sometimes be a tremendous strain on your family. Therefore, if you're thinking about starting a business, the time constraints and stress on your family must be a

primary consideration. Before launching into a new business, answer the following questions.

- Do I fully understand the time commitment required to see this undertaking through successfully?
- Do I have enough energy to complete the task? Is my enthusiasm high enough to bridge times of discouragement?
- How will this business affect my relationship with my spouse?
- How will this business affect my relationship with my children? Will I be able to spend quality time with my family?
- How will this business affect my relationship with the Lord? Will it infringe on my prayer and devotional time?

Once you've answered all questions in all seven categories, you should have a better grasp of the feasibility of starting a new business. And you should have the tools necessary to begin laying the foundation upon which a successful business can be built.

Never borrow against your home or retirement account to start a business. Don't deplete savings accounts, and don't cash in IRAs or cash savings bonds to fund new ventures. Debt makes it difficult for a new business to break even!

If you are interested in purchasing an existing business, it's best to have a lot of experience in that business. Carefully examine the records and books. This is very important and would be worth the money an accountant may charge for this service.

Determining the value of a business is very difficult. In addition to property value (get three fair market appraisals) and the cost of inventory, the worth of the business should be about four times its net yearly earnings. After deducting

your salary, a business should be able to pay itself off in five to seven years. If it can't, it's probably overpriced and not a good buy.

Operating a home business

Before you become involved with any home-based venture, get the names of the principals of the business opportunity and the home office of the company. Contact the Better Business Bureau in the state where they are located and the attorney general or the state securities office of that state. Ask if any complaints have been filed against the company.

God knows your needs and the desires of your heart. Trust Him to show you the business that will fit your talents and needs and will honor His name.

Many stay-at-home parents who've chosen to start an at-home business have discovered that there are not enough hours in the day to accomplish all they need to do. In fact, some feel as if they are busier than when they worked full-time outside the home.

To survive in the home business world, you need to manage your time well according to these standards:

1. Start each day by dedicating it to the Lord.

Our time each day is given to us by God: *“There is an appointed time for everything. And there is a time for every event under heaven”* (Ecclesiastes 3:1 NASB). Before the workday begins, dedicate it to the Lord. Ask Him for guidance and for help in using the time He has given, as He wants and as He sees fit.

2. Schedule time for business paperwork and accounting.

Set aside a certain time each day or week (depending on the size of your home-based business) to do paperwork. This includes filing receipts, invoicing clients, balancing accounts, and paying bills.

3. Plan time—don't fragment it.

Divide the day into similar things by category. Group all phone calls (mornings are best for phone calls), projects, and errands (plan errands around no-rush-hour times) to be done at the same time. Finish one category before shifting to another.

4. Be productive—don't procrastinate.

Procrastination is probably one of the primary reasons why goals are not accomplished. By determining when is your most productive time, you can limit procrastination. Strive to work during peak performance periods, if it doesn't conflict with family time or the family routine. Home-based businesses must conform to the family routine, not the reverse.

5. Establish a routine that is acceptable.

Although your home-based business does not have to be limited to a 9-to-5 routine, you should establish some type of routine—one that can maximize your production

without sacrificing your family. Consider setting aside a certain number of hours per day, or certain full days, to your business. Take full days off. You must maintain a healthy balance between your business and your family.

6. Know when to say No!

If you commit to friends, projects, or jobs, you must honor those commitments. Therefore, before you make any commitment, be sure to determine how that commitment will affect your family, business, deadlines, or other commitments. If accepting the obligation will negatively affect any of these, your answer to the request should be, “No!” Or at the very least, “Not at this time.”

7. Organize commitments.

List all the things you need to accomplish or commitments you have made. Then list the time it will take to accomplish or finish each task.

Divide the steps necessary to meet each goal or accomplish each task into daily assignments. Maintain these assignments until the project is complete.

8. Schedule extra time.

When making schedules, make sure that you have enough flextime. Pad all appointments and activities with a few extra minutes in anticipation of unforeseen delays or unexpected circumstances.

9. Evaluate the importance of all meetings and appointments.

Many meetings and appointments waste time that can be used for other, more productive things. Instead of scheduling a meeting, you can conduct some business quickly by phone, fax, mail, or e-mail. Don't hesitate to set a length to meetings and end meetings that become non-productive.

10. Have family cooperation.

Although business schedules and routines should not interfere with your quality family time, your family should understand and support an agreed-upon business and work schedule.

Although your family time is of priority importance, your family needs to understand the value of being a good steward and maintaining good work ethics.

CHAPTER 7

START YOUR NEW JOB RIGHT

Whether you begin working on a freelance basis, join the staff of a company, start a business, or operate a home business, you need to work as if you were working for the Lord.

“Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving” (Colossians 3:23-24 NIV).

The way you do your work every day provides the best exterior reflection of your inner commitment to serve the Lord in a real, physical way. Your true Christian beliefs will be reflected more clearly on the job than in any other environment outside of your immediate family relationships.

So, once you begin working again, be God’s emissary in the workplace. Avoid bad attitudes about your job, because God’s Word implies that there is dignity in all types of work. It does not elevate one honest profession above another.

Furthermore, jobs aren’t merely tasks whereby you can earn money. They also are a means by which you can use your talents and abilities to develop godly character.

Don’t view your job with drudgery, don’t resent others’ success, and don’t believe that you must be recognized for everything you do. Workers whose bosses praise them most highly are usually the ones who require the least praise. Receive your praise from God, because He is your real boss.

Yield your rights to Christ, and as a result, the world will get a glimpse of Him through you. *“For whoever exalts himself will be humbled, and whoever humbles himself will be exalted”* (Matthew 23:12 NIV). *“No one lights a lamp and then*

puts it under a basket. Instead, a lamp is placed on a stand, where it gives light to everyone in the house. In the same way, let your good deeds shine out for all to see, so that everyone will praise your heavenly Father” (Matthew 5:15-16 NLT).

CHAPTER 8

CONSIDER WHAT'S IMPORTANT

Hopefully, you've benefited from the advice in this handbook. However, if you're not a Christian, the best advice is yet to come. Bill Bright, founder of Campus Crusade for Christ, developed a presentation known as the *Four Spiritual Laws* just for you.

1 The first law says that God loves you and offers a wonderful plan for your life. The Bible tells us that *“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life”* (John 3:16 NIV).

Regarding us, Jesus said, *“I came that they may have life, and have it abundantly”* (John 10:10 NASB).

2 However, most people are not experiencing this abundant life. Law 2 tells us that we are sinful and separated from God. Therefore, we cannot know and experience His love and plan for our lives.

For all have sinned and fall short of the glory of God” (Romans 3:23 NASB).

We were created to have fellowship with God; but because of our stubborn self-will, we chose to go our own independent way. Our fellowship with God was broken.

Our self-will, characterized by an attitude of active rebellion or passive indifference, is evidence of what the Bible calls sin. *“For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord”* (Romans 6:23 NASB).

Because God is holy and we are sinful, a great gulf separates us from Him. Often, we try to reach Him and the

abundant life through our own efforts, such as a good life, philosophy, or religion; but inevitably, we fail.

3 However, the third law shows us how to bridge this gulf. It tells us that Jesus Christ is God's ONLY provision for our sin. Through Him, we can know and experience God's love and plan for our lives.

Jesus died in our place: *"But God demonstrates his own love for us in this: While we were still sinners, Christ died for us"* (Romans 5:8 NIV).

And, Jesus rose from the dead: *"Christ died for our sins, just as the Scriptures said. He was buried, and he was raised from the dead on the third day, just as the Scriptures said. He was seen by Peter and then by the Twelve. After that, he was seen by more than 500 of his followers at one time, most of whom are still alive, though some have died"* (1 Corinthians 15:3-6 NLT).

Finally, Jesus is the only way to God: *"Jesus answered, 'I am the way and the truth and the life. No one comes to the Father except through me'"* (John 14:6 NIV). God has bridged the gulf that separates us from Him by sending His Son, Jesus Christ, to die on the cross in our place to pay the penalty for our sins.

4 However, it is not enough just to know these three laws. We must individually RECEIVE Jesus Christ as Savior and Lord. Then, we can know and experience God's love and plan for our lives.

- We must receive Christ: *"But as many as received Him, to them He gave the right to become children of God, even to those who believe in His name"* (John 1:12 NASB).

- We must receive Christ through faith: *"For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast"* (Ephesians 2:8-9 ESV).

- When we receive Christ, we experience a new birth, according to John 3:1-8.

We receive Christ by personal invitation. Jesus said, *“Behold I stand at the door and knock; if anyone hears My voice and opens the door, I will come in to him”* (Revelation 3:20 NASB).

Receiving Christ involves turning to God from self (repentance) and trusting Christ to come into our lives to forgive our sins and to make us what He wants us to be.

Just to agree intellectually that Jesus Christ is the Son of God and that He died on the cross for our sins is not enough. Nor is it enough to have an emotional experience. We receive Jesus Christ by faith, as an act of the will.

You can receive Christ right now by faith through prayer. God knows your heart and is not so concerned with your words as He is with the attitude of your heart. The following is a suggested prayer.

“Lord Jesus, I need You. Thank You for dying on the cross for my sins. I open the door of my life and receive You as my Savior and Lord. Thank You for forgiving my sins and giving me eternal life. Take control of the throne of my life. Make me the kind of person You want me to be.”

If you prayed this prayer, or if you have further questions about becoming a Christian, please contact Crown Financial Ministries at 1-800-722-1976.

In PRAYER, _____
Today's Date

*This is my personal
Declaration of Dependence
on God.*

I, the undersigned, do solemnly declare my utter and total dependence on God. I confess and turn from the temptation to look to things, institutions, self, and others to gain what God has promised that He alone can provide. I acknowledge that wealth, honor, power, and position are His to give and withhold according to His good pleasure. He is the ultimate Owner of all things, and I confess that I am but a manager of what He places in my hands and that I am accountable to Him for its wise and profitable use.

I further declare that Jesus Christ is the Author and Finisher of my faith. Salvation through Christ—and my life in Him—is a merciful work of God alone, something I never could attain on my own. My hope, peace, joy, and fulfillment in this life, and in the life to come, rest fully in Him. They are derived from my relationship with God the Provider and not in the provisions He generously gives.

By His grace I resolve to live in dependence on God, and I sign my name below in token of this pledge.

*“He only is my rock and my salvation,
my stronghold; I shall not be shaken.
On God my salvation and my glory rest;
the rock of my strength, my refuge is in God”*
(Psalm 62:6-7 NASB).

You are encouraged to list and check off items that you may have been tempted to depend upon instead of God. These things may be legitimate blessings from God, but you've begun to depend on them as your source of joy, peace, and security. By being as specific as possible, you will strengthen your resolve to transfer your dependence to the Lord.

Things

- House/Neighborhood
- Car/Boat/Camper
- Television/Entertainment
- _____
- _____

Institutions

- Government
- Church
- Workplace
- _____
- _____

People

- Spouse
- Pastor/Teacher
- Elected Official
- _____
- _____

Finances

- Bank Account
- Savings
- Retirement
- _____
- _____

Signed: _____

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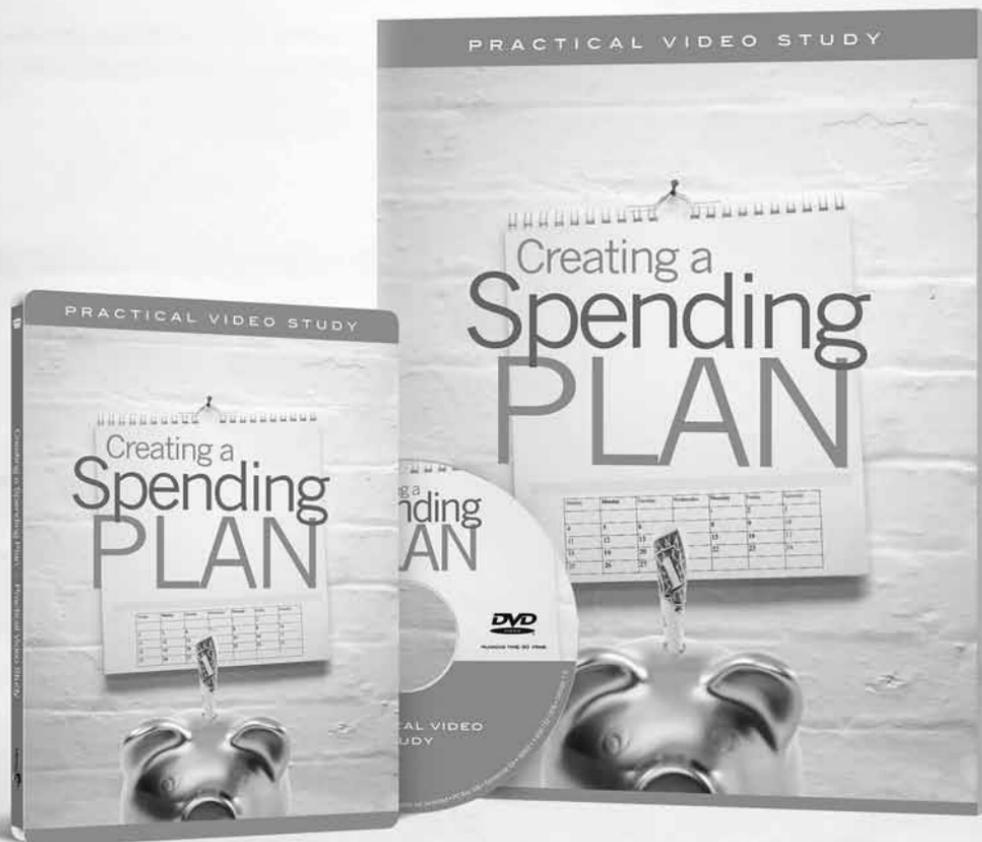
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CROWN FINANCIAL MINISTRIES®

The vision of Crown Financial Ministries® is to see the followers of Christ in every nation faithfully living by God's financial principles in every area of their lives. Crown is the largest financial teaching ministry in the world. Since 1976, the nonprofit ministry has taught millions of people worldwide.

In the mid-1970s, Larry Burkett (1939-2003) and Howard Dayton, unknown to each other at the time, were separately called by God to search the Scriptures to find out what He said about managing money. Larry Burkett founded Christian Financial Concepts in 1976 and Howard Dayton founded Crown Ministries in 1985. In 2000, these two ministries merged to form Crown Financial Ministries®.

In 2007, Chuck Bentley became CEO of Crown Financial Ministries. He had been previously selected by both cofounders, Larry Burkett and Howard Dayton, to become their successor.

Today, Crown now reaches around the world with staff on every continent, a global media presence, and books and materials serving the spiritual and financial needs of all people, regardless of their economic condition. Crown's outreach impacts individuals, families, churches, businesses, educational institutions and governments through the joyful, liberating biblical truth of making and managing money so that God's purposes for one's life can be fulfilled.

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