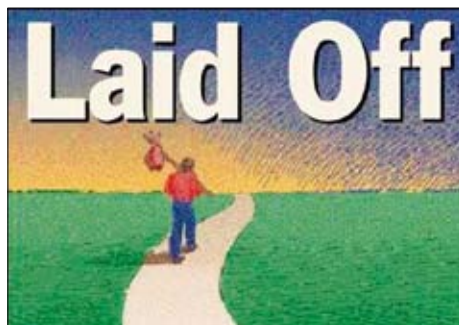


Dealing With a Job Loss

Dealing with a job loss can make you feel overwhelmed. It's okay to take a few days to adjust to your situation. But don't wait too long to figure out how to handle your finances during a period of unemployment. These tips can help you to take charge of your new financial situation:

- **Act Quickly to Reduce Spending:** With less money coming in, you should take immediate action to reduce spending wherever possible: cook at home instead of going to restaurants, shop in less expensive stores, and cancel luxuries you don't need.
- **Assess Your Short-Term Situation:** Figure out how much cash you have readily available, how much you owe—mortgage, rent, credit cards, car loans—and the monthly payments associated with those and other debts. Figure out how long you can make ends meet on the financial resources you already have.
- **Ask About Employment Services:** Your employer may work with state and local officials, or consultants, to provide services



such as job placement, retraining, or resume writing. (Astella Development Corp. can help you with your resume, find free job training programs and provide job referrals. Astella is located at 1618 Mermaid Ave. Phone: 718-266-4653).

- **Inquire About Unemployment Insurance:** You can file for unemployment insurance benefits by calling 1-888-209-8124, or apply on the web at www.labor.state.ny.us.
- **Avoid Taking Out Loans or Withdrawals Against Retirement Savings Plans:** This

kind of move might cost you a lot of money in terms of penalty taxes. Loans put a drag on your retirement savings by reducing the amounts invested. In the event of a layoff, 401(k) rules generally require that employees pay back loans within 90 days of leaving the job or face both income taxes and a 10 percent penalty tax on the withdrawal.

- **Get Financial Advice:** Your company or union may offer guidance regarding the financial decisions you face. Ask questions as early as possible to help determine what is right for you.
- **Look Into COBRA:** A federal law, known as COBRA, provides for continuation of health coverage up to 18 months after a job loss. To qualify, you must have been enrolled in your company's health plan while employed. For more information about COBRA, visit www.dol.gov/ebsa. Type "COBRA" in the Search box.

For Tenants Living in Subsidized Housing

Report your change of income to the management if you live in subsidized housing.

Job Search Quizzes

Don't know what you want to do for a living, or are you thinking of changing the field you work in? Are you looking for your first job? The following online quizzes will help you find out what work you are best suited for:

www.allthetests.com

Includes adult and teen career tests.

www.testq.com

Quizzes include: "What Should You Do When You Grow Up?" and "Right Job/Wrong Job." On the homepage, click on "Career Quizzes."

www.mycareerquizzes.com

Take the "What Is Your Dream Job?" quiz

www.dreamit-doit.com

Take the "Dream Career Quiz."

www.psychologyhelp.com/workquiz.htm

A quiz that tests your knowledge about achieving work/job satisfaction.

You're Going to an Interview Dressed Like That?

By Beth Poznansky Ritter

When it comes to dressing for an interview, it's just as important to know how not to dress. If you ask potential employers what irks them, they're likely to tell you that it's someone who comes in wearing all the wrong things—or, not enough. For example, ladies, take a look in the mirror; if you're showing too much, or your skirt is too tight for you to sit down comfortably, you'll make an impression—but likely not the one you want to make. Men, if your shirt is crumpled, your suit is too loud, your pants are too low—or the right height,

but they're messy jeans—the same applies. You've heard it before, but it remains true: the first impression you make is the one that sticks, and often the one that decides if you'll be considered for the job.

As a rule, it is always better to dress conservatively—professionally—for an interview. For women, a solid-colored suit is recommended (such as navy or dark grey) with a skirt, again, that you can sit down in without needing to pull it down, with neutral pantyhose and a coordinated blouse. Shoes should not be too flashy. Leave the heavy jewelry and dangling bracelets at home and keep the perfume and makeup to a minimum. Make sure

your nails look neat, and leave the long nail extensions at home. Your hair shouldn't be in a wild style that you wear to a nightclub.

Men, as great as it may look, your bright green or red-striped suit is not the one to wear. Instead, with your navy or dark grey suit, wear a white or coordinated long-sleeved shirt with a belt, tie (not the loud one!), and conservative, polished shoes with dark socks. Keep the jewelry to a minimum, as well as the aftershave. (Remember, not everyone has the same taste, and a prospective employer could be turned off by what he or she feels is objectionable aftershave.) Also, do-rags are a don't. Nails should be clean and neatly trimmed.

Is a lot of this common sense? Absolutely. But not to the people who will walk into an interview with iPod cords around their necks,

chewing gum, tattoos flashing, cell phones ringing—all the while trying to keep their coffee from spilling. All of the above are things to leave home, cover, or silence.

If you're a teenager on an interview for a summer or part-time job, you don't need to be quite as formal; be sure, though, to dress neatly, in the style of "business casual." While the definition of this varies, it means no jeans, shorts, or cut-offs. For example, a neat shirt or blouse tucked into khaki, non-jeans or other dress pants or skirt works well.

If you can't afford business attire for a job interview, Astella Development Corp. at 1618 Mermaid Ave., phone 718-266-4653, can refer you to organizations and churches that provide such clothing free of charge.

10 Questions a Job Interviewer Can't Ask You

Ms. Sanders, a Coney Island resident, came into the Astella Development Corp. office and asked whether a potential employer could ask about her age during a job interview. She was uncomfortable answering such a question, and thought it was inappropriate. Georganna Deas, economic development specialist at Astella, told her that asking this question during a job interview was illegal. Ms. Sanders' suspicion was confirmed. For all those who plan on going on job interviews, keep in mind that a prospective employer is not permitted, by law, to ask you about your age, race, national origin, marital or parental status, or disabilities.

The 10 most common illegal questions an interviewer can't ask you are:

1. Where were you born?

This question could be used to gather information about your national origin. An interviewer may not ask you "Are you a U.S. citizen?" The interviewer can ask, however, whether you are authorized to work in the U.S.

2. Do you plan to get pregnant?

It's illegal to ask this question to a prospective employee.

3. Do you have children?

This might sound like small talk, but it's off limits in a job interview.

4. How old are you?

Age discrimination is illegal.

5. What is your native language?

Again, this question could be used to determine national origin. The interviewer can ask you whether you speak a language if it's required for the job.

6. Are you married?

Here's another question that would seem innocent in private conversation, but definitely not in a job interview.

7. Do you observe religious holidays?

An employer can't discriminate on basis of religion, so asking if you observe religious holidays is illegal.

8. Do you have a disability or a chronic illness?

This information is not supposed to be used as a factor in hiring an employee. If the job requires some specific physical tasks and you have a disability, an interviewer may ask whether you can perform those tasks, with reasonable accommodations for you.

9. Are you in the National Guard?

It's illegal to discriminate against you because you belong to the National Guard or a reserve unit.

10. Do you smoke or use alcohol?

In general, an employer can't discriminate on the basis of the use of a legal product when the employee is not on the premises where the job is performed.

5 Ways to Handle Illegal Interview Questions

Now that you know in advance what kind of illegal questions a job interviewer is most likely to ask, here are ways you can handle these questions without adversely affecting the outcome of the interview:

1. Keep your cool and tread carefully.

Keep your facial expression and body language non-confrontational while you decide how to or whether to answer the question.

2. Use humor to defuse the situation or distract the interviewer.

Saying something such as, "That's an unusual question. I don't think I've been asked that before," with a small chuckle, gives you the opportunity to avoid the question. It also provides the interviewer the opportunity to realize that he or she has asked an illegal question (if it was an honest mistake) and redirect the conversation.

3. Answer the question behind the question.

An interviewer who asks about your plans to have a family may really be asking about your commitment to the position. Telling the interviewer that you're intent on building a career or that you feel confident that you can perform the job as described sidesteps the il-



legal component of the question but answers the hidden concern.

4. Refuse to answer.

As tactfully as you can, inform the interviewer that you don't feel comfortable answering a particular question. Answer politely, with a friendly shrug, and let him or her know you're willing to move on to more relevant questions.

5. Decide how to handle it if the interview is peppered with illegal questions.

You have the right to terminate an interview if, after all your other tactics have failed, you are continually being asked illegal questions. This is probably a sign that you wouldn't be comfortable with the company's hiring practices or work conditions anyway.