

Urgent Care: Unemployment



CONGREGATION & VISITORS



URGENT CARE:
Unemployment

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Leader's Guide

How to use "Urgent Care: Unemployment" by BUILDING CHURCH LEADERS.

Welcome to BUILDING CHURCH LEADERS: Urgent Care. You've purchased an innovative resource that will help equip you and your leaders to minister in critical and sensitive situations.

Urgent Care handouts give a succinct and practical overview of the issues relevant in your situation. All of the authors are familiar with ministry in the aftermath of job loss, and a certified counselor has reviewed all of this material. We hope you use the articles for their hands-on advice, theological guidance, and careful warnings in order that you may offer the best ministry possible to people facing a difficult transition and an uncertain future.

These tools are specifically designed for easy and quick use by church leaders in crisis situations. If you have a pressing need, select the article most relevant to the demands you face, and follow the article's guidance. If time is on your side, use these handouts to launch a discussion and training for leaders in your church.

Select & Copy

This specific theme is designed to help equip pastors and leaders who need to minister to someone after he or she has lost a job. Simply print and photocopy the handouts and distribute them as needed. (You do not need to ask for permission provided you are making fewer than 1,000 copies, are using the material in a church or educational setting, and are not charging for it.)

The following articles cover a variety of topics. For example, the article "Forced Out" is written by someone who both has counseled the jobless and has had to recover from his own sudden job loss. For advice on how to help people make good financial decisions in the wake of job loss, see "Staying Afloat." To learn how the subject of vocation can be handled from the pulpit, see "Take This Job and Love It." For an overview of action steps and important concerns that need to be remembered, see "A Quick Guide for Action."

Pray

Ask God to equip your church to minister sensitively and with great hope—even in the midst of great uncertainty.

Need more material, or something on a specific topic? See our website at www.BuildingChurchLeaders.com.

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A Quick Guide For Action

Key points for caregiving ministry.

Urgent care situations require an immediate response from church leaders. This overview outlines major steps you should take in addressing a person's job loss. These action steps are explored in greater depth and detail in the remainder of this packet.

Immediate Concerns

1. Help the unemployed person deal with feelings of intense anger and disbelief.
2. The unemployed person will be unsure about how to explain the job loss to friends and family.
3. Provide counsel about the new financial situation created with the loss of income.

Keep in Mind

1. The emotions and behaviors associated with job loss are much like those associated with any other kind of loss. Be prepared to deal with this grief.
2. The job loss does not only affect the individual, but his or her family as well.
3. Your friend will need to start a job search soon in order to have enough time to find a job that is a good fit.

What to Do or Say

1. Counsel the unemployed person away from making rash decisions.
2. Encourage the unemployed person to be mentally and physically active.
3. Assure the person that the church will help during this period of insecurity and need. Whatever support you promise, be sure you can deliver.
4. Ask the person to consider the larger question: "What does the Lord want me to do with my life now?"

What Not to Do or Say

1. Don't say, "You'll get over this in no time. You always land on your feet."
2. Don't urge the person to take the first open job that comes along, unless it is a clear match of position with skills and motivation.
3. Don't advise the person to take a long vacation before looking for a new job.

Plan Ahead

1. Have career coaching or counseling available, possibly with a pastor, a wise businessperson, a Certified Financial Planner who volunteers, or an outside counselor.
2. Have financial planning assistance available to help families through unemployment.
3. Provide opportunities for the unemployed to share needs and feelings in group settings.
4. Consider starting a "job postings" board at your church.
5. Gather resources on applying for jobs, building a resume, attending local career fairs, working with local colleges to place job seekers, and helping the unemployed network with potential employers.

Forced Out

A fired pastor shares the lessons—and unexpected blessings—from his job loss.

Romans 8:28

by Gary D. Preston

When I knocked on the couple's massive oak door, a woman answered. Her husband was on the phone.

Her bloodshot eyes signaled immediately that this might not be the routine one-hour pastoral visit I had planned. Rick and Becky were new to the church, and I wanted to get acquainted.

"We almost canceled your visit tonight," she blurted. "Rick and I both lost our jobs this morning. Our boss came by at 9 A.M. and told us that due to corporate reshuffling 'for the good of all concerned,' our jobs were phased out as of today."

I stayed several hours, but before leaving, I cautioned them not to make any rash decisions and then knelt beside them, concluding with a prayer that would haunt me just a few weeks later.

"Lord," I prayed, "help Rick and Becky to remain open to you during this difficult time. Give them patience to wait on you. Perhaps this is a time when you will lead them in a radically new direction."

Six weeks later, at 10:15 one evening, our telephone rang. I picked up the phone, recognizing the voice of the board chairman.

"The board chose me to call you tonight," the chairman began, "because I'm a good friend of yours and my wife is on the staff."

Hardly taking a breath, he continued, "The board asked me to inform you that it voted to terminate you as our pastor. The board believes this is the right decision, and it will work out best for everyone involved."

It occurred to me that I had heard similar words just weeks before.

When I hung up the phone, my wife, Suzanne, sat beside me on the bed. Even hearing only one side of the conversation, she had no difficulty figuring out what had happened. With our arms around each other, we sat in stunned silence.

I had discovered firsthand that unemployment hits pastors. This wasn't corporate restructuring, however. I was fired.

Besieged by Questions

Looking back, I'm certain navigating the choppy waters of unemployment might have been easier if I had possessed a primer on unemployment. But I'd never read anything on the subject. I needed help with the myriad daily questions I was asking: How do I explain to family, friends, and fellow pastors what happened? How do we survive financially before I find employment?

And, of course, the ultimate question: What is God trying to teach me through this awful experience?

To the first question, what do we tell family and friends, we decided to be up front, telling people we were no longer at the church, rather than to let the grapevine run its course. So we called family and close friends, relaying the facts of our termination. That was not easy. The biggest challenge was sticking only to the facts. Brief conversations, we quickly discovered, helped us do that. The longer we talked, the more likely we were to criticize people on the board or spew our volatile emotions.

When neighbors noticed I was around home every day, I informed them with a pat answer: “The church and I thought it best for both of us if I took an early retirement.” They got the point and seldom asked for details.

As I walked through the valley of unemployment, I began to learn several important lessons.

What Do I Tell the Kids?

When I lost my job in ministry, I not only had to deal with loss of self-confidence and steady income but also with the losses experienced by my children, who were in elementary school at the time. Even though our boys couldn’t fully grasp the significance of my termination, keeping them informed, we believed, was important. Our open communication seemed to calm the ripple effect my job loss had at home.

Too often, a job loss can trigger family problems and even divorce. But it need not be that way. It can be a time for a family to pull together and for the children to help parents accept some of the grief by sharing it. The imagination of a child can run wild. Children may believe things are worse than they actually are and assume the problems are their fault.

By watching their parents, children can learn significant lessons about how to maintain a sense of hope and faith. Before going to bed, for example, our boys regularly prayed for me, asking God to help me with this difficult situation. One night our youngest petitioned, “God, help Daddy find another church to be its pastor and help him not to run over [with the car] the people on the board.” The boys had a sense of my needs as well as a sense of humor.

Teens particularly can be included in many of the family discussions relating to a job loss. Of course, discretion should be used in sharing too many details when the children are present. With our preadolescent children, for example, my wife and I never used the names of board members. Though the boys were curious, we didn’t think it was necessary for them to know which of their friends’ parents on the board had decided to terminate me.

The boys had a hard time adjusting to our financial situation. “Dad, are we going to be poor now?” became a frequent question. I assured them that God would provide for our needs. We made a point of sharing with them the various ways God provided financially for us. When a sizable check came in the mail from a neighborhood Christian, we showed our boys the letter and the check right away.

Living on a tight budget also helped our family discern more carefully between needs and wants. We all recognized that our summer vacation plans would need to be pared down. We asked our boys, “Even though we aren’t going on a big vacation this summer, do you think you still have everything you need?”

A Period of Transition

I began listing mentally some of the lessons from this ordeal, trying to analyze what I could have done differently or better. That process was helpful. I recognized the debacle was partially my fault, and that was all God asked me to accept.

I also recognized that others were partly to blame. My journal entries during those first days following my termination were filled with angry accusations. But as the ink flowed from the pen to my paper, along with it went some of the anger in my soul. No one has ever seen those written words, but as I reread them now, I recognize how my journal

became my therapist. Journaling allowed me to express unrighteous thoughts and feelings. In so doing, issues such as personal responsibility, forgiveness, acceptance, and trust floated to the surface.

A time of unemployment can be an opportunity to eat and exercise properly. Sharpening dormant skills, cultivating a hobby, and having fun aren't sins during this kind of interim. Before our severance pay ran out, I tackled several woodworking projects that had been on hold.

Not only did I spend more time with my family, I spent more time with God. I used the first hour of the day after our boys went to school to spend time with the Lord, and it proved to be a real gift. Rather than the quick 10- or 15-minute devotional time I always had at my office, I could now ask God questions and listen for answers; I read chapters instead of verses; I rediscovered the joy of using a hymnal to commune with God.

—*Gary D. Preston is a pastor and the author of Character Forged from Conflict.*

Adapted from Character Forged from Conflict (Bethany House, 1999). Used by permission.

The Role of the Church

How the whole people of God can minister to the unemployed.

Job 4:3

by Jeff M. Sellers

The job loss known as “downsizing” leaves much of our workforce in a state of uncertainty. Richard Kew, an Episcopal priest, speaker, and author of *Starting Over—But Not from Scratch* (Abingdon), wrote for eight years for National Business Employment Weekly as a career counselor. Here are insights from Kew, gleaned from an interview with *Christianity Today*, about how Christians can cope with unemployment.

How can the church help the newly unemployed?

Initially, just by being there for them. The uncertainty can almost be worse than unemployment itself—there is this sense of being exposed, insecure, of not knowing whether you are going to have the material resources to meet the challenges the future is going to throw at you. Pastoral care from clergy, and care within groups in congregations, is extremely important.

How can groups help?

It’s important that those who are struggling with even the possibility of unemployment be willing to open themselves up, to share their discomfort so that others might reach out to them. These issues first come up in the person’s context, be it a church choir, a Bible study group, or a ministry group. It’s also important for congregations to form groups where the unemployed can come together and support one another—and not just those in the church, but anyone who is unemployed. Such groups can help people network with one another and to work with one another in presenting and developing résumés.

Why do family, friends, and fellow church members, feel helpless about how to come alongside someone who is unemployed?

They look at somebody else and say, “It might be me next!” It’s like being at the bedside of a dying person, and you watch doctors coming in, and then they come in less frequently, and then they don’t really come at all. As communities of Christians, we need to face our own fears. At the same time, the unemployed are probably keeping their situation quiet because they’re ashamed of what they’re going through. But in fact, if you’re looking for new employment, you *should* want the whole world to know that you’re on the market.

How can an unemployed person can face emotional challenges?

There is shame related to job loss, though in reality there may be no reason for it. Rather, [job loss] is the great tsunami of the economy that goes lurching on, and you’re caught up in the tidal wave. If you’re caught up in it, then other people are going to be as well, and you can provide support for one another as well as being open in the way that you handle all this.

You’re going to go through the whole cycle of grief, because when you lose your job, you have to let go of what might have been. So there is some inner dying that goes on, and there is the anger that accompanies that—“Why me?”

Some people, when thrown out of work, cave in spiritually on themselves—turning against themselves, rather than moving on to the next step. To be conscious of falling into that and looking for help is the first step.

The second step is to maintain a devotional discipline alongside maintaining a life discipline. When you are unemployed, your full-time job is to find work. Therefore, set up an office. There is a tendency for unemployed people to lose any sense of discipline.

How does a person’s spiritual identity come into the picture?

Men in particular relate their identity with their work. When a man loses his job, there is something of his identity taken away from him, and one of the things unemployment does is bring you face to face with the real “you” rather than the imagined “you” that most people are hiding behind. That loss of self-identity that is job-related is in some instances a good thing.

The tendency is to say, “How can I find something as good if not better in terms of material things than the job that I’ve done?” rather than saying, “Is there an opportunity for me to totally reorder my life? Maybe I’ve been making more money than is good for me, but that job is not where my heart is. There’s something better that God has in mind.”

We can use this as a time to do some exploring: “What do I want to do with the rest of my life? What does God want me to do with the rest of my life?”

—Jeff Sellers is former associate editor for Christianity Today.

—Richard Kew is rector of Church of the Resurrection in Franklin, Tennessee.

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Coaching and Careers

Helpers who coach, whether formally or informally, can assist jobless people.

Proverbs 19:20

by Gary R. Collins

In his book *Christian Coaching*, Gary Collins interviewed a number of coaches specializing in different areas of life. In this interview, Collins spoke with Marjorie Wall Hafer, who spent 20 years as a career counselor.

What's the difference between career counseling and career coaching?

Career counseling is heavily focused on testing and on specified steps to reach a decision. Career coaching focuses on what a person needs to learn in order to design a career or to develop a life plan that fits for that person's current stage in life. Career counseling tends to be more of a formulaic walk-through. Coaching tends to be more tailored to the individual's whole needs.

Do people who come for career coaching usually know the general career they'll be in?

It depends on the type of career coaching. In career discovery, individuals don't know what career they want. The coaching approach is not a matter of giving a formula, but of finding what's keeping them from making that discovery. In career-development coaching, individuals typically have a direction within a career field, but they want to build upon their career foundation or find a niche within it. The approach that coaching takes is to find out about what's missing and what's keeping them from moving to the next level.

Give an example of something that prevents someone from moving up.

I had a client who is very much a futurist. He easily saw and lived in the future. While that was one of his assets, it was also a detriment. He was stuck living in his dreams in "what might be." Unfortunately, whenever something didn't lead quickly to that vision, he became despondent and sought some other goal. Living in the future kept him from becoming successful. He was missing the idea of focusing on the present steps that might eventually lead to the future he hoped for. For him, the missing piece of the lesson he needed to integrate into daily action was doing the next step. It was daily asking himself, "What is it that I need to be doing that's leading me toward my hope?" While he still needed to ask what he really loved doing and hoped to be doing, he actually needed to get involved with that work at some level. Then, day after day, he could build upon that foundation and allow it to evolve toward his ideal.

Have you worked with people who've had a career come to a stop, like a business closing or an unexpected termination?

I had a client who sold his business but stayed on for a year or so to make the transition to the new ownership. When he stepped out of his role, the new owner didn't manage things properly, and the business was forced into bankruptcy. This affected my client's present-day income. He'd had success. He'd risen to the top, so to speak. But it had slipped away through circumstances outside of his control. Like most adults, it was some unsatisfactory situation in life that forced him to reexamine his career path and his work life. He was asking what happened and what's really important and what should he do next. He was searching for a new path.

Unlike young adults, who are more able to choose a career based simply on what they like, adults who are older need to consider their financial needs, personal values, and life circumstances to a far greater degree. They consider their abilities and what they lack, their personal styles and work interests, the societal and family influences, and they balance these against what they love and value. Almost always, those who come to me are faced with a dilemma—a dilemma that pits a strongly held value against a financial reality, for example—and seeing no easy solution for it. Coaching helps the most at this point. Why? Because the coach asks the questions that sift through all the “trash talk” and “second guessing” we adults tend toward. I’ve seen it help many people just like this client to arrive at the solution to their career dilemma most quickly.

You’re an executive coach, but how might the coaching you do apply to churches?

Yesterday, I was listening to someone in my Sunday school class who I thought was a phenomenal coach! She asks questions of everyone in the class, and encourages them to answer the questions for themselves. She didn’t answer them. There are people like that in every church. Much of the coaching is at the pastoral level, but effective teachers and spiritual laypeople can be superb coaches as well. They ask the questions that help people make shifts in their lives. I personally think the coaching model is very helpful in the process of discipleship and spiritual growth. Through the coaching process of asking key questions and calling for commitments to change, individuals are disciplined to grow in Christlikeness and become models of happiness and personal success to the world.

—Gary Collins is a licensed clinical psychologist and the author of Christian Coaching (NavPress, 2001).

—Marjorie Wall is a professional coach and founder of LeaderSecrets.com.

Adapted from *Christian Coaching* (NavPress, 2001). Used with permission.
<http://www.navpress.com/>

The Initial Shock

Behaviors and feelings to watch for from people dealing with recent job loss.

Psalm 71:20

by Donna Bennett

People who have lost their jobs are also at risk of additional damage, including cracks in the foundation of their faith. Here are key points to make to a person who has just lost their job, and ways to help them turn the corner and look ahead to the next opportunity.

Whether you saw it coming, planned for it, or were taken completely by surprise, losing your job can threaten your sense of security, your self-esteem, and even shake your Christian beliefs.

You may have seen the signs: changes in management, talk of a merger or buyout, or rumors of major cost cutting. Rather than being forewarned, you may have dismissed these as rumblings, for such discussions are part of running just about any business. Maybe you made an assumption—as many do—that hard work, loyalty, and good reviews would make your position secure. Or perhaps you picked up on the clues and decided to put some extra money in savings, just in case.

If you lost your job owing to a company's downward spiral, it was more than likely beyond your control. If the loss resulted from under-performance on your part, it may or may not have been within your control to change things. When unemployment is low, managers are likely to be more flexible about issues such as showing up late or taking a lot of sick days, but on-the-job performance, including attitude, meeting deadlines, quality of work, and so on, is never overlooked, even if it is seldom spoken about. Not all managers are adept at keeping employees informed about unsatisfactory performance.

Whether you were notified specifically or are still wondering if your performance was a factor in your job loss, take this opportunity to evaluate your work values and priorities and see how they measure up to the type of work and environment you want for your future. Your job performance may have suffered owing to your own dissatisfaction.

State of Shock

Shock is the first step in grieving a loss. Shock is a reaction to something unexpected that threatens your life or livelihood.

This stage of job loss is often the shortest, yet should not be ignored. Well-meaning friends, co-workers, and family may want to soften the blow with comments such as, "Oh, you'll find another job!" or "You always land on your feet!" On the other hand, you might hear something like, "How could you let that happen" or "What did you do?" Such comments often indicate another's insecurity. Your loss may have reminded them of the possibility of loss in their own lives. Your friends may be thinking, "If it happened to her, it could happen to me!" Comments from family members may be a result of their fear. They, too, live with the consequences of your job loss.

Try to remember this when you feel you would like more empathy. Friends and family often need to be coached. The best approach is to tell them you need time—time to get used to the fact that you've lost your job. And time to recover. Eventually you will need their help to figure things out. For now, ask them not to dismiss what happened or to place guilt on you. You need a lot of love and support to help you get back on track. Let them know you understand how difficult it may be for them, too.

Security

The cold, hard reality of job loss means the money stops—sometimes right away, or within a week or two. If you have severance pay beyond that, it allows you more security as you seek your next job. It also allows you to properly grieve your loss. Ideally, you will have found a new job before your paychecks stop, but that may not be the case. If you are part of a family and are the sole or significant provider, you may worry that you can no longer fulfill your obligations. If you are single, you may have only yourself to consider, yet your obligation to pay your bills still relies on a steady income. Regardless of how your paycheck is needed, loss of security is part of the shock of losing your job.

Self-esteem

When you lose your job, you lose a part of who you are. Your job required time, energy, training, education, skill, and sacrifice. You were hired because your qualifications filled a need. You were part of something bigger—an integral part of a whole system. You belonged. You had purpose and responsibility, all of which are important to a feeling of well-being.

But now, you are shocked to discover you have so suddenly become dispensable. Of course, it is not you but your job that is dispensable, even though it doesn't feel that way. Your sense of worth may suffer as a result.

Having a job is a major part of American society and culture. When people meet for the first time, the question most often asked is, "What do you do?"

Whatever you do, your job gives you a certain self-image. When that image is taken away you can feel stripped or even invisible. Right or wrong, you may feel like you no longer matter.

Faith

Mired in the loss of security and low self worth, everything may seem out of sync—your sense of purpose lost. A feeling of powerlessness prevails. Even strong faith can be questioned at this stage. When you feel you have done all that is expected and are still laid off, you may wonder just what are you supposed to think, believe, or do? When you are in shock, your very core is shaken.

—Donna Bennett is a psychologist, consultant, and career coach.

Adapted from *When You Lose Your Job* (Augsburg Fortress, 2002). Used by permission.

Staying Afloat

Offer these insights about how to survive financially after a job loss.

Philippians 4:19

by The Financial Planning Association

People in your church who have lost their jobs can benefit from sound advice about how to keep their financial affairs in order until the next job is secured. Provide this advice to the unemployed, and then consider referring them to a Certified Financial Planner.

Financial Steps to Take While Looking for Work

- ***Promptly file for unemployment insurance.***
Not all workers are entitled to unemployment insurance. To help qualify, you'll want your employer to confirm that you were laid off instead of resigning or being fired for cause.
- ***Handle your severance package with care.***
Your employer may offer a severance package, probably before you are dismissed. This package typically extends salary and perhaps benefits for a certain period of time.
- ***Don't sign the severance package until you take it home.***
Most experts recommend that you get any offer in writing and don't sign it immediately. Take it home and review it closely. Consult with your financial planner or perhaps a benefits attorney about issues you don't understand. Keep in mind, a severance package is a legally binding contract.
- ***Review your employee handbook.***
See what benefits are promised to departing employees. Make sure the company pays you for unused vacation or compensation time, and perhaps a pro-rated year-end bonus, especially if you're near the end of the calendar or fiscal year. Learn what fellow laid-off employees have been offered.
- ***Negotiate the severance package.***
You may have more leverage than you realize. Did you recently move across country to take the job? Did you make the company money because of your special skills or a particular project you headed? Put forward anything that individualizes your situation. Talk with the person who extends the package, or go to their superior if you remain dissatisfied with the response. Some workers even hire an attorney. However, be careful not to say anything you will regret. Burning bridges will hurt any possibilities of being rehired and lessen your bargaining power for a severance package or strong letter of recommendation.

Maintain Health Insurance

Incurring major medical bills without insurance would be financially disastrous.

Consider these options:

- See if your former employer will continue coverage for you.
- Convert benefits under the employers' group plan to coverage under an individual policy.
- Switch to a working spouse's plan. Typically, you have 30 days to make this change because job loss is considered a "qualifying event" that allows the change outside of open enrollment period.
- Obtain private regular coverage.

- Continue employer group coverage through COBRA.

COBRA is a federal program that may allow you to continue group plan coverage for up to 18 months and in some situations as long as 36 months. However, you must pay the full premiums, and often a small administrative fee.

You may find it less expensive to buy a short-term health plan or high-deductible catastrophic policy on your own.

Continue Life and Disability Insurance

You may be able to convert a group term life insurance or disability policy at work to individual coverage. You'll have to pay the premiums but it's important to continue these types of insurance. Conversion is especially useful for disability, because you won't be able to get it on your own without a job.

Develop an Emergency Spending Plan

Establish a spending plan or revise an existing plan.

1. Start with sources of income. What can you realistically count on for the coming months? Sources might include severance pay, unemployment benefits (which are taxable), funds from a cash emergency account, a working spouse's income, or perhaps temporary work.

Consider taking early Social Security benefits if you are 62 or older. However, first visit a financial planner to determine if this is the best financial move, given your individual situation.

Do you have mortgage unemployment insurance that might cover house payments for the next six months, or credit card insurance that will make payments while you're laid off?

Can you rent out a room in your home or take in a roommate? Or more drastically, can you move in with relatives or a friend and rent out your home or sublet your apartment.

You might borrow from a cash-value life insurance policy or from an existing home equity line of credit (you probably won't be able to get one once you're unemployed). Even if the last two options are available, avoid borrowing if you can.

2. Avoid dipping into your retirement funds. A job loss usually is temporary, while your eventual retirement may last 20 or even 30 years. Pulling out tax-deferred funds to pay for today's bills is shortsighted unless you've exhausted all reasonable alternatives.

3. List expenses. List expenses in order of priority: mortgage or rent, groceries, utilities, car payments or transportation, insurance premiums, clothing, and so on, down to the least important discretionary items.

Don't forget to include expenses such as résumé preparation, job-hunting transportation, education or retraining, and so on. On the other hand, you may be able to temporarily reduce some expenses such as child care and transportation because you're home.

Subtract expenses from your income. If you still need to cut more to balance expenses with income, consider such strategies as deferring any major purchases you were planning, refinancing your mortgage, shopping for less expensive insurance premiums,

reducing eating out, swapping child care services with friends, and talking to creditors about delaying or stretching out payments.

If absolutely necessary, reduce or stop contributions to retirement plans temporarily, but try not to withdraw funds already in your retirement accounts.

When Debt Becomes a Burden

You may find debts accumulating faster than you can pay them off, particularly if you are out of work for an extended time. Here are some steps to help alleviate that burden:

- Try to further reduce expenses.
- Don't accumulate any additional debt if possible.
- Minimize or avoid using credit cards.
- Contact creditors to see if you can reduce or defer payments briefly, extend the payment period, or refinance.
- Sell collateral such as a car or a boat to pay off the loan (be sure selling it pays off the debt).
- Consolidate debts—carefully. Don't transfer lower-interest debt to a higher-interest consolidation loan. Be sure your consolidated payments are smaller than the total of all your payments *over the same time period*.
- Consider tapping the equity in your home to pay off credit cards and cars, since the rates may be lower and the interest paid is usually deductible. However, you are putting your home at risk if you can't pay back the loan.
- Work with a credit counseling service. They may be able to work with your creditors if you can't.
- Avoid filing for bankruptcy. Filing for bankruptcy should be viewed as a last resort. Beyond the emotional issues of filing, it will stain your credit for years to come. Exhaust all other alternatives first.

Adapted from the website of The Financial Planning Association; Used by permission.

Employment Ministries in the Church

Your church can help the unemployed turn the corner and focus on the future.

Hebrews 4:16

by Richard A. Roberts and Michael Jenkins

Economic changes and problems produce a significant stream of newly unemployed persons to join the hard-core unemployed. Corporate downsizing, combined with a shrinking industrial factory base, has created an opportunity for congregations to help the unemployed. Churches can assist both their own members and those in the greater community by utilizing resources they might not know they had.

Church leaders often serve on the front lines of job and vocational counseling. They include adults seeking guidance for potential career changes, and pink-slip victims who need support and direction.

A Vocational Second Chance

Job training does not necessarily require a vocational training school method of operation. Rather, an emphasis on developing interview skills, increasing literacy, gaining practical experience, and receiving technical assistance can offer people a second chance at a new or rejuvenated career. Here is one way to launch this ministry.

- 1. Set up a job-training committee.** The committee first decides which parts of the unemployed population are in most need of help. Will it be unskilled workers, partially skilled workers, skilled workers, or management people? Once the target groups are identified, the next step is to decide how large of a program to undertake and what resources are available. Then the committee can decide if the project will use volunteers only or hire a full-time or part-time director.
- 2. A volunteer appointed by the job-training committee could address inquiries** from a “command central” either at the church or at a member’s home, offering information about the job-training project. Many deacons and elders are leaders not only in the church, but also in the business or academic worlds. Their advice and counsel within the committee can be invaluable.
- 3. Announce a regular schedule of daily activities.** Offer the ministry during normal business hours. This encourages people to function during the day just as they would if they were still employed, helping to avoid one of the first casualties of unemployment—damaged self-esteem. Establishing a team of volunteers who will be available during business hours and who can hold regular meetings with the unemployed to listen and offer emotional support is essential. Volunteers should also begin offering classes in job-search and interviewing skills. If literacy skills are lacking, a cooperative venture with a local high school or junior college often will produce outside volunteers who are happy to offer classes in a church environment. Should your church have access to an unused computer or two, classes in beginning word processing can be part of the program.
- 4. Offer unpaid work during training.** A church is a ready-made repository of practical job experiences. A part of the job-training project could include having participants work alongside church-maintenance people in repairing the roof or fixing an electrical problem. The custodian might teach someone how to use a floor buffer or clean kitchen facilities and equipment properly. A cooking class that prepares food for church special events is another excellent practical job-training project. You might even find someone you or another church could hire full- or part-time

- 5. Get church members networking.** Invite your members to post job openings from their employers on a special bulletin board and ask representatives from various companies in your community to visit your job-training program to see it firsthand.

Naturally, it's wise to avoid promising anyone that you will find them a job. Even in the best of times, job hunting is difficult. Offering support is essential, but false promises only create false hope, more despair, and feelings of failure.

Counseling Guidelines

Here are some general guidelines for conducting counseling sessions with job seekers.

- 1. Concentrate on passion more than perks.** God created people with a variety of interests. One person's passion is another's prison, and no matter how many perks come with a job, if a person doesn't enjoy it, he or she will find it hard to continue for long. While every job has its tedious, or disappointing, aspects, when we're in the right vocation our passion usually outweighs the pain. As counselors, we can help people explore and identify the kinds of activities that genuinely interest and motivate them—a productive first step.
- 2. Look for intrinsic value in the vocation.** Our level of commitment to a career is directly related to our perception of how much we are needed. Pastors can help by encouraging job seekers to identify the intrinsic value of a potential vocation. If people know that others really do need them and what they provide through their work, they will enjoy their work more, even if it is difficult. If, however, people feel that they and what they do are unimportant to others, then no matter how well they are paid, they will find little joy in their work.
- 3. Have people count the cost of becoming competent.** Just being interested in a vocation isn't enough. Louis Pasteur once said, "In the field of observation, chance favors only the prepared minds." The same principle holds true in vocational searches: opportunity favors the prepared. Competence is essential in our competitive age, and the prerequisite to competence is the discipline to prepare. The dictionary defines *vocation* not only as a "divine call to . . . a career or occupation" but also as a "sense of fitness for a career or occupation." We can help people test the reality of their desires by asking them to consider: *Am I really prepared to become a disciple of this vocation?* And we will want to be ready with suggestions about where to get good training if the client answers in the affirmative.
- 4. Minister to emotional needs after a job loss.** When people lose their jobs, they experience grief over the loss of meaningful activities, confidence, and self-reliance; anger at being terminated; fear about the financial needs; and depression (anger turned inward), accompanied by a sense of helplessness and hopelessness. The counselor must work at two levels in such cases, providing both a listening ear during a time of great stress and offering practical resources for finding training and new employment opportunities.
- 5. Confirm the call through the church.** The church ought to confirm a Christian's vocational calling. When we find our calling, we sense our lives are fitting into a field of work consistent with who God has made us to be. Our inner awareness, however, can be confirmed, expanded, or corrected by others, because God's call has both personal and corporate dimensions. Since vocation

grows from the awareness that God uses people to meet the needs of others, the church can help awaken people to their true callings.

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— Richard A. Roberts is former CEO of the Chicago Christian Industrial League.

Adapted from *The Leadership Handbook of Practical Theology Volume 2: Outreach and Care* (Baker Books, 1994). Used by permission

Building a Mentor Team

Organize a corps of church leaders to help families afflicted by unemployment.

Romans 12:13

by Amy L. Sherman

One effective way to help the unemployed in your congregation is through the use of mentors. The program described below is designed for use in a welfare-to-work program, but also has applications for general vocational training.

A mentoring team will minister more effectively if the team members have the opportunity to get acquainted before they meet the program participants with whom they will be matched.

The team members should conduct an “inventory”; that is, identify the special talents of each person and the role each would feel most comfortable with, given their personality type. Some people are more relational and will be best used as encouragers and informal counselors. Other people are more task-oriented and will be most effective if they are given a role in assisting the participant in attaining specific objectives (such as writing a resume, developing a monthly budget, or learning how to drive).

One person should serve as team secretary, taking notes at each meeting with the participant so that the mentors and the participant clearly recall what plans they have set, what actions the participants and the mentors will be taking the next week or two, when the group will next meet, and so on. Another individual can serve as the team’s link to the broader congregation.

Good Samaritan Ministries in Holland, Michigan, has been training churches in relational ministries for many years and is actively involved in assisting churches in establishing mentoring programs. They have identified the main functions of the mentoring team as follows:

Team Leader

- Establishes the primary relationship with the unemployed person and their family
- Communicates the needs of the family to the appropriate team members
- Maintains regular contact with the person being mentored and with team members
- Calls team meetings
- Watches over the morale of team members
- Submits/completes monthly planning agreements and progress reports to the program director or ministry staff supervisor

Prayer Coordinator

- Organizes ongoing prayer for the mentor team and the family that is being mentored
- Leads devotional or prayer time prior to the team meetings

Friend/Encourager

- This person fulfills the role of a non-judgmental friend for the family to lean on in times of need. This person should be an encourager and able to motivate the family in a positive manner.

Volunteer/Support Services Coordinator

- Helps find church resources to fill immediate needs (such as clothing and supplies)
- Acts as secretary during team meetings

Budget Counselor

- Works with the participant in developing a workable monthly budget
- Reviews options with participants for increasing income and decreasing expenses

Employment Coordinators

- Addresses obstacles to adequate employment (such as lack of training or a weak resume)
- Assists parents in arranging child care (daily care and “backup” care)
- Assists parents with making long-term transportation arrangements

Education Coordinator

- Assists parents with enrolling for necessary educational or job skills training

Living Skills/Needs Coordinator

- Assists family in finding long-term solutions for transportation, clothing, food, and furniture
- Addresses legal and medical needs as they arise

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Adapted from *Establishing a Church-Based Welfare-to-Work Mentoring Ministry* (Hudson Institute, 2000). Used by permission.

Take this Job and Love It

“Down time” is a chance to examine how God can best use your work.

Ecclesiastes 3:12–14

by Steve May

Here is a sermon that one pastor used to teach his congregation about how to think about work. Use it with you congregation as a sermon, a small group Bible study, or in a support group for the unemployed.

Introduction

Recently, I stopped at a red light and noticed the bumper sticker on the car in front of me. It said: *I'm in no hurry, I'm on my way to work*. Surveys indicate that this is how most Americans feel about their jobs. This attitude toward work is unfortunate, since over the course of a lifetime most people spend about 40 percent of their time on the job. Whether you love your job or hate it, the Bible has a great deal to say about how your attitude can improve your work life. Today, we're going to look at three questions you can ask yourself about your job. If you can answer yes to all three, then you are on the right track. If not, you may want to rethink some things about this extremely important area of your life.

Question 1: Does this job provide enough to meet my needs?

Salary should never be the primary factor in considering a job. As long as the answer to this question is yes, then salary should never be the primary factor in considering a job. Obviously, you have to earn enough to meet your obligations, support your family, put food on the table, a roof over your head, and so on. Beyond that, if you choose a career or a particular job based solely on the salary package, you are quite possibly setting yourself up for misery.

Illustration: I speak from experience. Several years ago I was looking for a full-time position in youth ministry. I narrowed my search to two offers: one with an adequate salary, and one with a salary that was, at that time, more money than I had ever earned before. The “adequate” church was, in many ways, ideal. The other church was an opportunity to make a good salary and live in a big parsonage. I prayed about my decision, but not nearly enough. I took the job with the best salary. After moving to the new church, I found out there was a reason why they offered such an attractive salary: no one could work in that environment. I was the third youth minister to be hired in less than 12 months! That should have been a red flag, but I was too distracted by financial considerations. As a result, my ministry suffered, my family suffered, and I suffered.

The question is, “Does this job pay enough to meet my obligations?” When it comes to finances, this is really the only question that matters. Solomon said that it is the gift of God if a person's work provides him or her with enough to eat and drink—that is, to meet their physical needs. If it does, then it passes the test.

Question 2: Does this job give me the opportunity to do good?

Ecclesiastes 3:12: I know that there is nothing better for men than to be happy and do good while they live.

Your job must provide a means for you to do good for others. There are a number of ways this can happen. Some people have jobs that are service-oriented—by doing their job they directly affect others. Other people have jobs that are not necessarily service oriented, but the job makes it possible for them to give financially and participate in other ministries.

Illustration: I have a friend named Wendy who was working as a file clerk for an accounting firm. Even though the hours and pay were good, she felt like she wasn't

accomplishing anything. So she began a lunchtime Bible study at the office, and she began doing volunteer work for a suicide hotline on her day off. She looked for opportunities to do good and found them.

Maybe changing the world isn't built into your job description, but you can use that job to give you leverage to minister in other areas. Attorney Ivy Scarborough does this. He loves practicing law, and he is quite good at it, but he sees his law practice as a means to support his ministry. Because of the income he derives from being an attorney, Ivy is able to take mission trips to Sudan, Afghanistan, and other war-torn countries.

Even if your job seems mundane, you still have the opportunity to minister to those you work with—offering them encouragement and being an example of Christ. Ask yourself: Does my job give me the opportunity to do good? How can I use it to help others? Does it mean I can give more to God's work? Does it give me more time to volunteer? Does it give me the chance to minister to the people I work with?

Question 3: Does this job give me a sense of fulfillment?

Ecclesiastes 3:13: "That everyone may eat and drink and find satisfaction in all his toil—this is the gift of God."

God wants you to find fulfillment in your work—this is his gift. Of course every job has certain aspects to it that make it difficult. Part of your job may be tedious, or frustrating, or stressful, or demanding, or even boring—but the question is: overall, does this job give a sense that you are doing what you were created to do? God wants you to find fulfillment in your work—this is his gift. Work is not a punishment, it is a blessing. Your job can be more than just 40 hours of misery that you endure to pay the bills—it can give you sense of fulfillment and purpose.

Illustration: A few years ago a man named Brad worked for me as a business manager. Brad was a likeable person and did his job adequately, but he didn't seem to be very ambitious or enthusiastic about work. Once, when we needed new space, we decided to convert a storeroom into an office. Brad convinced me that we couldn't afford to hire somebody to do it. Then, he volunteered to do the job himself. He came in early and stayed late—working 12 to 14 hours a day to get the job done. During this time, Brad laughed more than I had ever heard him laugh, and he moved faster than I had ever seen him move. Clearly, he was in the wrong profession. As a bean counter, he was a fish out of water. His passion was carpentry.

Do what you love, the money will follow. Marsha Sinetar has written a book titled "*Do What You Love, The Money Will Follow*." This is a great concept: find a job that you love and don't worry about income—as long as you can earn enough to meet your basic needs. Money isn't the most important aspect of your career. It is far more rewarding to spend your life doing something you love, something you find fulfilling, something that enables you to do good for others, something that enables you to glorify God. If you do that, the money will take care of itself.

Conclusion

If you're among the 70 percent of people who don't like their current job, then one of two things has to change. Either you have to change your job, or change the way you do your job. God wants to give you a job you can love. Loving your job may be a matter of asking yourself these questions, making a list of all that is good about it, and changing your attitude toward your work. Or it may be a matter of changing career direction entirely. It

is a decision that you do not have to make on your own—God will guide you every step of the way.

As you consider these things, here is a final reminder. Whether you love your job, or whether you are in the process of learning to love your job, it is crucial to remember that we don't work for ourselves, or for any company or organization. We work for God, and we should do our jobs for him. Paul said: "Whatever you do, work at it with all your heart, as working for the Lord, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving." (Col. 3:23–24)

—Steve May is a Bible teacher and trainer; he runs AboutSunday.com.

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Further Exploration

Books and resources to equip your church to respond to unemployment.

BuildingChurchLeaders.com. Leadership training resources from Christianity Today.

- “Giving Help to the Hurting” Assessment Pack
- “Meeting Community Needs” Assessment Pack
- “Benevolence Ministry” Practical Ministry Skills
- “Faith and Work” Practical Ministry Skills
- “Launching a Lay Counseling Ministry” Practical Ministry Skills
- “Mentoring” Training Theme
- “Shepherding Others” Training Theme
- “Spiritual Care” Training Theme

LeadershipJournal.net. This website offers practical advice and articles for leaders.

Crossroads Career Network: An association of member churches that provide career-counseling ministry.

Kingdom Calling: Vocational Stewardship for the Common Good by Amy Sherman. Sherman explores how, through our faith-formed calling, we announce the kingdom of God to our everyday world. (InterVarsity Press, 2012; ISBN 978-0830838090)

The Roller Coaster of Unemployment: Trusting God for the Ride by Sarah Hupp. Hupp offers meditations, Scripture verses, practical suggestions, quotes, anecdotes, guided prayers, reflection questions, and journaling space to help you through the ups and downs of tough times. (Discovery House, 2010; ISBN 978-1572933767)

Suddenly Unemployed: Encouraging and Practical Steps for Finding a Job by Helen Kooiman Hosier. Written from a Christian perspective, this book provides advice about how to deal with unemployment, (Revell, 2005; ISBN 978-0800759247)

When You Lose Your Job by Donna Bennett. A brief guide to getting through the first days and weeks of job loss. (Augsburg Fortress Press, 2002; ISBN 978-0806643625)

Why Did I Lose My Job If God Loves Me? Help and Hope for those in Career Transition by Rick J. Pritikin. This book includes 31 daily biblically-based meditations that address the unique challenges faced by anyone who is unemployed. (Zondervan, 2013; ISBN 978-0310429447)