If you are a worker facing retrenchment, **Jobs Victoria Workers in Transition** has developed this useful checklist to help you get back on track.

<table>
<thead>
<tr>
<th>Things you should do</th>
<th>Find out more</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Understand the retrenchment process</strong></td>
<td></td>
</tr>
<tr>
<td>• Talk to your employer about the notice period, termination date and payment entitlements</td>
<td>Employer</td>
</tr>
<tr>
<td>• Request an Employment Separation Certificate from your employer</td>
<td>Employer</td>
</tr>
<tr>
<td>• Enquire at and/or register with Centrelink</td>
<td>humanservices.gov.au 13 61 50</td>
</tr>
<tr>
<td>• Attend seminars, workshops and one-on-one sessions that are available to you</td>
<td>jobs.vic.gov.au 1300 208 575</td>
</tr>
<tr>
<td><strong>Consider retraining or up-skilling</strong></td>
<td></td>
</tr>
<tr>
<td>• Find out about courses offered by TAFE institutions, private providers and Learn Local organisations via the Victorian Skills Gateway</td>
<td>skills.vic.gov.au 131 823</td>
</tr>
<tr>
<td>• Visit your closest Skills and Jobs Centre for advice on job opportunities, vocational training and links to a range of services to help you get ready for the future.</td>
<td></td>
</tr>
<tr>
<td><strong>Consider looking for another job</strong></td>
<td></td>
</tr>
<tr>
<td>• Participate in career counselling to analyse your skills, explore the local market and prepare for future roles</td>
<td>skillsandjobs.com.au 1300 100 606</td>
</tr>
<tr>
<td>• Visit your closest Skills and Jobs Centre</td>
<td></td>
</tr>
<tr>
<td>• Get information and support from Jobs Victoria and find your closest Jobs Victoria Partner</td>
<td>jobs.vic.gov.au 1300 208 575</td>
</tr>
<tr>
<td>• Find a jobactive provider in your area</td>
<td>jobsearch.gov.au</td>
</tr>
<tr>
<td><strong>Consider creating a new business</strong></td>
<td></td>
</tr>
<tr>
<td>• Business Victoria offers a range of information and advice</td>
<td>business.vic.gov.au 13 22 15</td>
</tr>
<tr>
<td>• Select ‘Start your own business’ from the jobseekers menu on the Australian Government’s jobactive portal</td>
<td>jobsearch.gov.au 13 62 68</td>
</tr>
<tr>
<td><strong>Enquire about free financial counselling</strong></td>
<td></td>
</tr>
<tr>
<td>• MoneyHelp provides tools and advice to help you manage your money and debt</td>
<td>moneyhelp.org.au 1800 007 007</td>
</tr>
<tr>
<td>• MoneySmart is financial guidance from the Australian Securities &amp; Investments Commission</td>
<td>moneysmart.gov.au 1300 300 630</td>
</tr>
<tr>
<td>• Centrelink’s Financial Information Service helps you make informed decisions about your finances</td>
<td>humanservices.gov.au 13 61 50</td>
</tr>
<tr>
<td><strong>Take care of your emotional health and well being, as well as your family’s</strong></td>
<td></td>
</tr>
<tr>
<td>• Seek help if you or someone you know is experiencing emotional hardship</td>
<td><a href="http://www.lifeline.org.au">www.lifeline.org.au</a> 131 114</td>
</tr>
<tr>
<td>• Attend welfare and personal support services in your area</td>
<td>beyondblue.org.au 1300 22 4636</td>
</tr>
</tbody>
</table>

Jobs Victoria will support you through the process.
INTRODUCTION

Even in countries with strong economies such as Australia, employers may need to retrench workers due to broader business conditions or unique circumstances. The changing economy means that some people will need to move into new occupations and roles throughout their lives.

Jobs Victoria Workers in Transition has designed this guide to support Victorian workers facing retrenchment. Here you will find information, tools and resources to support you through this process.

It is often difficult to know exactly what to do after being retrenched. However, Jobs Victoria Workers in Transition will help you take the first step and make important decisions about your future.

This comprehensive guide contains useful information so that you can:

1. Understand the retrenchment process
2. Consider your options for the future
3. Obtain free financial counselling
4. Take care of your emotional health and well being as well as your family’s.
1. UNDERSTANDING THE RETRENCHMENT PROCESS

Going through a retrenchment process can be confusing. There’s a lot of information to take in and not everyone’s circumstances are the same. You should discuss the following matters with your employer:

Notice of termination or payment in lieu of notice

The period of notice will depend on how long you have been with the business. An employer must provide written notice of the day of termination when ending employment. According to Fair Work Australia, an employer has to give the following minimum notice periods when dismissing an employee.

<table>
<thead>
<tr>
<th>Period of continuous service</th>
<th>Minimum notice period</th>
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<tbody>
<tr>
<td>1 year or less</td>
<td>1 week</td>
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<tr>
<td>More than one year but no more than 3 years</td>
<td>2 weeks</td>
</tr>
<tr>
<td>More than three years but no more than 5 years</td>
<td>3 weeks</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>4 weeks</td>
</tr>
</tbody>
</table>

Source: Fair Work Australia

If you are over 45 years old and have completed at least two years of service with the business, your employer has to give you an additional week of notice.

In the event the employer requests you to stop working before the end of the notice period, the employer may choose to provide ‘payment in lieu of notice’.

The amount paid to the employee must be equal to or exceed the full amount the employee would have been paid if they worked until the end of the notice period. This includes incentive-based payments and bonuses, loadings, monetary allowances, overtime, penalty rates and any other separately identifiable amounts.

Notice of termination or payment in lieu does not apply if you are:

- casual
- employed for a specified period of time, task or season (e.g. a fixed term contract or a seasonal fruit picker)
- fired because of serious misconduct (theft, fraud, etc.)
- a trainee employed for a set period of time or for the length of the training arrangement
- daily-hire employees working in the building and construction industry, meat industry and livestock slaughter within the meat industry.

Payments

The payments you will receive after a retrenchment process depend on many variables – such as length of service, type of contract, unpaid leave and the type of industry you have worked in.

Employment Separation Certificate

Depending on your circumstances, the Commonwealth Department of Human Services – Centrelink may provide financial assistance after losing your job. If you are interested in that service, you need to request an Employment Separation Certificate. You need to present this document to claim support payments.
Access information and support throughout the retrenchment process
Maintaining a good relationship with your employer will help you through the retrenchment process. You can also seek support and information to help you navigate your journey.

<table>
<thead>
<tr>
<th>Who</th>
<th>What</th>
<th>Contact</th>
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</table>
| Department of Human Services – Centrelink | • Income support  
• Payments to help you study or train  
• Financial information service  
• Social work services  
• Services if your employer has gone bankrupt or entered liquidation  
• Temporary financial relief from loan payments | Monday to Friday 8am–8pm  
humanservices.gov.au/individuals/job-seekers  
13 61 50 |
| Fair Work Ombudsman            | • Information about the retrenchment process  
• Payment calculators to help you analyse your particular situation | Monday to Friday 8.00am–5.30pm  
fairwork.gov.au  
13 13 94 |
| Redundancy InfoLink             | • Practical redundancy information and advice | redundancyinfolink.com |

A GUIDE FOR RETRENCHED WORKERS / 3
2. CONSIDER YOUR OPTIONS FOR THE FUTURE

Making the transition to a new role can be daunting. The first question you might ask is: What am I going to do? Consider the following options to help you identify your main goal in the first few months:

1. Retraining or upskilling
2. Look for another job
3. Create a new business
4. Retirement
5. Other.

1. Retraining or upskilling

If you’re thinking about undertaking training, take a look at the range of courses available via the Victorian Skills Gateway. You can find available courses by name, occupation, provider and/or your location.

If you are an Australian or New Zealand citizen or a holder of a permanent visa, you might be eligible for government-subsidised training. Courses with government subsidies available are indicated with the $ symbol.

Your nearest Skills and Jobs Centre can advise you on training and employment opportunities.

- skills.vic.gov.au
- 13 18 23
- skillsandjobs.com.au
- 1300 100 606
2. Look for another job
Understanding the local market, the recruitment process and being aware of your skills will increase your chances at success when embarking on a job search.

Get support and advice from Jobs Victoria
Jobs Victoria provides targeted support services for people looking for work and employers looking for workers. We deliver a range of programs and work with a network of Jobs Victoria Partners throughout the state. If you’re eligible, one of our Jobs Victoria Partners can provide you with the right support and advice to get you into ongoing work, including CV development and interview skills, work experience, skills training, jobs placement and mentoring.

For more information, tips on getting job-ready or to find a Jobs Victoria Partner near you:

jobs.vic.gov.au
jobsvictoria@ecodev.vic.gov.au
1300 208 575

Other employment services
Services that can help you navigate the job-search process include:

<table>
<thead>
<tr>
<th>Who</th>
<th>What</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skills and Jobs Centres</td>
<td>Skills and Jobs Centres are located throughout metro and regional Victoria and can advise you on training and employment opportunities</td>
<td>skillsandjobs.com.au&lt;br&gt;1300 100 606</td>
</tr>
<tr>
<td>jobactive</td>
<td>jobactive is a network of providers across Australia helping jobseekers find and keep a job, and employers find staff. jobactive can also provide support through Work for the Dole and other activities.</td>
<td>jobsearch.gov.au&lt;br&gt;Employment Services National Customer Service Line&lt;br&gt;1800 805 260</td>
</tr>
</tbody>
</table>
Understand the local market
Every region has a different economic structure and therefore different employment opportunities. Understanding the local market will help you to identify the most suitable options for you.

- What are the main vacancies in your local region?
- What type of skills are local employers looking for?
- What is the best way to look for a job in your region? Networking, job ads in newspapers, online job sites, recruitment agencies, etc.

Understand your skills
Before you try to convince an employer that you are the right person for the job, take time to identify the skills you have to offer.

The skills you’ve gained from your previous job or training experience will be valuable for your next move. In addition, if you do any voluntary work or are involved in community organisations, think about additional skills you can include in your Curriculum Vitae (CV).

The skills you have acquired will help you even if you want to start working in a different industry. For example, if you worked in the retail industry you will no doubt have good communication, customer service and team-working skills. These skills are required in other industries such as food services, support services and/or recreation services, among others.

Prepare your resume
A resume or CV provides an employer with a summary of your skills and experience. When you are writing or updating your resume make sure you cover the key elements:

- Name and contact details (phone number, email address)
- Relevant qualifications or training
- Work experience/employment history
- Community involvement/volunteering
- Think of three or four people you could ask to be a referee; make contact with them prior to providing their details to make sure they are happy to outline your skills and abilities to potential employers
- An outline of your skills tailored to the employer’s needs
- Ask your employer for a letter of reference; this helps clarify the circumstances of your retrenchment and provides evidence of your employment
- Any further information that will help to market you such as extracurricular activities, professional memberships, languages, etc.

A resume is usually presented in one of two formats:

- **Chronological resume**: A chronological order of your work history, education and other activities. Your work history is presented in date order, with the most recent job first. This works well if you are applying for similar jobs or in the same industry.

- **Functional resume**: Provides a focus on your major skills, achievements and personal strengths, not just those used on the job. This format can be helpful for someone changing career path.

Prepare your cover letter
When you apply for a job, you will need to include a cover letter. This is a one-page document briefly explaining why you are the right person for the job. Your cover letter should act as your introduction to an employer and provide details on your skills and experience. Remember a cover letter is the first impression the employer will have of you.

- **Don’t forget to:**
  - prepare a different cover letter for every application
  - proofread the letter before sending
  - ask someone to check that you haven’t omitted anything
  - ensure your cover letter is appropriate for the job advertisement
Get the word out
Let your relatives, friends, colleagues, customers, retailers etc. know that you’re looking for work. Ask them if they know of any work opportunities with their employers or with employers of their family and friends. The more people who know you’re looking for work the more chances you have of finding it.

Tips for your job search:
• Don’t talk about your previous employer in a negative manner, even if you are upset by being retrenched. Talk about the skills and experience you developed while in their employment.
• Make a list of the people you know, in particular those who are working in the same or similar field to you. If you are going to change careers, make a point of getting to know people in the new industry you wish to enter.
• Ask questions about potential employers, for example: How does the company work? Does it have clearly defined teams, or does everyone pitch in together on a project/job? Is the workplace hierarchical or does it promote development/ownership of procedures and planning from staff?
• Put together a couple of paragraphs on your skills and experience. Practice how you will relay this to potential employers. By discussing this information with your friends and relatives, you will become more comfortable communicating your strengths to an employer.
Prepare for the interview
For a successful interview, you need to know yourself, your skills and abilities, and be able to select the most relevant skills to meet the needs of an individual employer.

How to prepare for an interview:
• Research the company you are applying to. Look at its website or call and ask if they have information available.
• If you know someone who works there, talk to them about the organisation.
• Research the job. If the job advertisement lists a contact person, call and discuss the role and duties.
• Prepare answers for the most common questions asked by employers. Avoid yes or no answers to a question.
• Interviewers will often ask you behavioural questions. They will describe a scenario and ask you how you would respond.
• Practise your responses with a family member or a friend until you become more comfortable.
• Make sure you know where the interview is to be held and that you know how you are going to get there with plenty of time. If you are travelling by car, make sure that you can park nearby and that you have coins for meter parking, if free parking is not available.
• Do not be late to an interview. First impressions count!

Some common interview questions:
• Tell me about yourself.
• Have you ever done this kind of work before?
• Why do you want to work here?
• Why did you leave your last job?
• When could you start work here?
• What level of salary are you looking for?
• Why are you the best person for the job?
• How is your health and how often were you absent from work in your last job?
• What are your greatest strengths?
• What is your greatest weakness? (Example: I may take a bit longer to complete a task, this ensures that it is accurate and completed well, although when required I can still work to tight periods.)
• What would your last employer say about you and your work performance?
• Can you work under pressure or to tight deadlines?
• What are your long-range goals, where do you see yourself in five years?
• What type of machines or equipment/software packages have you used?

Interview tips:
• At the interview, shake hands when you meet the interviewer and make eye contact.
• Dress for success: research the company and identify if casual or business attire better suits the company values.
• If more than one interviewer is asking questions, make sure you include the other interviewers with eye contact and positive body language when you answer.
• Always be positive in what you say and the way you say it.
• Utilise the STAR approach (Situation, Task, Activity, Result) when writing your resume and answering interview questions. This is widely recognised as best practice for job applicants to highlight their personal capabilities.

Example behavioural interview question
• A co-worker is slacking off and letting you carry more of the workload. What would you do?
• Give an example of a goal you reached and tell me how you achieved it.
• What do you do when your schedule is interrupted? Give an example of how you handle it.
3. Create a new business

If after the retrenchment process you are interested in creating or improving your own business, Small Business Victoria can help you through the process. Small Business Victoria helps thousands of business owners each year with the following services:

- Small business workshops: you can attend low-cost, practical and expertly facilitated workshops covering 22 topics to help you plan, start and grow your business.
- Grant for business: you can access funding to develop your business strategy and improve business growth, innovation and export.
- Small business mentoring: you can attend one-on-one business mentoring and get advice from an experienced advisor.
- Small Business Bus: Small Business Victoria has information buses moving around the state to speak with you about your business needs.
- Small Business Festival Victoria: runs throughout August each year in metropolitan and regional Victoria offering ideas and information to anyone looking to start or grow a business.

business.vic.gov.au
13 22 15

4. Retirement

Good retirement planning is not just about your immediate living expenses, but also the potential long-term costs. If you are considering transitioning into retirement after the retrenchment process, it is important to seek professional advice before making any decisions. Make sure you address the following:

Sort out your finances

Analyse your future, taking into account the money you currently have, your future income, if any; and your expenses. The most common sources of income are:

- Assets like housing, savings and other investments
- Superannuation
- Pension, if you are eligible.

Make a financial plan

In the first years of retirement, you might want to spend more money than usual on a variety of activities such a trip, getting a new car, or renovating your house, among others. Think about how you can use your different income sources to support yourself and your family in the long term. See Section 3 of this guide Obtain free financial counselling for help with this.

Deal with the change

Make sure you do not change your personal habits for worse. Self-care and planning your new life is as important as caring about your finances during this time. Section 4 of this guide Take care of your emotional health and well being will help you with the process.
3. OBTAIN FREE FINANCIAL COUNSELLING

There are a range of counselling services available to help you make important decisions about your financial situation:

<table>
<thead>
<tr>
<th>Who</th>
<th>What</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>MoneyHelp</td>
<td>A non-profit service providing free, confidential and independent financial counselling and debt advice.</td>
<td>moneyhelp.org.au</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1800 149 689</td>
</tr>
<tr>
<td>MoneySmart</td>
<td>An initiative of the Australian Securities Investments Commission that offers tips and tools to help you with topics such as managing your money, credits, insurance, superannuation and investing, etc.</td>
<td>moneysmart.gov.au</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1300 300 630</td>
</tr>
<tr>
<td>Department of Human Services – Centrelink</td>
<td>Provides a free financial information service regardless of whether you are claiming Centrelink benefits.</td>
<td>humanservices.gov.au</td>
</tr>
<tr>
<td></td>
<td></td>
<td>13 61 50</td>
</tr>
</tbody>
</table>

4. TAKE CARE OF YOUR EMOTIONAL HEALTH AND WELL BEING AS WELL AS YOUR FAMILY’S

The impact from a restructure, retrenchment or unexpected income loss can cause a financial and emotional hardship for business owners, managers and workers, as well as their families.

If you or someone you know is experiencing problems, talking to someone is an important first step. If you are looking for support, the following organisations can help:

<table>
<thead>
<tr>
<th>Who</th>
<th>What</th>
<th>Contact</th>
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<tbody>
<tr>
<td>Local councils</td>
<td>Your local council can provide you with a list of local organisations and groups.</td>
<td>knowyourcouncil.vic.gov.au/ councils</td>
</tr>
<tr>
<td>Lifeline</td>
<td>Lifeline is a free, confidential telephone helpline to support you regarding mental health and wellbeing.</td>
<td>lifeline.org.au</td>
</tr>
<tr>
<td></td>
<td></td>
<td>13 11 14</td>
</tr>
<tr>
<td>Beyond Blue</td>
<td>Beyond Blue provides information and referral services for those who may be experiencing depression, anxiety or substance abuse.</td>
<td>beyondblue.org.au</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1300 224 636</td>
</tr>
</tbody>
</table>