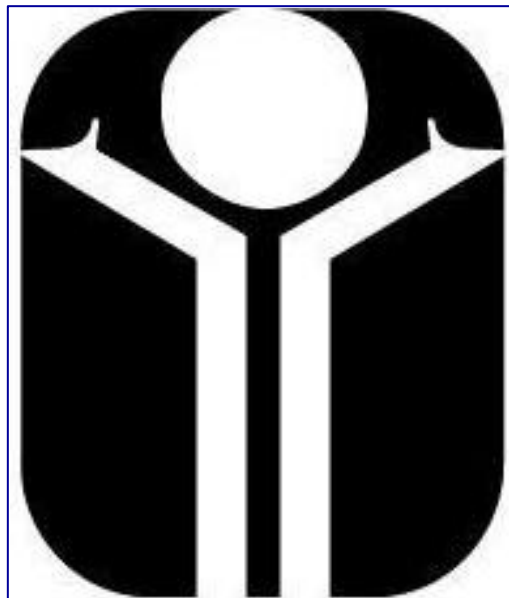


Georgia Department of Human Resources



Managing Employment Change

CHECKLIST OF THINGS I MUST REMEMBER TO DO:

- Pay Mortgage/Rent for the month
- Make Car Payment
- Contact Creditors (Student loan, credit cards, etc.)
- Contact Benefits Coordinator
Health Insurance, Flex Benefits, 401k, 457, Savings Bonds
- Final Paycheck (Unused Annual Leave)
- Contact Employees' Retirement System
Eligibility-Involuntary Separation (if applicable)
Amount of Reimbursement
- Financial Assistance
Consumer Credit Counseling Services (CCCS)
Temporary Assistance to Needy Families
- Department of Labor
File for unemployment Insurance
Job Search/Resume Preparation/Career Development Alternative
- Veteran's Health Benefits (if applicable)
- Apply for Energy Assistance
- Contact Social Security Administration (if applicable)
- Arrange for Childcare

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INTRODUCTION

A generation ago, people often took their first job expecting to work for the same company for the rest of their work life. This came with the assurance of family health insurance, a retirement plan, and an improving standard of living. Most people can no longer count on this security.

A rapidly changing economy and increased competition have created a very uncertain work environment. Layoffs and job elimination are commonplace, leaving many feeling insecure about their work future.

- Workers are experiencing temporary or permanent cutbacks of the work force (in large companies, the numbers are higher).
- Those workers believe that it is very likely that they will lose their jobs in the next year.

Losing your source of income unexpectedly, whether from layoff, illness, or some other reason, can cause individuals and families to feel unsure of what to do. Having to make significant changes at work, such as relocation or a new assignment, can leave you feeling vulnerable. This guide has been created to help you gain control.

The tips in this booklet will be helpful during your transition period. Everyone's situation is different, and each of us has special needs and our own ways of meeting these needs. This guide is to be used as a general source for resources and direction. Please take the time to read through the entire guide. While everyone's situation is different, the topics included will help prepare you for handling the challenges of career redirection or even unemployment.



Revised: February 19, 2003

MANAGING MY FEELINGS

Losing income is traumatic whether you lose your entire family income, part of your primary income or a second income upon which you depend. Is there anything you can do to ease the burden of such a crisis? **Definitely YES!**

Financial affairs are still in the family's control. The following will help you maintain present resources and survive the financial crisis.

Dealing with your loss

Acknowledge the feelings associated with your loss. Losing income is somewhat similar to losing a loved one. You may experience the various stages of the grieving process that include shock, denial, anger, depression, detachment, dialogue, and acceptance in returning to a meaningful life.

You will deal with your loss more effectively by understanding the various stages of grief and loss and where you are in the grief cycle.

Stage 1--shock and denial

The first stage of grief is shock and denial. It is difficult to accept or comprehend the reality of the loss. You may experience such numbness that there is confusion and inability to perform normally easy tasks. There may be actual denial of the loss. It is especially difficult to explore alternatives and solutions at this stage.

Stage 2--Anger and intense emotion

As you begin to realize more clearly what is happening, you may begin to feel strong emotions such as frustration, hurt, and helplessness. Anger is often a normal consequence of such emotions and loss and may be directed outward to others.

Stage 3--Depression and detachment

Feelings of guilt and self-blame over the loss of your job can easily turn into depression. Feeling overwhelmed, loss of energy, and intense sadness can immobilize you and affect your family. Withdrawal from normal activities and from relationships is common at this stage.

Stage 4--Dialogue

With time and support from others, depression subsides, and you can begin to reach out to talk and to listen. There is a need to "tell one's story" and in doing so to make sense of what has happened. It is at this stage that you will be best able to explore alternatives.

Stage 5 -Acceptance

Through dialogue, acceptable options can be considered and a probable action plan devised. While it is difficult to ever feel good about a loss, it is possible to feel relief, to see the "light at the end of the tunnel," and to cherish what has been lost. While life may never be the same, it

can once again be meaningful and good. With increasing strength and hope you are able to begin to build a new life.

Recovering from loss is a process rather than an event. It is important to realize that individuals go through the stages at different rates. In fact, family members can be at different places in the grief cycle at a specific point in time. Individuals experiencing grief may not go through the stages in any orderly manner and may vacillate between stages as they go through the process.

Positive recovery from loss depends on several factors. The resources of the family are extensive and include open communication, the ability to see the problem as solvable, tackling the problem as a family, the ability to reach out and accept help, and participating in supportive relationships with extended kin, neighbors, helpers, and faith.

Individuals who have emerged from a crisis stronger and in a better state of emotional health approach a crisis in the following ways:

- They face the reality of the situation and grapple with realities of the event, while searching for a solution.
- They focus energy on problem solving.
- They avoid blaming self and others.
- They express feelings of hurt, fear, anxiety, and sorrow.
- They are able to accept help from others.

Community Resources—Counseling

When you experience difficult times in your life, feelings such as sadness, anger, depression, fear, or lack of energy are natural and usually temporary. If these feelings grow or do not go away, you may do well to get professional help.

There are excellent family counseling agencies or mental health centers, both private and non-profit, that can help you. They provide a wide variety of counseling services including family, marital, personal, financial, alcohol and drug abuse counseling.

The following agencies provide either comprehensive counseling services or can refer you to services offered on a sliding fee scale:

Metro Atlanta Counseling and Substance Abuse Programs

National Mental Health Association of Georgia	404/527-7175
Atlanta Women’s Counseling Center	404/524-1427
Catholic Social Services, Inc.	404/881-6571
Fulton County Alcohol and Drug Treatment Center	404/730-1616
Fulton County Department of MH	404/730-1600

Georgia Psychological Association	404/874-5219
Link Counseling Center	404/256-9797
Northside Community Mental Health Center	404/851-8950
Odyssey Family Counseling Center	404/669-3462

Outside of Metro Atlanta, contact your local Community Mental Health Center. If you don't know where the office is located, your County Health Department can refer you to the closest office or call 1-800/869-1150.

Behavioral Health Services Program (All Medical)

For Mental Health Services and/or Substance abuse treatment, please contact your health insurance carrier.

KAISER PERMANENTE

Members are allowed 25 outpatient visits per plan year with \$20.00 co-pay. For inpatient care, members are covered at 100% after \$50.00 co-pay per confinement; limited to 30 days per plan year.

Crescent Medical Center – 200 Crescent Center Parkway, Tucker, GA
Telephone: (770) 496 – 3610

Cumberland Medical Center – 2525 Cumberland Parkway, Atlanta, GA
Telephone: (770) 431 – 4145

Gwinnett Medical Center - 3650 Steve Reynolds Boulevard, Duluth, GA
Telephone: (770) 931 - 6200

Southwood Medical Center – 2400 Mt. Zion Parkway, Jonesboro, GA
Telephone: (770) 603 – 3632

BLUECHOICE HMO

Services are contracted through **Magellan**. Members seeking counseling should call **(800) 292 - 2879** to obtain a list of available counselors. Members are allowed 25 outpatient visits per plan year with \$20.00 co-pay. For inpatient care, members are covered at 100% after \$50.00 co-pay per confinement; limited to 30 days per plan year.

UNITED HEALTHCARE HMO

Services are contracted through **United Behavior Health**. Members seeking counseling should call **(866) 527-9599** to obtain a list of providers. Members are allowed 25 outpatient visits per plan year with \$20.00 co-pay. For inpatient care, members are covered at 100% after \$50.00 co-pay per confinement; limited to 30 days per plan year.

CIGNA HEALTHCARE

Services are provided with Cigna Behavior Health. Members seeking counseling should call **(800) 365-8329**. Members are allowed 25 outpatient visits per plan year with \$20.00 co-pay. For inpatient care, members are covered at 100% after \$50.00 co-pay per confinement; limited to 30 days per plan year.

STATE HEALTH BENEFIT PLAN

Indemnity Option or PPO Option, including PPO Choice

Services are contracted through **Magellan**.

With Behavior Health Services (BHS) referral:

Inpatient hospital services for mental health and substance abuse are covered at 90% of the network rate for up to 60 days per person, per plan year; associated professional fees are covered at 80% of the network rate for up to 60 visits. Outpatient professional services are covered at 80% for up to 50 visits per plan year. Visit limitation includes up to three brief situational counseling sessions covered at 100% without deductible.

Without Behavior Health Services (BHS) referral:

Outpatient professional (MD/Ph.D.) services for mental health are covered at 50% of the network rate for up to 25 visits per calendar year.

Telephone: **(800) 631 – 9943** (Please call before obtaining services).

First Call For Help--United Way 404/614-1000 or 211

First Call For Help is a telephone information and referral service provided by the United Way of Metropolitan Atlanta that links people in need with one or more of nearly 900 human service organizations. Trained counselors provide helpful information and answer questions concerning:

Financial Aid	Drug Addiction
Housing and Shelter	Alcoholism
Food Assistance	Spouse Abuse
Medical Care	Child Abuse and Neglect
Mental Health Treatment	Child Care
Services for Disabilities	Elderly Services

First Call For Help is a free and completely confidential service of United Way of Metropolitan Atlanta. Call 404/614-1000 any time, 24 hours a day. (You may call collect when calling from outside the Atlanta Metropolitan Area or dial “211” to be connected to your local United Way.)

WHAT DO I NEED TO KNOW AS A SEPARATING EMPLOYEE?

Terminal Leave

A separating employee is paid for all accrued and unused annual leave that has not been forfeited up to a maximum of 45 days. Terminal leave is paid at the end of the next full pay period following the effective date of termination and is paid at the rate last received by the employee. A check for terminal leave can be picked up at the office where you worked, or you can arrange with your unit to mail the check to you.

Procedures for continuation of insurance coverage for retirees and employees

Group Term Life Insurance through Employees' Retirement System (ERS)

This insurance is not part of the Flexible Benefits Program. If you have more than 18 years and one month membership in the ERS, you may be able to continue group term life insurance. Employees should contact the ERS at:

Employees' Retirement System of Georgia
Two Northside Drive 75, Suite 300
Atlanta, Georgia 30318
404/352-6400

Health Insurance (Department Of Community Health)

Any employee who was enrolled in the plan and is retiring can continue health insurance coverage. Retired employees pay the same rate as employees.

Terminated employees who are not retiring may continue health insurance through Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) for 18 months. If an employee has eight years of continuous service, the employee can continue health insurance by paying at an annual rate. Health insurance coverage must be continuous under COBRA. You must begin COBRA coverage within 60 days and pay all applicable premiums.

**COBRA'S TEMPORARY EXTENDED COVERAGE
(extended beneficiaries, monthly rates)**

	Effective 07/01/03	
	<u>Single</u>	<u>Family</u>
PPO Option	\$352.59	\$654.41
PPO Choice Option (Regular insurance)	\$387.84	\$719.84
Indemnity Option (Regular insurance)	\$512.41	\$948.24
Blue Choice	\$263.96	\$527.91
Blue Choice CCO (only for certain service areas)	\$310.15	\$620.30
Kaiser Permanente	\$303.90	\$607.80
Kaiser Permanente CCO (only for certain service areas)	\$357.07	\$714.15
Cigna	\$274.44	\$548.87
Cigna CCO (only for certain service areas)	\$322.46	\$644.93
United Healthcare	\$274.44	\$548.87
United Healthcare CCO (only for certain service areas)	\$322.46	\$644.93

**Annual Rates for Former Employees Eligible to Continue Coverage on a Direct Pay Basis
by Paying an Annual Premium [employed for eight (8) or more years]**

	Effective 07/01/03	
	<u>Single</u>	<u>Family</u>
PPO Option	\$192.18	\$555.84
PPO Choice Option (Regular insurance)	\$301.44	\$758.70
Indemnity Option (Regular insurance)	\$672.54	\$1438.92
Blue Choice	\$187.50	\$437.40
Blue Choice CCO (only for certain service areas)	\$323.40	\$709.14
Kaiser Permanente	\$213.60	\$501.30
Kaiser Permanente CCO (only for certain service areas)	\$370.02	\$814.08
Cigna	\$194.34	\$454.20

Cigna CCO (only for certain service areas)	\$335.58	\$736.68
United Healthcare	\$194.34	\$454.20
United Healthcare CCO (only for certain service areas)	\$335.58	\$736.68

Employees should contact the following concerning health coverage at Retirement, COBRA health insurance coverage and/or the extended coverage under the eight-year employment rule:

State Health Benefit Plan
Eligibility Section
P.O. Box 38342
Atlanta, Georgia 30334
404/656-6322

DENTAL INSURANCE

Retired and terminated employees may continue dental coverage for 18 months under COBRA. Employees are responsible for contacting the Flexible Benefits Program at the following address to start COBRA dental coverage:

Flexible Benefits Division
Suite 1016 West Tower
200 Piedmont Avenue
Atlanta, Georgia 30334
404/656-2757

COBRA'S MONTHLY DENTAL PREMIUMS

Any covered employee who terminates employment may continue dental coverage under the COBRA provision. The premium for this coverage is 102% of the premium rate paid by active employees.

For additional details contact the Flexible Benefits Program at (404) 656-2757, if the call is local, or call toll free at 1(888) 968-0490 outside the local area.

EMPLOYEE LIFE, SPOUSE LIFE, CHILD LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTIONS

A "conversion" option is available for the employee life, spouse life, child life and AD&D options. Subject to certain conditions, a "portability" option is also available for the life and dependent life options. Call Unum toll free at 1(888) 764-3539 for more information.

LONG-TERM CARE INSURANCE

Long-term care coverage is an individual product, and the employee has the option of being direct-billed for the long-term care insurance. The employee must contact the insurance carrier within 31 days of the loss of coverage. To ask for direct billing, contact UNUM at 1(800) 227-4165 for more information.

SHORT/LONG TERM DISABILITY (STD/LTD)

The short-term disability and long-term disability insurance cannot be continued as an individual policy after the end of state employment.

LEGAL SERVICES INSURANCE

You may continue your legal coverage to the end of the Plan Year during which you leave State employment. The employee has the option of being direct-billed for the legal insurance, as long as the employee contacts the insurance carrier within 31 days of the loss of coverage. To ask for direct billing, contact the legal insurance plan for more information at 1(800) 247-4184.

VISION INSURANCE

Any covered employee who terminates employment may temporarily continue vision coverage under the COBRA provision. The after-tax premium for this coverage is 102% of the premium rate paid by active employees.

HEALTH CARE SPENDING ACCOUNT

You may continue your coverage for a limited period of time under COBRA. For more information on updating your coverage through COBRA, contact the Flexible Benefits Program at 404-656-2730 (inside metro Atlanta) or 1-800-893-0763 (outside metro Atlanta).

DEPENDENT (CHILD) CARE SPENDING ACCOUNT

If you leave the State during the year, you can continue to submit eligible Dependent (Child) Care expenses for the Plan Year in which you leave until the money in your account is used up. At the end of the year, you will also have through September 30th to submit any Dependent (Child) Care expenses incurred in the previous Plan Year.

457/401K

If termination occurs before age 59 ½, you may withdraw your money from both the 457 plan and the **401K**.

457 Plan:

Withdrawals are not subject to any additional penalty [unless you roll the assets over to another 401(K) or a 403(b) Plan or to an Individual Retirement Account (IRA) and subsequently withdraw the assets prior to age 59 ½].

401(K) Plan:

Participants can withdraw their account without penalty if they roll over into an IRA or another retirement plan. Otherwise, the penalty will be 10% of the amount withdrawn, in addition to federal and state income taxes (unless you retire at or after age 55, in which case the early distribution penalty does not apply). Note: while any distribution paid to you will be subject to withholding of federal and state income taxes; the early withdrawal will not be withheld from the payment. Any such penalty due must be calculated and paid when you file your tax return for such year.

- Federal income tax will be withheld at 20%.
- State income tax will be withheld at 6%

SAVINGS BONDS

Please follow the normal procedure to redeem, if you desire.

RETIREMENT BENEFITS

REFUND OF CONTRIBUTIONS

An application for refund must be completed and returned to your Payroll office.

Once you receive a refund, you waive all rights to any benefits accrued in the system including Group Term Life Insurance coverage.

Contributions left on deposit after termination accrue no interest. If you return to state employment within four years, you retain all rights under your previous membership. If re-employment is longer than four years, previous service is forfeited. (Exceptions: Vested Benefits below) After one additional year of service, you can re-establish previous service by paying 4.25% interest on your account balance from the date of termination.

Old plan Members--Employed prior to July 1, 1982

Old Plan members are eligible for a refund of accumulated employee contributions plus a refund of the portion of employee contributions paid by employer on their behalf with interest minus 0.25% deduction for Group Term Life Insurance unless eligible for a service retirement (30 years service regardless of age or age 60 with 10 years service).

New Plan Members--Employed on or after July 1, 1982 or employees who converted from the Old Plan

New plan members are eligible for a refund of accumulated employee contributions with interest minus 0.25% deduction for Group Term Life Insurance unless eligible for a service retirement (30 years service regardless of age or age 60 with 10 years service).

Vested Benefits

At termination, if you have completed at least 10 years of membership service but have not reached the age of 60, you may leave your contributions in the Retirement Fund and at age 60 apply for and receive a monthly retirement allowance.

If you die before retirement benefits begin, your beneficiary will receive a refund of your employee contributions and interest.

If you have specific questions about your retirement account, please call the Employees' Retirement System at 404/352-6400.

Involuntary Separation – Retirement

If you established membership in the Employees' Retirement System for the first time before April, 1972, have more than 18 years of service, and are involuntarily separated, you may be eligible for retirement benefits. Benefits vary according to years of service. Your monthly retirement allowance is determined by your years of service and is calculated according to one of the following:

18 years/1 month to 22 years/9 months

If you complete more than 18 years of creditable service but not more than 22 years/9 months of service, your retirement benefit will be the same as if you had worked to age 60 without a further change in salary. At age 60, retirement benefits are reduced by 5% for each year under the age of 65.

22 years/10 months to 27 years/6 months

If you complete more than 22 years/9 months of creditable service but not more than 27 years/6 months of service, your benefit will be 75% of what your retirement benefit would have been if

you continued to work to age 65 without a further change in salary.

27 years/7 months or more

If you complete more than 27 years/6 months of service, your retirement benefit will be the same as if you had worked to age 65 without a further change in salary.

If you established membership for the first time after April 1, 1972, you are not eligible for involuntary separation retirement benefits.

If you are dismissed and are eligible, you will be able to apply for monthly allowance subject to ERS Board of Trustees' approval.

SOURCES OF INCOME

Filing for Unemployment

First things first

After you have lost your job, file for unemployment benefits. Go to the unemployment office nearest your home **on the first day you are not working**. A list of the addresses and telephone numbers of Department of Labor offices can be found at the end of this booklet. You will have to present--

- Your social security card, and/or
- Your separation notice from your employer

At the claim information counter, you will be given instructions on how to file an initial claim.

You can expect a minimum waiting time before you receive your first check. **The payments are calculated from the first day you file, so file promptly.** You may be eligible for public assistance if there is a delay between your application time and the time your unemployment checks begin, after your unemployment benefits run out, or if you are ineligible for unemployment benefits.

Public Assistance

If you meet eligibility requirements, several types of aid are available from your County Department of Family and Children Services office. These include Temporary Assistance to Needy Families (TANF), Food Stamps, Medicaid, and Utility Assistance (Electrical, Gas, etc.). Telephone your County Department of Family and Children Services office for information on these programs. The office should be listed in the telephone directory under county government or telephone 1- 800/869-1150.

Social Security Benefits

If you are 62-64 years old and have been laid off, you may be eligible for Social Security benefits. The amount of your benefits will be less than you would have received at age 65. The amount of benefits is based on your total lifetime earnings.

In some cases, you may receive your benefits and be eligible to collect half or partial unemployment insurance. Check with the Social Security Administration office nearest you:

Social Security Administration: 1-800/772-1213

(7AM to 7 PM, Monday thru Friday)

People who are deaf or hard of hearing may call “TTY”: 1-800/325-0778

MANAGING FINANCIAL OBLIGATIONS

Taking stock of family income and expenditures

Living on a reduced income is traumatic. Is there anything you can do to ease the burden? Definitely YES! Reduced income related to work may be a result of a reduction in-force, a career redirection, or other job related circumstances. Regardless of the cause, you have to take charge so you can survive. If you have experienced a decrease in income, it's important to take charge of your money.

One of the hardest things to cope with is that you can't spend as much now. Pretending nothing has changed will not ease your financial burden. You have to find ways to reduce your spending and increase your income.

You need to know where you are financially so you can adjust your spending. Here are some important steps that can help you cope with your reduced income.

1. Know how much money you have coming in.

Write down the amount of money you had coming in monthly before you experienced a loss of income. Use column A in Chart I.

Write down the amount of monthly income you now have to spend. It's important to know how much income you will have to work with so you can plan where it needs to go. Include income from all family members. Include paychecks, unemployment compensation, child support, alimony, or government assistance. Use column B in Chart 1.

2. Know where your money goes.

Use past spending records to estimate your expenses before your income was reduced. Use checkbook stubs or expense receipts. If you are having trouble estimating your expenses, you may need to track your spending for a few weeks. Write down what you spend every day for a month just to get a handle on your expenses. Use column A of Chart 1.

In column B, list your expenses. Where can you cut back? You may not be able to reduce your rent or house payment or car payment. You may be able to cut back on utilities, food, gasoline, clothing, recreation, contributions, gifts, alcohol, and smoking.

As you complete your income and expense chart, here are some expenses to keep in mind.

Housing

Rent or mortgage
Taxes
Insurance
Repairs

Education

magazines
Tuition/fees

Utilities

Water
Electricity
Gas
Telephone
Cable TV
Satellite
Pest control
Internet Access

Miscellaneous

Church/contributions
Credit
Gifts
Smoking
Liquor

Food

Food at home
Food away from home
Food for entertainment

Recreation/Entertainment

Books, newspapers,
Membership dues
Movies
Stationary, postage
Sports
Hobby supplies
Vacation, travel
Pet expenses

Medical and Health

Insurance
Life
Health
Disability
Medicine and drugs
Savings
Visits
Hospital
Eyeglasses
Braces
Special medical needs

Clothing and Personal Care

Clothes
Dry cleaning
Laundry
Cosmetics
Toiletries
Shoes
School Supplies
Shoe repair
Barber, beauty shop

Transportation

Car payment
Gas and oil
Maintenance
Repairs
Insurance
License plate
Bus, taxi

Chart 1

Monthly Income and Expenses

	<u>Column A</u> <u>Before Reduced Income Amt.</u>	<u>Column B</u> <u>After Reduced Income Amt.</u>
Income		
Salary, wages, earnings	_____	_____
Unemployment compensation	_____	_____
Child Support, alimony	_____	_____
Salary and tips	_____	_____
Social Security	_____	_____
Other	_____	_____
Total Monthly Expenses	_____	_____
Expenses		
Housing	_____	_____
Utilities	_____	_____
Food	_____	_____
Transportation	_____	_____
Clothing & personal care	_____	_____
Medical and health	_____	_____
Education	_____	_____
Recreation/entertainment	_____	_____
Church contributions	_____	_____
Credit	_____	_____
Savings	_____	_____
Gifts	_____	_____
Smoking, liquor, wine	_____	_____
Other	_____	_____
Total Monthly Expenses	_____	_____
Total monthly income	_____	_____
Total monthly expenses	_____	_____
Net income	_____	_____

Now you have a picture of your income and expenditures. If your reduced income is equal or greater than expenses, you are in good shape. If your expenses are greater than your income, look for some ways to gain control.

Concentrate on what you can do. How can you make it while your income is reduced? If the drop in your income is going to last more than a month or so, here are some tips for coping with your reduced income:

- Identify your basic needs.
- What are the most and least important needs of all household members?
- Keep lines of communication open among family members. Discuss priority needs for your family. This is especially important if needs differ among family members.
- Reduce personal and household expenses.
- Avoid using credit except for emergencies.
- Set priorities for paying bills.
- Control spending by setting limits for each budget item.
- Prepare and follow a written budget.
- Contact your creditors. Explain your financial situation to them. Show them your budget and a list of the debts you owe. Ask if they can work with you until you can adjust.
- Use community resources to supplement your income while you are reorganizing. Look for ways to increase income.

LIVING ON A REDUCED INCOME

Plan how you will pay your creditors

When your income drops, it's difficult to make ends meet. If you aren't able to make ends meet, the bills will soon pile up. It's important to face your debts and know how to deal with your creditors.

The most important thing to remember when your income drops is to immediately COMMUNICATE with the people you owe, your creditors. It's best to go visit them in person, but if you can't go in person, give them a telephone call or write them a letter.

Before you talk to your creditor, be prepared to give them the following information:

- Why you are having trouble paying your bills (unemployment, death, illness, divorce, military deployment, etc.)
- Your income and expenses
- A list of the things you own
- A list of your debts including the amount of money you owe

Ask your creditors to help you work out a modified repayment plan that will reduce your payments to a more manageable level.

How much do you owe: Just in case you don't know, here's a way to find out. Gather your bills for the past month. Write them all down. See columns below. List the following information for each bill: the name of the company you owe, the total balance due, payment due date, minimum monthly payment due, and the last date you made a payment.

What do you own? Make a list. Calculate the current market value of each item you own. Use today's value (what you could sell it for, not what you paid for it). Look at everything you own with the idea that its market value might help you pay bills for a while. Keep in mind that if you live in a community where unemployment is widespread, this might affect the value of things you own. Other people may not have a lot of money to spend.

What do you own that can be turned into cash?

What would you be willing to part with? (Family heirlooms probably should not be included in this list.)

How much do you have in reserve? (savings, life insurance cash value, money market funds)

Use the following list of assets to identify the things you own.

Assets Owned

Cash on hand	_____
Cash in checking accounts	_____
Cash in savings accounts	_____
Cash value of life insurance	_____
Savings bonds	_____
Money other people owe you	_____
Furniture and appliances	_____
Miscellaneous personal property (furs, jewelry, antiques, heirlooms, boats, art)	_____
Vehicles	_____
Home	_____
Other real estate	_____
Stocks	_____
Bonds	_____
Mutual Funds	_____
Government Securities	_____
Annuities and other retirement plans	_____
Other assets	_____
Total Assets	_____

Once you know your income, your expenses, what you owe and what you own, you're ready to talk to your creditors. Your past experiences with your creditors are important. If you have been up-to-date paying bills in the past, your creditors will be more cooperative than if you have been late or did not make regular payments.

If there's not enough money to go around, set priorities. Some bills are more important than others. Putting your bills in a stack and paying them until the money runs out won't work. Since you may not have enough money to pay all the bills, you need to get the most out of what you do have. Set spending priorities. Make sure you meet the health and welfare needs of your family members. Yet be aware of the legal and economic risks of not paying your other bills. If you don't have enough money to go around, debts should be paid back based on what will happen to you if you don't pay.

Ask yourself these questions:

- Will your utilities be disconnected or will you be evicted?
- What legal action has been taken? If you do not want your wages garnished or the item repossessed, pay the debt back as soon as possible.
- What is the "secured" status of the loan? Will you lose your possessions or assets if you don't pay? If the loan was cosigned or secured by collateral, make this a high priority payment. If you don't, you may lose your property. Secured loans are made by pledging personal assets like your house, car, or furniture or by cosigning with another person. Unsecured loans are loans you can get on the basis of your signature and good credit rating.
- Is there a penalty or charge for late payments?
- Will the remaining balance need to be paid in full if you miss a payment?
- Will the creditor harass you?

Here are some ideas for ranking creditors according to the degree of risk involved if you don't have the money to pay.

First Priority

Utilities
Landlord
Mortgage
Insurance
Automobile

Second Priority

Credit Cards
Finance companies
Credit union
Other loans

Third Priority

Doctors
Dentists
Hospital
Retailers

Don't ignore any of your bills. It's important to contact all of your creditors and explain your financial situation. See if you can negotiate new repayment terms for each bill. Talk to each creditor to see if you can make partial payments or if you can delay principal payments and only make interest payments for a while.

Only make promises you know you can keep. Follow your plan. Let your creditors know about any changes that may affect your new repayment plan.

Don't wait for creditors to call you. Call your creditors before the bills are due. If you cannot arrange to pay your creditors with current or expected resources, a few alternatives remain. You may consider taking a debt consolidation loan. As a last step, you may arrange for Chapter 13 Bankruptcy or straight (Chapter 7) bankruptcy.

Debt Consolidation

Banks, savings and loans, credit unions, and finance companies may issue debt consolidation loans. You take out a cash loan to pay your creditors. Your new debt, then, is owed to the financial institution that makes the loan.

This type of loan may be useful under certain circumstances when you are having trouble meeting current obligations. Your monthly loan payment is less than the total of individual debts you had before. You should be aware, though, that commercial debt consolidation loans cost money and almost always extend the life of your debts.

If you are considering a consolidation loan, contact several financial institutions and ask what annual percentage rate (APR) they would charge on a loan of the amount you need. Ask if there are any other finance charges associated with the loan. Ask what happens if you should default in a payment and what is required for collateral.

While a debt consolidation loan provides a service in that it may simplify your life, consider carefully that you are also taking on a new debt to finance the new loan. If you choose this route, be sure to shop around for the best terms. Finally, realize that a consolidation loan is not a cure for all of your financial troubles. You still need to exercise financial care.

Consumer Credit Counseling Services

Consumer Credit Counseling Services (CCCS) can help you if you have serious financial problems. Once you request and complete an application form that summarizes your income, and expenses and debts, call for an appointment with a counselor. Counselors are qualified to prepare a budget and debt repayment plan for you. They can contact your creditors to work out a repayment plan on your behalf.

CCCS offices are located in the larger cities in Georgia. The toll-free telephone number is 1-800/251-CCCS.

Bankruptcy

If your financial affairs have deteriorated beyond repair, bankruptcy is a last recourse. Bankruptcy laws were designed to help people who can't pay their debts and spare them undue harassment by creditors. While there is no hard-and-fast rule, bankruptcy might be a consideration if:

1. Your creditors are unwilling to renegotiate debts
2. You cannot obtain a consolidation loan

COMMUNITY RESOURCES

Faith Based Organizations

Faith based organizations often provide support to individuals in transition in a number of ways: counseling, support services, referral to community resources, assisting with employment searches, and others. Particular resources vary widely from community to community.

Suggested steps:

1. Check in first with the religious leader to explore options open to you and ways that your congregation or members in it may be of assistance. A congregation can serve as an effective network for contacts about new employment options as well as providing support during your transition.
2. Check about community and outreach ministries that assist people looking for employment or temporary support. Some large congregations, denominational agencies, and interfaith programs may be able to assist you.

Child Care

During hard times, you may find the need for increased and/or different childcare arrangements. There are numerous day care facilities in metro Atlanta, many with sliding fee scales. When selecting a childcare site, be sure to consider some of the following questions:

- Is the facility licensed?
- Do the children appear to be enjoying themselves there?
- Does it have a clean, safe play area?
- Are there a variety of toys and books for the children to use?
- Are nutritious meals and/or snacks being provided?
- How are emergencies handled?
- What kinds of activities are planned?
- Are they educational and right for your child?

For more information, telephone during business hours:

Quality Care for Children	404/885-1578
DFCS/DHR Information	1-800/869-1150
PeachCare for Kids	1-877/427-3224

Legal Services

If you need legal counsel, help is available. These agencies provide legal advice, counseling, and representation in civil matters to those persons who cannot afford an attorney and who meet eligibility requirements.

Atlanta Legal Aid Society, Inc.	404/452-5811
Atlanta Bar Association	404/521-0777
Georgia Legal Services Program	404/206-5175
Justice Center of Atlanta, Inc.	404/523-8236
Ga. Law Center on Homeless & Poverty	404/681-0680
Georgia Justice Project, Inc.	404/827-0027

Health/Medical/Dental Assistance

Don't let difficult financial times cost you your health. If you need medical attention, you have choices:

County public Health Departments provide a wide range of medical testing and screening for disease, immunizations, well-child care, and evening neighborhood clinics.

If you served in the armed services, you may qualify for veteran's benefits. Contact the Veteran's Administration Medical Center at 404/321-6111 for more information.

Be sure to consider continuing your group insurance plan. Check pages 2-5 of this guide for information.

If you have lost your health coverage, speak to your doctor or hospital about making a payment plan. You may be able to plan a schedule of payments that is acceptable to you both.

For additional medical assistance in the Atlanta Metropolitan area contact:

Ben Massell Dental Clinic	404/881-1858
Central Health Center	404/659-0117
Clayton County Health Department	770/961-1330
Cobb County Health Department	770/514-2300
DeKalb County Health Department	404/294-3700
DeKalb College	770/551-3106
Douglas County Health Department	770/949-1970
Fayette County Health Department	770/461-1178
Fulton County Health Department	404/730-1211
Gwinnett County Health Department	770/963-6136
Henry County Health Department	770/954-2250
Paulding County Health Department	770/443-7881

Rockdale County Health Department	770/785-5936
Southside Health Care, Inc.	404/688-1350
Veterans Administration Medical Center	404/321-6111
Visiting Nurse Health System	404/527-0660
Georgia Partnership for Caring	1-800/982-4723

Outside of Metropolitan Atlanta, check your local telephone directory or United Way for assistance.

BEGINNING THE SEARCH FOR EMPLOYMENT

Employment counseling/training/placement services

If you are having a hard time finding a job, you may want to seek job counseling. This is particularly important if you have been out of the job market for a while, changing fields, or entering a training program. Job counseling can teach you how to research jobs, write your résumé, and conduct a job interview. It can also help you to keep up your spirits while you look for work. Job counseling can help you overcome the feelings of isolation, anger, and fear that every job seeker has.

1. Georgia Department of Labor offers current listings of available jobs with both public and private employers. Services provided by GDL are for everyone. You do not have to be collecting unemployment to use these services. There is a directory of office addresses and telephone numbers for the Department of Labor Career Centers at the end of this booklet.
2. You may want to visit your local public library for information. Resources available at the library include:

- Materials about finding a job and writing your resume
- Materials on changing careers
- Where to find training for different occupations
- Information on educational opportunities, including college and trade school catalogs
- Employment opportunities in other states and information on working abroad--major metropolitan newspaper classified sections are on file
- Materials on test preparation including employment tests, college entrance tests, and career aptitude tests
- Microcomputers for public use--information on careers
- Information on companies including annual reports and Dunn and Bradstreet guides
- Job trends

3. Other resources for job training and placement in Metropolitan Atlanta:

First Call For Help (United Way)	404/527-7370
Atlanta Urban League	404/659-1150
Office of Work Force Development	404/730-4751
Jewish Vocation Service	770/677-9440
Metro Atlanta OIC, Inc. (Opportunities Industrialization Center)	404/522-6422
Atlanta Workforce Development Agency	404/658-9675
American Association of Retired Persons	404/881-0292
Senior Community Employment Program	404/609-9697
Lutheran Ministries of Georgia	404/875-0201

Some tips on finding a job

- Focus on specific companies or jobs
- Talk with people in the company who do the work you want to do. Ask what the job outlook is in that occupation and in the company.
- Build up a network of people who work in your chosen field, know you, and know your job interests.
- Contact your trade or professional organization and let other members know you are looking for a job.
- Contact temporary agencies devoted to your particular type of work, e.g., insurance, electronics, retail, etc. Find out whether they charge for their services.
- Get the name of the department head or personnel recruiter for your job area and submit your résumé to that person. (You don't have to wait for a company to advertise.)
- Find out how long your preferred employer will keep your application active so you can check back and update your file periodically.
- Check listings in the daily metropolitan and local newspapers and in trade and professional papers and journals. You will find many of these in your local library.

Improving Skills

Do you want to go back to school, learn a trade, or just improve your skills? If your answer is yes, then you are in luck. Georgia has 34 public colleges and universities in the Regents System; 15 are two-year colleges. There are 32 vocational technical schools located statewide and 87 sites for GED testing. If you are interested in working on your literacy skills or preparing for the GED test in your area, there are 36 service delivery areas in the state. For further information call:

Board of Regents	404/656-6050
Technical and Adult Education	404/679-1600

WRITING A RÉSUMÉ

Your résumé functions as your “advertising copy.” It is an effective way of marketing and packaging yourself by describing supportive information that justifies your job objective. The content of your résumé must arouse the curiosity of the reader and make the reader want to meet you.

A good résumé will enable you to reaffirm your positive qualities, skills, and characteristics. You document your capabilities by stating work-related accomplishments, responsibilities, and qualifications. This documentation gives you greater insight and self-understanding. You feel more confident when presenting yourself in contact development meetings and interviews, as a result.

A Résumé Is...

A sales brochure—you are the product it is selling. It may be used as a direct mail piece or a point-of-sale aid. No matter how you use it, it presents you to your prospective employer in the most positive manner.

As one of your key sales tools, it should stress the benefits derived by others who have used your services. Keep employers in mind when writing the résumé. Highlight the end result of your activities. Why have others been glad they hired you?

A résumé is...

A calling card—The résumé is an overview. It cannot and should not tell everything about you. It is a brief summary of what you have done in the past and implies what you can do in the future.

The résumé is often the first impression a future employer has of you. As such, it should be short and easy to read. Make this first impression a true representation of you: direct, effective, and professional.

A résumé is...

A reminder—After the interview, an impression of you remains. The résumé provides support for that personal impression. It should be a clear picture of you--the job candidate.

Review the résumé with this in mind. Is it neat, well laid-out, consistent? Does it emphasize what you accomplished as well as what you are expert at implementing? Your résumé helps the interviewer remember why he or she had a good impression of you. A résumé should be neatly typed on one page. Two pages are an absolute maximum and should be infrequently used.

Résumé parts

- All résumés should contain certain vital information including: Heading--name, address, and telephone number (s)
- Objective--a summary of the market you are targeting (Avoid using specific job titles.)
- Objective statements can also include information on skills and areas of expertise.
- Employment history--a summary of work experience which includes company name, years employed, position title, and major responsibilities
- Accomplishment statements--statements that show your achievements and contributions to an organization
- Education--a summary of your educational background including highest degree, area of major, university, and location (city, state)
- Professional development--additional training or courses that support your job objective
- Memberships--memberships and offices held in professional associations
- Publications--titles of publications on which you collaborated or authored that lend support to your qualifications as an expert in the field

Résumé formats/styles

There are many different types of résumé formats in the marketplace. The two most used formats are the chronological and the functional résumé.

The following pages contain overviews of both the chronological and functional résumé including the advantages and disadvantages of each.

The chronological résumé

The chronological format is the most frequently used résumé style. It lists work experience in reverse time sequence with an emphasis on responsibilities, skills, and accomplishments. The chronological format spells out one's job history from the most recent job, backwards--with the most recent job having the greatest emphasis.

Advantages of the chronological résumé:

- Easy to follow
- Emphasizes continuity, career growth, skills, and accomplishments
- Highlights name(s) of employers

Disadvantages of the chronological résumé:

Not helpful when work history is spotty, when changing career direction, or when you have changed employers frequently

How to decide--a checklist:

The chronological format is helpful when:

- Your career history shows real growth and development
- You want to emphasize marketable, transferable skills
- Your previous employers have been highly prestigious
- You intend to stay in the same field as before
- You are applying for a position in a highly traditional field, e.g. teaching, government

The chronological format is not helpful when:

- You are changing careers
- Your work history is spotty
- You have been absent from the job market
- You have changed employers very frequently

The Functional Résumé:

Advantages of the functional resume:

- It gives considerable flexibility in emphasis.
- It stresses skill areas that are marketable, in demand, and relevant for the job being sought.
- It hides employment gaps and/or inappropriate jobs that are unrelated to the job that is being sought.

Disadvantages of the functional resume:

It does not relate accomplishments to the pertinent companies. Most employers take company affiliation into account when judging accomplishments. Moreover, the same accomplishment seems more impressive if gained at a widely known company than at an unknown company.

How to decide--a checklist:

The functional format is helpful when:

- You want to emphasize skills/abilities not used in recent work experience
- Your experience has been gained in different, relatively unconnected jobs
- You are entering the job market after an absence
- You are changing careers

The functional format is not helpful when:

- Your past employers have been highly prestigious
- You want to focus attention on the pattern of your career growth
- You have performed a limited number of activities in your work
- You are applying for a position in highly traditional fields, e.g., the teaching field

INTERVIEWING

Effective communication is a key element in your job search strategy. The manner in which you communicate affects the impression you leave on others. It also determines your success in obtaining interviews, meetings, and job offers. The words and concepts that you use to describe yourself and the type of position that you want must make prospective employers want to meet you to talk about their current or anticipated needs. Be ready to stimulate the other person's thinking or to clarify a point with specific examples which are indicative of your background, experience, and potential value.

Active listening, supportive non-verbal communication and persuasive verbal and written communication skills will enable you to market yourself more effectively during your campaign. In fact, listening is as important as talking in an interview or a meeting. It becomes increasingly important as an interview or meeting proceeds. Listening alerts you to what is taking place, and it helps you achieve your planned objectives in a meeting or interview. Your success in interviews and meetings can be more dependent upon listening than on talking.

Be sensitive to verbal and non-verbal communication. Don't assume that you are understood. No matter how clear you think you are, your interviewer or contact may misinterpret what you have said. Check back with the other person to make sure your message is clear.

Your body language can be interpreted both positively and negatively. Avoid distractions during interviews or meetings. Tense or nervous behavior (like crossing your arms, clenching your fists, and drumming your fingers on the desk or chair) detracts from your presentation and conveys negative impressions. Your facial expressions should put your interviewer or contact at ease by reflecting your interest and enthusiasm for the position, the organization, or the meeting. Relax and smile comfortably and naturally.

Good eye contact establishes rapport and shows that you're attentive and interested. It also enables you to judge the effects of your presentation. Maintain good eye contact throughout an interview or meeting without staring or making your interviewer or contact feel uncomfortable. If more than one person is interviewing you, maintain eye contact with each person in the group particularly when you are responding to a person's question.

Most interviewers assume that you will never dress better on a job than you are dressed at an interview or a meeting. So dress according to the importance and formality of the position or company, and pay close attention to your personal grooming. Be conservative with jewelry, makeup and similar items.

A job interview is the culmination point of the evaluation and preparation stages of your campaign. Everything that you accomplished during these two phases has led up to and prepared you to sell yourself during the interview. You developed your "advertising package" or résumé to establish your career objective and your marketable skills. Now, through the interview, you have an opportunity to present and sell the total package.

To sell yourself during an interview, you need to match your qualifications and skills to the position. Consequently, you should actively listen, respond with interest, and ask questions to

obtain as much information as you can about the responsibilities of the position and the related needs and problems of the company.

When you are asked to interview for a position, your initial objective is to be asked back for subsequent interviews. Concentrate your efforts on giving the best possible presentation of yourself in relation to the particular job. You do this by establishing a rapport with the interviewer at the beginning of the interview and by being honest and straightforward about yourself during the interviews.

Some interviewers may start by saying: "Tell me about yourself". To answer this frequently asked question, respond with a brief summary of what you can do and what you want to do. During the interview, you will be able to substantiate your qualifications with specific examples of the accomplishments listed on your résumé.

You can expect an interviewer to probe for areas of weakness during any interview. Make sure that you respond to all of the interviewer's questions with positive answers. If you can respond with positive answers, you will probably be able to answer all questions of a sensitive nature to the satisfaction of your interviewers.

Always write a thank-you letter after every interview. In your letter, show the interviewer that you have been listening carefully and are prepared to help solve any problems or issues that were raised during the interview. Your letter may help to guarantee a subsequent interview and may also put you in a much stronger position for obtaining a job offer.

IDENTIFYING EMPLOYMENT OPPORTUNITIES

Georgia State Employment Service Department of Labor

The Georgia Department of Labor has 53 Career Centers located throughout the state. These Career Centers handle claims for unemployment benefits, provide job placement services, assist employers in filling job vacancies, and assist companies in staffing new operations.

Through the operation of a computerized job bank, the Georgia Department of Labor provides current job/employment data in local areas and statewide.

The Department of Labor Career Center can also give you information on several job-training programs. In addition, assistance is available in résumé writing and employment interviewing.

Contact your local Department of Labor Career Center for further information on the above services. A list of the addresses and telephone numbers of Department of Labor Career Centers can be found at the end of this booklet.

Merit System Layoff Counseling Service

Who is eligible?

All employees laid off as a result of current budget reductions and organizational restructuring include: Merit System classified, working test, and unclassified. Employees must have received from their employer an official written notification with a layoff date.

How does an employee begin participating in the service?

Participation by an employee is voluntary. The employee initiates the process by calling the Merit System Compensation and Staffing Division at 404/656-2725 to schedule an appointment. The Merit System will advise the employee about the service.

The Merit System's website is: www.thejobsite.state.ga.us

The mission

The service will help employees identify and effectively use resources for employment and related needs. Efforts will be made to reduce the stresses associated with layoff and to facilitate the employee's movement toward new employment within and outside state government.

Initial services

The first level of service offered by the Merit System Applicant Services Division (and in some situations also by the departmental employers) will enable the employee to discuss concerns, needs, and interests. The range of services available in relation to the employees needs is reviewed. The basics of understanding the present job market, ways of locating employers and job opportunities, and of coping with job loss will be considered. Self-assessments of salary needs, job location, interests, and skills will be encouraged. Service delivery will be through a one-on-one interview format. However, some service delivery may be accomplished through group workshops. Follow-up contact and discussion will be available.

Second-level services

Employees will be offered second-level services on the basis of need and interest, usually by referral from the initial screening service.

The Merit System Job Site is the government employment resource for job applicants. The internet web address is <http://www.thejobsite.org/>

The Georgia Department of Labor also offers its usual full range of claims, job referral, and training services. Department of Labor's website is: www.dol.state.ga.us

DHR/OFFICE OF HUMAN RESOURCE MANAGEMENT

Personalized Career guidance and counseling (*Recruitment Services Team*)

- **Personalized Career Guidance/Counseling**
 - Skill identification (transferable skills)
 - * Identify skills and competencies that may qualify for other jobs
 - Job application/resume preparation
 - * Assist in updating application materials
 - Job matching within (1) DHR (2) other state agencies
 - * Assist in matching skills and competencies to vacant positions
 - Career development and planning
 - * Explore career ambitions and initiate planning
 - Job seeking skills
 - * Provide guidance in the skills of effective job seeking
 - Resource and organizational information
 - * Provide information on available resources and make appropriate referral
 - Support and encouragement

Phone contact

- DHR Recruitment Services (Ricky Dorsey) 404/657-4999: Mr. Dorsey will refer client questions to the appropriate team member.

Current DHR job vacancies: www.dhrjobs.com

Other state jobs: <http://www.gms.state.ga.us/>

Department of Labor: www.dol.state.ga.us

Tips on finding other jobs in State Government

As a final note, please don't forget to look within DHR or other State agencies for job possibilities. The chances are probably good that your skills and years of experience will be valuable in some other area of DHR or another State agency. Check job postings, call other State agencies and don't forget the value of networking among others in your profession.

Conclusion

Hopefully, this guidebook will help you during this period of change. In addition, the DHR/Office of Human Resource Management and (if applicable) your own personnel office are also committed to assisting you in any way possible.

Resource List

	<u>Company</u>	<u>Telephone No.</u>	<u>Website Address</u>
1.	Department of Community Health	404/656-6322	www.dch.state.ga.us
2.	Flex Benefits Program	404/656-2730	www.gms.state.ga.us
3.	Blue Cross/Blue Shield	See Insurance Card	www.bcbsga.com
4.	Cigna	See Insurance Card	www.cigna.com
5.	Kaiser Permanente	See Insurance Card	www.kp.org/ga/
6.	United Healthcare	See Insurance Card	www.unitedhealthcare.com
7.	National Mental Health Association	404/527-7175	www.nmhag.org
8.	Employees' Retirement System	404/352-6400	www.ers.state.ga.us
9.	Deferred Compensation (401K/457)	404/651-6088	www.state.ga.us
10.	Department of Labor	404/656-3045	www.dol.ga.state.ga.us
11.	The Merit System Applicant Services	404/656-2725	www.thejobsite.state.ga.us
12.	DHR-Job Applicant Services	404-657-4999	www.dhrjobs.com
13.	United Way	404/614-1000	www.unitedwayatlanta.org
14.	Division of Family & Children Services Temporary Assistance to Needy Families The Emergency Food Assistance Program Medicaid	800/869-1150	
15.	Social Security Administration	800/234-5772 800/325/0778 TTY	www.ssa.gov
16.	Consumer Credit Counseling Services	800/251-2227	www.cccsatl.org
17.	Atlanta Legal Aid Society, Inc.	404/452-5811	www.law.emory.edu/pi/alas
18.	Justice Center of Atlanta	404/523-8236	www.justicecenter.org
19.	Federal Trade Commission	877/382-4357	www.ftc.gov
20.	Direct Student Loan Program	800/848/0982	www.salliema.com
21.	Peach Care for Kids	877/427-3224	www.peachcare.org

	Company	Telephone No.	Website Address
22.	Veteran's Health Benefits	404/321-6111	www.va.gov
23.	American Association of Retire Persons	404/881-0292	www.aarp.org
24.	Senior Community Employment Program	404/609-9697	www.aarp.org
25.	Georgia Center for Nonprofits	404/688-4845	www.nonprofitgeorgia.org
26.	The Atlanta Housing Authority	404/892-4700	www.atlantahousingauth.org

Department of Labor Local Career Centers

Attachment 2

<p>ALBANY 1608 South Slappey Blvd. Albany, GA 31701-2632 229-430-5010 229-430-5027 FAX</p>	<p>AMERICUS 120 W. Church Street Americus, GA 31709-3508 229-931-2520 229-931-2433 FAX</p>
<p>ATHENS 472 North Avenue Athens, GA 30601 706-583-2550 706-369-5895 FAX</p>	<p>ATLANTA NORTH METRO 2943 North Druid Hills Road Atlanta, GA 30329-3909 404-679-5200 404-679-4929 FAX</p>
<p>ATLANTA SOUTH METRO 2636-14 Martin Luther King Jr. Drive Atlanta, GA 30311-1635 404-699-6900 404-699-6933 FAX</p>	<p>AUGUSTA 601 Greene Street Augusta, GA 30901-1427 706-721-3131 706-721-7680 FAX</p>
<p>BAINBRIDGE 310 South Scott Street Bainbridge, GA 31717-4136 229-248-2618 229-248-2681 FAX</p>	<p>BLAIRSVILLE 189 Rogers Street Blairsville, GA 30512 706-745-6959 706-745-6453 FAX</p>
<p>BLUE RIDGE 1048 Appalachian Hwy. Blue Ridge, GA 30513 706-632-2033 706-632-7316 FAX</p>	<p>BRUNSWICK 2517 Tara Lane Brunswick, GA 31520-2758 912-264-7244 912-262-3334 FAX</p>
<p>CAIRO 101 Martin Luther King Avenue Cairo, GA 31728-2605 229-377-6526 229-377-8013 FAX</p>	<p>CARTERSVILLE 19 Felton Place Cartersville, GA 30120-2148 770-387-3760 770-387-3766 FAX</p>
<p>CLAYTON COUNTY 2450 Mt. Zion Parkway Building 100, Suite 100 Southwood 75 Office Park Jonesboro, GA 30236 678-479-5886 678-479-6818 FAX</p>	<p>CEDARTOWN 321 West Avenue, Suite "H" Cedartown, GA 30125 770-749-2213 770-749-2277 FAX</p>

<p>COLUMBUS 700 Veterans Parkway Columbus, GA 31901-2933 706-649-7423 706-649-1049 FAX</p>	<p>COBB-CHEROKEE 465 Big Shanty Road Marietta, GA 30066-3303 770-528-6100 770-528-6139 FAX Big Shanty Road is not an I-575 exit. It goes directly under I-575.</p>
<p>COVINGTON 7249 Industrial Blvd., N.E. Covington, GA 30014-1499 770-784-2455 770-784-2459 FAX</p>	<p>CORDELE 1205 South Seventh Street Cordele, GA 31015-3882 (229) 276-2355 229-276-2706 FAX</p>
<p>DEKALB COUNTY 3879 Covington Hwy. Decatur, GA 30032-2640 404-298-3970 404-298-3995 FAX</p>	<p>DALTON 1406 Chattanooga Avenue Dalton, GA 30720-2630 706-272-2301 706-272-2318 FAX</p>
<p>DUBLIN 910 N. Jefferson Street Dublin, GA 31021-6308 478-275-6525 478-275-6599 FAX</p>	<p>DOUGLAS 310 West Bryan Street Douglas, GA 31533-3733 912-389-4254 912-389-4307 FAX</p>
<p>ELBERTON 5 Seaboard Street Elberton, GA 30635-2332 706-213-2028 706-213-2036 FAX</p>	<p>EASTMAN 5016 Park Way Eastman, GA 31023-1610 478-374-6994 478-374-6996 FAX</p>
<p>GAINESVILLE 2419 Corporate Drive, S.W. Gainesville, GA 30504-6056 770-535-5484 770-531-5699 FAX</p>	<p>GRIFFIN 1514 Highway 16 West Griffin, GA 30223-2046 770-228-7226 770-229-3287 FAX</p>
<p>GWINNETT COUNTY 2211 Beaver Ruin Rd., Suite 160 Norcross, GA 30071-3340 770-840-2200 770-613-4848 FAX</p>	<p>HABERSHAM AREA 215 Hodges Street, Suite #205 Cornelia, GA 30531 706-776-0811 706-776-0822 FAX</p>
<p>HINESVILLE 740 General Stewart Way - Suite 202 Hinesville, GA 31313-3217 912-370-2595 912-370-2598 FAX</p>	<p>HOUSTON COUNTY 96 Cohen Walker Drive Warner Robins, GA 31088 478-988-7130 478-988-7140 FAX</p>

<p>JESUP 263 N. Brunswick Street Jesup, GA 31545-2840 912-427-5842 912-427-5881 FAX</p>	<p>KINGS BAY 1712 Osborne Road, Suite L St. Marys, GA 31558-3257 912-673-6942 912-673-7077 FAX</p>
<p>LAFAYETTE 200 West Villanow Street LaFayette, GA 30728-2432 706-638-5525 706-638-5529 FAX</p>	<p>LAGRANGE 1002 Longley Place LaGrange, GA 30240-5733 706-845-4000 706-845-4005 FAX</p>
<p>MACON 3090 Mercer University Drive Macon, GA 31204-5966 478-751-6164 478-751-6639 FAX</p>	<p>MILLEDGEVILLE 156 Roberson Mill Road Milledgeville, GA 31061-4901 478-445-5465 478-445-2040 FAX</p>
<p>MONROE 226 Alcova Street, Suite B-5 Monroe, GA 30655-2184 770-207-4111 770-207-4114 FAX</p>	<p>MOULTRIE 115 5th Street, S.E. Moultrie, GA 31768-4834 229-891-7147 229-891-7149 FAX</p>
<p>NEWNAN 30 Bledsoe Road Newnan, GA 30265-1044 770-254-7220 770-254-7277 FAX</p>	<p>NORTHWEST GEORGIA 96 Stuart Road Ft. Oglethorpe, GA 30742-3900 706-861-1990 706-861-0062 FAX</p>
<p>ROME 462 Riverside Parkway, N.E. Rome, GA 30161-2942 706-295-6051 706-295-6050 FAX</p>	<p>SAVANNAH 5520 White Bluff Road Savannah, GA 31405-6908 912-356-2773 912-351-3800 FAX</p>
<p>STATESBORO 62 Packinghouse Road Statesboro, GA 30458-4116 912-681-5156 912-681-5228 FAX</p>	<p>SYLVESTER 204 E. Franklin Street Sylvester, GA 31791-2183 229-777-2120 229-777-2121 FAX</p>
<p>THOMASVILLE 2551 East Pinetree Blvd. Thomasville, GA 31799 229-225-4033 229-225-5013 FAX</p>	<p>THOMSON 232 Main Street Thomson, GA 30824-1991 706-595-3665 706-595-7209 FAX</p>

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