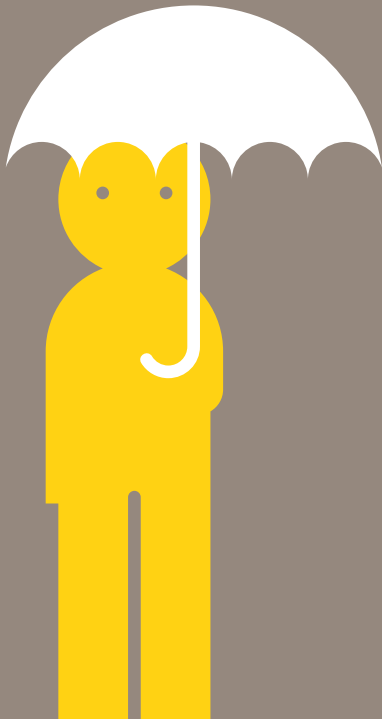


How to survive

# Losing your job

A step-by-step guide



# How to survive losing your job

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This booklet has been produced on behalf of Advice South Gloucestershire by South Gloucestershire CAB. All the information was correct at the time of publication. It contains links to external websites, and while every effort has been made to ensure these are accurate, South Gloucestershire CAB cannot be held responsible for any information on these sites. For up-to-date advice and information visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

# Step 1: understand your rights

**Dismissal** – the legal term for when your employer ends your employment – can be fair or unfair, and this guide should help you decide whether you were treated fairly. Compulsory and voluntary redundancy are both forms of dismissal.

A dismissal is fair or unfair depending on:

- the reason for dismissal
- whether the correct dismissal process is followed.

If they dismiss you, your employer must be able to show that they:

- have a valid reason that they can justify
- acted reasonably in the circumstances.

The terms 'fair' and 'unfair' have slightly different meanings in the context of employment law. Although it may feel very unfair, if it's correctly done, the dismissal could be classed as 'fair'.

'Acting reasonably' means that your employer has to be consistent, i.e. not dismissing you for doing something that they let other employees do, and they must investigate the situation fully before dismissing you.

> **For information about losing your job visit the Citizens Advice website at [www.tinyurl.com/advice-dis](http://www.tinyurl.com/advice-dis)**

> **Get advice as soon as possible. Acas offers advice on employment issues at [www.acas.org.uk](http://www.acas.org.uk), telephone 0300 123 1100**

## The 'two year rule' and discrimination

You will only be eligible for many of the rights outlined in this pack – such as statutory redundancy pay – if you've been with your employer for two years or more. But if you feel that you've been treated unfairly or unreasonably because of discrimination, you may be able to claim more protection under employment law.

**If you think that may be the case, it's worth checking it out – talk to your local CAB or your trade union. If you are a member of a trade union you should contact your trade union representative for advice and support. For information on trade unions visit [www.gov.uk/join-trade-union](http://www.gov.uk/join-trade-union)**

# Fair dismissal

There are five potentially fair categories of dismissal. Your employer must be able to show that the reason for dismissal falls into one of these categories:

## 1 You've broken one or more terms of your employment

For example, by continually missing work, poor discipline or dishonesty

## 2 You aren't able to do your job

For example, due to technological changes you cannot keep up with, long-term illness or not getting along with colleagues

## 3 Continuing to employ you would break the law

For example, if you're a driver and you lose your driving licence

## 4 You are made redundant

This happens when your role is no longer required, and has nothing to do with your performance

## 5 Some other substantial reason (SOSR)

For example, if you are competing in business with your employer

In each case, it is vital that your employer follows a fair dismissal procedure. This includes showing, where appropriate, that they have taken necessary steps to avoid having to dismiss you.

**If you're being made redundant,** it's slightly more complicated, so we explain this in more detail on page 10.

**If you think that your dismissal may have been unfair,** you may be able to take your employer to a tribunal, and they will make a decision. Read more about the fair dismissal process on page 8.

> **Visit the [gov.uk](http://www.gov.uk/dismiss-staff) website at [www.gov.uk/dismiss-staff](http://www.gov.uk/dismiss-staff)**

# Unfair dismissal

Unfair dismissal can only be claimed by employees. If you are unsure whether or not you are an employee, you should visit your local CAB to speak to an adviser. In most cases, you also need to have been employed for at least two years.

Unfair dismissal can happen for a number of reasons:

- your employer doesn't have a fair reason for dismissing you – for example, if there was nothing wrong with your job performance
- your employer didn't follow the correct process when dismissing you – for example, if they have not followed their company dismissal process

- you were dismissed for an automatically unfair reason – for example, based on your race, gender or age.

If you are dismissed for an automatically unfair reason, you don't have to have worked for your employer for a minimum amount of time.

> **For a list of automatically unfair reasons go to [www.gov.uk/dismiss-staff](http://www.gov.uk/dismiss-staff)**

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# Constructive dismissal

This is when you are forced to resign from your job because of your employer's behaviour.

For example, your employer committed a serious breach of contract and you felt forced to leave because of that breach. You must not have done anything to suggest that you have accepted their breach or a change in employment conditions.

A **serious** breach of contract could be:

- not paying you or suddenly demoting you for no reason
- forcing you to accept unreasonable changes to your conditions of employment without your agreement – such as making you work at night when your contract is for day work

- tolerating bullying, harassment or violence against you by work colleagues
- making you work in dangerous conditions.

> For information go to [www.tinyurl.com/gov-dismiss](http://www.tinyurl.com/gov-dismiss)

**Unfair or constructive dismissal is against the law, and you may be able to take legal action.**

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## Dismissal after a takeover

If the company you work for is transferred from one employer to another, this doesn't automatically mean that you're redundant.

Your employment contract should continue and you should keep the same terms and conditions of employment with your new employer. This is because you're protected under the Transfer of Undertakings (Protection of

Employment) Regulations, also referred to as TUPE.

If you're dismissed because the business you work for has been taken over by a new owner, your dismissal will be automatically unfair.

> For more information [www.acas.org.uk/TUPE](http://www.acas.org.uk/TUPE)

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## Wrongful dismissal

Wrongful dismissal is where your employer breaks the terms of your contract in the dismissal process. You don't need any particular length of employment to take action for wrongful dismissal.

If, for example, your employer didn't give you proper notice or didn't pay you in lieu of notice, you could have been wrongfully dismissed. It is different to unfair dismissal.

If you believe you've been wrongfully dismissed, you can take your employer to a tribunal, or to court. Tribunal claims have time limits and may be more expensive but they can be quicker than using the courts.

> For information go to [www.gov.uk/employment-tribunals](http://www.gov.uk/employment-tribunals)

## Dismissal for gross misconduct

Dismissal for gross misconduct ('summary dismissal') is dismissal without notice and is only allowed in very serious situations

For example, fraud, theft, violence or sexual harassment. Your employer should always investigate the circumstances before making a dismissal, even in possible gross

misconduct cases. You may be suspended from work to allow an investigation to take place. You should usually be paid while you're suspended.

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## Voluntary redundancy

Sometimes companies will offer voluntary redundancy to avoid the complicated procedures in making compulsory redundancies.

This still counts as dismissal, not a resignation, because even if you choose to go, at the end of the process your employer will need to dismiss you.

While this can be a good option for some, it's important to give it careful consideration first to make sure it's the best decision for you.

> **Go to [www.gov.uk/redundant-your-rights](http://www.gov.uk/redundant-your-rights)**

### Things to consider before taking voluntary redundancy

> **Get a settlement figure in writing** from your employer. This should be based on length of service, age and salary.

> **Find out what benefits you'll be entitled to.** For benefits purposes, voluntary redundancy is not counted as voluntarily leaving employment, but may impact on capital limits (see page 22).

> **Draw up a budget** to work out what your finances will look like. It's important to make sure you can afford to support yourself on your redundancy payout until you can find a new job (see page 18).

> **Look at current job vacancies.** A redundancy payout can be a huge boost if you're able to find alternative work quickly, but it might be unwise to accept it if there is little else available (see page 24).

> **Check documentation on any loans or mortgages** to see if voluntary redundancy makes PPI void.

# Step 2: ensure a fair process

## The dismissal process

Even if your employer has a fair reason for dismissing you, you can still claim unfair dismissal if they do not follow a fair dismissal process. Details of your employer's disciplinary or capability procedure should be available.

Sometimes this is in your contract of employment but more often it's in the workplace handbook, or on the company's IT system.

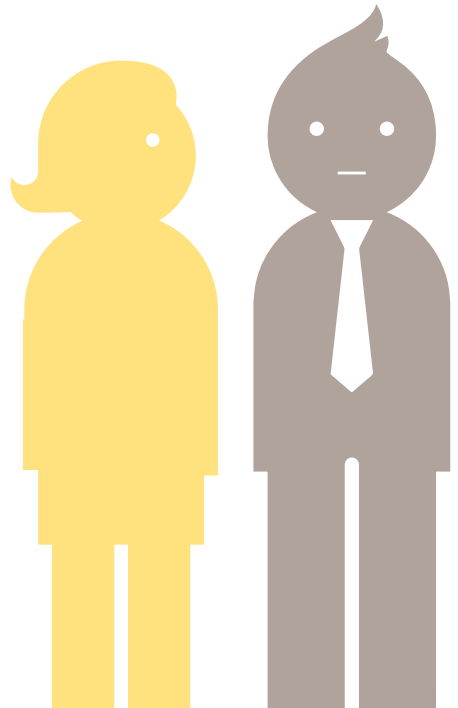
### Reasonable steps

A fair dismissal process means that your employer has taken all reasonable steps to avoid having to dismiss you, and acted consistently (i.e. treated you in the same way they'd treat all other employees).

For example **in the case of illness** they should look for ways to support you, consider whether the job itself is making you sick, and give you reasonable time to fully recover. Or, if **you are not doing your job properly**, your employer should follow disciplinary procedures – first warning you that your work is unsatisfactory, and giving you chance to improve

– perhaps by offering training or guidance.

If your employer has taken reasonable steps to work with you to solve problems such as these, and things haven't improved they may take further action.





## A fair dismissal process should include

### **Investigation to establish the facts of the case**

Your employer should hold a meeting with you before taking disciplinary action and collect evidence relating to the reason for dismissal. If you don't understand the procedure they are using or you don't have a written copy, now's the time to ask for one.

### **Letter to inform you of the problem**

Your employer should write to you, providing sufficient information about the alleged misconduct or poor performance and its possible consequences so that you can respond.

### **Meeting to discuss the problem**

Your employer should give you reasonable time to prepare your case. They should explain the complaint and go through the evidence they've gathered. You should be given a chance to respond, ask questions, present evidence and call relevant witnesses.

### **The option to be accompanied**

Employees have the statutory right to be accompanied by either a trade union representative or a workplace colleague where the

disciplinary meeting can result in a formal warning or disciplinary action.

### **Communication of appropriate action**

Following the meeting your employer must decide whether or not any action is justified. If they decide to dismiss you, your employer should inform you in writing, with their reasoning. This letter should also include the date on which your employment contract will end, the appropriate period of notice and your right of appeal.

### **Opportunity to appeal**

If you feel that the disciplinary action taken against you is wrong or unjust, you should be provided with the right of appeal against the decision. A fair process involves hearing the appeal without unreasonable delay. Where possible, the appeal should be heard by a manager who has not previously been involved in the case so that the appeal is dealt with impartially. Employees have the statutory right to be accompanied at appeal hearings, and should be notified of the outcome as soon as possible.

# The redundancy process

If redundancies are necessary, your employer must follow a fair process in deciding who will be made redundant, and how the redundancies will be made.

In doing this, they should consider:

- any redundancy procedure (agreed with your union if you have one)
- attendance and disciplinary records
- appraisals, skills and experience.

If your employer is thinking about making you redundant, they should consult with you before making a decision, explain why you've been selected, and offer an alternative post if there is one available and you have the necessary skills and knowledge to fill it.

Your contract or workplace handbook should contain details

of your employer's redundancy procedure, so make sure you look this up, and ask for a copy if you can't find it.

## Statutory and contractual rights

**Statutory rights** – these are a legal requirement, and your contract cannot take away any of these rights. These rights are explained throughout this guide

**Contractual rights** – these are additional rights agreed in your contract with your employer. For example, more paid holiday or extra redundancy pay than statutory rights provide.

> **Find information about redundancy from Citizens Advice at [www.tinyurl.com/ADVICE-RED](http://www.tinyurl.com/ADVICE-RED)**

## A fair redundancy process should include

- > Individual consultation between you and your employer
- > The correct notice period
- > An offer of suitable alternative employment, if a role exists

**And if you've been with your employer for two years or more**

- > Redundancy pay
- > Time off to look for work

# Consultation with your employer

You're entitled to a consultation with your employer to discuss why you're being made redundant and consider whether there are any alternatives.

In this instance, consultation does not mean negotiation. A consultation with your employer means that they propose a course of action, listen to and consider your feedback, and then make a decision. It does not necessarily mean that they will agree with you.

You can make a claim to an employment tribunal if your employer doesn't provide an appropriate consultation – for example, if they start late or don't consult properly.

## Collective redundancies

If your employer is making 20 or more employees redundant at the same time, the consultation should take place between your employer and a representative – either from your trade union if you have one, or an elected employee.

Collective consultations must cover:

- ways to avoid redundancies
- the reasons for redundancies

- how to keep the number of dismissals to a minimum
- how to limit the effects for employees involved, e.g. by offering retraining.

## Length of consultation

There's no time limit for how long the period of consultation should be, but the minimums are:

### 20 to 99 redundancies

consultation must start at least 30 days before dismissals take effect

### 100 or more redundancies

consultation must start at least 45 days before dismissals take effect.

## Fixed-term contract employees

Your employer doesn't need to include you in collective consultation if you're employed under a fixed-term contract, except if they're ending your contract early because of redundancy.

**Unsure of your employment status?**

**Go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or visit your nearest CAB.**

# Notice periods

You must be given a notice period before employment ends.

Your employer may give you more than the statutory minimum, but they can't give you less – so make sure you check your contract.

If your employer doesn't want you to work your notice period they can offer you a lump sum instead – called pay in lieu of notice. If this is given as compensation for not working your notice, it may not

be taxed – ask your employer about this.

## Statutory notice periods

Length of employment	Notice period
1 month-2 years	1 week minimum
2-12 years	1 week per year
12 years or over	12 weeks maximum

# Redundancy pay

## Types of redundancy pay

**Statutory redundancy pay** is set down by law, but you are only eligible if you have at least two years' continuous service with your employer when you are made redundant.

**Contractual redundancy pay** is additional pay that you may be eligible for if there is a redundancy scheme in place. This would be written in your contract.

## How much is statutory redundancy pay?

This depends on how long you've worked for your employer, your age and weekly pay.

**Age 22 and under** half a week's pay for each complete year of employment

**Age 22-40** one full week's pay for each complete year of employment

**Age 41 or over** one-and-a-half week's pay for each complete year of employment

Length of service is capped at 20 years and weekly pay is capped at £475.

The maximum amount of statutory redundancy pay you can receive is £14,250. These are 2015 rates – they change each year, so check on [www.gov.uk](http://www.gov.uk).

> **To find out more visit**  
[www.gov.uk/calculate-your-redundancy-pay](http://www.gov.uk/calculate-your-redundancy-pay)

Employment is counted up to the date your notice runs out. If you haven't been given notice, it is the date on which your notice would have run out if you had been given it. This will depend on what notice you're entitled to by law.

### What does weekly pay mean?

This is usually your normal weekly gross pay at the time of redundancy. Gross pay is pay before tax, national insurance and any other legal deductions have been made – subject to the caps mentioned above.

If earnings vary each week, an average of the 12-week period leading up to redundancy is used.

### Holiday pay

Your employer must pay you for any holiday you haven't used, or allow you to take it.

### Is redundancy pay taxed?

The first £30,000 of redundancy pay is tax free, and you won't have to pay National Insurance on it.

Holiday pay, accumulated overtime, bonuses and any other amounts that are pay for your work rather than compensation for the job loss are taxed.

### My employer has gone bust

If your employer has become insolvent, you can claim your statutory redundancy pay from the state – but you may not be able to claim for everything your employer would have paid you. You'll need to claim holiday pay and wages you're owed at the same time.

> **Visit the Redundancy Payments Helpline at [www.tinyurl.com/employer-insolvent](http://www.tinyurl.com/employer-insolvent) or call 0845 145 0004**

### Example

Jason (aged 32) has just been made redundant after working as an electrician for 11 years. His weekly earnings of £500 are above the maximum weekly cap, so calculations are based on the statutory maximum amount of £475.

He worked for one year under the age of 22:  $475 / 2 = £237.50$

He worked for ten years between 22-40:  $10 \times £475 = 4,750.50$

**So overall he gets £237.50 + £4,750 = £4,987.50**

Jason will pay no tax or NI as this is under the £30,000 threshold

# Suitable alternative employment

## Suitable alternative employment depends on

- how similar the work is to your current job
- the terms of the alternative job
- your skills, abilities and circumstances in relation to the job
- the pay (including benefits), status, hours and location.

Your redundancy could be an unfair dismissal if your employer has suitable alternative employment and they don't offer it to you.

## Refusing an offer

If your employer offers you a suitable alternative job instead of redundancy and you refuse it for no good reason, you may lose your right to statutory redundancy pay.

You could make a claim to an employment tribunal if you're refused payment but you think the job offered wasn't suitable.

## Trial periods

You have the right to a four week trial period for any alternative employment offered, which could be extended if you need training – but this must be agreed in writing before the trial period starts.

You must tell your employer during the trial period if you decide the new job isn't suitable. **If you don't, this will affect your employment rights, including statutory redundancy pay.**

You can make a claim to an employment tribunal if you think the job isn't suitable.

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## Getting a reference

**Before you leave your job, it's worth finding out who will be responsible for giving you a reference in future.**

You may be able to agree the wording or content with them, which could avoid any difficulties if you did not leave the job on good terms with your employer.

Many employers will simply give a statement of the dates you were employed to and from, with no character or performance judgements.

# Time off to look for work

If you've been given notice of redundancy, you have the right to paid time off to look for a new job.

You have this right as long as, by the time your notice period ends, you've worked for your employer for at least two years. There are some employees who are not entitled to paid time off to look for work. These are:

- merchant seamen
- share fishermen
- members of the armed forces
- police service employees.

There are no rules about exactly how much time your employer has to give you, but it must be reasonable. What is reasonable will depend on the circumstances. For example, it might depend on the difficulty of finding work in certain areas, the time and travel involved and the range of jobs you're looking at.

## How much pay will I get?

If you and your employer can agree the amount of time and when you should take it, then you should be paid your normal pay provided that the total amount of time taken over the whole of your notice period is no more than 40% of your normal working week.

Any extra time your employer allows you to take off over this statutory limit will not be paid, unless your contract states otherwise.

If you feel that your employer is not being reasonable about allowing you to take time off to look for a job, or not paying you properly, you should visit your local CAB.

## Examples

**Jane** works 40 hours a week, and her notice period is eight weeks. She is entitled to 16 hours (40% of 40 hours) paid time off to look for work during her eight week notice period.

**Martin** works 37.5 hours a week, and his notice period is four weeks. He is entitled to 15 hours (40% of 37.5) paid time off to look for work during his four week notice period.

# Step 3: consider legal action

## If you are still with your employer

If you think you are going to be unfairly dismissed, you should try to come to an informal resolution with your employer before taking legal action.

This could be a chat with your employer or the person who is treating you badly at work. You may be able to come to an agreement together, which you should record in writing.

If you want the outcome to include a legally binding agreement, you'll need either:

**A conciliated settlement** made through ACAS

**A compromise agreement** involving independent advice from a lawyer, trade union officer or voluntary sector advice worker.

### Raising a grievance

If you can't reach an informal agreement, we would recommend raising a grievance so that your concerns can be aired. If you do end up going to an employment tribunal, this can increase an award of compensation by up to 25%. Talk to your trade union representative for advice if you have one.

> **If your employer doesn't have a procedure for raising a grievance, use the Code of Practice set out by ACAS at [www.tinyurl.com/ACAS-COP](http://www.tinyurl.com/ACAS-COP)**

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## If you are no longer with your employer

You can challenge the dismissal by starting an Employment Tribunal claim.

In unfair dismissal claims you must make the claim within three months (minus one day) of being dismissed.

### Example

**Maxine** was dismissed from work on the 2nd February. She must make a claim for unfair dismissal by the 1st May.



## Making an employment tribunal claim

Tribunal claims are expensive, lengthy, and can be very stressful, so it's worth getting advice on whether you have a strong claim before proceeding. You can contact your local CAB about this.

To make a tribunal claim, you must first notify ACAS. The best way to do this is by completing an Early Conciliation Notification Form at <https://ec.acas.org.uk>. ACAS will contact you within a couple of days to ask further questions about your claim.

The aim of early conciliation is to try to settle the dispute without the need for any tribunal action – it is not compulsory.

Once you are in the process of early conciliation, the time limit on making a claim to a tribunal is paused.

All Employment Tribunal claims are liable to a fee, although you can ask for a reduction or waiver if you are on a low income or certain benefits. Fees range from £400 to £1,200, depending on the complexity of your claim.

> **For information on employment tribunals visit [www.gov.uk/employment-tribunals](http://www.gov.uk/employment-tribunals)**

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## Compensation

If the employment tribunal decides that you have been unfairly dismissed, you will be rewarded with compensation.

The **basic award** is calculated in the same way as a redundancy payment, based on either your statutory or contractual rights.

The **compensatory award** is related to your ongoing financial

loss as a result of the unfair dismissal, until you find new employment. The maximum cap (as of April 2015) is £78,335, or a year's gross pay, whichever is smaller.

**For more about legal action go to [www.acas.org.uk](http://www.acas.org.uk)**

# Step 4: manage your money

## Budgeting

Budgeting will help to give you peace of mind about your financial situation, as well as helping you to make decisions about savings and how you will pay back any outstanding debts.

The simple way to do this is to make a list of all the money you have coming in, as well as everything you spend. If you have more money going out than coming in, a clear budget

will help you work out where you can reduce your spending. The following is not completely exhaustive, but gives you an idea of the types of things to consider:

### Money coming in could be

- Earnings
- Benefits
- Gifts

### Money going out could be

- Mortgage or Rent
- Buildings & Contents Insurance
- Council Tax
- Utilities (Water, Gas, Electricity)
- Car (Road Tax, MOT, Fuel)
- Food & Household Costs
- Phone & Internet Bills
- TV licence
- Loans, Debts & Repayments
- Holidays & Entertainment
- Travel
- Childcare Costs



## Prioritise your outgoings

If you are spending more than you have coming in, divide your outgoings into 'essential' and 'non-essential' items.

**Essential items** are things like utility bills and food. Shop around to get better deals.

Prioritise bills that would lead to serious problems if they went unpaid (such as your mortgage, rent, water, council tax and utility bills). Contact the people you owe money to as soon as possible if you're struggling to make repayments.

**Non-essential items** like gym membership or takeaways – ask yourself if you really need them, or can you cut back?

**Manage your debt** you may find that payments for loans, mortgages or bills are difficult. Contact the companies you owe money to and offer to make payments that are more manageable for you.

> **More information from Citizens Advice at [www.tinyurl.com/advice-bud](http://www.tinyurl.com/advice-bud) or North Bristol Advice Centre on [www.northbristoladvice.org.uk/our-services/debt-advice](http://www.northbristoladvice.org.uk/our-services/debt-advice)**

Try to **put aside some savings** each week, no matter how small, to help with unexpected costs – such as a broken washing machine.

**Boost your income** by selling unwanted toys, books, gadgets and clothes on sites like eBay or at car boot sales; taking in a lodger; or renting out a parking space at your house if you have one.

The Money Advice Service website has lots of information and helpful tools to help you manage your spending, including a 'Cut-Back Calculator' and an online budget planner.

**Remember to get advice as soon as possible if you're having difficulties – contact your local CAB for help.**

> **For more ideas visit:**  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com) or  
[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

> **Check out the interactive budget tools at:**  
[www.moneyadvice.service.org.uk/en/tools/budget-planner](http://www.moneyadvice.service.org.uk/en/tools/budget-planner)  
or [www.tinyurl.com/advice-bud](http://www.tinyurl.com/advice-bud)

# Maximise your redundancy pay

## Draw up a budget

It is important to draw up a weekly or monthly budget if you don't already have one – see page 18 for more information.

## Clear your debts

The interest rate on debts is much higher than on savings, so you will be better off financially by clearing any debts rather than saving.

Using your budget, work out how much money is left over each month after you've paid for essentials such as rent or mortgage, bills, living expenses and priority loan repayments. The amount left over is available to help to clear your less important debts.

## Open a savings account

Once your debts are paid off, keep the cash in an easy-access savings account and transfer enough to cover your living expenses to your current account each month.

## Find out if you're insured

There are insurance schemes (called payment protection insurance or PPI) that can cover things such as your mortgage payments if you are made redundant. Because of the way these were sold in the past, you may not know that you have this cover.

Make sure that you make a claim as soon as possible, as there's usually a waiting period until the payments start.

> **Find out more about PPI at**  
**[www.tinyurl.com/MAS-PPI-info](http://www.tinyurl.com/MAS-PPI-info)**

## Do I have to pay tax on redundancy pay?

Statutory redundancy pay is free of tax and National Insurance.

Any redundancy pay over £30,000 is taxable. You may need tax advice, which you can get from your nearest CAB.

See page 12 for more information.

## Claiming a tax rebate

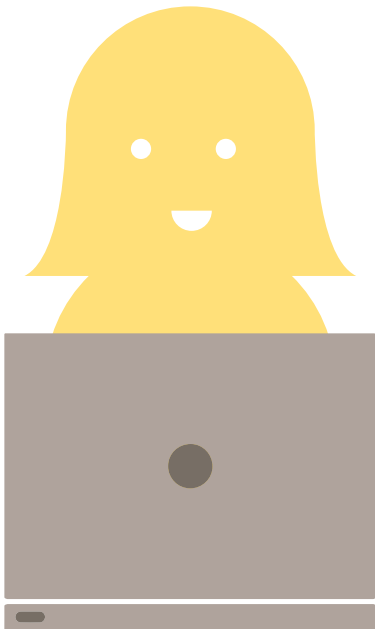
If you lost your job part-way through the tax year, you were employed and paid through PAYE, you may have overpaid tax and be due a refund

If you're claiming **Jobseeker's Allowance or other taxable benefits**, send the JobCentre Plus parts 2 and 3 of your P45, keeping part 1A for your records. They'll work out your refund and pay it either after the end of the tax year or after you stop claiming taxable benefits, whichever comes first

If you've been **unemployed for at least four weeks** but you're not claiming taxable benefits, send HM Revenue & Customs form P50 with parts 2 and 3 of your P45 – but only after you've been unemployed for at least four weeks.

> **download P50 form from [www.gov.uk/claim-tax-refund](http://www.gov.uk/claim-tax-refund)**

**Use the Tax Checker at [www.gov.uk/check-income-tax](http://www.gov.uk/check-income-tax) to find out if you've overpaid tax**



# Claiming benefits

There are a number of benefits you may be entitled to if you are out of work.

Type of Benefit	Description
<b>Jobseeker's Allowance</b>	For those who are out of work and actively looking for work. How much you get depends on your circumstances.
<b>Support for Mortgage Interest</b>	Help with interest payments – but not the amount borrowed – on mortgages and certain loans. It's paid direct to the lender.
<b>Council Tax Reduction</b>	For those on low income or claiming benefits. Amount of reduction is based on circumstances. Visit <a href="http://www.southglos.gov.uk">www.southglos.gov.uk</a> to find out more.
<b>Tax Credits</b>	Paid if you have children, or if your partner is working and your total household income is below a certain amount. If you have already been getting tax credits, you must tell the Tax Credits Helpline about your job loss – the amount you get could rise or fall as a result.
<b>Universal Credit</b>	A new benefit, only operational in some areas of the UK, combining a number of benefits and tax credits. <b>Find out more here</b> <a href="http://www.gov.uk/universal-credit">www.gov.uk/universal-credit</a>

## Part time workers

You may be able to claim some benefits even if you work part time, depending on your income and how many hours you work.

**North Bristol Advice Centre offers advice sessions across North Bristol and South Glos. Tel 0117 951 5751 or visit [www.northbristoladvice.org.uk/our-services/welfare-benefits-advice](http://www.northbristoladvice.org.uk/our-services/welfare-benefits-advice)**

## Pension options (for over 55s)

Different pensions work in different ways – you need find out which type you have so that you can review your options.

### Defined contribution pension

Also known as money purchase schemes. May be an occupational scheme, a group personal pension or a group stakeholder scheme.

#### Your options

- leave your pension where it is to carry on growing until you retire
- transfer it to another defined contribution scheme – either a personal pension or a new employer's scheme when you start working again.

Check with your new employer if you're allowed to transfer your existing fund to a salary-related scheme with them. You should also find out how much the transfer will cost to see if it's worth your while.

#### New rules

New rules came into effect in April 2015 meaning you now have more freedom over your pension pot. Pension Wise, a free impartial government service, offers guidance

on defined contribution pensions. Contact Pension Wise if you are nearing 55, over 55, you have one or more defined contribution pensions, or are thinking about taking money from your pension pot.

> **Call 0300 330 1001 or visit [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)**

### Defined benefit pension

Also known as salary-related or final salary schemes, these are specific to your work for a particular employer.

#### Your options

- leave it in the scheme and receive a pension from it when you retire
- transfer it into a new employer's scheme, if allowed
- transfer into your personal pension
- if you are old enough, you may be able to take early retirement.

Only transfer it with good reason – for example if you think your old employer might go out of business.

> **Visit [www.ageuk.org.uk/money-matters/pensions](http://www.ageuk.org.uk/money-matters/pensions) for more help**

**Beware of scams. There has been an increase in criminals cheating people out of their pension pots. These typically start with a cold call or email in relation to your pension.**

**For more info visit [www.pensionwise.gov.uk/scams](http://www.pensionwise.gov.uk/scams)**

# Step 5: get back into work

Although being out of work can be a stressful and uncertain time, it can also be an opportunity to make positive changes.

## Back to work action plan

**Think about** what sort of job you're looking for – a new role in the same sector, or perhaps a complete career change?

**Take a look** at job descriptions for the types of jobs you're aiming for, to find out what skills, experience and qualifications you're lacking.

**Work out** how to acquire these skills – could you volunteer? Do you need further training?

**Remember that** life skills transfer to the workplace. Volunteering demonstrates that you're driven and proactive, and showcases skills such as problem solving, time management,

communication and teamwork. Even a few hours a week would look great on your CV.

**Write a CV** – more information on this on page 25.

**Structure your days** to stay motivated. Get up at the same time, have regular breaks and make a dedicated, professional space to work on your job search, away from distractions.

**Make a list** and check tasks off as you go so that you can see what you've accomplished.

**Do some exercise** – getting out of the house will help to clear your head and keep you focused.

## Your health

Losing your job and the effects of this can cause high levels of stress and anxiety which may affect your health. Visit your GP or consider counselling to help you through this difficult time.

- > **To find your local GP visit South Gloucestershire NHS website at [www.tinyurl.com/SG-GPS](http://www.tinyurl.com/SG-GPS)**
- > **To find accredited counsellors in your area visit [www.itsgoodtotalk.org.uk](http://www.itsgoodtotalk.org.uk)**
- > **Or call 111 (NHS non-emergency medical helpline).**



# Looking for work

## Write a CV

A great CV will make you stand out to potential employers – fortunately there is lots of free help available to get you started.

The **National Careers Service** has a tool to help you build a CV from scratch

> <https://nationalcareersservice.direct.gov.uk>

**Totaljobs** have an excellent CV template for those out of work

> [www.tinyurl.com/totaljobs-sampleCV](http://www.tinyurl.com/totaljobs-sampleCV)

**Prospects** has advice, examples and templates for different styles of CVs and cover letters, plus interview tips. It's aimed at graduates but has useful information for anyone looking for employment.

> [www.prospects.ac.uk](http://www.prospects.ac.uk)

## Build skills & knowledge

South Gloucestershire Council offers free courses as part of its Community Learning Service. Run from a number of venues across the region, these courses can help you gain qualifications or improve your skills.

> call **01454 864613** or email [community.learning@southglos.gov.uk](mailto:community.learning@southglos.gov.uk)

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# Volunteering

Volunteering can be a great way to gain new skills. Here are some ways to get involved.

## Citizens Advice Bureau

Your local bureau has opportunities for volunteers in a range of roles and offers full training for the role you take on.

> [www.southgloscab.org.uk](http://www.southgloscab.org.uk)  
telephone **01454 313099**

## Age UK South Gloucestershire

offers a range of volunteering opportunities.

> [www.ageuksouthglos.org.uk](http://www.ageuksouthglos.org.uk)  
telephone **01454 411707**

## North Bristol Advice Centre

has a range of opportunities for volunteers.

> [www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk)  
telephone **0117 951 5751**

## Volunteer Centre Partnership

Centres based in Thornbury, Yate, Patchway and Kingswood.

> [www.volunteeringsouthglos.org.uk](http://www.volunteeringsouthglos.org.uk)  
telephone **01454 862505**

## Other volunteering websites

> [www.do-it.org.uk](http://www.do-it.org.uk)

> [www.csv.org.uk](http://www.csv.org.uk)

> [www.reachskills.org.uk](http://www.reachskills.org.uk)

## Changing careers

If you want to use your redundancy as an opportunity to change careers, there's lots of helpful information available.

**The Money Advice Service** for information about finance options for further education and ways to gain additional qualifications.

> **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**

Prospects website for careers advice and a questionnaire to find out what you might be suited to.

> **[www.prospects.ac.uk](http://www.prospects.ac.uk)**

## Searching for jobs

There are lots of different ways to look for work – here are some ideas to get you started:

- recruitment agencies
- company websites
- visit [uk.linkedin.com](http://uk.linkedin.com)
- newspapers (local and national)
- send your CV speculatively (call first for a contact name)
- notices in shop windows or supermarkets
- contacts (ex-colleagues, friends and family)
- job websites such as Reed, Monster, Totaljobs, Guardian jobs and Jobsite.

## Work Clubs

**Chase & Kings Forest** run a drop-in work club where you can register for the Universal Jobmatch service, get help with your CV, enrol onto courses and find volunteering opportunities. They also offer psychotherapy support, and coaching to build confidence and speaking skills.

> **For opening times go to [www.chasekingsforestcp.org.uk/projects.htm](http://www.chasekingsforestcp.org.uk/projects.htm) or telephone 0117 960 4186.**

**City of Bristol College** runs free courses for unemployed people who are getting JSA, Income Support or ESA and are looking for work. The courses have rolling start dates and can be anything from a week to sessions spread over 16 weeks. They are also held both on and off the college site.

> **Visit the website at [www.cityofbristol.ac.uk](http://www.cityofbristol.ac.uk) or telephone 0117 312 5000**

The **Ways2Work** website helps people in Bristol and the West of England get back to work. The site, which is run by Bristol City Council, offers advice and direction on employment, training, jobs, courses and support organisations in the area. It can be used to search for organisations which provide both general and specialist support.

> **Visit the website at [www.ways2work.org.uk](http://www.ways2work.org.uk)**

# Checklist

- Get professional advice ([www.ACAS.org.uk](http://www.ACAS.org.uk))
- If you are a member of a trade union, contact your rep
- Get a copy of your employment contract
- Find out what benefits you will be entitled to
- Ensure you collect your P45 before leaving
- Look into who will provide your reference
- Consider legal advice/action
- Prioritise your outgoings
- Investigate whether you can claim a tax rebate
- Check if you have payment protection insurance
- Look into pension options (if you are over 55)
- Draw up a budget
- Notify the following organisations if appropriate: housing benefit office; your council tax office; your benefits office; your tax office
- If you think you will have difficulty making payments, speak to: your landlord or mortgage company (seek advice first); utilities companies; your bank, hire purchase or credit companies
- Formulate a 'back to work' action plan
- Write a CV
- Look for a new job or consider volunteering
- Get emotional support

# Contacts



## Face-to-face advice

### South Gloucestershire CAB

[www.southgloscab.org.uk](http://www.southgloscab.org.uk), telephone 03444 111 444

### North Bristol Advice Centre

[www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk), telephone 0117 951 5751

## Online advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## Telephone advice

Adviceline 03444 111 444

## Further help

### ACAS

[www.ACAS.org.uk](http://www.ACAS.org.uk)  
0300 123 110

### Advice Centres for Avon

[www.ACFA.org.uk](http://www.ACFA.org.uk)

### Age UK South Gloucestershire

[www.ageuksouthglos.org.uk](http://www.ageuksouthglos.org.uk)  
01454 411707

### South Gloucestershire Council

[www.southglos.gov.uk](http://www.southglos.gov.uk)  
01454 868009

[www.gov.uk](http://www.gov.uk)

[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

This guide has been prepared by South Gloucestershire Citizens Advice Bureau on behalf of the Advice South Gloucestershire partnership, in partnership with:



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