

Career Crisis Plan

*Learn new job hunting skills and how to
effectively respond to redundancy
during an economic downturn*

PHILIP KENT-HUGHES



MINDSTORM
PUBLISHING

CONTENTS

Thank You	i
Introduction	iii
1. Overview	1
2. Tools and Templates	5
3. Emergency Response	13
4. Crisis Response	23
5. Getting The Same or a Similar Job	28
6. Getting a Different Job Quickly	31
7. Developing New Career Options	39
8. Deciding on the Best Option(s)	67
9. New Career Plan	91
10. Job Search	97
11. CV, Resume and Documentation	115
12. Promotion and Networking	132
13. Interviews	138
14. Becoming Who You Want To Be	159
15. Looking After Yourself	166
Sign-Off	179
Author Biography	180
References	181

INTRODUCTION

JOB LOSS CAN BE an awful experience. Even though I'd been made redundant before, during a previous economic downturn, it was very difficult when it happened to me again in March 2020. This time I decided that I would take my experience of job loss and combine it with my expertise in writing crisis management plans for large organizations and write a book to help other people. I have also included my experience in interviewing and hiring staff, undertaken considerable research and sought advice from specialists.

This book cannot perfectly match the situation each person faces, nor can it magically change reality. However, I hope it can help you by suggesting some ways to manage the impacts of losing your job, how to find a new job quickly, or how to develop new career options. As I'm writing this book, in Melbourne, Australia, I've been thinking that many people will not have the same opportunities. I acknowledge that I have been fortunate to have had access to higher education and government support, as well as having a family who is willing to assist me. I am very lucky, and I recognise it.

one

OVERVIEW

THE COMMONLY KNOWN REACTIONS to an emergency are “fight” or “flight” (run away). The two less talked-about reactions are “panic” and “freeze”. I know from personal experience that it can be very disorienting to lose your job. However, working through a plan of action will help you make progress to a better outcome.

When I write crisis plans, they always include a section of step-by-step procedures. This is because when people are under pressure, they are able to follow a simple process more easily. I based this on my research into the development of checklists in aviation and hospital emergency departments.

I have formatted this book in a similar way for the same reason, and also because I didn’t think people would want to wade through hundreds of pages to find information that suited them.

MORE THAN ONE SHOCK

It is normal to switch careers several times in your life. However, there's a big difference between deciding to and having change forced on you. The first time I was made redundant, it blindsided me, and the impact was significant. Unfortunately, losing your job can also lead to a series of aftershocks such as:

1. There are not many jobs advertised for work similar to what you have done in the past.
2. After you review your financial situation, it could be worse than you expected.
3. Unemployment assistance may not be very much, and there can be long waiting periods to receive it.
4. Family and close friends may not help you.
5. You might have to take low-paying work for some time, until you can get a better job.
6. There may not even be many low-paying jobs, and it can take time to find any work at all.
7. You may have to change accommodation or location, and possibly more.

two

TOOLS AND TEMPLATES

AN IMPORTANT ROLE IN a crisis response is the log-keeper. This person takes note of facts, assessments, what actions have been decided and their status. To assist the log-keepers, I've always included a range of templates. So, to make managing your response to job loss easier, I've Included the following templates:

- Personal budget
- Action plan
- Job application tracker
- Career ideas
- Deciding on the best option
- New career plan

All the templates are available for download:
www.careercrisisplan.com.

Personal Budget

Expenses (monthly)

#	Type of Expense	Method	Current	Reduced
1	Rent or mortgage	Transfer	\$1,470.00	\$1,100.00
2	Car loan	Direct Debit	\$260.00	\$170.00
4	Credit card	Direct Debit	\$70.00	\$70.00
5	Insurances	Direct Debit	\$350.00	\$150.00
7	Phone and internet	Direct Debit	\$140.00	\$100.00
8	Food and groceries	Eftpos	\$350.00	\$290.00
11	Medical / medication	Direct Debit	\$120.00	\$120.00
13	Overdraft interest and bank fees	Direct Debit	\$40.00	\$40.00
14	Electricity	Transfer	\$140.00	\$120.00
15	Car Registration	Transfer	\$70.00	\$70.00
16	Gym membership	Direct Debit	\$65.00	
18	Public transport or other	Eftpos	\$50.00	\$20.00
19	Entertainment (eg. subscriptions)	Direct Debit	\$100.00	\$50.00
20				
Total Expenses			\$3,225.00	\$2,300.00

Income (monthly)

#	Type of Income	Method	Current	Reduced
1	Unemployment assistance	Direct payment	\$2,480.00	\$2,480.00
2	Casual work			
3				
4				
5				
Total Income			\$2,480.00	\$2,480.00

Difference

Total Income subtract expenses	-\$745.00	\$180.00
---------------------------------------	------------------	-----------------

three

EMERGENCY RESPONSE

AFTER A CAR ACCIDENT, there are likely to be injuries, such as blocked airways and heavy bleeding. Job loss is comparable in that you may suddenly face no income with lots of expenses. You can do several things immediately, which we will call the “emergency response”. Some readers will have completed these steps, but it will be useful to review this section anyway. Later, we will go into the crisis response and develop career options. You can track many of these steps in the Action Plan template.

suspended for a few months. For example, I was able to suspend my gym membership and health insurance for three months.

There are many other ways to save money that may be found online or from talking to family and friends. If you have any loans or credit cards, check to see if you have insurance which covers repayments if you are made redundant. I had forgotten that when I first got my car loan, I had ticked the box for insurance and only found out later when I asked the bank to reduce my payments. The insurance company is now covering the total amount of my repayments, which makes a big difference.

STEP 6: NEGOTIATING EXPENSES

Sometimes it's possible to negotiate a decreased payment on some of the larger expenses. It may be daunting to try to negotiate on expenses, but it's actually quite common. Many banks have hardship teams and procedures already in place. I talked to my bank about my car loan, and they agreed to suspend payments for three months. This may also apply to mortgages, credit cards or other loans. Some utilities (electricity/gas) will also have a customer assistance program for people facing financial hardship.

STEP 8: ACKNOWLEDGE YOUR LOSS

When you meet people for the first time, often one of the first things they ask is, “What do you do?” It’s understandable that we link part of our identity to our job, because that’s where many of us spend most of our time. So, in the event of job loss it’s not surprising that the shock is quite significant. After the first time I was made redundant, the career I had studied for and invested considerable time and money in was now gone. It left me with a gaping hole which was quite destabilizing. This time I have acknowledged the psychological impact from the beginning and taken steps to manage it. With that in mind, think about speaking to friends, family, your doctor, or a mental health professional to help you through this difficult time.

STEP 9: TELL PEOPLE

I was going to write, “There’s nothing to be ashamed about in losing your job in an economic downturn.” Then I remembered the first time I got made redundant and how I was very reluctant to tell anyone. Eventually, I decided that pride and shame couldn’t help me, so I put them aside, for the most part.

four

CRISIS RESPONSE

IN JULY 2019, I messaged a friend to see how things were going. Unfortunately, there had been a restructure at work, and my friend's role had been made redundant. After listening to their story, I shared the fact that I'd gone through the same thing. Even after receiving some career planning, my friend still seemed lost, so I suggested that we catch up.

We discussed finances; my friend would need to start work within a few months, and wanted to try to get the same type of job. We both agreed that, while that would be the aim, it would also be helpful to look at other options. I got out a notepad and started sketching out some broad ideas and drew some circles. These later turned into the concepts and diagrams in Figure 1, further along in this chapter.

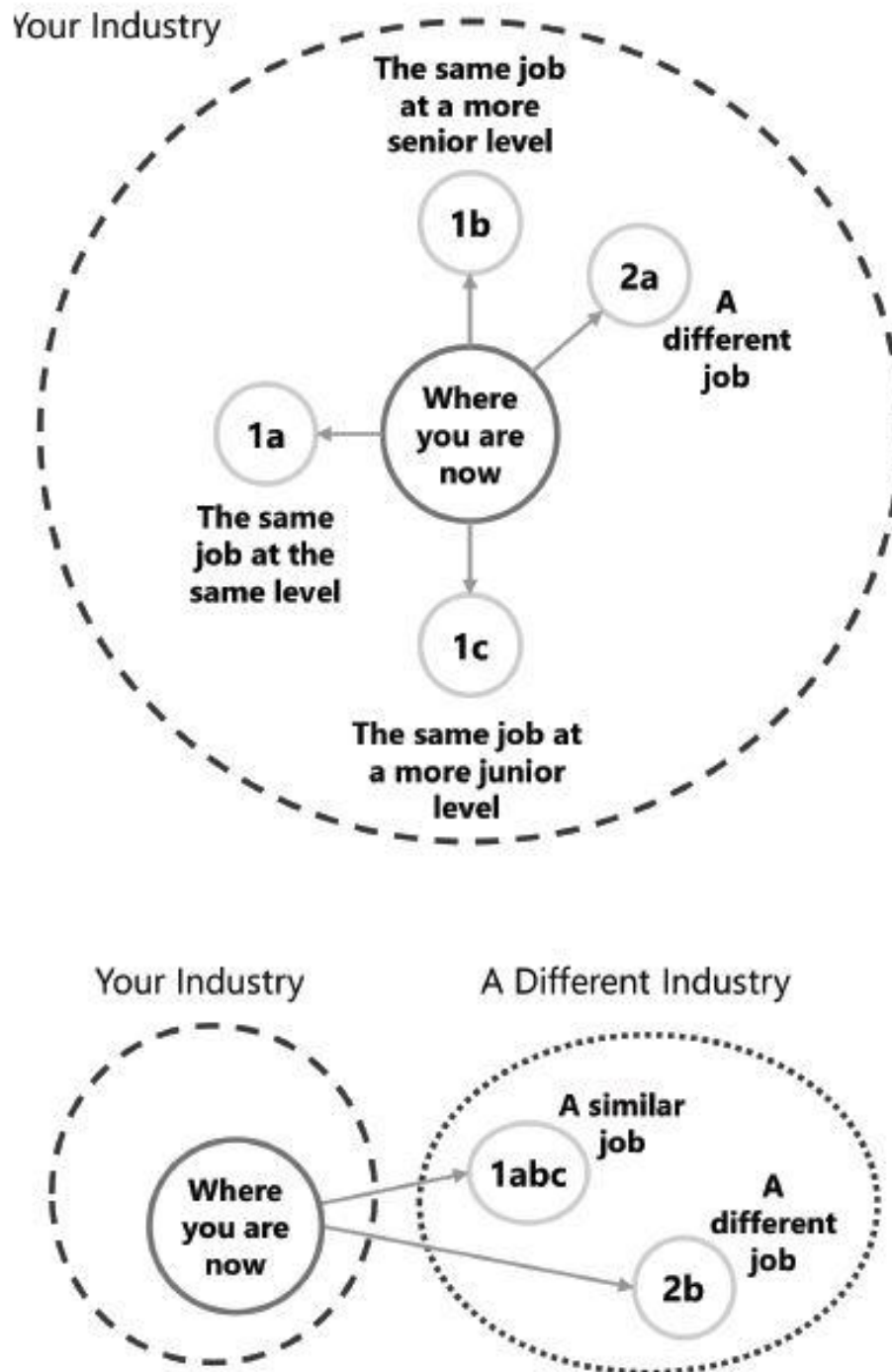


Figure 1: Job Options in Current and New Industries

five

GETTING THE SAME OR A SIMILAR JOB

IT'S POSSIBLE THAT THE industry you previously worked in has not been too severely affected by an economic downturn. If this is the case, then you might be able to find a similar type of job soon. As you work through the process, make a list of the job titles based on the following options. Add these to the Job Search Term section of the Job Application Tracker included in the Action Plan.

1a. The Same Job at the Same Level

The starting point for your search is to use the title of your recent job. Another option is to find out if there are any variations of your job title. Search online for, "What is a similar job to [your job title]?" If you want to see if there are more options, go to the "Find

six

GETTING A DIFFERENT JOB QUICKLY

THE PURPOSE OF THIS chapter is to help you generate several options for jobs that are different from your most recent position. You can either go through the steps one at a time or just pick the ones that apply to your situation. Feel free to stop when you think you have enough and come back to this chapter later if necessary. Add these to the Job Search Term section of the Job Application Tracker template, which is included in the Action Plan in Chapter 2: *Tools and Templates*.

After you've listed several options, then go to Chapter 10: *Applying for Jobs*.

seven

DEVELOPING NEW CAREER OPTIONS

SOMETIMES THE WORD “CAREER” is used interchangeably with a job or occupation. For example, a person has a career as a carpenter, doctor or firefighter. Alternatively, “career” describes the advancement through a series of jobs within an industry, following one specialization. An example of this is starting in a job as a marketing assistant, then being promoted to coordinator, manager and then marketing director.

“Career” also describes the movement through a few different jobs within an industry, possibly at more than one organization. Examples of this progression are: store checkout clerk, salesperson, sales manager, department head, then store manager. A career is not just an upwards progression; it can sometimes be sideways.

eight

DECIDING ON THE BEST OPTION(S)

ONCE UPON A TIME, some people would work for one organization their entire life. Now, that seems like a fairy tale from a children's storybook. Today, it is far more common for people to change jobs several times during their lives. It seems necessary, now more than ever, to know how to actively plan and manage your career on a continuous basis, as well as to be able to recover from career setbacks. The next phase is to take the list of career ideas and to narrow them down to one or a few options to investigate in detail. Then we will look at deciding on your objective and developing a career plan. If there is an obvious option you would like to pursue, scan over the following and start at Step 18: Deep Dive.

nine

NEW CAREER PLAN

THE MAIN PART OF the planning process was to decide on what action to take. Now that you've identified a career choice it's time to plan the implementation. For some people, the change to a new career could be relatively straightforward. For example, I found that in my case, the initial tasks were:

- Complete a short industry course in risk management.
- Undertake an industry certification test.
- Join the industry association.

For others it might be a longer process. We will look at planning some of the more complex scenarios which will involve the following steps:

- Training and education
- Certification

ten

JOB SEARCH

THERE ARE MANY WAYS of getting a job. Knowing the different methods can help inform your job search strategy. Depending on where you look, you'll find different statistics on how people are hired. The following table is based on a research report titled, "Source of Hire 2015" by CareerXroads.⁵

SOURCE	%
Online Job Aggregators (17.3%) + Job Boards (9.8%)	27.1%
Referrals	22%
Internal recruiting staff and external agencies	14.7%
Sourced from part-time staff or contractors	8.9%
Colleges, College Fairs, Intern conversion	8.3%
Re-hire of former employees	6.5%
Career Fairs	2.9%

SOURCE	%
Print ads	1.8%
Walk-ins	1%
Radio, TV, Cable or other non-interactive source	0.6%
Other	6%

You can use this as a guide to choose different job search options. This section will cover many of the methods mentioned above, as well as some tools you can use.

STEP 1A: ONLINE JOB BOARDS AND AGGREGATORS

Job boards are websites where an employer can post advertisements for job vacancies. This is a standard way of finding work and a practical place to start. Several job boards are international; however, it's a good idea to look for positions specific to your country or region.

Some of the more popular job boards include: CareerBuilder, Glassdoor, Job Central, LinkedIn, Monster, Nexxt, Craigslist, Eurojobs, JobsDB (Asia), Adzuna, Careers In Africa, Seek (Australia), and Stepstone. There are also a range of industry-based

eleven

CV, RESUME AND DOCUMENTATION

THE QUALITY OF YOUR documentation can make the difference between whether or not you get an interview.

Several jobs ago, I was a training coordinator and responsible for hiring permanent staff and engaging on-going contract trainers. Each time we would advertise for a position, we would get more than one hundred applications. Obviously, we didn't want to interview everyone, so it was a matter of trying to get the list down to about twelve people. We would then interview six. (Please take into account that I was not trained in human resources, so this is only my perspective).

While I was in that role, we went through six cycles of hiring. It never failed to surprise me that, for more than half the people who applied, their resume didn't explain how they fulfilled the most basic job criteria.

SECTION 3: PROFESSIONAL/WORK EXPERIENCE

Order your work experience with the most recent first. Write the job title, organization name, location, starting and ending date. Then three to four lines describing your position with responsibilities and what you did. Underneath this, list a few accomplishments or contributions as short bullet points. For your most recent job, add more detail in the description and accomplishments. Include jobs you've held in the last ten years or your last three to four positions. Roles before that time can be listed without detailing responsibilities and achievements. If one of these older roles is very relevant, include info from this experience in the Skills section or in your cover letter.

PROFESSIONAL EXPERIENCE

Project Manager, XYZ Organization

May 2017 – June 2020, Melbourne, Australia

Takes a hands-on approach assisting team members to deliver against client requirements. Engaged with all stakeholders in a positive and professional manner.

- 100% success rate of delivering projects on time over 3 years, by using effective team management.

twelve

PROMOTION AND NETWORKING

MANY PEOPLE DON'T LIKE the idea of promoting their skills and experience. Some people don't want to contribute to the flood of marketing and sales that we are inflicted with every day, while others think that the facts in their resume should speak for themselves. However, letting people know that you are looking for work, and making an effort to present yourself in a positive way can increase the likelihood of getting hired. In addition, after you have a job, your network can support your career resilience.

ONLINE NETWORKING SITES

Networking sites can support your job search and career in several ways. Some recruiters actively look for candidates to fill specific roles by searching

thirteen

INTERVIEWS

INTERVIEWS CAN BE STRESSFUL, and one way to help you face them is to be well prepared. In the past I've not been very well organized for interviews and have had mixed results. During times of economic downturn, with millions of people out of work, there is often a lot of competition for each available placement. As a result, I'm committing more time and effort to being prepared.

FINDING THE RIGHT PERSON

When I was hiring new staff, some of the biggest fears I've had were that the person wouldn't have the right skills, wouldn't get along well with the team, or wouldn't present professionally to clients. The hiring process is time consuming and no one wants to repeat it because they made a mistake and hired the wrong person. Therefore, we asked a range of different questions during interviews to try and make sure to get the right

fourteen

BECOMING WHO YOU WANT TO BE

THERE ARE MANY WAYS you can approach achieving your long-term goals. Here are a few of the tools that have helped me in this process.

CAREER PLAN

Stay connected to the idea that you are on your way to achieving your objective. This is especially important if it involves a few steps or may take some time. Try reading books, blogs, listening to podcasts about the industry, or joining an industry association.

fifteen

LOOKING AFTER YOURSELF

BEING MADE REDUNDANT CAN be a terrible experience, and it's affected me each time. I've learnt a few things, mostly the hard way. In emergency management jargon, I've used these tools to help prevent, prepare, respond, and recover.

IDENTIFYING AND MANAGING STRESSORS

Job loss is recognized as one of the most stressful events in life¹⁴ (assuming one is living in a developed country not troubled by war). Not only that, job loss can affect many other areas of your life as well. It's helpful to identify issues and act quickly to stop them from getting worse.