

EDUCATIONAL FUNDING FOR LAID-OFF

06.09

ADDITIONAL EDUCATION FUNDING FOR LAID-OFF WORKERS

The following information was shared by jobclubber, Joe Caldwell, June 2009

A person may only have to provide evidence that he/she is receiving unemployment to take advantage through the FAFSA.

This may help people that were not specifically designated as a reduction-in-force and are ineligible for WIA.

Regardless of someone's financial status (home value, cash in the bank, etc.) people may be eligible for loans or grants without being limited to WIA or WIRED.

The big change was having unemployed workers falling under the class of "dislocated workers". Even last year this took into consideration Katrina or natural disaster victims, but it has been expanded for this year.

FIRST

Contact your unemployment office for orientation and to see if WIA funding and the WIA "commitment" is right for you. Also, don't forget about WIRED funds that are specifically for the industries of Advanced Manufacturing, Biotechnology and Healthcare. Network with people in your profession that you are targeting to help you decide which training or certification may be best for you. Research the demand for the job skills in the area you want to live. If none of those funds or formats are suitable, then move on to the following.

SECOND

Ask questions from the unemployment office "Career Advisor" about alternate education funding that may be available for someone in your unemployment circumstances. You may receive a letter from the state unemployment office . . .

For example: Missouri Department of Labor and Industrial Relations
Division of Employment Security, 421 E. Dunklin St., P.O. Box 59, Jefferson City, MO 65104-0059

. . . and the letter should describe what you should do to obtain federal grants, or education assistance. Furthermore, the letter may state something like the following.

"You must take this letter with you to the school you select. For the next 90 days, it confirms that you are an unemployment insurance beneficiary. While it does not guarantee you a Pell Grant, your school" (financial aid department) "will use this letter to adjust your eligibility. After 90 days, or if you lose this letter, you may provide alternative evidence that you are currently receiving unemployment insurance by going to www.labor.mo.gov" (or your state's unemployment website) "and clicking on VIEW UNEMPLOYMENT CLAIM STATUS. . . ." etc.

THIS SPECIAL ALLOWANCE FOR UNEMPLOYED WORKERS TO POTENTIALLY RECEIVE EDUCATION FINANCIAL ASSISTANCE IS PART OF AN ANNOUNCEMENT (made on May 8, 2009) BY PRESIDENT OBAMA.

THIRD

FILL OUT THE FAFSA (using www.fafsa.ed.gov)! You will not be considered for government educational loans or grants or scholarships through the Department of Education without completing the FAFSA. It really isn't that difficult, so just do it!

The following is new for the 2009-2010 FAFSA:

As of today, are you (or your spouse) a dislocated worker? (Q103)

In general, **a person may be considered a dislocated worker if he or she is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;** has been laid off or received a lay-off notice from a job; was self-employed but is now unemployed due to economic conditions or natural disaster; or is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

See: PAGE 6 | 2009-2010 FAFSA on the web worksheet | www.fafsa.ed.gov

On the FAFSA, answer the following question (Question -103) by checking "**YES**". By answering this question as YES, your financial status will be given special consideration. *Your current assets may not be a consideration while determining your eligibility.*

FOURTH

When you complete your FAFSA you will receive an EFC. DON'T BE DISCOURGED IF IT LOOKS LIKE A HIGH NUMBER and DON'T GIVE UP, in case you are not eligible for a grant, immediately. Talk to your school or training institution about a special appeal (i.e. at JCCC, a professional judgment appeal). Some schools will consider such things that the FAFSA does not consider. Such as: family health expenses or issues; loss of household income; or any hardship case.