

JOB RESOURCES GUIDE

PREPARED BY THE OFFICE OF
CONGRESSWOMAN LUCY McBATH

@RepLucyMcBath | McBath.House.Gov



Lucy
McBATH
GEORGIA'S SIXTH DISTRICT

A Note from Representative Lucy McBath:

Dear friend,

My number one job in Congress is to make sure I'm taking care of folks like you and your family back home. If you or anyone else need help due to layoffs, my office and the New Dems created this Job Resources Guide to help you get back on your feet more quickly.

You may be able to use this guide to get connected with emergency unemployment insurance to get through this tough time. It may also help you find a new job, start a new small business, or get help with your bills and finances. I hope it may help you, and please know you're always welcome to call my office to ask questions at (470) 773-6330. You can find other resources at McBath.House.Gov.

I understand it's hard for many folks right now. Higher prices on things like gas and groceries are making it tough. This greatly impacts people on fixed incomes, retirees, and our valued public servants like teachers and military service members. No one should have their budget squeezed even more.

Please know that my team and I are here for you. Whether we agree on every issue or not, my job is to serve you. Everyone deserves a government that works for them – not just for special interests or the extremes of either party.

God Bless,

Lucy McBath
Member of Congress
Georgia's Sixth District

Table of Contents

Emergency Unemployment Insurance	4
www.usa.gov/unemployment-benefits	4
Get Help with Unemployment Insurance	4
Find a New Job	5
Find an American Job Center	5
State Job Bank	5
USAjobs.gov	5
Fedshirevets.gov	5
Veterans' Employment and Training Service	5
Start a New Business	6
The U.S. Small Business Administration (SBA)	6
The U.S. Department of Commerce's Minority Business Development Agency	6
Export-Import Bank	6
Export Assistance	6
Get Help from My Office	6
Help with Housing, Bills, and Finances	7
Lower Utility Bills	7
General Credit Card Help	7
Get a Copy of your Credit Report	
This federal government website has the information you need to find out what information is on your credit report and how to get a copy of your credit report.	7
Stop Mystery Fees on Your Credit Card (PDF)	7
Fix Mistakes on Your Credit Card Bill (PDF)	7
What To Do If You Can't Pay Your Credit Cards on Time (PDF)	7
Claim Lost Funds	7
Consumer.gov	7
When You Can't Pay Your Bills	7
Explore More Help	7
Help with Health Insurance	8
COBRA Continuation Coverage	8
Shop for Affordable Health Insurance Plans	8
Find Local Help	8
Children's Health Insurance Program	8
Community Health Centers	8
Get Help with Surprise Medical Bills	8
Additional Help	9

Emergency Unemployment Insurance

After losing a job, many folks need a little breathing room until they can get back on their feet. Here's how you can access emergency unemployment insurance and other resources.

USA.gov Unemployment Benefits

Please visit <https://www.usa.gov/unemployment-benefits> to find out how to apply for unemployment insurance you may need during this time. You can also reach out to the employment and training hotline at 1-877-872-5627.

Get Help with Unemployment Insurance

If you're experiencing issues with your unemployment insurance – such as delays with receiving payments or other issues – please contact the Governor's constituent services team for more help. They're here to help resolve issues with state agencies. You can find their information [using this tool](#) by selecting our state and then navigating to their "contact" page.

Finding a New Job

Though we've seen some economic uncertainty, we're also seeing some key progress that can help people find new work. If you're looking for a new job or a higher-paying job, here are some resources that may be able to help:

Find an American Job Center

Please visit a [Career One Stop](#) to find a job center near you. These centers are sponsored by the U.S. Department of Labor and several state agencies. It's free to use and you may be able to use it to find a job, create and post a resume, find training, file for unemployment benefits, and more.

Georgia Job Search Assistance

Created by the [Georgia Department of Labor](#). Listings of jobs with Georgia state agencies, Georgia cities and counties, and the federal government.

USAjobs.gov

Apply for employment with the federal government. In some cases, federal hiring may be impacted by ongoing hiring freezes and layoffs.

Fedshirevets.gov

This website helps connect veterans with job opportunities throughout the federal government. In some cases, federal hiring may be impacted by ongoing hiring freezes and layoffs.

Veterans' Employment and Training Service

A U.S. Department of Labor initiative that's focused on connecting veterans, service members, and military spouses with meaningful careers.

Start a New Business

For some, this may be an opportunity to branch out on their own and finally start the new business that they've been dreaming about. The past few years were the strongest on record for new small business applications.

Here are some resources that can help local entrepreneurs in our region.

[The U.S. Small Business Administration \(SBA\)](#)

This agency is here to help small businesses succeed. Find resources, affordable capital, and more.

[The U.S. Department of Commerce's Minority Business Development Agency](#)

The U.S. Department of Commerce also has resources to help minority owned businesses secure access to capital and compete for government contracts.

[Export-Import Bank](#)

This independent agency can help facilitate international transactions for small businesses when private sector lenders are unable to do so.

[Export Assistance](#)

The Department of Commerce also offers several tools to help businesses export their products around the globe.

[Get Help from My Office](#)

My office may also be able to help local businesses navigate challenges they may be having with the federal government.

Help with Housing, Bills, and Finances

Lower Utility Bills

There may be ways to make your home more energy efficient and lower your bills. Visit [here](#) to learn more, including savings available due to a new law. Many Americans qualify for upfront discounts or tax breaks that could save an average of \$500 per year on home energy bills.

General Credit Card Help

This is a good place to start for people who may have general questions or need assistance.

Get a Copy of your Credit Report

This federal government website has the information you need to find out what information is on your credit report and how to get a copy of your credit report.

Stop Mystery Fees on Your Credit Card (PDF)

Sometimes credit cards can come with unexpected fees. The Consumer Financial Protection Bureau has more on how to stop mystery fees.

Fix Mistakes on Your Credit Card Bill (PDF)

Mistakes on your bill can occur. Five steps are shared here that can help you address them.

What To Do If You Can't Pay Your Credit Cards on Time (PDF)

If you're in a tough spot, the Consumer Financial Protection Bureau also has more on what you can do if you can't pay your bill on time.

Claim Lost Funds

Find old payroll checks that haven't been cashed, bank savings that may have gotten lost, unclaimed insurance proceeds, and more for free. Over time people can lose track of some funds – and people often have more unclaimed property than you think!

Consumer.gov

Find tools that can help you protect your identity, manage money wisely, and more.

When You Can't Pay Your Bills

Resources for the Consumer Financial Protection Bureau on how to dispute billing errors, manage debt, and look out for unfair practices.

Explore More Help

Search for more assistance including for telephone bills, utilities, and more.

Help with Health Insurance

I know health insurance can be a concern after losing a job. Here are some resources that may be able to help you during this difficult time.

[COBRA Continuation Coverage](#)

If you've lost your job, COBRA may be an option to temporarily continue your coverage. You can visit the Department of Labor's website to learn more about COBRA and get answers to your questions. You may also call them at 1 (866) 444-3272.

[Shop for Affordable Health Insurance Plans](#)

It may be possible to enroll in a plan now for certain qualifying life events, such as if you lost your coverage due to a layoff. In addition, healthcare.gov also has more information to help you decide [whether shopping for a new plan or COBRA](#) may be right for you.

[Find Local Help](#)

You may also be able to get in-person assistance to find affordable health insurance. You can also access help over the phone or via email.

[Children's Health Insurance Program](#)

Affordable and quality health coverage for children or teens.

[Community Health Centers](#)

People can access several different local health centers for the care they need, including those who are uninsured or underinsured.

[Get Help with Surprise Medical Bills](#)

Congress recently passed a new bipartisan law to ban surprise medical billing, which is now in effect. I'm pleased to share the law has already blocked more than 9 million surprise bills. You can also get help with your medical billing situation or file a complaint by calling the No Surprises Help Desk at 1-800-985-3059.

Additional Help

We're here to help you however we can and have a dedicated team to help you with your federal cases. You can always call my district office at (470) 773-6330 to ask questions. If you're having issues with a federal agency from the IRS to Social Security, please know that my office is here to serve you.

We've helped recover millions of dollars in benefits and refunds for hardworking taxpayers since I took office, and we were named the Best Office for Constituent Services. We're always here to serve you.