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## Ways to Make Time Off From Work Work for You

By [DANA MATTIOLI](#)

As furloughs gain in popularity, more white-collar workers will be exposed to the measure, which ultimately results in a reduced salary. Still, there are ways to make the best of a furlough that can keep money in your pocket and even help you take the next steps in your career -- starting with how you take the time.

First, if you find yourself furloughed, speak to human resources to see if you qualify for unemployment benefits during the duration of your time off. If you're required to take the time off in weeklong chunks and not days here and there, you are more likely to qualify.

If your company gives the choice of taking all furlough days consecutively, consider the other costs that can be defrayed by using that option. For parents with children in day care, lumping furlough days into one week can save the cost of a week of care.

### *Trim Child-Care Costs*

While child-care costs are usually fixed, many centers, faced with dwindling enrollments, are willing to help furloughed parents change their arrangements. Lisa Fisher, spokeswoman for the Goddard School, a child-care center franchise with 322 locations nationwide, says various schools are working with parents to reduce their day-care schedules and make costs more affordable during their furloughs. You also can pare back on commuting expenses, dry cleaning and pet-walking more easily if you take your days all at once. It's easier to chop out a week's worth of parking and clothing costs rather than nip a day here or there.

If your company has a policy of paying employees for unused vacation days, try to schedule your furlough days when you would normally take vacation, like around the holidays or when kids are home from school. Then, cash in unused vacation days at the end of the year.

### *Work on Your Brand*

Career coaches suggest using furlough days to work on personal branding, in case there are layoffs. "Resist the temptation to feel like it's a holiday," says Chandlee Bryan, a New York career coach. Ms. Bryan advises people to use the time to network, work on cover letters and update your résumé.

You also might look for career-related seminars or training during your time off. Some community colleges offer weeklong -- or shorter -- training seminars that are typically low cost and could give you a skills boost. If your company has an education-reimbursement policy, you may not have to foot the entire bill.

Depending on the health of the industry you work in, a furlough could be a good opportunity to make a segue into another field. Roy Cohen, a career counselor for the Five O'Clock Club in New York, says

unplanned time off can be used to gather information on industries that interest you, speak with recruiters, organize informational interviews and even volunteer at companies in different fields to gain exposure to other areas. "You can trip, have bad interviews and experiment knowing that you have a safety cushion," he says. "It's like a job-search laboratory."

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