

## Survival Tips If You Lost Your Job Due To Covid Vaccine Discrimination

If you were fired from your job due to your sincerely held religious beliefs against receiving the Covid-19 shot, and you still have bills to pay, here are some ideas to help you to make it through. Be aware that it may take months or years before your wrongful termination case is heard. And even if you win, there could be an appeal of your wrongful termination claim. So, plan for the long haul. Here are some things to consider and/or do right away to survive:

1. **CIVIL RIGHTS COMPLAINT:** See our other publications on how and when to file a complaint with your state civil rights office and the EEOC (Equal Employment Opportunity Commission). You should file in both places **immediately** upon termination or when you were put on unpaid leave (which effectively means you have been terminated). Also start looking for an attorney to take your case. Most employment law attorneys will take good cases on a percentage (contingent fee), meaning you do not pay hourly and the attorney only gets paid if you collect money.
2. **PUBLIC BENEFITS:** Apply for ALL Public Benefits to which you may be entitled:
  - a. **UNEMPLOYMENT:** you may qualify for unemployment benefits so apply immediately.
  - b. **MEDICAID:** apply for Medicaid insurance coverage immediately for you, your spouse, and your children and other dependents. If your income is suddenly zero, this is the time to apply for the Medicaid benefits because you will probably qualify. You have been paying taxes from your wage withholdings for this so why not ask for help now when you need it.
  - c. **FOOD STAMPS:** apply for EBT, formerly known as food stamps.
  - d. **TANF:** apply for Temporary Aid for Needy Families (TANF). This was formerly known as welfare. You have also been paying taxes for this for a long time. You may qualify even if you do not have children.
  - e. **OTHER:** Since you are probably new at chasing public benefits, here is a site that the federal government publishes to help you to find all the possible benefits you may be entitled to: <https://www.benefits.gov/>
3. **EARLY RETIREMENT:**
  - a. If you have early retirement from your employer that you can apply for, it will likely mean you will be receiving less than if you waited until you were actually ready to retire. This may still be a good alternative but learn everything you can about all the options, deadlines, and amounts you will receive before you take early retirement.
  - b. If you are age 62, you may qualify for early Social Security benefits. Likewise, this may be a good alternative but be sure to first get a report from Social Security so you will know your options and how much more you may get if you wait until full retirement age to apply for social security.
4. **CHURCHES AND NON-PROFITS:** You may be able to get temporary help from churches or non-profits. It is humbling to ask, but there are many food banks out there and maybe even your local church has a budget to help out people in need.

## 5. JOB HUNTING:

- a. **MOVE TO A NO-MANDATE STATE:** This may be the perfect time to move to another state that is opposed to mandatory vaccines. Florida and Texas come to mind, but even Wyoming and a few southern states are also resisting the mandates.
- b. **GO TO WORK FOR A SMALL COMPANY:** Right now, smaller companies are not as likely to mandate vaccines. The Biden mandate is being followed by many companies with more than 100 employees and with businesses which have government contractors.
- c. **JOB BOARDS:** There are job postings everywhere right now, including some who are catering to the unvaccinated. Hunt there and hopefully you will find something right away.
- d. **HEADHUNTERS:** There are employee staffing companies who will place you for a job. Generally, they do not charge you for their efforts but they charge the employer who hires you. Do not forget about this possible resource to help you find a good job.

## 6. START YOUR OWN BUSINESS:

- a. **ONLINE:** This is often the easiest way to get started. However, this type of business is no different than any other business – you have to do it right. See below for more tips.
- b. **HOME BASED:** This is another way to go but you need to be sure that your local government allows you to have a home-based business. Check with the local zoning department before opening up shop to make sure you are in compliance.
- c. **BRICKS AND MORTER:** This is the riskiest but is also bold way to start your own business. If you have never opened a business before, do your homework first so you succeed.
- d. **PLAN AHEAD:** Here are some of the most important things to know about starting your own business.
  - i. **CHOICE OF ENTITY:** Get tax advice first – you need to know what type of entity you should form. The three most common are:
    1. **S Corporation** – this is a favorite if you have a business with active income, such as a personal services business or sales of products. You need to send in the S-election form ( <https://www.irs.gov/pub/irs-pdf/i1120s.pdf> ) to the IRS within 75 days of the time you form the corporation (if you miss the deadline, talk to a CPA right away because they may be able to help you to file late; otherwise, your company will be a C corporation and possibly subject to double taxes until you can file the S-election form the following year).
    2. **Limited Liability** – this is a favorite if you have passive income. Generally, you set this up as a single member LLC, which is a “disregarded entity” for the IRS (meaning you do not need to file a

separate tax return for this entity- all the income goes on your personal 1040 tax return).

3. Sole-proprietor – This is you doing business personally under a trade name or just under your personal name. You have unlimited personal liability in this situation but there are some advantages because of the simplicity in operating in this manner.

ii. TRADENAME:

1. TRADE NAME: Be careful – someone may already have the name you want either in your state or in another state. You MUST research this carefully. The research is even more crucial if you doing business outside of your state. You should at least search the following places to make sure someone else does not already have the name you want:

- a. Your state’s secretary of state trade name search.
- b. The federal governments trademark office: [https://tmsearch.uspto.gov/bin/gate.exe?f=login&p\\_lang=english&p\\_d=trmk](https://tmsearch.uspto.gov/bin/gate.exe?f=login&p_lang=english&p_d=trmk)
- c. An internet company such as 1&1 or GoDaddy. See if the URL is available. If no one has the name, and there is no one with a similar name that could cause confusion, then grab the URL right away (and you may want to get all the variations as well, such as .com, .net, .org, .info, etc.)

- iii. SECRETARY OF STATE: Once you chose the entity type, go online and form your entity with the secretary of state of your state. It is generally not a good idea to form an entity in another state. Delaware and Nevada are very popular but there is almost never a reason to form there unless you are a national or international company with multiple shareholders. They also make you pay for a local registered agent, which costs you extra money annually. You can be your own registered agent in your own state and usually pay nothing. If you are unsure, contact an attorney.

- iv. INSURANCE: Get with your insurance agent and talk about the insurance you need. Insurance is your first line of defense in the event you are ever sued for something or an accident happens. At the very least get adequate general liability and auto insurance. And on your general liability policy, ask to add an endorsement for non-owned autos (in case someone is driving for your business and crashes). On your auto insurance, be sure to have sufficient uninsured motorist and underinsured motorist coverage – at least 40% or more of all cars on the road are uninsured so your insurance may be the only company paying you if you are in an accident.

- v. MARKETING: The saying, “Build a better mousetrap and the world will beat a path to your door” is not true. You have to take steps to get the word out about your business. There is not a simple formula to market well. But the world has changed and you should consider the following:

1. Google pay per click seems to dominate nearly all marketing techniques. Read up on the Google AdWords - <https://support.google.com/google-ads/answer/116495?hl=en> It is likely that most new businesses need to pay Google to get their phones ringing.
2. You can go broke paying for advertising and website marketing. CAVEAT EMPTOR (OR BUYER BEWARE). You may have to spend money to make money but do not be suckered into an expensive marketing program that only makes money for the marketing company you hire but not you.
3. Join one or more local Chambers of Commerce. These are filled with other entrepreneurs like you who may give you referrals and may be able to provide resources and guidance to make your business a success. The national chambers of commerce are not very helpful for startup businesses so steer clear of them.
- vi. INDEPENDENT CONTRACTORS VS. EMPLOYEES: One of the ways you can sink your ship is to hire “independent contractors” instead of employees to help you with your business. You should get advice from an attorney to assist you to determine when you can safely hire independent contractors. Most states have a law in effect that says everyone you hire is a “statutory employee.” This means, you have to put them on worker’s compensation insurance and pay them as an employee (doing tax withholdings and paying matching FICA taxes). If you have someone working as an independent contractor and they are injured, you may have to pay all their medical bills and pay for their permanent injuries. This could be astronomical and cause you great financial loss. So, rule of thumb – unless you are absolutely sure that the person you are hiring is an independent contractor who is carrying workers compensation and liability insurance, you should always hire them as an employee and pay for their worker’s compensation insurance and withhold taxes. Another rule of thumb – if someone is an independent contractor, NEVER write a check to them personally – only write a check to their company name.
7. HOUSE PAYMENTS: It may be tempting to borrow money on your house or to try to arrange for a payment deferral so you can skip some payments. You need a place to live so try to finance your company without taking out additional loans on your house. Unless you absolutely have to, do not miss any house payments. It destroys your credit and nearly every lender is scamming – they are almost NEVER doing payment deferral arrangements. Once you get suckered in, you are always behind in payments and the lender can foreclose. And, they always put a derogatory entry on your credit, which lowers your credit score so low you will not be able to get loans when you need them.
8. CREDIT CARDS: Get out of debt as soon as you can. But, if you are like nearly everyone, you have some credit card debt. Make the payments are paid on time or they trash your credit. If you can finance your business without using your credit cards you should do so.

Late payments for credit cards and house payments may interfere with your ability to get SBA and other loans.

9. **BANKING:** It is crucial that you find a good bank. Most of the mega banks are terrible at helping out small businesses. But the smaller banks are frequently very conservative and charge more for their loans. If you can find a business-friendly small bank, this may be the best way to go. If you already have a good banking relationship, it may be okay to stay there to set up your business checking account and to get a business credit line.
10. **CREDIT CARD PROCESSING:** This is another area ripe with rip offs. There is a whole industry of marketers looking to get you the “best deal” on your credit card processing. Rule of thumb – go to your bank to get the credit card processing and equipment. However, if you do not use your bank, shop around for price – Square, Clover, PayPal, etc. all have different pricing schemes. Shop for the best prices. If you are in a business that they do not like, they may cancel your account (for example, some of them do not like guns or ammunition businesses or politically incorrect businesses or persons). So be careful who you choose.
11. **ACCOUNTING:** It is crucial that you keep good books and records and that you file taxes timely. The most commonly used accounting software is QuickBooks. It is inexpensive initially but they do have you keep paying for updates. Talk to your accountant and see if they want you to use anything other than QuickBooks. If not, buy it and start using it immediately. Also, try to find an accountant who will meet with you a few times a year to help you do tax planning. Most tax preparers are just that – they fill out forms. If that is who you are connected with, shop around to see if you can find someone who does actual tax planning as well. If you cannot find someone who does both, then you may be able to hire someone who does tax planning and pay them hourly for tax planning separately from your tax form preparer.
12. **PERSONAL LIABILITY IN YOUR BUSINESS:**
  - a. **Inadvertent Personal Liability:** Be careful – you can become personally liable when you did not expect to do so. If you borrow money from somewhere, you will always be required to sign both in your business name and personally. But if you lease a building, for example, you should try to only lease in your company name so that if the business fails, you may not have personal liability.
  - b. You need to learn how to sign correctly so you are binding the entity, not yourself. Make sure that every document you sign looks like this:

ABC Company, Inc.

By: Bob Smith, President

Bob Smith, President

If the document is not set up like this, hand write in this information and then sign. You need to make sure you disclose that you are signing on behalf of the entity, not you personally, and this is how you can do that.

- c. Payroll Tax Warning: If you are on a bank account into which payroll taxes are to be withheld or to be paid from, you have personal liability with the IRS for the payroll taxes even if you are not an owner of the company. Therefore, if the company fails to remit the withheld trust fund taxes, or fails to properly withhold payroll taxes, the IRS may come after you personally for all of the taxes.
  - d. Read the contracts before you sign. If it says no matter how you sign at the end of the contract, you are agreeing to be personally liable for the amounts due in the contract, then you should strike this type of provision.
13. BUILDING LEASES: Always have an attorney review any building or other lease you enter into before you sign. Too long, too short, bad terms, triple net, maintenance contracts for HVAC, unexpected repairs, common area maintenance additional rent, annual price escalators – the list goes on and on. Get help.
14. BUY A BUSINESS: Surprisingly, there are many small, family owned and run businesses which have owners ready and wanting to sell or retire. Buying an existing business may be a great way for you to get started. The phones are ringing, they have a location and name recognition, equipment, staff... so you may be able to have a successful business operation right away. You may also be able to bring new energy to the company to increase its annual revenues and profitability. Unless you have your own cash to buy, look for owners who will do an owner carry, meaning they will let you make payments to them for the buy-out. There are business brokers who list businesses for sale whom you can contact to look for a business. Or, if you know someone ready to retire, make a personal visit and see if they are willing to sell. If you find a business to buy, always get legal advice.
15. BANKRUPTCY: This is always a last resort. But if you are in over your head and cannot make it, contact an attorney for a bankruptcy consult. Rule of thumb – wait as long as possible to file bankruptcy in case new bills or debts arise so that you can include them in the bankruptcy. There are two basic types of individual bankruptcies:
- a. Chapter 7 – is a liquidation of non-exempt assets (those you are not allowed to keep) and a complete discharge of most debts (student loans, payroll withholding taxes you failed to remit to the IRS, and fraud claims are generally non-dischargeable).
  - b. Chapter 13 – in which you normally keep your house and make payments to the bankruptcy court usually over three to five years to pay creditors under a pre-approved “plan.” This prevents the creditors from coming after you so long as you make the payments (which are based on your ability to pay).
16. RESOURCES: One of the best money management writers out there is Dave Ramsey. It would be well worth your time to read or listen to his materials. His website is : <https://www.ramseysolutions.com/>

17. PRAYER: Always have your church and a group of your closest friends and family commit to regularly pray for you and your new business venture.

May you receive wisdom from the Lord and his richest blessings and provisions!