

FIRST 24 HOURS

I just got laid off.

Here's what to do first.

You don't need to solve everything today. Work through these three short lists in order -- they're designed to take you from the first four hours through tomorrow morning.

FIRST 4 HOURS

- ☐ Ask what happens to your final paycheck and any severance, in writing.
- ☐ Get contact info for HR or benefits -- don't rely on your work email or phone.
- ☐ Ask exactly when your health insurance coverage ends.
- ☐ Don't sign anything on the spot. Take any agreement home to read carefully.
- ☐ Save personal files and contacts before you lose access to work accounts.

TODAY

- ☐ Apply for unemployment benefits in your state, even if you're not sure you'll need it.
- ☐ Contact your landlord, mortgage lender, or bank if you expect a cash crunch -- get ahead of it.
- ☐ Write down your actual monthly expenses so you know your real numbers.
- ☐ Tell your household what's happening and what the plan is.
- ☐ Start a short list of people you'll want to tell about your job search.

TOMORROW

- ☐ Update your resume and your LinkedIn headline.
- ☐ Confirm severance and final pay will land in an account you control.
- ☐ Start comparing health insurance options: COBRA, marketplace, or a spouse's plan.
- ☐ Make a list of 5-10 people to reach out to this week.
- ☐ Decide on a target role and compensation range so your search has direction.

ILLUSTRATIVE EXAMPLE

Know your numbers.

Every number below is calculated with LayoffOS's real runway formula -- these are example inputs, not a guarantee of your own results.

Savings	\$20,000
Severance	\$12,000
Monthly expenses	\$7,500/mo

CURRENT ESTIMATED RUNWAY

4.3 months

REDUCE SPENDING TO \$5,800/MO

5.5 months

THE SAME CALCULATION, WITH YOUR NUMBERS

That small spending change bought 38 days of runway.

See what yours could buy.

LayoffOS calculates your real financial runway in about 3 minutes, then helps you manage deadlines, benefits, and your job search -- all in one place.

Calculate My Runway -> elevateanew.com

LayoffOS provides educational and organizational tools only and does not provide financial, legal, tax, insurance, investment, or employment advice. Calculations are estimates based solely on information entered by the user.