

# First 30 Days After Losing Your Job

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*A week-by-week timeline so you can focus on what matters.*

Losing a job is disorienting. There are deadlines you didn't know about, decisions that can't wait, and a long list of things to sort out — all while you're processing the emotional weight of it. This checklist breaks the first 30 days into manageable steps. Print it out, check things off as you go, and take it one section at a time.

## Week 1 — Immediate Priorities

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*Handle the time-sensitive items first.*

- Collect your final paycheck** — Confirm date and delivery method with HR
- Request benefits summary** — Get written details on health insurance, 401(k), and outstanding PTO
- Review your severance offer** — Read every clause before signing anything — you may be able to negotiate
- Secure copies of key documents** — Performance reviews, offer letter, pay stubs, W-2s

## Weeks 2-3 — Benefits & Budget

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*Make the financial decisions that protect you.*

- File for unemployment benefits** — Apply through your state's unemployment office — don't delay
- Evaluate health insurance options** — Compare COBRA (typically 60-day election window) vs. marketplace plans
- Decide on your 401(k)** — Roll over, leave in place, or transfer — don't cash out
- Adjust your monthly budget** — Cut non-essentials and identify your financial runway
- Contact creditors if needed** — Many offer hardship programs — ask before you fall behind

## Week 4 — Forward Momentum

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*Start building toward what comes next.*

- Update your resume and LinkedIn** — Reflect your most recent role and accomplishments

- Request professional references** — Reach out to former managers and colleagues while it's fresh
- Set a daily job search routine** — Even 1-2 hours a day creates momentum
- Explore retraining or upskilling** — Check free programs through your state workforce agency
- Evaluate job offers carefully** — Don't accept the first offer out of panic — compare total compensation
- Take care of yourself** — Job loss is grief. Give yourself permission to feel it.

## Notes

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### *Need more help organizing your transition?*

Lumeway offers step-by-step worksheets, planning checklists, and a free Transition Navigator to help you understand what comes next — one step at a time.

**Visit [lumeway.co](https://lumeway.co)**

*This checklist is a free organizational resource from Lumeway. It does not constitute legal, financial, or medical advice. Consult a licensed professional for guidance specific to your situation.*

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