

What to do after a layoff

Start with your pay, benefits and coverage deadlines, then build a job search you can keep up with. You can work through this guide one step at a time.

U.S. guide | Sources checked October 25, 2026

General information, not legal advice

This guide provides general U.S. information, not legal, tax, financial or medical advice, and does not create an attorney-client relationship. Laws, eligibility and deadlines vary by state, employer, plan and circumstances. Consult a qualified attorney for legal matters and the responsible agency, plan administrator or qualified professional for advice about your situation.

A layoff can bring shock, anger, relief, uncertainty, or several feelings at once. You do not have to turn this into a positive story or figure out your whole career today. Start with the dates that affect your money and coverage, then choose a next step you can manage.

This guide is for U.S. workers. Follow the deadlines that apply to you even if they come earlier than the suggested first-day, first-week and first-month order. Checking a box is a personal reminder; it does not submit a claim, certify activity or confirm eligibility.

Your next steps, at your pace

Start with any deadline that comes first. Some steps may not apply to you. This is a blank printable list; it contains no account progress and marks on paper do not update your account.

[Use the guide and account checklist online](#)

First 48 hours

☐ **Save key documents**

Request separation, pay and benefit records in a personal account.

☐ **Confirm key dates**

Put each date in your own calendar; they may be different.

☐ **Review severance**

Ask questions and consult an employment attorney about legal terms.

☐ **Ask for support**

A meal, help reading a form or a check-in can be a useful place to start.

First week

☐ **Check unemployment benefits**

Follow your state agency's instructions and save the confirmation.

☐ **Set claim reminders**

Check the required activities, reporting rules and deadlines with your state.

☐ **Arrange health coverage**

Confirm the start date, documents and first payment for your chosen option.

☐ **Plan the next month's bills**

Separate confirmed money from pending benefits and contact providers early.

Your search

☐ **Choose target roles**

Note the pay, location, schedule and skills that matter to you.

☐ **Update your résumé**

Use real achievements; review every suggestion before sending.

☐ **Set up Job Curator**

Review the search preferences and available plan access before enabling it.

☐ **Track applications**

Keep any extra records your unemployment agency requires separately.

☐ **Reach out for help**

An introduction, a résumé review or a conversation is enough to ask for.

Your routine

☐ **Set a daily routine**

Leave space for meals, rest, care responsibilities and time away.

☐ **Review the week**

Adjust your plan around your needs and any benefit requirements.

Save your documents and confirm the important dates

Create one folder in a personal account you can access after work access ends. Save records you are entitled to keep, or ask HR to send copies:

- Your layoff or separation notice and any severance offer.
- Recent pay statements, employment agreements and relevant benefit documents.
- Health coverage details, including the exact end date for you and any covered family members.
- Retirement account information, equity documents and any deadlines in your benefit plans.
- Personal performance records you are allowed to retain, plus contact details for HR and the benefits administrator.

Keep personal employment records separate from company files. Do not download confidential business information, customer data or coworkers' records. If access has already ended, request your documents through HR.

Ask for written confirmation of your last working day, employment end date, final-pay date and health coverage end date. Put each in your calendar. They may be different dates.

Here is a message you can adapt:

A message you can adapt

Could you send me my separation documents and confirm my employment end date, final-pay date and health coverage end date? Please include an itemized breakdown of final wages, unused leave, commissions or bonuses, reimbursements and any severance. I would also appreciate the deadlines for reviewing the agreement, continuing benefits and returning equipment, plus a contact for questions after my access ends.

Final-pay timing varies by state. Whether unused leave must be paid can also depend on state law and the employer's policy or your agreement. Check your [state labor office](#) if the explanation is unclear. Do not assume every worker receives an immediate final paycheck or a payout for all unused leave.¹ State examples include [California's vacation rules](#) and [North Carolina's promised-wage rules](#); check your own state rather than applying either nationally.

Understand a severance offer before signing

Read the agreement when you have time to concentrate. Confirm:

- How much you would receive, when it would be paid and whether payments stop if you find another job.
- Whether the employer will contribute toward health coverage, and for how long.
- Which legal claims you would release and what confidentiality or other restrictions you would accept.
- Your acceptance deadline, any right to revoke and who can answer questions.

Ask for clarification or more time in writing if needed. An employment attorney can help evaluate the terms, especially if you suspect discrimination or do not understand what you would give up.²

The review period is not the same for everyone. For workers age 40 or older asked to waive federal age-discrimination claims, specific federal rules generally require at least **21 days** to consider an individual offer, or **45 days** for a qualifying group termination or exit program, plus **7 days after signing** to revoke. Other requirements apply, and these periods are not universal rules for every severance agreement.²

Severance is not automatic under the federal Fair Labor Standards Act. State law, a contract, a benefit plan or a union agreement may create obligations. Keep the question of additional severance separate from wages or benefits already owed.³

Were you entitled to advance notice? Federal WARN generally requires **60 calendar days of notice** for certain plant closings and mass layoffs at covered employers. Employer size, the number and location of affected workers, and exceptions matter. State laws may add protections. Check [DOL's WARN guidance](#) or ask your state labor agency if you think notice was missing.⁴

Check unemployment eligibility and start your claim

Contact the state unemployment agency promptly after becoming unemployed. A layoff does not guarantee benefits: eligibility, payment amounts, waiting periods and benefit duration depend on state rules and your work history.⁵

Start with the [Unemployment Benefits Finder](#), which links to state agencies. Generally, you file where you worked. If you moved, worked remotely across state lines or worked in multiple states, ask the agency which claim to file. Your current state's agency can explain how to file with another state.⁵

Gather the information the application requests, usually identification details, employer names and addresses, dates worked, pay information and the reason employment ended. Describe the separation accurately. Save your application and confirmation number.

Check now even if you are receiving severance. Report severance, salary continuation, leave payouts and any other work or earnings as instructed. Ask how they affect your claim and whether you will need to reopen or refile it later. Payment type and timing can matter; a rule from another state may not apply to you. New York's [severance FAQ](#), for example, has specific timing and allocation rules.⁶

Once you apply:

- Follow the state's weekly or biweekly certification schedule, including its instructions while a claim is pending.
- Complete required work-search activities and keep the required records from the start.
- Report work and earnings for the period the agency specifies, including freelance or part-time work.
- Check the portal and mail for requests, appointments and decisions.
- If denied, read the appeal instructions and deadline immediately.⁵⁷

The manageable routine later in this guide still needs to meet your state's requirements.

Keep a work-search record with Tracker

[Open Tracker](#) to record jobs, application stages, notes, next steps and follow-up dates, including applications made outside LAYIQ. In your notes, record the date, employer, role, activity and result when useful. Keep copies of application confirmations and any other proof in your own secure folder.

Your state decides what counts

Tracker can help organize your search, but it does not report to unemployment agencies or certify compliance. Check which activities count, what fields and evidence you must retain, how long to keep them and which official form or portal to use. Add networking, workshops and other activities to the record your agency requires. A background search alone may not meet work-search requirements.

Keep your applications, notes and follow-ups together in Tracker. Add any extra evidence your unemployment agency requires to your own records.

[Open Tracker](#)

Compare health coverage before an enrollment window closes

Start with the **date your current coverage ends**, which may differ from the day you stop working. Ask HR or the plan administrator to confirm it in writing.

Then compare your options. The deadlines run on different clocks.

Options and deadlines to confirm

Coverage option	Deadline to watch	What to check
A spouse's employer plan, or a parent's plan if you are eligible	Generally request special enrollment within 30 days after losing your other coverage .	Eligibility, start date and the added household premium. ⁸
A Marketplace plan	Generally select a plan within 60 days before or 60 days after losing qualifying coverage .	The premium after any eligible assistance, start date and required documents. ⁹
COBRA continuation	Generally at least 60 days from the later of coverage loss or the date the election notice is provided . The initial payment is due within 45 days after election .	Full premium, employer contribution, payment instructions and due dates. ⁸
Medicaid or CHIP	Applications are accepted year-round .	State eligibility rules for you and your children; family members may qualify for different coverage. ¹⁰

For every option, check your doctors, prescriptions, deductible and out-of-pocket costs. Ask whether switching plans means starting a new deductible. Compare the cost of the care you expect to use as well as the monthly premium.

What COBRA actually means

COBRA can let eligible workers and family members continue their employer health plan, usually for up to **18 months after a layoff**. You generally pay the full premium, including the employer's former share, plus a possible administrative fee. Together, the premium and fee are typically no more than **102% of the plan's total premium**. An employer may subsidize some of that cost through a separation agreement.¹¹

Federal COBRA generally covers private employers with at least 20 employees and most state and local government plans. Other arrangements may have different rules, and state continuation laws may cover some smaller employers. Ask which rules apply to your plan.⁸¹¹

If you elect COBRA and pay on time, coverage generally goes back to when your previous coverage ended. Your first payment may cover more than one month. Confirm the amount and dates with the plan administrator, especially if you previously waived COBRA coverage.⁸

Keep the Marketplace clock separate

Because its enrollment window is tied to coverage loss, **waiting for a COBRA notice does not extend your Marketplace window**.⁸⁹

For HealthCare.gov enrollments after coverage has ended, coverage generally starts on the **first day of the month after you select a plan**. Selecting before your old coverage ends can help avoid a gap. Confirm the effective date, send any requested proof of coverage loss and pay the first premium to the insurer. An application alone does not activate coverage.¹²

Marketplace assistance depends on eligibility and your estimated **income for everyone in your tax household for the full calendar year** you want coverage. Include wages already earned, unemployment compensation, taxable severance and expected income for the rest of that year. Update the application when your income changes. Access to a family member's employer coverage that meets the applicable affordability and coverage standards can affect assistance even if you decline it.¹⁰¹³¹⁴

Check before canceling COBRA. Voluntarily dropping it or stopping payments does not, by itself, create a new Marketplace enrollment opportunity. You may be able to switch during Open Enrollment or a qualifying special enrollment period, including when COBRA runs out or an employer's contribution ends. Confirm the new coverage and start date first.¹⁵

If you are eligible for Medicare, check [Medicare's COBRA guidance](#) promptly. COBRA does not extend the Medicare Part B special enrollment period after employment ends.¹⁶

Make a plan for the next 30 days of bills

Start with a short view of the money you can actually use:

1. List available cash and confirmed take-home payments, with their expected dates. Keep pending benefits separate until approved.
2. List the next month's essentials: housing, food, utilities, health coverage, necessary care, transportation and debt payments.
3. Review subscriptions and automatic payments. Pause expenses you can comfortably do without.
4. If a bill may be hard to pay, contact the landlord, lender or provider early. Ask what help is available and how any arrangement affects fees, interest and future payments.¹⁷

Severance and unemployment compensation generally count as federal taxable income. Review withholding or estimated payments and budget using what you will receive after taxes. State tax treatment may differ.¹⁴¹⁸

Before withdrawing retirement savings, check the tax consequences and your plan's options. Some withdrawals can trigger additional taxes. If you have a retirement-plan loan, ask the administrator how separation affects repayment.¹⁹

If essentials are already out of reach, check [USA.gov's government benefits finder](#) for food, housing and other assistance. Eligibility varies by program; you can investigate support while your unemployment claim is being reviewed.

Build a routine that leaves room for the rest of your life

Start with a light routine during the first week, then adjust it as you go. Give your days a few anchors: a reasonably consistent wake-up time, meals, time outside or movement that works for you, and a time to stop job-search tasks. Ask someone you trust to check in if handling everything alone feels difficult.

Here is a starting routine you can adjust around caregiving, health needs, other work and benefit requirements:

Options and deadlines to confirm

Block	A manageable starting point
Benefits and administration	15 to 30 minutes to check messages, submit forms and track deadlines. Allow longer for claims or coverage decisions.
Focused job search	One 60 to 90 minute block for a well-matched application, company research or interview practice.
Staying connected	One useful message, follow-up or conversation.

Block	A manageable starting point
Time away	A planned break and a stopping time. Add another search block when useful and realistic.

This is a suggested starting point, not a required productivity target. Complete any unemployment work-search or appointment requirements even while you are easing into a routine.

Narrow the next step enough to act on it

Choose one or two kinds of roles to explore first. Write down the skills you want to use, the pay you need and the location or schedule you can accept. If you need income quickly, consider temporary or contract work alongside a longer-term search, and check how that work must be reported to unemployment.

Update your résumé with recent work while the details are fresh. Use achievements you can explain and support. Keep a simple record of applications, contacts, follow-ups and what you learn from each conversation.

Ask a few people who know your work for specific help. For example:

A message you can adapt

My role was eliminated, and I'm looking for [type of role] in [location or remote]. If you know a team hiring for that work, I'd appreciate an introduction. I'm happy to send a short summary of my experience.

Use your own role, location and strengths. You can tell a few people privately before deciding whether to post publicly.

Once a week, review what is producing useful conversations. If a type of role gets no response, revisit the fit and how your experience is presented before sending more of the same application. Keep space to change direction as you learn.

When you want help with the search itself, [LAYIQ's guides](#) cover applications, company research and interview preparation. For now, choose the next task that protects your coverage, keeps money coming in or moves one useful conversation forward.

Update your résumé with Resume Tailor

Start by updating your base résumé with recent responsibilities and achievements. Then choose a job from LAYIQ listings in [Roles](#) or [Tracker](#) and open Resume Tailor from that role's tools. Tracker entries added from an external link do not have these tools. It helps turn your confirmed experience into a draft for that

specific job. Review and edit the suggestions, keep only claims you can support and save a copy before applying.

[See how Resume Tailor works.](#) If you need to check formatting first, the free [ATS Résumé Checker](#) shows the text extracted from your file in your browser. Neither tool can promise an interview.

Let Job Curator keep looking in the background

[Set up Job Curator](#) with the roles, location and other preferences that matter to you. Review its search settings, schedule and notification choices before enabling it. It can keep looking in the background while you handle other priorities; you decide which results to review and apply to. It does not apply for you or complete unemployment work-search requirements.

[See how Job Curator works.](#) Access to Job Curator and résumé generation depends on your current plan and available usage; the guide and its checklist remain available without a paid plan.

Give the search a little structure, then step away. Set your preferences in Job Curator so it can keep looking in the background while you handle other priorities. Access depends on your plan.

[Set up Job Curator](#)

Make room for how you feel

Your job mattered, and losing it can hurt. Your employment status does not capture all of your skills, relationships or value. There is no deadline for feeling ready, and a difficult day does not undo the work you have already done.

- **Make the next step small.** Choose one necessary task and one manageable search action. If a form feels too big, the next step might be finding the document it asks for.
- **Ask for specific support.** You might ask someone to read a form with you, make a meal, help with caregiving or check in before a deadline. You can share privately before deciding whether to post publicly.
- **Keep a few daily anchors.** Regular meals, sleep, accessible movement, connection and time away from the search can support well-being. Adjust these to your health, responsibilities and energy.^{[20](#)}
- **Notice effort you can control.** A useful conversation, a clear application or a completed coverage task counts as movement. Silence from an employer is information about that application, not a verdict on you.
- **Review gently once a week.** Ask what helped, what felt draining and what one change would make next week easier. You can uncheck an item and return to it; this is your working list, not a score.

If distress is making day-to-day life hard, consider contacting a qualified mental health professional or a trusted health care provider. You do not need to wait until everything else is sorted out to ask for support.²⁰

When you have an interview ahead, the free STAR Interview Coach can help you practice explaining a real experience. Choose one example and build from there.

[Practice one interview example](#)

Common questions

Is this legal advice?

No. This is general U.S. information. Consult a qualified attorney about legal matters, including severance terms or possible employment claims. Confirm benefits and coverage requirements with your state agency or plan.

Can I use Tracker as my unemployment work-search log?

Tracker helps organize applications, notes and follow-ups. Your state decides which activities count and what records you must keep or submit. Use its required format and keep supporting evidence; LAYIQ does not submit or certify unemployment activity.

Does my checklist save without signing in?

You can read the whole guide and download its PDF without an account. Selecting a checklist item prompts you to sign in. Once signed in, saved checks follow your account across visits and devices. You can uncheck an item any time.

Do I have to complete every item in order?

No. Move urgent deadlines first and use the rest as a flexible list. Some items may not apply to you. The checklist is a way to organize tasks, not a measure of recovery or a benefits determination.

Does the PDF include my account progress?

No. The download is a blank printable guide and checklist. It contains no account details or saved checkmarks. Changes on paper do not update your online checklist.

Sources and official help

Sources checked October 25, 2026. Confirm current rules with the responsible agency or benefit plan when taking action.

1. **U.S. Department of Labor.** [Last Paycheck](https://www.dol.gov/general/topic/wages/lastpaycheck)
<https://www.dol.gov/general/topic/wages/lastpaycheck>
2. **U.S. Equal Employment Opportunity Commission.** [Understanding Waivers of Discrimination Claims in Employee Severance Agreements](https://www.eeoc.gov/laws/guidance/qa-understanding-waivers-discrimination-claims-employee-severance-agreements)
<https://www.eeoc.gov/laws/guidance/qa-understanding-waivers-discrimination-claims-employee-severance-agreements>
3. **U.S. Department of Labor.** [Severance Pay](https://www.dol.gov/general/topic/wages/severancepay)
<https://www.dol.gov/general/topic/wages/severancepay>
4. **U.S. Department of Labor.** [Notices for Plant Closings and Mass Layoffs](https://webapps.dol.gov/elaws/elg/layoffs.htm)
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5. **U.S. Department of Labor.** [State Unemployment Insurance Benefits](https://oui.doleta.gov/unemploy/uifactsheet.asp)
<https://oui.doleta.gov/unemploy/uifactsheet.asp>
6. **New York Department of Labor.** [Dismissal and Severance Pay and Pensions FAQ](https://dol.ny.gov/dismissalseverance-pay-and-pensions-frequently-asked-questions)
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7. **California Employment Development Department.** [How to Report Work and Wages](https://edd.ca.gov/en/unemployment/how_to_report_work_or_earnings/)
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9. **HealthCare.gov.** [Special Enrollment Periods](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/)
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10. **HealthCare.gov.** [Marketplace Coverage When You Are Unemployed](https://www.healthcare.gov/unemployed/marketplace-options/)
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11. **Centers for Medicare and Medicaid Services.** [Understanding COBRA Job Aid](https://www.cms.gov/marketplace/technical-assistance-resources/understanding-cobra-job-aid.pdf)
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12. **HealthCare.gov.** [Confirm a Special Enrollment Period](https://www.healthcare.gov/coverage-outside-open-enrollment/confirm-special-enrollment-period/)
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13. **HealthCare.gov.** [What to Include as Income](https://www.healthcare.gov/income-and-household-information/income/)
<https://www.healthcare.gov/income-and-household-information/income/>
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<https://www.irs.gov/pub/irs-pdf/p4128.pdf>
15. **HealthCare.gov.** [COBRA Coverage When You Are Unemployed](https://www.healthcare.gov/unemployed/cobra-coverage/)
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17. **Consumer Financial Protection Bureau.** [Unexpected Job Loss](https://www.consumerfinance.gov/consumer-tools/unexpected-job-loss/)
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