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a step-by-step guide

THE FIRST 30 DAYS AFTER A LAYOFF

What to do, what not to sign, and how to turn a layoff into your next move, from an HR leader who has been on the other side of the table.

Getting laid off is a shock, even when you saw it coming. In the first hours, it's normal to feel angry, embarrassed, scared, or strangely relieved. All of it is valid.

As an HR leader, I've been on the other side of layoff conversations many times. I've seen people make rushed decisions they regretted, and I've seen people turn a layoff into the best career move they ever made. The difference is usually what they did in the first 30 days. This guide walks you through them.

In this guide

1. Days 1 to 3: pause and protect yourself
2. Understand your severance before you sign
3. Health insurance, unemployment, and money
4. Days 4 to 10: get your story straight
5. Days 11 to 30: launch your search
6. Take care of yourself
7. Your 30-day layoff plan

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1. Days 1 to 3: pause and protect yourself

- **Don't sign anything on the spot.** You almost always have time to review a severance agreement.
- **Ask questions and get answers in writing:** your last day, final paycheck, unused vacation payout, severance terms, benefits end date, and what happens to your bonus, equity, and 401(k).
- **Save your personal information** before you lose access: contacts, performance reviews you received, and samples of your own non-confidential work. Never take company confidential files.
- **Ask for a reference** from your manager while the relationship is warm, and agree on how the layoff will be described to future employers.
- **Don't post in anger.** Wait before announcing anything publicly, and keep it gracious when you do.

2. Understand your severance before you sign

Severance is usually offered in exchange for signing a release, meaning you agree not to sue the company. Read it carefully.

- **If you're 40 or older,** federal law generally gives you at least 21 days to consider a severance agreement that waives age discrimination claims (45 days in a group layoff), plus 7 days to change your mind after signing.
- **It may be negotiable.** You can politely ask for more weeks of pay, extended health coverage, a neutral reference, accelerated equity, or outplacement support. The worst they can say is no.
- **Watch for non-compete and non-solicitation terms** that could limit your next job.
- **Consider having an employment attorney review it,** especially if you have significant equity, a long tenure, or concerns about how the layoff was handled. Many offer short consultations.

3. Health insurance, unemployment, and money

File for unemployment right away

Apply with your state as soon as you can. In many states, waiting can cost you weeks of benefits, and severance may affect when benefits start. Check your state's rules.

Health insurance

Ask when your coverage ends. Compare COBRA, which lets you keep your employer plan but usually at full cost, with plans on your state's health insurance marketplace. Losing job-based coverage qualifies you for a special enrollment period, and marketplace plans may be cheaper depending on your income.

Your money

- Build a bare-bones monthly budget so you know your runway.
- Don't cash out your 401(k) on impulse. Taxes and penalties can be steep. Learn your rollover options first.
- Pause or reduce non-essential subscriptions and expenses for now.

4. Days 4 to 10: get your story straight

Layoffs are common, and they're not a reflection of your worth. Hiring managers know that. What they want is a short, calm, forward-looking explanation.

> YOUR LAYOFF STORY
>
> "My role was eliminated as part of a company-wide restructuring that affected about 15% of the team. I'm proud of what I built there, especially the new onboarding program. Now I'm looking for an operations role where I can do that at a larger scale."

Practice it until it sounds steady. Then update your resume and LinkedIn while your accomplishments are fresh in your mind. Add your end date and turn on "open to work," either visible only to recruiters or publicly.

5. Days 11 to 30: launch your search

- **Tell your network.** Post a short, positive announcement with the kind of role you want. People want to help, and specifics make it easy.
- **Reach out to former colleagues and managers,** including people laid off with you. They're searching too and will share leads.
- **Talk to recruiters** who specialize in your field.
- **Pick a target** of one or two role types. Focused searches move faster.
- **Set a weekly rhythm:** a set number of tailored applications, networking conversations, and skill-building hours.
- **Consider short-term work.** Contract or consulting projects keep your skills sharp and your resume current.

6. Take care of yourself

A job search is a marathon. Keep a routine: wake up at the same time, get dressed, move your body, and end your "workday." Stay connected to people outside the search. If the stress feels heavy, talk to someone you trust or a professional. Treat yourself as kindly as you'd treat a friend going through the same thing.

7. Your 30-day layoff plan

1. **Day 1:** Get your last day, pay, and benefits details in writing. Sign nothing yet.
2. **Days 2 to 3:** File for unemployment. Save your personal contacts and reviews. Ask for a reference.
3. **Days 4 to 7:** Review severance carefully, and get advice if needed. Compare COBRA and marketplace plans.
4. **Days 8 to 10:** Write and practice your layoff story. Update your resume and LinkedIn.
5. **Days 11 to 14:** Announce your search with a clear target. Contact 10 people.
6. **Days 15 to 30:** Run your weekly rhythm of applications, conversations, and learning.

This guide is general information, not legal or financial advice. Rules for severance, unemployment, and health coverage vary by state and situation.

ready for your next step?

LET'S WORK TOGETHER

Book a strategy call with Elena

One-on-one help with your interviews, resume, salary negotiation, or next career move.

Book your strategy call

Sign up for the next networking session

Two hours, live, with a small group. Practice real conversations and leave with scripts you can use the next day.

Save your seat

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