



# SURVIVING SUDDEN UNEMPLOYMENT CHECKLIST

PROMOTION CAREER  
SOLUTIONS

- ☐ Determine if your unemployment is temporary or permanent. Were you furloughed temporarily, with the expectation that you'll be brought back at a future date? Or did the company shut down completely?
- ☐ Secure your finances. Assess your current needs and plan to conserve as much cash as you can. Make a list of your current expenses and see what you can do without.
- ☐ File for unemployment benefits. Make sure to consider tax implications — if it's an option, have taxes withheld from the compensation before it's sent to you. Also make sure you understand what you need to do to keep your benefits in force (for example, filing weekly).
- ☐ Assess whether you need to find other sources of income — for example, a part-time job — to carry you through your unemployment. (This may affect your unemployment benefits, but if you need money to live on, it may be necessary.)



- ☐ If you will have trouble making your rent or mortgage payment or paying other bills (credit cards, auto loans, student loans), contact the lender as soon as you can. Some many offer forbearance plans where you can make reduced payments or add the payments to the end of the loan.

- ☐ Research your company's benefits. If you were furloughed, is your company going to continue to pay for your health insurance coverage? If the company closed, will you receive accrued vacation or sick pay?
- ☐ Check into whether you are eligible for any other type of assistance, including the Supplemental Nutrition Assistance Program (SNAP, or "food stamps").
- ☐ Take this opportunity to think about where you want to be one year from now, and five years from now, and use this time to get from where you are now to where you want to go.
- ☐ Spend some time on personal development. Take online classes for free or at a low cost to improve your skills. Take this time to pursue a new certification or learn a skill that will improve your marketability.
- ☐ Update your résumé. Work with a résumé writer to update your résumé, LinkedIn profile, and other career search documents.
- ☐ Seek support from others during this time. Meet up virtually with friends, co-workers, and family to stay in touch.
- ☐ Take care of yourself. Eat right. Get some exercise. Try to get plenty of sleep.

