



TO BE SHARED WITH EVERYONE

Layoff Shock Guide

Human Developed · AI Created · Human Edited: Complete
Last Updated: October 2026



Layoff Shock Guide

Your 48-Hour Action Plan

*find your people.
get back to work.*

A note before you start.

What just happened to you is a shock, even if you saw it coming. Your brain is in survival mode right now. That is normal. That is human. This guide walks you through the most important actions in the right order, so that when the fog starts to clear, you have not missed anything critical.

Take a breath. Read this slowly. Do one thing at a time.

This guide is information, not advice

This guide is general information only. Joynr is not a law firm and does not give legal, financial or medical advice, and nothing here creates an attorney-client relationship.

Your own situation needs its own advice. Rules vary by state, by employer size and by your own circumstances, and they change.

Where something here turns on a deadline, on money or on your immigration status, talk to someone licensed before you act. Your state bar's lawyer referral service is the cheapest way to start, and legal aid is free in many states.

PHASE 1. THE FIRST FEW HOURS

Before you do anything else, protect yourself emotionally and practically.

Give yourself a minute before you respond to anyone

You do not owe anybody a reply today. Do not send the email you are drafting in your head, do not call your manager, and do not post about it yet. Anything written today will read differently tomorrow, and some of it can affect your severance.

Talking to people is different. Call whoever makes you feel steadier, whether that is a partner, a friend, a sibling, or a former coworker from two jobs ago. If nobody comes to mind right now, that is more common than you would think, and it does not mean you are on your own. There are numbers at the end of this guide.

 Two calls that should happen today anyway: an immigration attorney if you are on a work visa, and your pharmacy if you take a regular medication, so you can refill before coverage changes.

Write down everything they told you

While it is fresh, note your last day, severance terms, who to return equipment to, and any deadlines you were given. Ask for your termination date in writing. Memory fades fast under stress. Get it on paper now.

Do not sign anything today.

If they handed you a severance agreement, put it down. Signing usually gives up your right to bring a legal claim, and that is very hard to undo.

-  If you are 40 or older and the agreement asks you to give up age discrimination claims, federal law generally gives you at least 21 days to consider it, or at least 45 days if you were cut as part of a group. The clock runs from the employer's final offer.
-  If you are under 40, there is no federal minimum review period. The deadline printed in the document is the one that counts. That is a reason to move carefully, not a reason to rush.
-  If you are 40 or older and you do sign, you generally have 7 days afterward to revoke it in writing. That right cannot be shortened.
-  Feeling rushed is not a reason to sign. Ask for more time in writing. Employers grant it more often than people expect.

If you are working on a visa, your clock runs from your last day.

If you are on H-1B, L-1, TN, O-1, E-3 or similar, you generally have up to 60 days from your last day, or until your authorization ends, whichever comes first. Some options close earlier than that.

-  Talk to an immigration attorney in the next day or two, not next week. Ask your employer for your termination date in writing, because your clock runs from it. Also ask whether they will cover return transportation, which some employers are required to offer.

Save the personal things that are yours

Your pay stubs, offer letter, performance reviews, benefits documents, equity or stock grant paperwork, and personal contact details for people you want to stay in touch with. Grab those now, because access can be cut without warning.

-  Be conservative. Do not forward client lists, internal documents, code, or anything with company or customer data in it, even if you wrote it. Taking the wrong thing can put your severance at risk. If you are not sure whether something counts as yours, leave it. Writing a coworker's name and personal email on paper is safer than forwarding a file.

Find out exactly when your coverage ends

Health insurance is one of the most urgent items for most people, especially if you have dependents or a prescription you take regularly. Coverage often ends the last day of the month you were let go, but not always. Get the date in writing, because it starts other clocks later in this guide.

Venting to the wrong people first.

Your instinct is to call a trusted colleague. Be careful. Someone still employed at your company may feel obligated to report the conversation, or may say something that creates complications. Tell your personal circle first. Work circle comes later.

PHASE 2. DAY ONE

Now the practical work begins. Still not job searching, that comes later. First, stabilize.

File for unemployment now, not next week

Benefits usually start from the week you file, so filing early matters. File with the state where you worked, even if you live somewhere else. Search your state name plus "unemployment" and make sure you land on a .gov address, because paid lookalike sites show up first.

Set aside more time than you think. Some state systems are slow or go down, and getting kicked out partway through is normal and not your fault. Many states also make you sit out one unpaid waiting week. A handful do not.

⚠ Report your severance when you file. How severance affects benefits differs a lot by state. Some reduce your weekly payment and some do not let you collect while severance is being paid. Do not guess and do not leave it out. File anyway and let the state decide, because not reporting it can mean paying money back later with penalties.

⚠ If you worked for the federal government, recently left the military, or were paid on a 1099, there is a different process or you may not qualify. Apply anyway and get an official answer. If you are denied, appeal. Deadlines are short, often 10 to 30 days, and a lot of first denials get reversed.

Benefits are taxable. Most states let you have tax withheld. Say yes now so April does not hurt.

Review the severance agreement, and ask what else you may be owed

Look for how much, how it is paid, what you are giving up, and any conditions. If anything is unclear, talk to an employment attorney. Many offer a free first call.

⚠ If your employer has 100 or more employees and cut a large group at once, a federal law called WARN may have required 60 days of notice, or pay instead of notice. Employers are allowed to count severance against what they would owe. So it is fair to ask whether your severance is on top of WARN pay or instead of it. Several states have stricter versions.

⚠ Non-competes are back to being a state-by-state question. The federal ban was struck down and formally removed in February 2026, so do not assume one in your agreement is unenforceable.

⚠ Look up your state's rules on final paychecks and unused PTO. Some states require payment on your last day and can fine an employer for each day it is late. Others allow the next normal payday. Whether unused PTO is paid out at all depends on your state and your employer.

Sort out health coverage, and know both clocks

COBRA lets you keep your current plan at full cost. You get at least 60 days to decide, counted from the day your coverage ends or the day your notice arrives, whichever is later. Your notice can take several weeks to show up. That is normal.

- 💡 COBRA is retroactive. If you elect it, coverage goes back to the day your old plan ended, and you get at least 45 days after electing to make the first payment. So if money is tight, you do not have to pay on day one to stay protected. Just do not let either deadline pass.
- ⚠️ Federal COBRA generally applies to employers with 20 or more employees. If yours was smaller, ask about your state's continuation coverage. If you worked for the federal government, ask about FEHB continuation instead.
- 💡 Compare before you commit. Losing job coverage opens a special enrollment window on the marketplace: 60 days before your coverage ends and 60 days after. Enrolling before your last day of coverage can start the new plan with no gap. Have proof of the coverage loss ready, because without documents the window can be denied. Start at [Healthcare.gov](https://www.healthcare.gov), which will send you to your state's own site if it has one.
- ⚠️ Heads up on price. The extra pandemic-era subsidies ended December 31, 2025, so 2026 marketplace premiums are higher than what you may have heard. Compare real quotes rather than assuming. Also check Medicaid. There is no enrollment window, you can apply any day of the year, and it is based on the income you expect this year rather than on having a job.

If you were in a union or worked for the government

Call your union rep today. Contracts often include recall rights, seniority based bumping, or a grievance window, and some of those windows are only a few days long. If you worked for a government employer, ask specifically about appeal rights and about how to file for unemployment, because the process is different.

Tell your references before they hear it elsewhere

Message two or three people who saw your work up close and would speak well of it. They do not have to be managers. Peers, clients, and people who reported to you all count. If the relationships at your last job were rough, go back a job or two. Nobody expects every reference to come from the most recent role.

Update your LinkedIn status thoughtfully

Do not disappear. Do not post in anger. A simple update to Open to Work, visible to recruiters only if you prefer, signals availability without drama. You can write a post later when you are ready. Today, just flip the switch.

- ▶ Turning this on can bring scam messages within a day or two. More on spotting them in your Week 1 guide.

Calling your manager to understand why.

It usually does not give you the answer you are hoping for, and anything they say can complicate things while your severance is still unsigned. If you want to know more, write your questions down and take them to an employment attorney before you sign, not after. Once you sign, the questions are usually worth less, because the claim they would have supported is generally gone.

If the timing feels off to you, for example you were cut soon after taking leave, asking for an accommodation, reporting a problem, or sharing a pregnancy, say that to the attorney specifically.

MONEY WITH A DEADLINE

These have hard clocks and they are the ones people find out about too late.

Stock options, if you had any

 This is often the largest number in a layoff and the easiest to lose. Many plans give you around 90 days after your last day to buy your vested options. Miss it and they usually disappear rather than wait for you.

Exercising costs money and can create a tax bill, so look now while you still have time to plan. Get your grant agreement and plan documents before your accounts are shut off.

Spend your health FSA before your last day

 With a health FSA, your full yearly amount is usually available to you even if only part of it has come out of your paychecks. Once you leave, whatever is unused is generally gone. Glasses, dental work, prescriptions, a refill. Do it this week. Your plan's rules control the details, so check them.

Your HSA is yours, and it can help right now

 Unlike an FSA, an HSA goes with you when you leave and nothing is forfeited. HSA money can be used tax free to pay COBRA premiums, and to pay health insurance premiums during any period you are receiving unemployment benefits. You just cannot add new money unless you are on a qualifying high deductible plan.

If you borrowed from your 401(k), check it now

Leaving usually makes the rest of the loan due. If it is not repaid, the balance is treated as a withdrawal, taxed, plus an extra 10 percent tax if you are under 59 and a half.

 There is an exception worth knowing. If the loan is offset because you left the job, you generally have until your tax filing deadline for that year, including extensions, to move the money into an IRA or a new plan and avoid the tax. A tax professional can confirm your situation.

PHASE 3. DAY TWO

You have stabilized. Now start building the structure that will carry you forward.

Some of this will be more than you have in you today, and that is fine. Start with the unemployment claim and the severance deadline. The other clocks in this guide keep running while you work, so keep an eye on the dates you wrote down.

Give the day some shape

Some structure helps more than people expect. Pick a start time and, just as importantly, a stop time. If your day has three usable hours in it because of kids, a shift, or your health, three focused hours is a real search. Long unstructured days tend to produce less work and more dread.

Update your resume, a first pass only

Add your most recent role with dates and a few accomplishments. Do not overhaul everything yet. Just make sure it is current and you have a clean version ready. Deep refinement comes later.

Write down the people you would be glad to hear from

Former coworkers, old managers, mentors, people from your industry. Aim for twenty if they come easily, and three is a real list too. This is about reconnecting, not asking for jobs.

In a lot of fields more jobs come through people than through applications. That is not true everywhere, and if you are in nursing, government, trades, or teaching, the formal process is the main road. Either way, reconnecting costs you nothing.

Get a clear picture of the money

Add up what you have coming in: savings, severance, unemployment, anything else. Then look at what has to go out in the next 30 days. You are not doing this to feel bad. You are doing it so you know which decisions are urgent and which can wait.

💡 If the number is small or the number is zero, that is common and there is a specific next step. Call or text **211**, or go to 211.org. It is free in most of the country and connects you to rent and utility help, food assistance, and local programs. Call before you fall behind, not after. Help is easier to get while the bill is still current.

Two more worth an hour this week: apply for SNAP if your income dropped, because eligibility is based on current income rather than last year's, and if you have federal student loans, ask your servicer about unemployment deferment.

Tell one trusted person what you actually need

Not what you think they want to hear. What you actually need. Maybe it is someone to check on you every few days. Maybe it is an introduction. Maybe it is just someone to talk to. People want to help, but they need to know how.

⚠️ Signing the severance because it feels rude not to.

Whatever those people feel about it personally, in that room they are doing a job, and part of that job is getting the paperwork closed. Being polite is not the same as being on your side. You are allowed to say "I need time to read this" and leave.

Check the agreement for its own deadline and put that date somewhere you will see it. The pressure to sign quickly is usually a negotiating tactic rather than a real deadline.

THINGS TO WATCH FOR

The hard middle is real, and it is not a character test.

Job searches take longer than they should.

That is usually about the market, not about you. What tends to make the stretch harder is doing it alone. The days blur. Applications start feeling pointless. The silence from recruiters starts to feel like a verdict. It is not one.

Structure and a couple of people checking on you will not make the market better, but they do make the waiting more survivable, and they tend to keep you in it longer.

⚠️ A few things worth noticing in the weeks ahead.

- These are not failures and they are not character. They are signs you need more support around you, not more willpower.
- ⚠️ Sleep that has drifted a long way from what is normal for you. Not a fixed hour, since night shift, kids, pain and medication all move that line. If it is much more than usual and not improving after a week or two, mention it to a doctor rather than pushing through
- ⚠️ Pulling away from people. Isolation feels safe and it tends to make everything heavier
- ⚠️ Applying to everything at 1am without reading the posting. That pace burns you out and the applications get weaker. Volume is fine under real time pressure, just protect a few hours a week for roles you actually want
- ⚠️ Not talking about it at all. The shame compounds in silence, and it is much more common than anyone admits
- ⚠️ Measuring yourself by the silence. Recruiters are overwhelmed, not judging you

If it gets heavier than this.

Losing a job can pull up more than stress. If you are having thoughts of suicide or hurting yourself, or you just need someone on the phone right now, you can call or text **988** any time. It is free, confidential, and open 24 hours. You can also chat at 988lifeline.org.

If you want help finding low cost counseling, SAMHSA has a free 24 hour line at **1-800-662-4357** that will point you to options near you.

- 💡 If your employer had an Employee Assistance Program, it often stays active for a short window after your last day and usually includes a few free counseling sessions. Ask HR whether yours is still open, and for how long.

If you get through the next two days having only filed for unemployment and slept, you did the important part.

WHAT COMES NEXT

The 48 hours are over. The real work begins, and it does not have to be done alone.

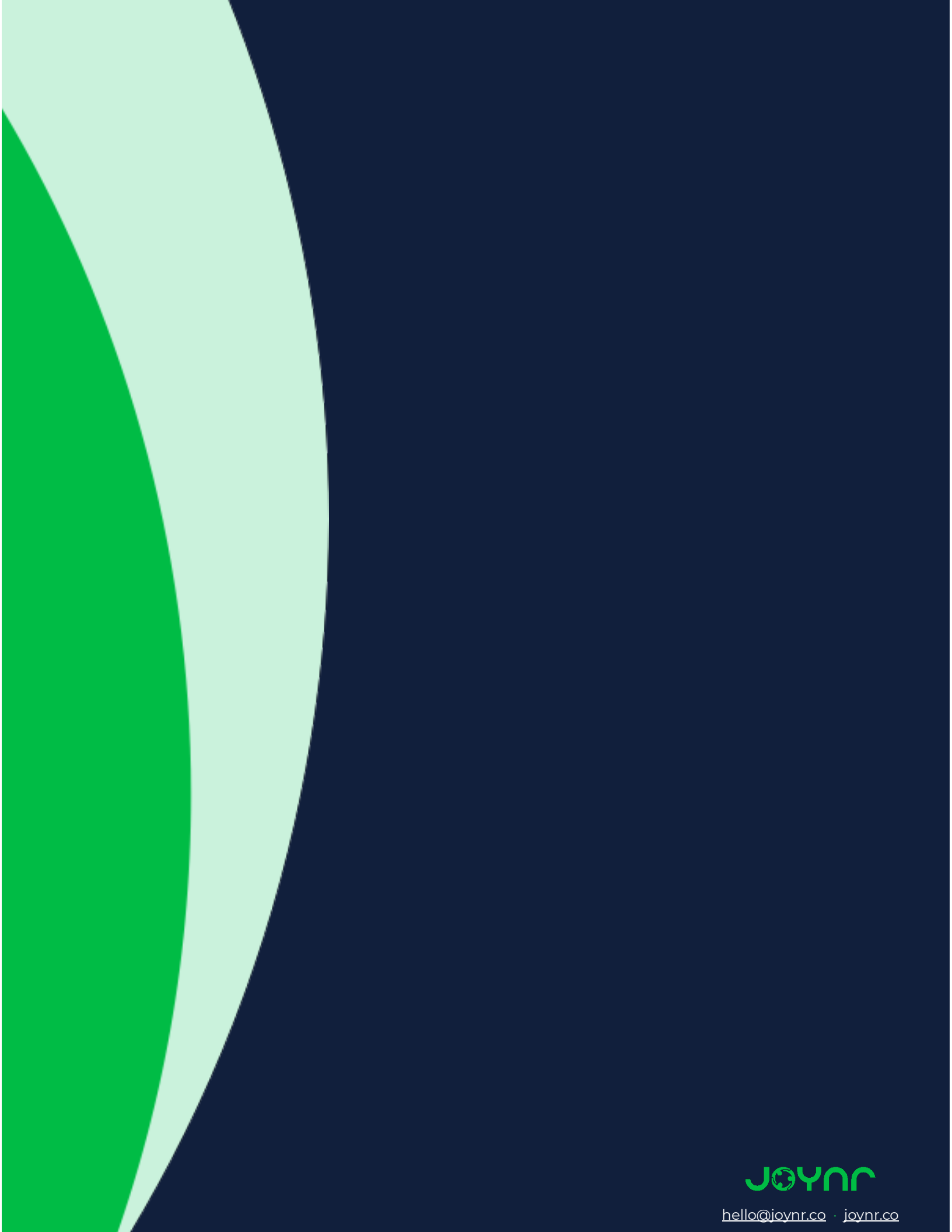
You do not have to figure this out alone.

What seems to help most is not having to do it by yourself. Having someone who checks in, notices when you go quiet, and marks the small wins. That is what we are building Joynr to be. A place to land. A community that gets it. A system that keeps you moving when it would be easier to stop.

Your next step is the What to Do in Week 1 guide, available wherever you found this one, or at joynr.co.

CHANGE LOG

Version	Date Modified	Modified By	Notes
1.0	June 27, 2026	Mike Hrubes	First published version
1.1	July 5, 2026	Mike Hrubes	Added scam warning note to LinkedIn action
1.2	August 14, 2026	Mike Hrubes	Fact-checked against primary sources. Corrected severance review period and added the 7 day revocation right. Added visa, WARN, stock options, FSA, HSA, 401(k) loan, Medicaid, 211 and 988 support.
1.3	October 4, 2026	Mike Hrubes	Linked the Week 1 guide, which is now published.
1.4	October 2026	Mike Hrubes	Moved the disclaimer out of the opening note into the front matter and completed it against the Joynr framework. It was missing the non-professional status and the no-relationship clause.



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