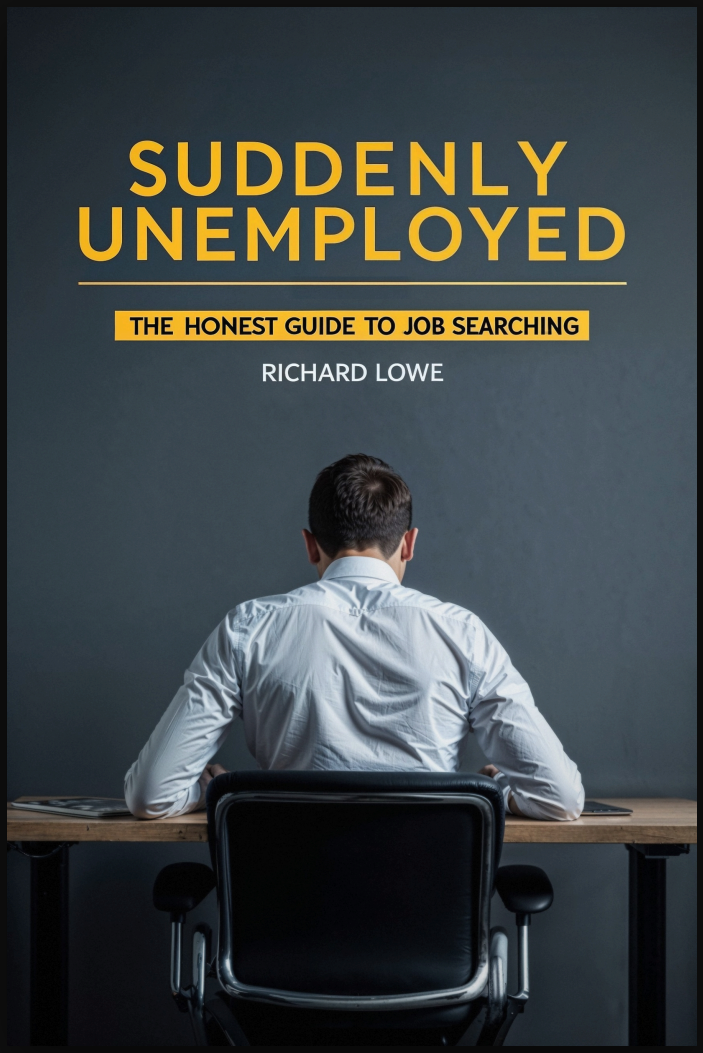
A FREE COMPANION TO SUDDENLY UNEMPLOYED

The Comeback Workbook

Thirty days of worksheets, checklists and scripts to get you from the shock of losing your job to a search that actually moves.



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How to Use This Workbook

Print it, keep a pen next to it, and work through it one page at a time.

Suddenly Unemployed walks through unemployment in the order you meet the problems: the shock, the money, the grind, the search, the interview and the offer. This workbook turns that path into pages you fill in, so your plan lives on paper instead of spinning around in your head at 3 a.m.

It has seven parts:

1. **The first 48 hours**, what to do and what to leave alone.
2. **The runway worksheet**, so you know how long your money lasts.
3. **The 30-day plan**, week by week, with a daily tracker.
4. **Your 30-Second Bridge**, the answer to "why are you unemployed?"
5. **The network list**, because conversations beat applications.
6. **The offer worksheet**, for negotiating with a weak hand.
7. **The 60-day check**, the Three-Lever Diagnosis, scam flags and Always-On Readiness.

Every part stands alone. If you lost your job today, start with Part 1 and stop there tonight. If you've been looking for months, skip to Part 7.

> *Most people find work. Your goal is to get employed again with your finances, sanity, and relationships as intact as possible.*

Part 1: The First 48 Hours

You're in shock, and shock makes people do stupid things. The best thing you can do is nothing permanent.

Do these

- [ ] Ask HR for written confirmation of your termination date, final pay date, health insurance end date and any severance details
- [ ] Find out when your computer and email access will be cut off, and save your own personal files and contacts (nothing that belongs to the company)
- [ ] Tell whoever handles your family's finances, today
- [ ] Eat something with protein and try to sleep at least six hours

Leave these alone

- [ ] No posts, videos or TikToks about the firing, and no Glassdoor review written in anger
- [ ] No angry emails, calls or voicemails to your former boss, HR or the CEO
- [ ] No venting to your work friends, who still work there
- [ ] No big financial moves: don't cash out the 401k, sell the car, or cancel insurance in a panic
- [ ] Don't sign a severance agreement you haven't read carefully

Part 2: The Runway Worksheet

Use the real numbers, without hope or panic padding them. Grab a calculator and pull up your bank accounts.

MONEY YOU CAN REACH NOW	AMOUNT
Savings and checking	
Other cash: final paycheck, severance, tax refund, unpaid commissions	
A. Total available	

ABSOLUTE MINIMUM EACH MONTH	AMOUNT
Rent or mortgage	
Food	
Insurance (including health coverage)	
Minimum debt payments	
Utilities and gas	
Minus what still comes in each month (unemployment benefits, side gigs)	
B. Monthly shortfall	

A ÷ B = months of runway: _____

Under 3 months
Emergency mode. You need income fast, even if it's not your ideal job.

3 to 6 months
Some breathing room. Be careful with every dollar.

Over 6 months
Good shape. Don't get complacent.

This week's money calls

- [ ] File for unemployment benefits today, even if you quit or were fired for cause. Let them tell you no
- [ ] Compare COBRA with a marketplace plan. Losing your job opens a 60-day window to sign up
- [ ] Call your mortgage lender or landlord before you fall behind
- [ ] Call creditors and your student loan servicer before you miss a payment
- [ ] Cut subscriptions, the gym and eating out. Every dollar should be necessary for survival or for finding a job

Part 3: The 30-Day Plan

Treat the job search like a job. Set a start time, an end time and a daily task list.

WEEK	FOCUS	DONE
Week 1 Damage control	File for benefits. Get termination, pay and benefits details in writing. Settle health insurance. Call six people in your professional life so they hear the news from you first. Line up two or three side gigs if you need fast money.	
Week 2 Foundation	Finish the runway worksheet. Rewrite your resume from scratch with accomplishments and numbers. Overhaul your LinkedIn headline, summary, photo and contact details. Clean up your social media.	
Week 3 Target	Write down the specific role and industry you want ("anything in marketing" is not a target). Build your network list (Part 5). Write and practice your 30-Second Bridge (Part 4). Line up four or five references.	
Week 4 Momentum	Reach out to five to ten people. Book at least one informational interview. Apply only where you meet 70% or more of the requirements, and apply early. Track every contact and follow-up.	

Daily tracker

Track your inputs as well as your results. Spend about 20% of your time on applications and 80% on conversations and relationships.

DATE	CONVERSATIONS	APPLICATIONS	FOLLOW-UPS SENT	SOMETHING THAT WASN'T THE SEARCH

> *A week where you did the right things but heard nothing is still a good week.*

If you can't get out of bed most days, have stopped enjoying everything for weeks, or are having thoughts of harming yourself, the search takes a back seat and getting help comes first. The 988 Suicide and Crisis Lifeline answers by call or text. Community mental health centers and Open Path Collective offer reduced-cost therapy, and your former employer's EAP may still cover a few sessions.

Part 4: Your 30-Second Bridge

Three parts, ten seconds each, moving the conversation from your past to your future before the interviewer can linger on the gap.

PART	YOUR WORDS
1. What happened Factual, no blame, full stop.	
2. What you did with the time Anything that signals forward motion.	
3. Why this opportunity Something concrete about this role.	

Example from the book: "The company eliminated my position as part of a restructuring. Since then I've been doing some consulting and sharpening my skills. I'm excited about this opportunity because it lets me focus on the areas where I've had the most success." Practice it in mock interviews with different people until it sounds natural. Never lie, never bad-mouth your former employer, and answer the question, then stop.

Part 5: The Network List

Most people find their next job through relationships. This is where most of your week should go.

List everyone you know professionally: former colleagues, clients, vendors, classmates, neighbors in your field. Don't pre-filter. Contact five to ten a week with something like: "Hi, I'm exploring new opportunities after leaving [Company]. I'd love to catch up and hear what you're working on these days." Ask for advice. Never ask for a job.

NAME	HOW I KNOW THEM	CONTACTED	WHAT CAME OF IT	FOLLOW UP

What I'm looking for, in one specific sentence: _____

Part 6: The Offer Worksheet

You have less bargaining power than an employed candidate, and more than you feel. They chose you, and they want you to say yes.

THE OFFER	WHAT THEY OFFERED	WHAT I'LL ASK FOR
Base salary		
Market range from my research		
Signing bonus		
Title		
Work from home days		
First review and raise date		
Training or conference budget		
Start date		

Pick the two or three that matter most. Don't negotiate every line.

Lines you can use

1. **Buy time.** "Thank you for the offer. I'm excited about the opportunity. Could I have until [day] to review everything and get back to you?" A day or two is reasonable.
2. **Push back gently.** "I was hoping for something closer to market rate for this role. My research shows similar positions in this area typically range from $X to $Y. Is there flexibility in the salary?"
3. **Give options.** "My research and experience level suggest a salary of $X. If that's not possible, would you consider $Y with a review after six months, or perhaps a signing bonus to bridge the gap?"
4. **Lock it in.** "Just to confirm, we discussed reviewing my salary after six months based on performance."

Decision check

- [ ] I compared this offer to my real options, including more unemployment, and left my last job out of it
- [ ] This job will make my life better than it is now
- [ ] It positions me well for the next job
- [ ] I haven't claimed an offer I don't have, or a threat I won't carry out

Part 7: The 60-Day Check

If nothing is moving after 60 days, something specific is broken. Find the one lever and fix that.

LEVER	THE SIGN	THE FIX	MINE?
1. Targeting	You apply to many jobs and hear nothing.	Narrow your target. Apply to fewer jobs that are a stronger match.	
2. Materials	No response from jobs that fit, or first-round calls and nothing after.	Get someone blunt to review your resume, and someone to read your LinkedIn cold.	
3. Relationships	Most of your activity is online, and your network has gone quiet.	The Job Search Inversion: back to 80% conversations, 20% applications.	

Scam flags: if you see one, stop

- [ ] A job offer with no interview and no reference check
- [ ] No physical address or phone number you can verify
- [ ] Any request for money: background checks, training materials, equipment, processing fees
- [ ] Vague talk of “earning money from home” or “being your own boss”
- [ ] A Gmail address and sloppy writing from someone claiming to represent a company
- [ ] A request for your Social Security or bank number before you're hired

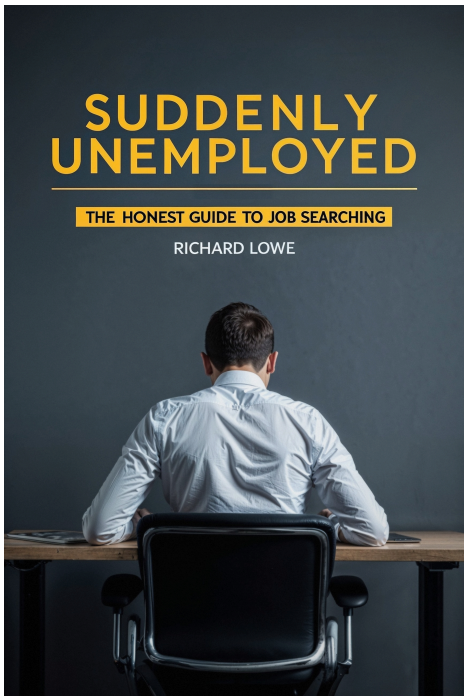
When you land: Always-On Readiness

Start in your first week at the new job, not the week after you lose it.

- [ ] Resume never more than 30 days out of date
- [ ] LinkedIn profile active and current
- [ ] At least five real professional relationships outside your employer
- [ ] Three months of expenses in cash, building toward six
- [ ] Help the next person who goes through this

The Whole Story

This workbook is the short version. Suddenly Unemployed covers every stage in full: the money math, resumes that get past the ATS, AI used the right way, interviews and negotiation from unemployment, ADHD, disability, retirement, scams, remote work and the situations that don't fit the usual advice.



Suddenly Unemployed:
The Honest Guide to Job Searching
The Working Life

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