

TECH LAYOFF DECISION TIMELINE

A Financial Checklist by Decision Window

This checklist is designed to help you track what needs attention, when, after a technology-sector layoff. Not all items apply to everyone. **The goal is clarity, not completion.**

Immediate (Days 1-14)

Preserve options. Identify Deadlines. Avoid Irreversible Mistakes.

- ☐ Confirm final employment date and severance eligibility
- ☐ Review severance structure (lump sum vs. salary continuation)
- ☐ Understand payment timing and tax withholding
- ☐ Identify all equity holdings (RSUs, options, ESPP)
- ☐ Confirm vesting status and forfeiture terms
- ☐ Determine post-termination option exercise window
- ☐ Review benefit end dates (health, life, disability)
- ☐ Note COBRA or continuation election deadlines
- ☐ Verify final paycheck, accrued PTO payout, and bonus treatment

Short-Term (Days 30-90)

Coordinate taxes, liquidity, and risk exposure

- ☐ Evaluate stock option excise scenarios
- ☐ Estimate tax impact (ordinary income, AMT, withholding gaps)
- ☐ Review estimated tax payment requirements
- ☐ Adjust withholding or make estimated payments if needed
- ☐ Assess health coverage options (COBRA vs Marketplace)
- ☐ Understand income impact on subsidy eligibility
- ☐ Build or update cash-flow runway
- ☐ Review investment concentration created by equity compensation

Medium Term (3-12 Months)

Readiness reflects confidence that plans will hold up over time.

- ☐ Rebalance portfolio after equity or liquidity events
- ☐ Reduce unintended concentration risk
- ☐ Evaluate Roth conversion opportunities (if income is temporarily lower)
- ☐ Consider tax-loss harvesting where appropriate
- ☐ Review charitable giving strategies in light of income changes
- ☐ Re-assess retirement contributions and rollover decisions
- ☐ Re-evaluate career direction, risk tolerance, and timeline to financial independence

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Self-Assessment and Interpreting Results

Self-Assessment

Identify Gaps in Your Understanding

- ☐ I clearly understand what decisions expire in the next 30-90 days
- ☐ I know which choices are irreversible once decisions pass
- ☐ I understand the tax consequences of equity decisions
- ☐ I am not relying on assumptions about future income
- ☐ My financial strategy reflects current income and career direction
- ☐ Prior short-term decisions did not limit long-term flexibility

Interpreting Your Results

- If most items fall in Immediate or Short-Term phases, timing matters more than optimization.
- If equity, tax, or multi-year planning items dominate, complexity is likely elevated.
- If decisions feel compressed or unclear, seeking validation before deadlines pass can help reduce risk.

Some professionals navigate these decisions independently. Others prefer to pressure-test assumptions, especially when equity, taxes, and liquidity intersect. This checklist reflects common decision patterns following tech layoffs. Individual circumstances vary by compensation structure, tax profile, and jurisdiction.

If this reflection raised questions, our full whitepaper explores how planning horizons evolve as wealth grows and why performance alone becomes an incomplete measure of success.

[Download "When Timing Matters Most"](#)



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