# Career Transition Toolkit

*Being laid off can be unsettling and emotional. This guide offers reassurance, encouragement, and tools to help you move forward.*

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Experiencing a layoff can be unsettling—even when you understand it was a business decision. Many people describe feeling shocked, overwhelmed, angry, relieved, or unsure of what to do next. It's also common to experience a mix of emotions at the same time.

A layoff is a major life change. It can affect how you see yourself, your sense of stability, and your plans for the future. None of these reactions mean you've done something wrong or that you won't land on your feet again. They are normal responses to uncertainty and loss.

This guide is designed to offer perspective and support during this transition. You don't need to have everything figured out right away. Taking things one step at a time is enough.

# Changing Jobs

## Why do people change jobs?

- If your job fits in with your life plan, you can pretty much predict when a change is in the offing.
- On average, people change careers six times during their lifetimes.

There are many reasons why you may find yourself changing jobs. Most job changes are voluntary, but some are not. How do you plan for a job change? If your job fits in with your life plan, you can pretty much predict when a change is in the offing. Job satisfaction is an important part of life planning. Why would you want to leave a job that provided you with lifestyle satisfaction? If a job is not satisfying, one of two things is likely to occur—you'll quit or you'll get fired. Sometimes a job is lost to company downsizing. This is often easily predicted. Jobs at companies about to downsize often become dissatisfying to the workers, especially as rumors abound. It could be a good time to polish the resume and scan the employment section of your newspaper.

You may also find that you are dissatisfied with the amount of income at your job. Perhaps you need to change companies or even careers. Likewise, if you are not happy with your co-workers or managers, a change should be contemplated.

It is estimated that a person will change careers six times in his or her lifetime. That's careers, not just employers. The reason? Job dissatisfaction. People grow. Sometimes they outgrow their current job and need a new career to provide the job satisfaction they crave. Sometimes this involves seeking more money , but not always. Sometimes it requires retraining or more education.

These issues are considered in lifestyle financial planning where one plans to have the resources necessary to provide a happy and fulfilling lifestyle.

## Think it through from all angles

If you are changing jobs or careers, you should consider the immediate financial ramifications of such a move and prepare for them. Take advantage of the tax breaks available to those who are changing jobs. But most important, make sure that your move fits in with your lifestyle goals.

# Take a Breath and Find Your Footing

After a layoff, it's natural to feel pressure to act quickly—update your resume, apply for jobs, or plan next steps right away. While forward movement is important, it's also okay to slow down briefly and give yourself space to adjust.

A layoff can disrupt routines, confidence, and a sense of control. Pausing does not mean giving up or falling behind. It can help you regain perspective and approach what comes next with more clarity and steadiness.

## Giving Yourself Permission to Pause

Taking a short, intentional pause can help you:

- Process what's happened without rushing to conclusions
- Reduce stress and mental fatigue
- Re-establish a sense of control during uncertainty

This pause, or break, doesn't need to be long. Even a few days spent resting, reflecting, and resetting expectations can make a difference.

## Simple Ways to Ground Yourself

When stress levels rise, small grounding practices can help you feel more present and settled. You might try:

- Taking slow, steady breaths: inhale through your nose, exhale through your mouth
- Focusing on one simple task at a time
- Spending a few minutes outside or near natural light
- Stepping away from constant news or social media related to work and layoffs

There's no "right" way to do this. Choose what feels manageable and supportive to you.

## Relieving Stress During Uncertainty

During times of transition, you may notice changes in sleep, energy, focus, or motivation. Uncertainty can make it harder to concentrate or fully relax, especially when you're thinking about what comes next. Gentle stress-relief habits can help support your well-being during this period.

Keeping a loose daily routine, even if it's flexible, can provide a sense of stability. Writing worries or unanswered questions down may help keep them from circling in your thoughts. Making time for activities that normally help you unwind—such as going for a walk, listening to music, or spending time on a hobby—can also give your mind a break. It may help to remind yourself that discomfort during uncertainty is common, and that this phase is temporary, even if the next step is not yet clear.

If some days feel harder than others, that's normal. Progress during a transition is rarely linear.

Taking care of your mental and emotional well-being is not a distraction from what comes next, it's part of preparing for it.

# Putting a Plan Into Place

Early key moves and decisions can make a difference between surviving financially until you're successfully employed again – perhaps even surviving comfortably – and making financial mistakes that could jeopardize your financial well-being for years to come.

## Start Looking for Work Immediately

Many newly unemployed assume they'll find a job quickly and decide to take a little vacation before initiating their job search. As appealing as it sounds, this is probably a bad idea. You may be misjudging the job market and your ability to secure a comparable position, especially when unemployment is high and the economy is struggling to recover from a downturn. Experts warn that potential employers may not be impressed with a six-month gap in your employment history.

Additionally, you are draining precious financial resources, such as an emergency fund or severance pay, which you could put to better use.

## Reassess Your Career

A job loss may be a good opportunity to reassess your career. But before launching into a new career during a time of unemployment, answer honestly the following questions:

- Is it realistic to make a change?
- Are you qualified for this new career?
- Are your job skills and education up-to-date?
- Can you afford to invest the time and money to upgrade or learn new skills?
- Do you have the money to live on while you make the transition?

## Job Sources

Now is no time to be shy or embarrassed about your job loss. Announce it to everyone you know: friends, colleagues, family, old high school chums. Network with people in your field. Join or make use of a trade association membership to circulate your resume and learn about jobs.

Other job sources include:

- Newspaper Want Ads
- Online Web Sites
- Professional job Search Services
- Government Employment Agencies
- Job Fairs
- Job-hunting Services Offered by Your Former Employer

# Building and Using a Career Action Plan

Today's workplace is full of unpredictable ups and downs. The only thing that may seem constant is change. In order to protect yourself and your family from the fluctuations that occur in the business world, and also to help you live your professional dreams, consider developing a career action plan. It can act as a safety blanket, allowing you to achieve your goals no matter what unexpected events arise.

Start by asking yourself a few questions:

- Do you know where your career is going?
- Do you know where you want your career to take you? How about in one year? How about in five years?
- Do you know how you will accomplish these short term goals? How about the long-term career goals?

Despite how many of these questions you can answer right now, a career action plan is a helpful and useful tool to have. Particularly if you had difficulty answering all of the questions above, this plan is an essential step in getting your career on a successful track. A plan like this takes into consideration how you want to spend your workday and where you want to spend your workday, so that you can properly prioritize what's important to you and how you can accomplish it.

## 1. Write Down Career Goals

Think about what's most important for you to accomplish in your career. This could be:

- Having a certain title
- Being promoted
- Having greater responsibility
- Learning a new on-the-job skill
- Earning a certain salary
- Completing something in a specific length of time
- Working with particular clients

## 2. Accomplish Career Goals through Leadership

By taking on a leadership attitude, you can lead yourself to on-the-job success. Develop your leadership attitude by:

- Discovering how you learn and using that information wisely
- Developing new skills that make you more marketable
- Talking with people who are learning new things
- Challenging yourself to do things that may scare you, like trying something completely new or difficult
- Learning to make good judgments based on the information you have
- Being flexible and keeping calm, no matter what the situation is

## Building and Using a Career Action Plan *(cont.)*

### 3. Take Action

Once you've mapped out what's important for you to accomplish, find out how you can accomplish it. Write down what you need to do in order to accomplish your career goals. Set deadlines for each step, and start acting on your dreams.

### 4. Defining What's Important to You

If you need more help defining your career goals, try the exercise below:

- What skills do you like the most? Write down the 10 skills that you enjoy using the most in the workplace:
    1. ______________________________
    2. ______________________________
    3. ______________________________
    4. ______________________________
    5. ______________________________
    6. ______________________________
    7. ______________________________
    8. ______________________________
    9. ______________________________
    10. ______________________________
- What do you value the most in the workplace? Some people value creativity, challenge, travel, security, honesty, or nature of the work being done, among other things. What do you consider most important?
    1. ______________________________
    2. ______________________________
    3. ______________________________
    4. ______________________________
    5. ______________________________
- As you develop your career action plan, it's important to note where you are right now in your career. What is your current job status and what is your position like? Does it allow you to use your favorite skills and does it support what you value about a workplace? Does it allow for growth and could it lead you to your long-term career goals?
- As you think about the present, also visualize the future. Assuming that what you're doing now is a good fit, where do you want to be five years from now? Could you consider or explore other positions that can use your favorite skills or support your values?

*Written by Life Advantages - Author Dr. Delvina Miremadi ©2026*

# Rebuilding Confidence

Though you might not notice it, or even admit it right away, a layoff can impact how you see yourself. Even when you know a layoff was driven by business or organizational decisions, it's common to question your abilities, your choices, or your future direction. Confidence can take a hit during times of sudden change.

It's important to remember that a job change does not erase your experience, skills, or contributions. What happened is an event, not a measure of your worth or potential. Rebuilding confidence is often a gradual process, and it doesn't require having everything figured out right away.

## Separating Identity from the Experience

For many people, work becomes closely tied to identity and self-esteem. When that role ends, it can leave a sense of loss or uncertainty. Taking time to separate *who you are* from *what happened* can help restore perspective. Your skills, values, and abilities existed before this role—and they continue now.

You may find it helpful to reflect on:

- Strengths you routinely used in your work
- Challenges you've handled successfully in the past
- Responsibilities others trusted you with
- Situations where you adapted, learned, or grew

These reminders can help ground confidence in facts, not assumptions.

## Taking Small, Confidence-Building Actions

Confidence often returns through action, not pressure. Small, manageable steps—such as updating a document, organizing past accomplishments, or having a supportive conversation—can help rebuild a sense of capability and forward movement.

Try to notice progress without judging how fast it's happening. Comparing yourself to others or to an ideal timeline can undermine confidence further. Focus instead on what feels constructive and realistic for you right now.

## Practicing Self-Compassion

It's easy to be more self-critical during periods of transition. You may find it helpful to pause and ask how you would respond to a friend in the same situation. Extending that same fairness and understanding to yourself can reduce unnecessary self-doubt.

Rebuilding confidence doesn't mean forcing optimism or ignoring uncertainty. It means allowing space for adjustment while recognizing that this moment does not define your future.

# 6 Ways to Master Your Job Search

Being out of work, especially in a tough economy, is always a frustrating situation. You may start to feel a sense of hopelessness as the days and weeks go by without a job interview. Luckily, the situation is not hopeless, even if you've struggled for months to find a new job. Below are strategies to help you rise above other job candidates.

## No. 1: Contact everyone you know

Don't rely only on web postings. Ask friends, family, and neighbors if they know of any job opportunities. Most jobs are found through a one-on-one contact. Many are never even advertised. They are simply waiting for the right person to stumble onto them. So don't be shy about asking people who care about you and want you to succeed. And don't be afraid to call people you haven't seen for years. Many may be glad to help if they know you're looking for work.

## No. 2: Use online resources

More and more employers are using online social networks like LinkedIn and online job search engines such as Indeed.com to advertise jobs and find workers. You can easily create a profile on a site like LinkedIn with your résumé (without your home address or phone number), job history, online references, and a professional-looking photo. If you see a job listed on LinkedIn that you'd like to apply for, check under the company's name to see if you know anyone who works there, even a friend of a friend. If those contacts are people who like you and your work, ask if they'll consider recommending you or telling the HR department about your application.

## No. 3: Look into unions, alumni groups, and professional associations

A union or another professional association could assist you in finding the right job depending on your job training or skills. Associations generally offer job listings and support. This includes additional education in your field or professional conferences and contacts. Alumni associations can also be useful. Ask contacts there who to send your résumé and contact information to if a job comes up.

## No. 4: Redo your résumé

If you recently lost a job, you may have an outdated résumé. It might be time to start from scratch. You might want to get professional help. Or look at examples online. The new résumé style is short and to the point. It should give specific examples of how you helped your former employers succeed. It should also be professional-looking and well-organized.

## No. 5: Practice the interview

Job interviews can definitely make anyone feel nervous. You will do better by preparing in advance. Write down some of the questions you might expect, such as, "Why do you want this job?", "Why do you think you're qualified for it?", and "What are your greatest strengths and weaknesses?" Then, have a trusted friend or relative help you prepare by going through the list of questions with you. Preparing thoughtful answers in this way can help you speak more clearly and confidently during a real interview.

## 6 Ways to Master Your Job Search *(cont.)*

### No. 6: Ask the right questions

During an interview, a potential employer is listening not only to how you answer questions, but also to what kind of questions you ask. Your questions can tell how much you're interested in the job. And if you understand the responsibilities and expectations of that job. Read up on the company before the interview by going to its website. This way you don't ask questions that are already answered there. Ask questions like, "What are the most important things to do to really succeed on the job in my first year?"

### No. 7: Send a thank you note

You've gotten in the door. Good manners will help keep it open. Sending a handwritten thank you note or even an online thank you email within 2 days of the interview will help keep you in the employer's mind and in the running.



## Job References

Employers are increasingly reluctant to furnish job references these days, fearing the prospect of lawsuits by employees who allege the critical evaluations have impeded their job search.

The fear may be overblown. In most states, statutes and court rulings protect employers against lawsuits for defamation or other claims arising out of negative employee evaluations.

The general rule of law, followed in most jurisdictions, is that employers are entitled to provide a good-faith evaluation to a prospective employer and avoid liability for defamation - libel for written references and slander for oral references - even if the observations are disparaging.

But many employers have adopted a “name-rank-and-serial-number” approach to references, because no one wants to spend significant time and money on a lawsuit.

Here are some tips for dealing with the reference dilemma:

- **Negotiate**: Employers are usually reluctant to provide good references to employees who are fired, because they worry that the good reference could come back to haunt them in a lawsuit. But you can offer to waive these potential claims in an effort to induce a good reference, or at least avoid a bad one.
- **Purge**: Employees may, as part of the process of leaving, ask that their employer allow them to review their personnel file and delete any negative information. But many employers fear that if they delete any record of misconduct such as sexual harassment or violence and the employee repeats similar behavior at a new employer’s, the new employer might sue the previous employer for withholding that information. Laws in many states preclude governmental units from removing information from the personnel files of their employees.
- **Sign releases**: Some employers require prospective employees to sign a release stating that they will not bring any lawsuits against the new employer for any information that might surface while seeking references. Prospective employers also may require employees to sign similar releases releasing their former employers from any potential liability for furnishing data to the prospective new employer. The former employer may then feel less inhibited in giving out information.
- **Individual References**: Even if a company will not officially give out references, an employee may still be able to get a reference from individual managers or supervisors, even if it doesn’t carry the endorsement of the company. But you should first check with those individuals before listing them and ask if they are willing to serve as references and get a sense of what they are likely to say.
- **Explore Alternatives**: In the absence of references, you can prepare a portfolio of accomplishments, including examples of prior work product and testimonials from co-employees, customers, and others with whom you’ve dealt in the past.
- **Do Some Investigation**: If you suspect you’re getting bad references that are hampering your job search, you might want to make a surreptitious inquiry with your former employer.

If it turns out that they’re giving bad references, you can contact the employer, preferably through written documentation, and request that they stop. While your former employer may not be legally obligated to give you a good reference, a letter from your attorney may be a persuasive way of getting them to back off from disparagement.

Employees have rights when it comes to references, but they bear risks, too. Act cautiously and carefully when deciding how to use references in searching for a new job.

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# Getting References That Will Help You Land a Job

When you're trying to land a new job, you'll probably need to give references: names of former employers who are willing to talk to prospective employers about you, and if you really want that new job you'll have to make sure that your references will be willing to say something positive about your work – and won't just limit themselves to your name, rank, and serial number.

Unfortunately, many employers these days are understandably wary of giving out information about current or former employees. Even employers who want to help out are often fearful that they will be sued by an employee if they say something unflattering. For this reason, many employers have adopted an official policy of giving out only the most basic information about all employees and former employees, usually limited to job title, dates of employment, and final salary, even for their most stellar former employees.

Because solid references often mean the difference between a job offer and a rejection letter, it's important to line up references who will help you seal the deal – and that means choosing the right people to serve as references, making sure they have positive things to say about your work, and making it easy for prospective employers to find them.

## Make a List of Reference Prospects

Start by putting together a list of people who might be good references. Choose only those people who have had a chance to observe your work first-hand, such as a former supervisor or manager. A reference from someone who hardly knows you is unlikely to impress a prospective employer. Similarly, you should select people who have been responsible for overseeing your work – in other words, those who are above you on the corporate ladder, not your coworkers and associates. Even the most glowing recommendation from a coworker probably won't carry as much weight with a prospective employer as a few kind words from a supervisor.

As you compile your list, consider the qualities your prospective employer will be looking for. Who can best speak to those qualities? Once you consider the career path you're trying to follow, you'll probably see that certain references will be in a better position to help you than others.

## Contact Potential References

Once you have list of prospects, call each one and ask to meet with them briefly. You have two goals at this meeting: to find out whether you should use that person as a reference, and to provide him or her with the information necessary to give a strong recommendation.

At the meeting, explain your career goals, what type of jobs you are applying for, and why you believe you are a good candidate for those jobs. Ask whether your prospect would be willing to serve as a reference. And be sure to bring along a copy of your resume and any important documents that might help trigger your prospect's memory about the good work you did – for example, a report you wrote for an important client or an award for outstanding performance.

## Getting References That Will Help You Land a Job *(cont.)*

Try to find out what your prospect would say about various aspects of your job performance. It's probably easiest to ask about this directly, as long as you think you will receive an honest answer. If you're concerned that your prospect might have criticisms of your work, let him or her know that you believe your references will be a crucial part of getting a job, and that you will need strong support. This should encourage your prospect to be upfront with you about what type of reference he or she is willing to provide.

As you evaluate this information, remember that a quality that works against you in one job might work for you in another. For example, if a former supervisor plans to say that you were excellent in coming up with large concepts and creative ideas, but sometimes fell short in handling detail work, that might be a good reference for a job coming up with themes for advertising campaigns – but a poor one for a job writing and editing copy on those same advertisements.

### Providing References to Prospective Employers

Once you find several people who are willing and able to provide you with a good reference, treat them like the valuable asset they are: Give out their names and numbers sparingly.

#### Consider Signing a Release for Your Former Employer

If your former employers have a policy not to release information other than your name and dates of employment, you might be able to loosen their lips by offering to sign a release – an agreement authorizing the employer to respond to prospective employers who call for a reference, and giving up your right to sue the employer for anything said as part of that process.

However, you should agree to sign a release for a former employer only if you are absolutely certain that the reference will be positive. It may be worth giving up your legal right to sue in exchange for a strong reference that will help you land a position, but you certainly wouldn't want to sign away your rights only to find your hands tied if your former employer damaged your reputation and job prospects.

Prepare a list for prospective employers that includes your references' names, job titles, and contact information, but don't simply staple it to your resume and submit it to every job opening in town. Instead, let prospective employers know that you can provide references (often done by stating "References available upon request" at the bottom of a resume), and then make your references' names and contact information available only if asked. This will save your references from having to answer phone calls and email requests for information from employers who aren't seriously considering your application.

Stay in touch with your references. Update them about your achievements and goals, make sure you have current contact information, and ask them to let you know if someone contacts them for information about you. Make sure to let your references know when you land a job -- and thank them for their help.

# Job Interviewing

Interviewing for a job is stressful enough without having to worry about whether it's legal for your prospective employer to ask for extremely personal information. Knowing your rights ahead of time can help.

## Job Applications

Lying on your resume or job application is a sure path to future problems. Even if you get hired based on the false information, your new employer can fire you at any time based solely on your misrepresentation of any fact that relates to your ability to perform your job. For instance, you can be fired for:

- Not reporting a record of prior felony convictions, if asked
- Claiming fraudulent completion of a college degree or specialized training
- Not being truthful about being dismissed in a previous job for honesty-related problems, such as stealing or falsifying records

## Questions Regarding Marital Status and Children

It's illegal for potential employers to ask about your spouse or children, but questions regarding your availability to work specific hours and travel on business are appropriate.

## Background Checks

The Fair Credit Reporting Act ("FCRA") prohibits credit reporting agencies from giving credit rating information about you to a prospective employer without your consent. If your work would include handling financial matters or require you to be bonded, your employer may be reasonable in asking for this information. But from a practical standpoint, if your potential employer wants the information, you'll either give your consent or won't get the job.

Laws on obtaining arrest and conviction records vary greatly by state. If the position for which you're applying requires a criminal background check – for instance, teachers, daycare providers and nursing home attendants – it's a good idea to consult with an attorney as to whether you're required to report arrests that didn't lead to a conviction. You're not required to report convictions that have been "expunged" (completely removed from your criminal record).

## Genetic Testing

Currently, federal employees and employees in a growing number of states are protected against genetic discrimination due to predispositions for certain diseases.

## Lie Detector Testing

The Employee Polygraph Protection Act ("EPPA") prohibits employers from requiring prospective employees to take lie detector tests, unless they would be regularly handling drugs or are in the security business (such as armed guards). Polygraphs aren't considered scientifically reliable, in any event.

## Personality Testing

There are no federal laws prohibiting employers from administering personality tests to prospective employees, but some states now limit the circumstances under which these tests can be required.

## Job Interviewing *(cont.)*

### Physical Exams

Under the Americans With Disabilities Act (“ADA”), an employer may not ask disability-related questions until after making a conditional job offer to the applicant. Employers may, however, ask you to perform specific job tasks as part of the job interview. Your disability may or may not affect how well you can perform the job.

Employers may also require medical exams after they offer you the job, to be sure you’re capable of doing the job. Although a company-paid doctor can ask lots of nosy questions, law requires the doctor to boil down the report to the company to a simple determination of whether or not you are physically able to do the job, and whether there are any restrictions or accommodations.

### Drug Testing

In most states, employers can drug test prospective employees who would be hired into safety-conscious positions once the employee has been offered a job, as long as the applicant knows drug testing is part of the screening process, all applicants for that position are uniformly tested and a certified lab does the testing.

Drug testing for current employers is somewhat stricter. In some states, employers can’t do random drug testing in positions that don’t involve safety concerns, but must have a specific concern about a specific employee in order to test for drugs. Other states allow random testing of current employees, regardless of specific suspicions.



## General Job Search & Interview Resources

- CareerOneStop
- Check Out These Top Ten Resume Tips
- Power Up Your Resume with These Words
- Job Search Secrets
- Preparing for an Interview
- Be Aware of Job Scams

# Freelance Work: Is it for You?

Working as a freelancer provides many benefits, but there are downsides to working for yourself as well. It pays to learn the pros and cons of being a freelancer or independent contractor, as well as the administrative duties you'll have to take on, before you take the plunge.

Working as a freelancer means losing many of the comforts of being someone else's employee, such as regular paychecks, paid vacations, and health insurance benefits. In return, however, you'll enjoy the freedom to work how, when, and where you please. You'll have the power to choose your own projects, set your own rates, and -- most importantly -- work from home whenever you wish.

Here's what to expect if you become a freelancer.

## Choosing What Services to Offer

If freelancing sounds like the life for you, start by identifying the type of work that you can do and that a company or client would be interested in outsourcing to you. Companies most often hire freelancers for projects that are labor-intensive or require specialized knowledge. Companies also prefer to outsource discrete assignments that one person can handle independently, like copyediting or preparing a PowerPoint presentation.

Other types of freelance assignments include architectural drafting, bookkeeping, preparing public relations materials, proofreading, writing and editing, illustrating, researching, graphic design, Web design, and photography. In general, any task you could do from home without a lot of interaction with other people is one you could probably handle on a freelance basis.

## The Ups and Downs of Uncertain Earnings

Perhaps the biggest downside of being a freelancer is the uncertainty that comes with the territory. No longer will you be able to count on a regular paycheck with which to pay the bills. Instead, you'll have to hope that you get enough projects to make ends meet. The unpredictability of workflow can be stressful, especially if you've got a family to support.

The flip side to this is that the more you work as a freelancer, the more you earn. (This isn't the case for most professionals, who are ineligible for overtime pay.) If you're willing to put your nose to the grindstone, you could take home far more than you would have ever made as a regular employee.

## Losing Health and Retirement Benefits

Say goodbye to paid benefits like health insurance and matching retirement contributions when you strike out on your own. Most clients, however, are willing to pay freelancers much higher hourly or per-project rates precisely because, unlike employers, they aren't paying you benefits. For example, a company might pay an employee $15 per hour to do basic bookkeeping, but pay a freelancer $25 per hour for the same work.

Before you jump at the chance to earn freelance rates, run the numbers to see how much it would cost you to replace your existing benefits. How much will you have to pay for your own health insurance coverage? Are there valuable retirement benefits that you will be giving up by working for yourself? Many freelancers enjoy the luxury of self-employment only because they have spouses with regular jobs -- ones that come with employer-sponsored health insurance coverage for the entire family.

## Freelance Work: Is it for You? *(cont.)*

### Tax Issues

Freelancers often pay less taxes than employees with identical incomes. But it might not look that way at first glance. Freelancers pay twice what employees pay in Social Security and Medicare taxes (12.4% in Social Security taxes on any earnings up to $102,000 in 2008, and 2.9% in Medicare taxes).

However, this tax hit is often more than offset by certain tax benefits available to the self-employed, such as the home office deduction and many other business deductions not available to employees.

### Your Bookkeeping Duties

As a freelancer, you have to keep track of your time and your work, and bill your clients accordingly. You also should record your expenses, such as phone bills, office supplies, and postage, so you can claim deductions at tax time. In addition, you must make quarterly estimated tax payments to Uncle Sam to make up for the fact that none of your income is being withheld by an employer.

Collectively, these bookkeeping and tax obligations can munch up a lot of time. And if you let your administrative tasks slip, you might not get paid in full or on time, or you may get into hot water with the IRS. You'll need to become more organized than you perhaps ever thought possible.

## Stay Connected

A layoff can feel isolating, especially when daily routines and workplace connections change suddenly. Some people hesitate to reach out because they're unsure what to say, don't want to feel like a burden, or worry about being defined by what happened. Over time, pulling inward can make stress and uncertainty feel heavier.

Staying connected doesn't require having answers or a clear plan. It's about maintaining human connection during a period of change. Talking with others can help normalize what you're experiencing and provide perspective when things feel overwhelming.

Connection can take many forms, such as:

- Checking in with trusted friends or family members
- Staying in touch with former colleagues you respect
- Spending time with others in low-pressure social settings
- Letting someone know when you're having a difficult day, or when something feels hopeful

You don't need to explain everything or be "positive" all the time. Simply staying connected can help remind you that this experience is shared, temporary, and navigable.

## Maintain a Healthy Daily Structure

When work provides structure, losing that routine can make days feel ungrounded. Without clear start and end points, it's easy for time to blur together, which can affect motivation, sleep, and mood.

Creating a simple, flexible daily structure can help bring steadiness back into your day. This doesn't mean recreating a full work schedule or filling every hour. Instead, it's about establishing a few anchors that give shape to your time without adding pressure.

A healthy daily rhythm might include:

- A consistent time to get up and wind down
- One or two planned tasks during the day
- Time for movement, rest, or being outside
- Space for activities that feel enjoyable or restorative

Some days will feel productive, while others may feel slower. That's normal during transitions. Adjusting expectations and allowing room for recovery can make it easier to build sustainable momentum over time.

## This is Not the End

A layoff can feel like a sudden ending, but it doesn't define your future or erase what you bring with you. This period may feel uncertain or uncomfortable, yet it is one moment within a much larger professional and personal journey.

As you move forward, try to take things one step at a time. You don't need to solve everything at once. Progress might look like rest, reflection, learning, or small steps forward—each of these counts. It can help to keep a few reminders in mind:

- Change often unfolds gradually, not all at once
- Confidence and clarity tend to return over time, not overnight
- Moving forward doesn't require having a perfect plan

Be patient with yourself as you navigate what comes next. With time, support, and steady effort, new opportunities and directions can emerge.