

HER LAYOFF PLAN.

How Mid-Career Women and Leaders Prepare Before the Cut and Thrive After

Figures

Chapter	The question it answers
1. Reading the Signals from Where You Sit	How worried should I be, and how do I tell a real warning sign from noise?
2. Financial Independence and Runway	How much money do I need to get through a layoff, and how do I build it?
3. Know Your Compensation and Benefits Cold	What happens to my bonus, equity, and benefits if I'm let go?
4. Protecting Your Record	What should I save, what should I leave, and how do I document my value?
5. Sponsorship, Not Just Mentorship	Who will speak up for me when they're making the list?
6. Your Leadership Brand, Ready to Go	Are my resume, LinkedIn profile, and stories ready for the next role?
7. Networking Like a Leader	Who will I call, and how do I reconnect without it feeling awkward?
8. Bridge Options and Income Streams	How could I earn money between full-time roles?
9. If It Happens: The First 72 Hours	What should I do, and what should I not do, in the days right after a layoff?
10. Identity, Family, and Resilience	How do I take care of myself and my family, and choose what's next?

Figure 1 - Introduction

Signal	What it can mean	Where to look
Missed earnings or revenue targets	Pressure to cut costs, and payroll is the highest cost	Earnings calls, quarterly reports, all-hands meetings
Leadership talks about "efficiency," "focus," or "right-sizing"	Cuts are being planned or justified	Earnings call transcripts, CEO memos, town halls
Hiring freeze, or open roles quietly closed	The company is protecting cash and may cut next	Your company's careers page, internal job board
New CEO, CFO, or private equity owner	New leaders often restructure in their first year	Press releases, LinkedIn announcements
Merger or acquisition	Duplicate roles are often eliminated after the deal closes	Press releases, deal announcements
Budget cuts to travel, training, or events	Early-stage cost control	Expense policy updates, canceled offsites
Consultants brought in to "review operations"	A restructuring plan may be underway	Who's in the building and in leadership meetings?
Layoffs at competitors	Your industry may be under the same pressure	Industry news, layoff trackers
For private companies: no new funding, or a "down round"	Less cash runway, so cuts may follow	Funding news, investor updates

Figure 2 – Chapter 1

Who it covers	Employers with 100 or more employees, generally not counting those employed less than six months or working fewer than 20 hours a week
What triggers it	A plant closing or mass layoff affecting 50 or more employees at a single site
How much notice	At least 60 calendar days, in writing
Exceptions	Unforeseeable business circumstances, struggling companies seeking funding, and natural disasters

Figure 3 – Chapter 1

Sign	Points
Company level	
Missed targets or a weak earnings report	1
Leaders talking about "efficiency" or "right-sizing"	1
Hiring freeze or open roles closed	1
New CEO, CFO, owner, or a merger	2
Layoffs at the company in the past year	2
Team level	
Projects paused or canceled without replacement	1
Budget cut while other teams' budgets held	2
Backfills denied	1
Headcount reviews or "what does everyone do" requests	2
Work moving to another team, vendor, or automation	2
You personally	
Left out of meetings you used to attend	2
Scope, clients, or teams moved away from you	3
New boss bringing in their own people	2
Another leader with a role overlapping yours	3
Unexplained shift to vaguer or more critical feedback	2

Figure 4 – Chapter 1

Essential cost	Monthly amount
Housing (mortgage or rent, property tax, insurance)	
Utilities, phone, and internet	
Groceries and household basics	
Health insurance (estimate COBRA or a Marketplace plan; see Chapter 9)	
Childcare or care for a parent	
Debt minimums (car, student loans, credit cards)	
Transportation	
Other insurance (life, disability, auto)	
Tuition or other fixed commitments	
Total essential costs	

Figure 5 – Chapter 2

Essential Cost	Monthly Amount
Other insurance (life, disability, auto)	
Tuition or other fixed commitments	
Total essential costs	

Figure 6 – Chapter 2

Category	Current	Lean (cut the extras)	Bare-bones (essentials only)
Housing			
Groceries			
Dining out and takeout			
Childcare or parent care			
Kids' activities and tutoring			
Subscriptions and memberships			
Travel and vacations			
Personal care, clothing, gifts			
Health insurance			
Savings and retirement contributions			
Debt payments			
Total			

Figure 7 – Chapter 2

Your age in 2026	Employee contribution limit	Total you can contribute
Under 50	\$24,500	\$24,500
50 to 59, or 64 and older	\$24,500 + \$8,000 catch-up	\$32,500
60 to 63 (if your plan allows)	\$24,500 + \$11,250 catch-up	\$35,750

Figure 8 – Chapter 2

Component	Annual value	Where it's documented	What happens if I'm laid off	Key date
Base salary		Offer letter, pay stubs		
Annual bonus		Bonus plan document		
Commission		Commission plan		
Restricted stock units (RSUs)		Equity award agreement		
Stock options		Option agreement, equity plan		
Employee stock purchase plan (ESPP)		ESPP documents		
Deferred compensation		Deferred comp plan		
401(k) employer match		Plan summary		
Health, dental, vision		Benefits guide		
Life and disability insurance		Benefits guide		
HSA or FSA		Account statements		
Paid time off		Handbook		
Other perks (car, phone, education, wellness)		Offer letter, policy		

Figure 9 – Chapter 3

Type	When the benefit kicks in
Single trigger	When the company changes hands, whether you lose your job
Double trigger	Only if the company changes hands and you're let go without cause or resign for "good reason" within a set period

Figure 10 – Chapter 3

Benefit	Usually goes with you?	What to do now
Health savings account (HSA)	Yes, the money is yours	Keep contributing. It can help pay for health costs between jobs.
Flexible spending account (FSA)	Usually no; unused money may be lost	Use your balance on eligible expenses before your last day.
Group life insurance	Often no, but you may be able to convert or continue it	Find the conversion or portability option and its deadline, which is often short.
Disability insurance	Usually no	Consider a private policy while you're employed, since insurers base coverage on your income.
Health, dental, vision	No; COBRA or a Marketplace plan replaces it (Chapter 9)	Schedule checkups, procedures, and refills while you're covered.
Employee assistance program (EAP)	Usually no	Use free counseling, legal, or financial sessions now if you need them.

Figure 11 – Chapter 3

Date	What I did	Result, with numbers	Who noticed	Evidence
Example: March	Led renegotiation of our top three vendor contracts	Cut annual costs by about 15%, with no service disruption	CFO thanked me in the Q1 leadership meeting	Saved CFO's note; listed in Q1 review

Figure 12 – Chapter 4

	Mentor	Sponsor
What they do	Advise, coach, listen	Advocate, open doors, protect
Where they can sit	Anywhere: peer, outside the company, a level above	High enough to influence decisions about you
Where the work happens	In conversation with you	In rooms you're not in
What they risk	Their time	Their reputation
What they expect back	Little beyond goodwill	Results, loyalty, and work that make them look good
In a layoff	Can help you cope and plan	Can keep your name off the list

Figure 13 – Chapter 5

Name	Role	Influence (H/M/L)	Relationship (strong/some/none)	What they care about most	My next step

Figure 14 – Chapter 5

Instead of this	Say this
"My team launched the new onboarding process."	"The new onboarding process cut time-to-productivity from 12 weeks to 8, which saves us about \$400K a year in ramp-up costs."
"I've been supporting the West region through a hard quarter."	"I stabilized the West region after two leadership exits. Retention held at 94%, and we kept the top three accounts."
"We're working on the vendor consolidation."	"Vendor consolidation is on track to save \$1.2M by Q2. I'm negotiating the last two contracts now."

Figure 15 – Chapter 5

Instead of this	Write this
"Responsible for managing the customer success team"	"Built and led a 45-person customer success team that raised retention from 82% to 91% in two years"
"Oversaw the ERP implementation"	"Led a \$6M ERP rollout across 12 sites, on time and under budget, cutting month-end close from 10 days to 4"
"Helped with the merger integration"	"Directed people integration for a 1,200-employee acquisition, retaining 95% of key talent through year one"
"Mentored team members"	"Developed five direct reports into director roles, including two promoted to VP"

Figure 16 – Chapter 6

Part	What to cover	Length
Challenge	The situation and what was at stake	2 to 3 sentences
Action	What you decided and did, and why	3 to 4 sentences
Result	What changed, with numbers	1 to 2 sentences
Lesson	What you learned, or how it shapes how you lead	1 sentence

Figure 17 – Chapter 6

Situation	What to say
Caregiving break	"I took two years off to care for my father through a serious illness. That chapter is behind me, and I'm fully focused on leading again. Before the break, I led..."
Raising children	"I stepped away for three years when my children were young, and I came back as a director within a year of returning. Here's what I've delivered since..."
A previous layoff	"My role was eliminated in a company-wide restructuring, along with the whole regional team. I'm proud of what we built, especially..."
A short tenure	"It became clear within the first year that the company's direction had changed from what I was hired to do. I left on good terms, and I learned to ask sharper questions about strategy before I accept a role."
A career pivot	"I moved from finance into operations because I wanted to own results directly, not just measure them. My finance background is why I run operations with such a close eye on cost."

Figure 18 – Chapter 6

Circle	Who's in it	What they need from you	How often
Inner circle	Former bosses, sponsors, close peers who know your work well	Real updates and genuine interest in their lives	Every 1 to 3 months
Warm contacts	Former colleagues, clients, people from programs or boards	A friendly note, an article, congratulations on news	Every 3 to 6 months
Dormant ties	People you were close to once but haven't spoken with in years	A no-strings reconnection	Once, then move them to warm
Aspirational	Leaders at companies you admire, recruiters, people in roles you want	Something of value first: an introduction, an insight, support for their work	Build slowly over time

Figure 19 – Chapter 7

Situation	Message
A dormant tie	"Hi Dana, I saw your post about the new role at Meridian. Congratulations! I still think about how we pulled off the Chicago launch together. I'd love to hear how things are going. Any chance you're free for a quick call in the next few weeks?"
A former boss	"Hi James, I've been reflecting on the leaders who shaped me, and you're at the top of the list. I'm now leading a team of 60 in operations, and I use your approach to planning reviews every quarter. I'd love to catch up and hear what you're working on."
Someone you admire but don't know	"Hi Priya, I heard your talk on scaling customer success at last month's conference, and your point about early warning metrics stuck with me. I lead a similar team and put it into practice right away. Thank you. I'd welcome the chance to swap notes sometime."
Giving first	"Hi Marcus, I came across this report on supply chain hiring and thought of your team's expansion. Hope it's useful! Let me know if I can ever return the favor of all the advice you gave me."

Figure 20 – Chapter 7

Type	How they're paid	What they handle	What it means for you
Retained executive search	Paid by the company up front to fill a specific senior role, usually exclusively	Vice president, C-suite, and board roles	They search for you, not the other way around. Being known to them before a search opens is what matters.
Contingency recruiters	Paid by the company only if they place a candidate	Mostly mid-level to director roles	More open to hearing from you, and may present you for several roles
In-house recruiters	Employed by the hiring company	Roles at that company only	A direct line to one employer's openings

Figure 21 – Chapter 7

Time	Activity
10 minutes	Send two messages: one to your inner circle, one to a warm or dormant contact
10 minutes	Engage on LinkedIn: congratulate someone, comment thoughtfully on a post, or share something useful
10 minutes	Give something: make an introduction, recommend someone, or pass along an opportunity

Figure 22 – Chapter 7

Clause or policy	Where to find it	What it can restrict
Outside employment ("moonlighting")	Handbook, code of conduct	Any paid work outside your job, or work that needs approval first
Conflict of interest	Code of conduct	Work for competitors, clients, or vendors, or anything that competes with your employer's interests
Intellectual property assignment	Offer letter, invention or IP agreement	Who owns what you create, sometimes even on your own time
Board service	Code of conduct, executive policies	Joining corporate or sometimes nonprofit boards without approval
Speaking and media	Communications policy	Public talks, articles, or interviews, especially about your industry
Non-compete and non-solicitation	Employment agreements (Chapter 3)	Who you can work for or with, during and after employment

Figure 23 – Chapter 8

Option	What it is	How it usually pays	Time to get started	Best for
Consulting	Solving a defined problem for a client, on a project or retainer	Project fee, day rate, or monthly retainer	Weeks to months, depending on your network	Deep expertise in a function or industry
Fractional executive	Serving as a part-time executive, such as a CFO, COO, or head of HR, for one or more companies	Monthly retainer for a set number of days	One to a few months	Senior operators who've run a function
Interim executive	Filling a full-time leadership role for a fixed period, often during a transition	Full-time pay for the contract term	Varies; often through specialist firms	Leaders who can step in fast and stabilize
Advisory role	Advising a company's leaders on a part-time basis, often a startup	Small fee, equity, or both	Weeks to months, through your network	Industry expertise and a strong network
Board seat	Governing a company or nonprofit as a director	Corporate boards pay; most nonprofit boards don't	Months to years	Long-term reputation and network
Speaking, teaching, writing	Keynotes, workshops, courses, articles, or books	Fees vary widely; often unpaid at first	Months to build	Building visibility and authority

Figure 24 – Chapter 8

Approach	How it works	Watch out for
Project fee	One price for a defined result	Scope creep: write down exactly what's included
Day or hourly rate	Paid for time spent	Your income is capped by your hours
Monthly retainer	A set fee for ongoing access or a set number of days	Be clear about availability and response times

Figure 25 – Chapter 8

Requirement	Individual layoff	Group layoff (two or more people)
Time to consider before signing	At least 21 days	At least 45 days
Time to change your mind after signing	At least 7 days	At least 7 days
Written advice to consult an attorney	Required	Required
Written disclosure of job titles and ages of who was and wasn't selected	Not required	Required

Figure 26 – Chapter 9

Clause	What it means	What to watch for
Severance pay	The amount and how it's paid	Lump sum or installments? Installments can stop if the company later says you broke the agreement.
Release of claims	You agree not to sue the company	How broad is it? Does it cover claims you don't know about yet?
Non-compete	Limits where you can work next	Length, geography, and which companies count. This can cost you more than the severance is worth.
Non-solicitation	Limits contacting clients or recruiting former colleagues	Can you still take calls from clients who reach out to you?
Confidentiality	Keeps the agreement's terms private	Usually fine, but make sure you can still tell a spouse, attorney, or tax advisor.
Non-disparagement	You can't criticize the company	Is it mutual? If you can't criticize them, they shouldn't be able to criticize you.
Cooperation	You help with future lawsuits or transitions	Will you be paid for your time? Is there a limit on hours?
Claw back	The company can take money back	What triggers it, and who decides?
Benefits	Health coverage, equity, and bonus terms	When does coverage end? Is any COBRA cost covered? What happens to unvested equity?

Figure 27 – Chapter 9

	COBRA	Marketplace plan (HealthCare.gov or your state's exchange)
What it is	Your same employer plan, continued	A new individual or family plan
Cost	Up to 102% of the plan's full cost, including the part your employer used to pay	Based on income; you may qualify for savings, especially while unemployed
How long	Up to 18 months after a job loss	As long as you keep it
Deadline to sign up	At least 60 days to elect, then at least 45 days to make the first payment	Within 60 days of losing job-based coverage
Best if	You're mid-treatment, have met your deductible, or want to keep your doctors	You want to control costs, or your severance lowers your income for the year

Figure 28 – Chapter 9

Age	What they need	What you might say
Young children (about 4 to 8)	Reassurance and routine	"My company changed how it's organized, so my job is ending. I'm going to find a new one. You'll still go to school, and we're all OK."
Older children (about 9 to 12)	A clear explanation, and answers to their questions	"The company I work for needed to save money, so they cut some jobs, including mine. It wasn't because of anything I did wrong. I have a plan, and I'm looking for my next job."
Teenagers	Honesty, a role in the plan, and respect for their worries	"My role was eliminated in a restructuring. We have savings to carry us for a while, and I'm already talking to people about what's next. We'll cut back on a few things. I'd like to hear what you're worried about."

Figure 29 – Chapter 10

Category	Current	Lean	Bare-bones
Housing			
Mortgage or rent			
Property tax and home insurance			
Utilities, phone, and internet			
Food			
Groceries and household basics			
Dining out and takeout			
Family and care			
Childcare			
Care for a parent or relative			
Kids' activities, tutoring, and tuition			
Health			
Health insurance (COBRA or Marketplace estimate)			
Out-of-pocket medical costs and prescriptions			
Transportation			
Car payment, insurance, fuel, or transit			
Debt			
Credit card minimums			
Student and other loans			
Insurance			
Life and disability			
Personal			
Subscriptions and memberships			
Personal care, clothing, and gifts			
Travel and entertainment			
Saving			
Retirement and savings contributions			
Total monthly			

Figure 29 – Appendix D

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	Amount
Cash available (savings and money market accounts)	
Bare-bones monthly total	
Runway in months (cash available ÷ bare-bones total)	
Estimated total unemployment benefits (Chapter 2)	
Expected severance, after taxes	

Figure 30 – Appendix D

Resource	What it's for
EEOC: Time limits for filing a charge	Deadlines for discrimination and equal pay claims (Chapters 4 and 9)
Severance waivers for workers 40 and older, 29 U.S.C. § 626(f)	The 21/45-day review and 7-day revocation rules (Chapter 9)
US Department of Labor: Plant closings and layoffs (WARN)	Advance notice rules for large layoffs (Chapter 1)
US Department of Labor: FMLA	Family and medical leave eligibility (Chapter 3)
NLRB: Your right to discuss wages	Pay discussion protections (Chapter 4)
National Employment Lawyers Association (NELA)	Finding an attorney who represents employees (Chapters 4 and 9)

Figure 31 – Appendix E

Resource	What it's for
US Department of Labor: A Worker's Guide to COBRA	COBRA deadlines and costs (Chapter 9)
HealthCare.gov	Marketplace health plans after a job loss (Chapter 9)
CareerOneStop: Unemployment benefits finder	Finding your state's unemployment office (Chapters 2 and 9)

Figure 32 – Appendix E

Resource	What it's for
IRS: Unemployment compensation	Taxes on unemployment benefits (Chapter 2)
IRS: Exceptions to the early withdrawal tax	The "rule of 55" for 401(k) withdrawals (Chapter 2)
IRS: Self-employment tax	Taxes on consulting income (Chapter 8)

Figure 33 – Appendix E

Organization	Verified Website
Ellevest Network	Ellevest Network [ellevestnetwork.com]
Chief	Chief [chief.com]
Women Lead Change	Women Lead Change [wlcglobal.org]
Leadership Women	Leadership Women [leadership-women.org]
Women Presidents Organization (WPO)	Women Presidents Organization [women-presidents.com]
Lean In Circles	Lean In Circles
Women Business Collaborative	Women Business Collaborative [wbcollaborative.org]
National Association for Female Executives (NAFE)	NAFE
Black Women's Roundtable (BWR)	https://blackwomensroundtable.org
Black Women on Boards	https://www.blackwomenonboards.org
National Coalition of 100 Black Women (NCBW)	https://ncbw.org
National Association of Black Female Executives in Music & Entertainment (NABFEME)	https://www.nabfeme.org
Hispanic Women's Network of Texas (HWNT)	https://hwnt.org
Latinas in Corporate America (LCA)	https://latinasincorporateteam.com
LATINA Style Business Series	https://latinastyle.com
Asian Women in Business (AWIB)	https://www.awib.org
Ascend Foundation / Ascend	https://ascendleadership.org

Figure 34 – Appendix E

Priority	My request	Why it's fair	Fallback if they say no
1			
2			
3			
4			
5			

Figure 35 – Appendix B