

Fired or laid off: your first week

Hard · 2 hours this week · Free

Breathe, then do four things this week: ask when your last paycheck comes, file for unemployment in the state where you worked, sort out health insurance (COBRA, a parent's plan or a Marketplace plan within 60 days), and make a bare-bones budget.

YOU'LL NEED

- ☐ Your last pay stub
- ☐ Your employer's name, address and phone number, and your dates of work
- ☐ Your Social Security number and bank details for direct deposit
- ☐ Any letter or email about why you were let go

WHAT TO KNOW

- 1 **Get the facts in writing before you leave, if you can: your last day, the reason, when you'll get your final paycheck and any unused vacation, and what happens to your health insurance.**
- 2 **Final paycheck: federal law doesn't require it right away, but some states do.** If your regular payday for the last pay period passes and you haven't been paid, contact the DOL's Wage and Hour Division or your state labor department.
- 3 **Unused vacation: federal law doesn't require paying it out.** It depends on your employer's policy and state law.
- 4 **File for unemployment right away.** It pays if you lose your job through no fault of your own, and each state runs its own program and sets its own rules. In most cases, file in the state where you worked. Find your state's office through CareerOneStop.
- 5 **Expect requirements.** Many states require that you earned a certain amount or worked consistently over the last 12 to 24 months, and that you look for a new job.
- 6 **Health insurance: COBRA may let you keep your job's plan for a limited time.** Under 26, a parent's plan may be cheaper. Losing coverage also lets you enroll in a Marketplace plan within 60 days. Compare them in Health insurance options.
- 7 **Make a bare-bones budget: rent, food, utilities, phone, transportation, minimum debt payments.** See Your first budget in 20 minutes.

Watch out Unemployment scammers target people who just lost a job. Use only your state's official unemployment website or phone number, and don't share your bank account, Social Security number or birth date with someone who contacts you first.

DAD NOTE *Losing a job feels like the floor dropped. It's a bad week, not a bad life. Do the paperwork first, then go for a walk.*

Full lesson: aptkeys.com/work/when-something-goes-wrong-at-work/fired-or-laid-off-your-first-week/

Checked October 3, 2026. Sources: USAGov; U.S. Department of Labor; CareerOneStop; HealthCare.gov.