

## **RIF PREPAREDNESS KIT**

### **Pre-RIF Planning**

- **Calculate Your Benefits:** Depending on your age and length of service, a RIF severance may be better than taking a VSIP, VERA or fork type offer.  
 [RIF Severance Calculator](#)
-  [Fact Sheet Severance Pay](#)
-  [Severance Pay Estimation Worksheet](#)
- Understand that you are entitled to getting all of your Annual Leave paid out, but not your Sick Leave or Time Off Awards

### **Step 1: Still Employed? Hoard These Before They Boot You**

- **Virtual Go Bag:** For more in depth information visit this link but find some key highlights below
- **Unemployment Benefits (UI):** File **day one**—delays burn your payout. Your duty station is the location/state where you will file for unemployment benefits.  
 [State UI Directory](#)
- **SF-50 (Separation Notice):** Your VIP pass for UI, appeals, or jumping back into fed work. Bug **HR or OPF** now—don't wait for the pink slip.
- **Pay Stubs (Last 18 Months):** UI wants proof you're not bluffing. Pull 'em from mypay and send to a personal email/computer.
- **Official Personnel Folder (OPF):** Your career's paper trail. Google how to download your entire OPF folder from [eOPF](#). All SF-50s are included in this folder.
- **Tax & Leave Records:** W-2s, final stub, unused leave balances—crucial for cash-outs or audits. For HHS employees hit up **DFAS, or IRS**.  
 [IRS Transcripts](#)  
 Note: Change your settings back to physical mail delivery (from electronic) for your W2 to an accessible physical address for a year down the road in case of any issues accessing your future 2025 W2 for the whatever time you are left working in the fed
- **Debt Ledger (Advanced Leave):** Owe leave? Get this sorted pre-exit or kiss waivers goodbye. Ask your agency's HR.  
 [OPM Debt Rules](#)
- **TSP (Thrift Savings Plan):** Withdrawal rules shift post-separation—know 'em now. Call or check online.  
 [TSP: 1-877-968-3778](#)  
 [tsp.gov](#)

- **Health Insurance (FEHB):** Coverage dies end of your last pay period + 31 days free. COBRA's a ripoff—ACA's leaner in 2025. Compare fast.  
👉 [Healthcare.gov](#)  
👉 [OPM Guidance on 31 Days Free Extension](#)
- **FSA Funds:** Spend that flexible account dry **before you're out**—leftover cash evaporates. Fun things you can get covered by FSA include massages, Tylenol, tampons, aura ring, theragun, etc.
- **Performance Evaluations:** Download copies of all your performance Evaluations and current job description.
- **Agency Contacts:** Save HR, supervisor, and other relevant work contacts.

👉 **Pro Tip:** Send yourself copies of *everything* to a secure personal email. Systems lock fast post-layoff.

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## ⌚ Step 2: Jobless? Here's Your Cash & Safety Net

- **211 Hotline:** Dial **211** or hit [211.org](#) for rent, food, utilities, and job leads—local help, no BS.
- **SNAP (Food Assistance):** Income's toast? Qualify in days if you're under thresholds.  
👉 [USDA SNAP](#)
- **Medicaid/ACA:** Free or dirt-cheap health plans—ACA's subsidies spiked in 2025.  
👉 [Healthcare.gov](#)  
👉 [Medicaid.gov](#)
- **Emergency Grants:** Nonprofits and state funds are clutch. Search “crisis aid [your state]” for quick cash.
- **Job Training:** Free certs and resume revamps—2025's labor market loves upskilling.  
👉 [CareerOneStop](#)
- **Hack:** UI's retroactive if you file late, but don't test it—states are swamped in 2025.

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## ⌚ Step 3: Your Do-or-Die Timeline

### Day 1:

- File **UI**—no excuses.
- Demand **SF-50, OPF, pay stubs, TSP, etc docs.**
- Drain **FSA** and use **sick leave** (bank annual leave for a payout).

### First 30 Days:

- Apply for **SNAP, Medicaid, and/or ACA as appropriate.**
- Ditch **COBRA** for ACA unless you're loaded.
- Rewrite your **resume**—fed jargon flops in private sector. Network a lot.
- Consider joining Senate job fair meetings on the Hill on Tuesdays coordinated by Federal Workers Against Doge (look them up on Instagram).

#### First 45 Days:

- Widen **job hunt**—fed hiring's frozen, but others in the private sectors are hiring - it has been most difficult in the humanitarian and foreign affairs space so you may need to be adaptable in that case and pivot your career for the time being.
  - 👉 [Civic Match](#)
- For health folks:
  - 👉 [Join CMS Alumni group on LinkedIn.](#)
  - 👉 Reach out to Schedule F Consulting to put your resume in their bank.
- For education folks:
  - 👉 [Open Education Data, Research, and Policy Positions](#)
- For international development folks:
  - 👉 [Job Seekers\\_Job Opportunities for Int'l Dev Professionals](#)

#### Other Resources

- The following chart consists of **organizations** that are offering **resources/support** that may be useful to federal employees:

Organization	website	Intended Focus	Notes
Public Service Alliance (PSA)	<a href="https://thepublicservicealliance.com/">https://thepublicservicealliance.com/</a>	Protect rights of federal employees	Free and fee-based resources, including (1) Legal network structured as a pre-paid legal services model so PSA users can receive access to privileged consultations and subsequent connections to roster of other attorneys /firms (PSA needs additional attorneys to volunteer for this roster); and (2) discounts to third-party services such as privacy deletion and threat monitoring.
Foundation for Powering Public Service (FPPS)	<a href="https://Poweringpublicservice.org">https://Poweringpublicservice.org</a>	Amplification of educational materials (see their resource library)	Resource library with helpful educational resources in plain English, with planned forthcoming virtual sessions with experts on timely topics. FPPS invites support with development of additional resources (eg primers)
Protect Democracy	<a href="https://www.ifyoucankeepit.org/p/separating-truth-from-fiction-on">https://www.ifyoucankeepit.org/p/separating-truth-from-fiction-on</a>	Protect rights of federal employees	Information to help federal employees separate truth from fiction on the “Fork in the Road” email before the February 6 deadline
Civil Service Strong	<a href="https://www.civilservicestrong.org/">https://www.civilservicestrong.org/</a>	Protect rights of federal employees	Coalition effort of federal employee unions, GAP, POGO, CREW to protect rights of federal employees. See, e.g., FAQ on Fork in the Road
Democracy Forward	<a href="https://democracyforward.org/">https://democracyforward.org/</a>		National legal organization that advances democracy and social programs through litigation, policy and public education, and regulatory engagement. Currently challenging executive order on Schedule F
The Partnership for Public Service (PPS)	<a href="https://ourpublicservice.org/">https://ourpublicservice.org/</a>	Federal employees in general	Free webinars for federal employees on current challenges arising from recent Executive Orders
Justice Connection	<a href="https://www.thejusticeconnection.org/">https://www.thejusticeconnection.org/</a>	DOJ/FBI employees	Defending and advising DOJ/FBI employees through network of DOJ alumni

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Just Security	<a href="https://www.justsecurity.org/107087/tracker-legal-challenges-trump-administration-actions/">https://www.justsecurity.org/107087/tracker-legal-challenges-trump-administration-actions/</a>		Tracks litigation filed against the Trump Administration
Public Employees for Professional Responsibility	PEER.org		Protects public employees who protect the environment; currently challenging executive order on Schedule F
Lawyers for Good Government	<a href="https://www.lawyersforgoodgovernment.org/volunteer">https://www.lawyersforgoodgovernment.org/volunteer</a>	Volunteer Opportunities	They are set up to use volunteers. You can sign up on the web site. The web site also lists ongoing “take action” initiatives.
We The Action	<a href="https://wetheaction.org/">https://wetheaction.org/</a>	Volunteer Opportunities	Clearing house matching volunteer lawyers with nonprofits needing legal help. You can sign up on the web site.
Lawyers Defending American Democracy (LDAD)	<a href="https://ldad.org/about">https://ldad.org/about</a>	Volunteer Opportunities	Recruits lawyers throughout the country, including in law firms, corporate law departments, law schools, and bar associations at the national, state, regional, and local level, to use their voices and influence to protect our democratic institutions. You can sign up on the web site.
Campaign Legal Center	<a href="https://campaignlegal.org">https://campaignlegal.org</a>	Challenging illegal, unconstitutional governmental action	Nonpartisan legal organization focused on challenges facing American democracy, especially every American’s freedom to vote and participate meaningfully in the democratic process
Common Cause		Challenging illegal, unconstitutional Executive Orders	Supports pro-democracy reforms that break down barriers to participation, promote accountability, and ensure that each citizen has a voice
Brennan Center for Justice	<a href="https://www.brennancenter.org/">https://www.brennancenter.org/</a>	Challenging illegal, unconstitutional governmental action	Nonpartisan law and policy institute, striving to uphold the values of democracy. Housed at NYU School of Law.

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Citizens for Responsibility and Ethics in Washington (CREW)	<a href="https://www.citizensforethics.org/">https://www.citizensforethics.org/</a>	Challenging illegal, unconstitutional governmental action	Investigating & challenging illegal, unconstitutional governmental action
Public Citizen	<a href="https://www.citizen.org/">https://www.citizen.org/</a>	Consumer advocacy	Nonprofit consumer advocacy organization that champions the public interest
People for the American Way	<a href="https://www.peoplefor.org">https://www.peoplefor.org</a>	Citizen advocacy	National progressive advocacy organization that inspires and mobilizes Americans to defend freedom, justice, and democracy
Constitutional Accountability Center	<a href="https://www.theusconstitution.org">https://www.theusconstitution.org</a>	Publications; amicus briefs	Nonprofit law firm and think tank, working to make real the rights and freedoms the Constitution provides for all Americans
Project on Government Oversight (POGO)	<a href="https://www.pogo.org">https://www.pogo.org</a>	Publications; amicus briefs	Champions reform to achieve a more effective, ethical, and accountable federal government that safeguards constitutional principles.
Government Accountability Project (GAP)	<a href="https://whistleblower.org">https://whistleblower.org</a>	Whistleblower protection	Focuses on protecting rights of whistleblowers, through advocacy and legal representation

- The following are names of relevant unions:
  - National Treasury Employees Union (NTEU)
  - American Foreign Service Association
  - American Federal, State, County and Municipal employees (AFSCME)
  - Federation of Government Employees (AFGE)
  - National Federation of Federal Employees (NFFE)
  - FBI Agents Association
- A team of former HHS employees are collecting firsthand information about the impacts of cuts to HHS agencies, including mass firings and actions that push people out of public service, and pay stoppages to contractors and grantees. Their goal is to document the impact of these cuts to HHS programs and the American public. If you have been affected and feel safe sharing, please feel free to share your insights: [hhs-impacts.org](https://hhs-impacts.org). You can reach them at [hhs-impacts@proton.me](mailto:hhs-impacts@proton.me).
- The following is a fundraiser set up by former Domestic Policy Council (DPC) staff from the prior Administration to help feds on the brink:

# FUNDS FOR FEDS

SUPPORT FEDERAL WORKERS  
ILLEGALLY FIRED BY TRUMP & MUSK  
AND NOW ON THE FINANCIAL BRINK  
[HTTPS://GIVEBUTTER.COM/PMNHOT](https://givebutter.com/PMNHOT)



## Save This—Your Job Might Not

Layoffs hit hard, but prep hits harder. Bookmark this for when HR's email lands. **Control the chaos—don't let it control you.**

## Own Your Next Chapter

Fed gig's gone? **You're not done.** Pivot to another agency, snag private sector cash, or reinvent yourself—**act now, win big.** The feds move like molasses—you don't have to. **Stay sharp, stack your deck, and don't get played.**

## Fair Warning

This is not legal or financial gospel—just a roadmap we've pieced together as of March 2025. **Double-check with HR, OPM, or a pro—rules shift.**

## Suggestions

This is an iterative document pulling from a number of sources. Email us at [forhity@proton.me](mailto:forhity@proton.me) if you have any suggestions on what else to add to this document.