



A FREE COMPANION TO THE BOOK

# The 30-Day Sanity Planner

Thirty days of small, concrete moves — when the shape of your week has just been taken away and nobody handed you a replacement.

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Companion to *How To Be Unemployed*  
**How to Keep Your Sanity When You're Out of Work**  
by Nora Barrow

This planner is free. The companion app comes with the book.  
[howtobeunemployed.com](http://howtobeunemployed.com) · [app.howtobeunemployed.com](http://app.howtobeunemployed.com)

Thirty days, five minutes a day. This is not the job — it's the thing that keeps the job search from eating everything else. Four rules, then get on with it.

## 1. **Thirty days, not thirty perfect days.**

You will miss one. Missing one is normal; abandoning the whole thing because you missed one is the actual failure mode. Skip the box and start the next day.

## 2. **Write it down even when it's ugly.**

Especially the money. Vague dread is worse than a real number, every single time — a bad number you can plan around, a fog you can't.

## 3. **Cap the panic; don't try to delete it.**

Twenty minutes, same slot each day. Let the spiral run all the way down. When the timer goes, do one concrete thing — a walk, a shower, one phone call. The point isn't to stop feeling it. It's to keep it from taking the whole day.

## 4. **Conversations beat applications.**

A week of forty portal submissions and no human contact feels productive and isn't. Track both and watch which one actually moves.

### What's in here

A **Day Zero baseline** to fill in before you start. **Four weekly plans**, each with one job for the week. **Thirty day cards** — one prompt, one thing, four boxes. Then the **working sheets**: daily structure, budget allocation, networking log, applications, panic window, a creditor-call log, interview prep, free learning.

### Print these more than once

The working sheets at the back are **masters**. One networking log won't hold a month of names and one budget sheet won't survive a change in income. Print those pages as many times as you need — or type into them in the browser version, where they save as you go.

### What this planner is not

It is not a productivity system, and finishing it is not the achievement. It doesn't score you, and there is no streak to break. It also isn't a substitute for the people around you — if the only thing you talk to this month is a worksheet, the worksheet is not working.

### One thing before Day 1

Turn the page and fill in Day Zero. It takes fifteen minutes and it is the least pleasant part of this planner. Everything after it is easier because you did it — a bad number you can plan around, a fog you can't.

### If today is already a bad one

Skip to page 25. Nothing on it needs to be filled in. If you are in crisis, call or text **988** — the Suicide & Crisis Lifeline, 24 hours a day. You do not have to be suicidal to call it.

General encouragement and personal experience — not medical, legal, tax or financial advice. Unemployment rules, benefit amounts and deadlines are set by each state and change over time; confirm current details with your state's official agency before relying on them.

# Day Zero — the honest baseline

BEFORE DAY 1

Fill this in once, before you start. In four weeks you'll come back to it on Day 25 and see what actually moved. Don't estimate generously — estimate accurately.

## The numbers

### CASH AND LIQUID SAVINGS

*money you could reach this week*

### MONEY COMING IN EACH MONTH

*benefits, part-time, partner, severance spread*

### MONEY GOING OUT EACH MONTH

*rent, utilities, food, insurance, minimums*

### **RUNWAY IN MONTHS = CASH ÷ (OUT – IN)**

*months*

If money coming in is larger than money going out, you have runway for now — write “holding” and check again on Day 25.

## The facts

### LAST DAY WORKED

### FINAL PAYCHECK LANDS

### SEVERANCE — AMOUNT AND END DATE

### UNUSED PTO PAID OUT?

### WHO WILL GIVE ME A REFERENCE

## Filed for benefits?

### MY STATE

### CLAIM FILED ON

### I HAVE TO CERTIFY (HOW OFTEN)

Rules, amounts and waiting periods differ by state and change. Your state's official portal is the only current source — [howtobeunemployed.com](http://howtobeunemployed.com) has a guide for all fifty.

## Health coverage

### COVERAGE ENDS ON

### WHAT REPLACES IT (COBRA, MARKETPLACE, SPOUSE)

### PRESCRIPTIONS TO REFILL BEFORE THEN

## In thirty days, I want to be able to say...

One sentence. Not “employed” — that isn't entirely in your control. Something that is.

# Week 1 — Stop the free fall

CHAPTERS 1, 2 & 4

## THIS WEEK'S ONE JOB

File the claim, find the real number, and give the day a shape before the days blur together.

### The week's checklist

- ☐ File your unemployment claim (or write down what's stopping you)
- ☐ Do the runway math on the Day Zero page
- ☐ Pick a wake time and keep it
- ☐ Pick your panic window — twenty minutes, same slot each day
- ☐ Find out when your health coverage ends
- ☐ Tell three people you're looking
- ☐ One walk. Ten minutes counts.

### IF YOU DO NOTHING ELSE THIS WEEK

**File the claim. Every week you wait is a week you don't get back.**

### STANDING APPOINTMENTS THIS WEEK

WHAT / WHEN

WHAT / WHEN

WHAT / WHEN

### End of week 1

THE NUMBER THAT SCARED ME MOST THIS WEEK:

ONE THING THAT'S HANDLED NOW THAT WASN'T ON DAY 1:

WHAT I'M CARRYING INTO WEEK TWO:

**DAY 1**

Date \_\_\_\_\_

Write down what actually happened. Plain language, no spin, no rehearsing it for anyone else.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 2**

Date \_\_\_\_\_

File your unemployment claim. If you can't yet, write the exact reason and what unblocks it.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 3**

Date \_\_\_\_\_

Set a wake time. Not an ambitious one — one you'll still keep on day nineteen.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 4**

Date \_\_\_\_\_

Do the runway math. Look at the number properly. Vague dread is worse than a real figure.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone

**DAY 5**

Date \_\_\_\_\_

Tell three people you're looking. Three actual people, not a broadcast post.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 6**

Date \_\_\_\_\_

Find out when your health coverage ends and what replaces it. Write the date down.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 7**

Date \_\_\_\_\_

Week one review. What shape does the day have now that it didn't have on Monday?

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**WEEK 1 TALLY**

Count them. Rejections measure the market, not you — write the number and put it away.

Applications sent \_\_\_\_\_

Real conversations \_\_\_\_\_

Interviews \_\_\_\_\_

Days I moved \_\_\_\_\_

Rejections \_\_\_\_\_

**CARRY INTO NEXT WEEK**

# Week 2 — Give the day a shape

CHAPTERS 1, 3 & 5

## THIS WEEK'S ONE JOB

Build a default day you can fall back on, and start untangling who you are from what your badge said.

### The week's checklist

- ☐ Block tomorrow into three parts: search, build, live
- ☐ Leave the house once a day, even for nothing
- ☐ Move for ten minutes, five days out of seven
- ☐ Cancel or pause one thing you're paying for
- ☐ Answer "so what do you do?" out loud until it stops stinging
- ☐ One conversation with no ask attached
- ☐ Set a time you stop searching for the day — and stop

### IF YOU DO NOTHING ELSE THIS WEEK

**Pick the hour of the day that's worst and decide in advance what goes in it.**

### STANDING APPOINTMENTS THIS WEEK

WHAT / WHEN

WHAT / WHEN

WHAT / WHEN

### End of week 2

MY DEFAULT DAY, IN ONE LINE:

THE HOUR THAT'S HARDEST, AND WHAT GOES IN IT NOW:

SOMETHING I'M GOOD AT THAT HAS NOTHING TO DO WITH MY LAST TITLE:

**DAY 8**

Date \_\_\_\_\_

Block tomorrow into three: search, build, live. Two hours each, maximum. Searching all day is not searching.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 9**

Date \_\_\_\_\_

Answer “so what do you do?” out loud. Say it until it comes out flat instead of apologetic.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 10**

Date \_\_\_\_\_

Ten-minute walk. That's the entire task for today. Endorphins are free and you have the time.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 11**

Date \_\_\_\_\_

List what you were actually good at. The work, not the job title.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone

**DAY 12**

Date \_\_\_\_\_

Cancel or pause one subscription. Just one. Note what it frees up.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 13**

Date \_\_\_\_\_

Call someone you haven't spoken to in a year. No ask. Just the call.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 14**

Date \_\_\_\_\_

Week two review. Which hour of the day is worst, and what are you going to put in it?

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**WEEK 2 TALLY**

Count them. Rejections measure the market, not you — write the number and put it away.

Applications sent

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Real conversations

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Interviews

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Days I moved

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Rejections

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**CARRY INTO NEXT WEEK**

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# Week 3 — Get in front of people

CHAPTERS 6, 7 & 8

## THIS WEEK'S ONE JOB

Fewer applications, more conversations. Say the gap out loud until it's boring.

### The week's checklist

- ☐ Rewrite your headline: what you're known for, not what you were called
- ☐ Three messages asking for a conversation, not a job
- ☐ Say the gap in two calm sentences — practice until it's dull
- ☐ Pick your five stories and write them down
- ☐ Follow up on everything older than a week
- ☐ Check one posting against a scam checklist before applying
- ☐ Ask one person to look at your resume and be honest

### IF YOU DO NOTHING ELSE THIS WEEK

**Send the three messages. A conversation beats twenty applications into a portal.**

### STANDING APPOINTMENTS THIS WEEK

WHAT / WHEN

WHAT / WHEN

WHAT / WHEN

### End of week 3

#### REAL CONVERSATIONS THIS WEEK:

#### THE TWO-SENTENCE VERSION OF MY GAP:

#### WHO I'M FOLLOWING UP WITH NEXT WEEK:

**DAY 15**

Date \_\_\_\_\_

Rewrite your headline. Say what you're known for, not what your badge said.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 16**

Date \_\_\_\_\_

Send three messages. Ask for a conversation, a name, or fifteen minutes — not a job.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 17**

Date \_\_\_\_\_

Say the gap out loud in two sentences. Calm, no apology, no over-explaining. Desperation is a tell.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 18**

Date \_\_\_\_\_

Pick your five stories — the ones that answer most of what you'll be asked.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone

**DAY 19**

Date \_\_\_\_\_

Follow up on everything older than a week. Everything. It's not pestering; it's the job.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 20**

Date \_\_\_\_\_

Run one posting through a scam check before you apply. Never pay to work.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 21**

Date \_\_\_\_\_

Week three review. How many real conversations — not applications — did you have?

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**WEEK 3 TALLY**

Count them. Rejections measure the market, not you — write the number and put it away.

Applications sent \_\_\_\_\_

Real conversations \_\_\_\_\_

Interviews \_\_\_\_\_

Days I moved \_\_\_\_\_

Rejections \_\_\_\_\_

**CARRY INTO NEXT WEEK**

**THIS WEEK'S ONE JOB**

Point at something specific. Adjacent steps beat dramatic leaps.

**The week's checklist**

- ☐ Name the adjacent job — the step over, not the leap
- ☐ Find the one free course that closes a real gap
- ☐ Ask an AI assistant to argue against your pivot, and read it properly
- ☐ Redo the runway math and see what moved
- ☐ Count the rejections, then put the number away
- ☐ One thing that has nothing to do with work
- ☐ Write the next thirty days

**IF YOU DO NOTHING ELSE THIS WEEK**

**Name the adjacent job. Vague searching is how a month disappears.**

**STANDING APPOINTMENTS THIS WEEK**

**WHAT / WHEN**

**WHAT / WHEN**

**WHAT / WHEN**

**End of week 4**

**THE ADJACENT JOB I'M AIMING AT:**

**THE GAP I'M CLOSING, AND HOW:**

**WHAT I'D TELL MYSELF ON DAY 1:**

**DAY 22**

Date \_\_\_\_\_

Name the adjacent job. Not the dream leap — the step to the side that your last five years already pay for.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 23**

Date \_\_\_\_\_

Find the free course that closes the one real gap. Coursera, Khan, MIT OpenCourseWare, your library card.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 24**

Date \_\_\_\_\_

Ask an AI assistant to argue against your pivot. Read the argument properly instead of defending yourself.

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 25**

Date \_\_\_\_\_

Redo the runway math. What actually changed in four weeks?

**TODAY'S ONE THING**

PANIC WINDOW — FROM / TO

ONE GOOD THING ABOUT TODAY

**NOTES**

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☐ Searched ☐ Money ☐ Moved ☐ Talked to someone

**DAY 26**

Date \_\_\_\_\_

Count the rejections. Write the number. Then put it away — it measures the market, not you.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 27**

Date \_\_\_\_\_

Do one thing with no career value whatsoever. This is not a rest day you have to earn.

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**DAY 28**

Date \_\_\_\_\_

Week four review. What would you tell yourself on Day 1, knowing what you know now?

**TODAY'S ONE THING****PANIC WINDOW — FROM / TO****ONE GOOD THING ABOUT TODAY****NOTES**☐ Searched ☐ Money ☐ Moved ☐ Talked to someone**WEEK 4 TALLY**

Count them. Rejections measure the market, not you — write the number and put it away.

Applications sent \_\_\_\_\_

Real conversations \_\_\_\_\_

Interviews \_\_\_\_\_

Days I moved \_\_\_\_\_

Rejections \_\_\_\_\_

**CARRY INTO NEXT WEEK**

# Days 29 & 30 — the look back

FINISH

**DAY 29**

Go back to Day Zero and read it. What is true now that wasn't true then — including the things that got worse? Be accurate, not encouraging.

**DAY 30**

Write the next thirty days. Three lines, no more. If this month taught you the search needs to change shape, say how.

**Thirty-day tally**

Applications sent

Real conversations

Interviews

Days I kept the wake time

Days I moved for ten minutes

Panic windows used

Rejections collected

Days I got through anyway

The last line is the one that counts. It is always thirty.

**WHAT ACTUALLY WORKED — KEEP DOING IT**

**WHAT WAS THEATER — STOP DOING IT**

**THE NEXT THIRTY DAYS, IN THREE LINES**

**WHO I'M ASKING FOR HELP, AND FOR WHAT**

# Daily structure tracker

MASTER SHEET · PRINT AS NEEDED

A default day you can fall back on when you can't decide anything. Searching for eight hours is not searching — it's a way to feel busy while getting worse at it. Three blocks, a start, and a hard stop.

|                  |                                                              |
|------------------|--------------------------------------------------------------|
| Wake & land      | Same time as yesterday. Out of bed, not on the phone.        |
| Block 1 — Search | Applications, follow-ups, messages. Two hours, then stop.    |
| Move             | Ten minutes outside beats an hour you never start.           |
| Block 2 — Build  | Skills, portfolio, the course, the thing you're learning.    |
| Panic window     | Twenty minutes. Then one concrete thing.                     |
| Block 3 — Live   | Errands, people, the house, something that isn't the search. |
| Shut it down     | A time you stop searching. Keep it like a shift ending.      |

| TIME | BLOCK | WHAT SPECIFICALLY — ONE LINE |
|------|-------|------------------------------|
|      |       |                              |
|      |       |                              |
|      |       |                              |
|      |       |                              |
|      |       |                              |
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## The week at a glance

|                              | M                        | T                        | W                        | T                        | F                        | S                        | S                        |
|------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Kept the wake time           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Left the house               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Moved ten minutes            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| One application or follow-up | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| One real conversation        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Offline by my shutdown time  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## WHAT DERAILED THE DAY, AND WHAT I'LL DO DIFFERENTLY

# Budget allocation sheet

MASTER SHEET · PRINT AS NEEDED

Nothing here tells you what things should cost — that's your life, not a template. It tells you what order to pay in when there isn't enough, which is the question that actually keeps people awake. **Keep the lights on first. Everything else is negotiable, and more of it is negotiable than you think.**

## Coming in

| SOURCE                     | PER MONTH |
|----------------------------|-----------|
| Unemployment benefits      |           |
| Severance (spread monthly) |           |
| Part-time / freelance      |           |
| Partner or household       |           |
| Other                      |           |
| TOTAL IN                   |           |

## Everything else

| CUTTABLE                    | PER MONTH |
|-----------------------------|-----------|
| Subscriptions and streaming |           |
| Eating out and delivery     |           |
| Gym / memberships           |           |
| Shopping                    |           |
| Other                       |           |
|                             |           |
|                             |           |
| SUBTOTAL                    |           |

## Keep the lights on

| NON-NEGOTIABLE        | PER MONTH |
|-----------------------|-----------|
| Rent or mortgage      |           |
| Utilities             |           |
| Food                  |           |
| Insurance / health    |           |
| Transport             |           |
| Phone / internet      |           |
| Minimum debt payments |           |
| Childcare             |           |
| SUBTOTAL              |           |

Runway

CASH ON HAND

TOTAL IN

TOTAL OUT

MONTHS OF RUNWAY

$cash \div (out - in)$

The cut list

Three things going this week, and what each frees up.

CUTTING

CUTTING

CUTTING

Safety nets worth a phone call

211 — dial it. Food, rent and utility help, local, in one call.

SNAP — food assistance; eligibility is based on current income, not last year's.

LIHEAP — help with heating and cooling bills.

Your utility company — ask for the hardship or budget-billing plan by name.

Your lender or landlord — forbearance and payment plans exist and are not advertised.

These programs exist for exactly this situation. Using them is the intended use, not a failure.

# Networking log

MASTER SHEET · PRINT AS NEEDED

Ask for a conversation, a name, or fifteen minutes — never for a job. People can't hand you a job; they can hand you a name, and a name is how most of them actually get filled. The follow-up column is the one that works.

| DATE | NAME | HOW I KNOW THEM | WHAT I ASKED FOR | WHAT CAME BACK | FOLLOW UP BY | ✓ |
|------|------|-----------------|------------------|----------------|--------------|---|
|      |      |                 |                  |                |              |   |
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**If you don't know what to say**

“I'm between roles and looking at *<the adjacent job>*. You've been in that world a while — could I ask you fifteen minutes about how you'd approach it? I'm not asking you to find me anything.”

Then actually keep it to fifteen minutes, and end with: “Who else should I be talking to?”

**Weekly count**

MESSAGES SENT

REPLIES

NEW NAMES I WAS GIVEN

# Application & follow-up log

MASTER SHEET · PRINT AS NEEDED

The follow-up column is the point of this page. Everything older than a week gets a nudge; that isn't pestering, it's the part of the job most people skip.

| DATE | COMPANY & ROLE | WHERE I FOUND IT | SCAM-CHECKED | CONTACT / NAME | FOLLOWED UP | OUTCOME |
|------|----------------|------------------|--------------|----------------|-------------|---------|
|      |                |                  |              |                |             |         |
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### Before you apply — scam check

Never pay to work. Never buy your own equipment up front. No legitimate employer sends a check and asks you to forward part of it, hires over a chat app without a real interview, wants your bank details or ID before an offer, or pressures you to decide today. If the pay is far above the market for the work, that's the tell, not the perk.

### Where these actually came from

At the end of the month, count. Then put your hours where the interviews came from, not where the applications were easiest.

#### INTERVIEWS FROM PORTALS

#### INTERVIEWS FROM PEOPLE

#### INTERVIEWS FROM SOMEWHERE ELSE

### How the twenty minutes works

1. Same slot every day. Not last thing at night.
2. Set a timer for twenty minutes and let the spiral run all the way down. Don't manage it.
3. When it rings, do **one concrete physical thing** — a walk, a shower, one phone call, the dishes. Not a screen.
4. Write the one thing down here. That's the whole log.

You are not trying to stop feeling it. You are keeping it inside a box with edges, so it doesn't spend the whole day loose in the house.

### The 3 a.m. version

Different animal, same rule. Don't job-search at 3 a.m. — nothing you write then survives daylight. Write the thought on paper by the bed, in one line, and tell it that it has a slot tomorrow. Then get up, drink water, and go back.

#### THE THOUGHT THAT KEEPS COMING BACK

| DATE | FROM — TO | WHAT SET IT OFF | THE ONE THING I DID AFTER | RATING 1–5 |
|------|-----------|-----------------|---------------------------|------------|
|      |           |                 |                           |            |
|      |           |                 |                           |            |
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|      |           |                 |                           |            |

PATTERN I'M NOTICING — TIME OF DAY, TRIGGER, WHAT ACTUALLY HELPS

THE ONE RULE

**Call before you miss the payment, not after.** Calling early gets you options that calling late does not, and most lenders and utilities have a program for exactly this that they will not mention unless you ask.

Write down who you spoke to and what they offered, and ask for it in writing. This page is the log. The words to use on the call, what to ask for by name, and which bills can slip and in what order are in the NextChapter app, on the Creditor calls page — it comes with the book.

| WHO | ACCOUNT | PHONE | DATE CALLED | WHO I SPOKE TO | WHAT THEY OFFERED |
|-----|---------|-------|-------------|----------------|-------------------|
|     |         |       |             |                |                   |
|     |         |       |             |                |                   |
|     |         |       |             |                |                   |
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|     |         |       |             |                |                   |

Before you dial

Have the account number and your last statement in front of you. Know the date the next payment is due. Decide what you can actually pay this month, even if it's nothing, so you're answering a question instead of being asked one.

After the call

If they offered something, ask for the confirmation in writing before you hang up and note the date it arrives. If they offered nothing, write that down too — and call again in a week and ask for a supervisor. Then put it away until the follow-up date.

Five stories cover most of what you'll be asked. Write them once, properly, and say them out loud until they're boring. Preparation is the cheapest confidence there is. What the interviewer is actually listening for, and why fear makes people take the wrong job, is Chapter 6.

The five stories

STORY 1

what it's about

THE SITUATION

WHAT I DID

WHAT CHANGED BECAUSE OF IT

STORY 2

what it's about

THE SITUATION

WHAT I DID

WHAT CHANGED BECAUSE OF IT

STORY 3

what it's about

THE SITUATION

WHAT I DID

WHAT CHANGED BECAUSE OF IT

STORY 4

what it's about

THE SITUATION

WHAT I DID

WHAT CHANGED BECAUSE OF IT

STORY 5

what it's about

THE SITUATION

WHAT I DID

WHAT CHANGED BECAUSE OF IT

The gap, in two sentences

Calm, factual, no apology, no bitterness about the last place. Practice until it's boring to say.

Three questions I'm asking them

QUESTION

QUESTION

QUESTION

WHAT I NEED TO KNOW BEFORE I SAY YES — SO I DON'T TAKE THE WRONG JOB OUT OF FEAR

Adjacent steps beat dramatic leaps. Pick the one gap that keeps coming up in the postings you actually want, close it, and build one small thing that proves you closed it. A certificate nobody asked for is a hobby; a thing you built is evidence.

**The plan**

THE ADJACENT JOB I'M AIMING AT

THE ONE GAP THAT KEEPS COMING UP IN POSTINGS

THE COURSE OR RESOURCE THAT CLOSSES IT

WHERE IT LIVES

FINISHED BY

WHAT ALREADY TRANSFERS — AND I'LL STOP UNDERSELLING

**Where to look, at no cost**

Coursera — audit most courses free

Khan Academy — fundamentals, genuinely free

MIT OpenCourseWare — full university courses

Codecademy · W3Schools — hands-on basics

freeCodeCamp — project-shaped, with certificates

Your library card — often unlocks LinkedIn Learning and more

**Ask an AI to argue against you**

“Here's my background and the pivot I'm considering. Make the strongest case that this is the wrong move, and tell me what I'd need to show to make it credible.” Read the answer properly instead of defending yourself.

**What I'll build to prove it**

Small and finished beats ambitious and abandoned.

**Hours a week, and when**

Put it in Block 2 on the structure sheet. If it isn't in a block, it won't happen.

Some days the planner is not the point. Nothing on this page needs to be filled in.

**IF YOU ARE IN CRISIS**

**Call or text 988** — the Suicide & Crisis Lifeline, United States, 24 hours a day. You do not have to be suicidal to call; it is for anyone in serious distress.

**Text HOME to 741741** — Crisis Text Line, if talking is too much right now.

Reaching out early is the ordinary use of these numbers, not the emergency one. The crisis banner at [howtobeunemployed.com](https://www.howtobeunemployed.com) has both, and in the NextChapter app the crisis page works with no signal.

**When it's smaller than that**

Eat something. Drink water. Shower and get dressed even though nobody will see you.

Ten minutes outside — not for the job search, for the daylight.

Tell one person it's a bad day. You don't have to explain it well.

Do one small physical thing you can finish. The dishes count.

Write tomorrow's one thing, then stop for the day. The search will still be there.

**Two things worth remembering**

A rejection is a market signal, not a verdict on you. Most of them never involved a human reading anything about you at all.

Losing a job takes the shape of your week, your income and a chunk of how you describe yourself at parties, all in one afternoon. Finding it harder than you expected isn't weakness. It's the correct response to a real loss.

**Practical help, today**

**Dial 211** — food, rent, utilities and local help, one call, anywhere in the US.

**SNAP** — food assistance, based on current income.

**LIHEAP** — heating and cooling bill help.

**Your state's unemployment portal** — the only current source for your benefit rules.

**My people**

Fill this in on a good day, so it's already written on a bad one.

**WHO I CALL FIRST**

\_\_\_\_\_

**WHO MAKES ME LAUGH**

\_\_\_\_\_

**DOCTOR / THERAPIST / CLINIC**

\_\_\_\_\_

**SOMEONE I CAN JUST SIT WITH**

\_\_\_\_\_



## The planner helps. The book is the map.

Every page in here is one slice of a chapter — the method, without the words or the why. *How To Be Unemployed* is the full ten: the scripts, the conversations, the order things need to happen in, and the year Nora spent learning it the hard way before doing it again in six weeks.

### The book

#### **How To Be Unemployed**

How to Keep Your Sanity When You're Out of Work

Nora Barrow · ISBN 979-8-89704-479-5

**[howtobeunemployed.com](http://howtobeunemployed.com)**

### NextChapter — included with the book

The companion app goes where this planner stops: the exit checklist, keeping your benefits, COBRA and tax, networking and offer scripts, seventeen interview questions with the subtext. No account, nothing leaves your device. You'll be asked once for the code printed in your copy.

**[app.howtobeunemployed.com](http://app.howtobeunemployed.com)**

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