Transitional Employment: Fiscal Worksheet

	IMMEDIATE	INTERMEDIATE	LONG-TERM	COMMENTS
HEALTH INSURANCE	COBRA; essential vs. non-essential; spouse benefits - eligible to be added	COBRA; long-term plans	X	Was this tied to the employer or not?
LIFE INSURANCE	Essential vs non-essential; ability to reduce or draw against	X	X	X
PROFESSIONAL LIABILITY INSURANCE	Essential vs non-essential; do you need it for per-diem work	Essential vs non-essential; do you need it for per-diem work	Essential vs non-essential; do you need it for per-diem work	X
DISABILITY INSURANCE	Essential vs non-essential	X	X	X
BANK ACCOUNT	Outstanding bills; funds able to be liquidated	Outstanding bills; funds able to be liquidated	Outstanding bills; funds able to be liquidated	Savings; checking; outstanding CC bills; line of credit
MORTGAGE / RENT / HOMEOWNERS INSURANCE	Ability to pay	Long term plan; downsize	X	X
MONTHLY BUDGET / OPERATIONAL EXPENSES	Essential vs non-essential; ability to reduce; establish payment plan	Long term plan; downsize; establish payment plan	X	Utility bills; gas; groceries; did employer pay for cell phone, internet access, or give car stipend
DENTAL INSURANCE	Essential vs non-essential	X	X	X

PHARMACY INSURANCE	Essential vs non-essential	X	X	X
TIMELY ISSUES	Essential vs non-essential	X	X	Income taxes; seasonal; holidays; birthdays
JOB SEARCH EXPENSES / RELOCATION	Unemployment benefits; computer	Reimburse-ment for plane tickets or hotel rooms	X	Relocation decisions
VISION INSURANCE	Essential vs non-essential	X	X	X
RETIREMENT / IRA / STOCKS	Ability to be liquidated? potential penalties; modify portfolio	X	X	Liquid or not liquid
AUTO RENEWALS	Stop non-essential auto renewals	X	X	AAA, iCloud, NATA foundation, etc.
SOURCES OF REVENUE	Other sources of revenue that are available; unemployment benefit eligibility; vacation cash out/severance pay	Deferred compensation	X	Consulting; royalties; per diem work (Go For Ellis)
CHILDCARE	Day care, before school/after school care	Day care, before school/after school care	Day care, before school/after school care	Family member provide care? Parent out of work provide care?