

FEDERAL WORKER RIF CHECKLIST

Critical Action Items by Timeframe

IMMEDIATE ACTIONS (WITHIN 24-48 HOURS OF NOTIFICATION)

- ☐ **Review RIF notice thoroughly** – Document effective date, severance details, and appeal rights
- ☐ **Secure copy of SF-50** – Request if not provided with RIF notice
- ☐ **Contact Employee Assistance Program (EAP)** – Schedule initial counseling session
- ☐ **Notify immediate family** – Share information and begin planning discussions
- ☐ **Document current leave balances** – Print or save annual, sick, and comp time records
- ☐ **Secure performance evaluations** – Download or request copies of last 3 years

WITHIN 3-5 DAYS

Financial Steps

- ☐ **Create emergency budget** – Identify essential vs. non-essential expenses
- ☐ **Contact Thrift Savings Plan (TSP)** – Review account status and withdrawal options
- ☐ **Research unemployment benefits** – Determine eligibility and application process
- ☐ **Calculate severance pay timeline** – Determine payment schedule and amounts

Healthcare Planning

- ☐ **Document health insurance end date** – Typically 31 days after separation (coverage continues for free during this time)
- ☐ **List all current medications** – Refill essential prescriptions while covered
- ☐ **Schedule pending medical appointments** – Complete before coverage ends

Professional Documentation

- ☐ **Update resume** – Add current position details and accomplishments
- ☐ **Identify 3-5 professional references** – Contact to confirm willingness
- ☐ **Create list of training/certifications** – Compile all professional credentials
- ☐ **Gather contact information** – Save details for supervisors, colleagues, and HR

WITHIN 1-2 WEEKS

Benefits and Healthcare

- ☐ **Research healthcare continuation options:**
 - ☐ **Temporary Continuation of Coverage (TCC)** – Must apply within 60 days
 - ☐ **COBRA (if applicable)**
 - ☐ **ACA Marketplace at healthcare.gov** – 60-day special enrollment window
 - ☐ **Spouse's health plan (if eligible)** – Must apply within 30 days of loss of coverage
- ☐ **Review retirement options** – Determine eligibility for Discontinued Service Retirement (e.g., 50 with 20 years, or 25+ years of service)
- ☐ **Evaluate life insurance conversion** – Review FEGLI conversion options (must apply within 31 days)

Career Transition

- ☐ **Register on USAJOBS.gov** – Set up saved searches and job alerts
- ☐ **Update LinkedIn profile** – Activate "Open to Work" feature
- ☐ **Notify professional network** – Send brief, positive transition announcement
- ☐ **Research reinstatement eligibility** – Determine timeframe (typically 3 years for career-conditional employees)

Legal and Administrative

- ☐ **Review appeal rights** – Determine MSPB eligibility (typically 30-day deadline)
- ☐ **Verify RIF procedures were followed** – Check competitive area, level, and retention standing
- ☐ **Document all government property** – Create inventory of items to return

WITHIN 30 DAYS

Financial Security

- ☐ **Apply for unemployment benefits** – Complete application process (with SF-8 and SF-50)
- ☐ **Develop 3-6 month financial plan** – Create budget for various unemployment durations
- ☐ **Contact creditors if needed** – Discuss hardship options for major debts
- ☐ **Make healthcare coverage decision** – Enroll in selected continuation option before deadlines

Career Development

- ☐ **Begin applying for positions** – Submit 3-5 applications weekly
- ☐ **Schedule networking meetings** – Arrange 2-3 professional connections weekly
- ☐ **Identify skill gaps** – Research training opportunities for high-demand skills
- ☐ **Create job application tracking system** – Document all applications and follow-ups

Exit Process

- ☐ **Complete exit clearance forms** – Ensure all paperwork is properly processed
- ☐ **Return all government property** – Get signed receipt for returned items
- ☐ **Transfer knowledge** – Document processes and status of ongoing projects
- ☐ **Request Official Personnel Folder (OPF)** – Submit request through HR or eOPF system

FINAL DAY CHECKLIST

- ☐ **Obtain signed exit clearance form** – Keep copy for your records
- ☐ **Confirm mailing address** – Verify where final documents will be sent
- ☐ **Collect personal items** – Remove all personal belongings from workspace
- ☐ **Return all access items** – Badge, keys, parking permits, etc.
- ☐ **Document final conversations** – Note any commitments or agreements made
- ☐ **Request employment verification letter** – Obtain for future job applications

POST-SEPARATION (FIRST 60 DAYS)

- ☐ Verify receipt of final pay – Confirm lump sum leave payment
- ☐ Confirm severance payments – Ensure payments begin as scheduled
- ☐ Verify health insurance transition – Confirm new coverage is active
- ☐ Maintain job search schedule – Dedicate consistent daily hours
- ☐ Continue networking activities – Attend industry events and maintain connections
- ☐ Consider temporary/contract work – Explore interim employment options
- ☐ Monitor appeal process – Follow up on any pending appeals or claims

CRITICAL DEADLINES TO REMEMBER

- **31 days from separation:** Free FEHB coverage ends; must elect TCC or other coverage to avoid gap
- **60 days from separation:** Deadline for Temporary Continuation of Coverage (TCC) and ACA Marketplace enrollment

- **30 days from RIF effective date:** Deadline for Merit Systems Protection Board (MSPB) appeal
- **45 days from effective date:** Deadline to contact EEO counselor (if discrimination suspected)
- **3 years from separation:** Reinstatement eligibility period for most career-conditional employees
- **1 year from separation:** Typical priority consideration period under Interagency Career Transition Assistance Plan (ICTAP)

KEY RESOURCES

Financial Support

- **Office of Personnel Management (OPM):** www.opm.gov/policy-data-oversight/workforce-restructuring/
- **Thrift Savings Plan:** www.tsp.gov
- **Unemployment Benefits:** www.careeronestop.org/LocalHelp/UnemploymentBenefits

Career Transition

- **USAJOBS:** www.usajobs.gov
- **OPM Career Transition Resources:** www.opm.gov/policy-data-oversight/workforce-restructuring/employee-guide-to-career-transition/
- **Federal Employee Education & Assistance Fund:** www.feea.org

Healthcare

- **Healthcare.gov:** www.healthcare.gov
- **OPM Healthcare Information:** www.opm.gov/healthcare-insurance/

Legal Support

- **Merit Systems Protection Board:** www.mspb.gov
- **Equal Employment Opportunity Commission:** www.eeoc.gov

Emotional Support

- **Employee Assistance Program:** [Agency-specific contact]
 - **Suicide & Crisis Lifeline:** Dial 988 or 1-800-273-8255
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This checklist covers the most critical actions for federal employees facing a Reduction in Force (RIF). Timeframes are general guidelines and may vary based on agency-specific procedures. Always refer to your RIF notice and agency HR guidance for specific deadlines applicable to your situation.



Gigi Bodwin is a Federal Retirement Specialist and the founder of Bodwin Financial Solutions (BFS), where she helps federal and USPS employees navigate the complexities of retirement planning. With over a decade of experience, Gigi offers personalized strategies to maximize benefits and ensure financial security for her clients.

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