Styrvia

Decision Research Checklist

Research the facts Styrvia should not guess.

styrvia.com

Job Loss Savings Runway Research Checkl

Questions to research before modelling how long accessible money could last after a job loss.

How to use this
Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Income replacement and benefits

- Are you entitled to unemployment insurance, a-kasse, state benefits, or another income-replacement scheme?
- What waiting period, eligibility rules, duration limits, and tax treatment apply to those benefits?
- Are you entitled to severance, notice-period salary, unused holiday pay, bonus, or other final employment payments?
- Could a partner, family member, or insurance policy temporarily replace part of the lost income?

Costs and protections

- Which expenses can realistically be reduced immediately, and which are contractually fixed?
- Do lenders, landlords, utilities, or insurers offer hardship arrangements or payment deferrals?
- Does losing the job change healthcare, insurance, pension contributions, childcare, commuting, or other employment-linked costs?
- Are there job-search, retraining, relocation, or certification costs that should be added?

Tax and cash flow

- How will the lower annual income change your effective tax rate or tax credits?
- Are unemployment benefits or severance taxed differently from salary?
- Which savings and investments are accessible without penalties or adverse tax consequences?
- What minimum emergency reserve do you want to protect rather than spend?

Return to work

- What is a realistic best, base, and slow re-employment date?
- Would a new job likely pay the same salary, a lower salary, or require a temporary part-time period?
- Could temporary freelance, consulting, or other income be realistic during the gap?

Job loss: savings runway: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Accessible cash and investments ______________________________	**Monthly essential spending** ______________________________
Expected benefits ______________________________	**Severance and final pay** ______________________________
Debt payments ______________________________	**Job-search costs** ______________________________
Expected re-employment date ______________________________	**Expected new salary** ______________________________

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia
Open the Job loss: savings runway example at styrvia.com/examples/job-loss-savings-runway, build your household baseline, then test the facts and alternatives you researched here.