Lost your job?
Here's your route back.

A free guide for Australians facing redundancy or job loss. Ten steps, each with the official links people search for most.

> **Start here.** Start with Step 1 and Step 3 this week. Income support and your final-pay entitlements are time-sensitive; everything else can follow in the order that suits you. Losing a job is a major life event, not a personal failure.

Not sure where to aim next? **Take the free Job Seeker Quiz**: www.neurosuccessarch.com/en/job-seeker-quiz

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STEP 1

Unemployment benefits and government help

How to apply, who's eligible and when payments arrive. Claim early: your waiting period can depend on when you lodge.

- **JobSeeker Payment** — Eligibility, rates and how to claim
  www.servicesaustralia.gov.au/jobseeker-payment
- **Payment and Service Finder** — See every payment you may qualify for
  www.servicesaustralia.gov.au/payment-and-service-finder
- **Crisis and urgent help** — Advance payments and crisis support
  www.servicesaustralia.gov.au/crisis-and-special-help
- **Workforce Australia** — Register, meet mutual obligations, get help
  www.workforceaustralia.gov.au

> **Tip:** Liquid assets and redundancy payouts can affect when JobSeeker starts. Lodge anyway and let Services Australia assess it.

STEP 2

Open roles, remote and contract work

Cast a wide net: permanent, contract, freelance and quick-hire roles.

- **Workforce Australia jobs** — Government job board
  www.workforceaustralia.gov.au/individuals/jobs/search
- **SEEK** — Australia's largest job site
  www.seek.com.au
- **Indeed Australia** — Wide coverage, including remote filters
  au.indeed.com
- **LinkedIn Jobs** — Roles plus who you know at each company
  www.linkedin.com/jobs
- **APSjobs** — Australian Public Service vacancies
  www.apsjobs.gov.au
- **Airtasker** — Short-term paid tasks while you search
  www.airtasker.com

STEP 3

Severance, final pay and redundancy rules

Notice periods, redundancy pay, unused leave and what to do if something isn't right.

- **Redundancy** — Fair Work: who gets redundancy pay and how much
  www.fairwork.gov.au/ending-employment/redundancy
- **Notice and final pay** — What must be paid and when
  www.fairwork.gov.au/ending-employment/notice-and-final-pay
- **Unfair dismissal** — Fair Work Commission (21-day time limit)
  www.fwc.gov.au/issues-we-help/unfair-dismissal
- **Fair Entitlements Guarantee** — If your employer went insolvent
  www.dewr.gov.au/fair-entitlements-guarantee
- **Tax on redundancy payments** — ATO: genuine redundancy and tax-free limits
  www.ato.gov.au/individuals-and-families/jobs-and-employment-types/working-as-an-employee/leaving-your-job/redundancy-payments

> **Tip:** Unfair dismissal claims must be lodged within 21 days of the dismissal taking effect. Don't wait.

STEP 4

Budgeting and cutting expenses

Protect the essentials: housing, utilities, food and transport.

- **Moneysmart: losing your job** — Step-by-step money plan
  moneysmart.gov.au/losing-your-job
- **Moneysmart budget planner** — Free online budgeting tool
  moneysmart.gov.au/budgeting/budget-planner
- **National Debt Helpline** — Free financial counselling, 1800 007 007
  ndh.org.au
- **Australian Financial Complaints Authority** — If a lender won't help with hardship
  www.afca.org.au

> **Tip:** Ring your mortgage lender, landlord or energy retailer before you miss a payment. Hardship arrangements are easier to set up early.

STEP 5

Resume and LinkedIn updates

How to explain a redundancy plainly and tailor every application.

- **Your Career** — Free government resume and cover letter help
  www.yourcareer.gov.au
- **SEEK career advice** — Resume tips and templates
  www.seek.com.au/career-advice
- **LinkedIn Help** — Using the Open to Work feature
  www.linkedin.com/help/linkedin

> **Tip:** Say it simply: "My role was made redundant in a restructure." Then move to what you achieved and what you want next.

STEP 6

Health insurance and benefits

Keep coverage in place and check cover you may already hold through super.

- **Medicare** — Your public health cover continues
  www.servicesaustralia.gov.au/medicare
- **Health Care Card** — Cheaper medicines and bulk billing
  www.servicesaustralia.gov.au/health-care-card
- **PrivateHealth.gov.au** — Compare, downgrade or suspend private cover
  www.privatehealth.gov.au
- **Insurance through super** — Moneysmart: check life and income protection
  moneysmart.gov.au/how-super-works/insurance-through-super

STEP 7

Interview preparation and salary expectations

Know the market rate and practise the common questions.

- **Jobs and Skills Australia** — Labour market data and occupation outlooks
  www.jobsandskills.gov.au
- **Fair Work Pay Calculator** — Minimum pay for your award
  calculate.fairwork.gov.au
- **SEEK salary insights** — Typical pay by role
  www.seek.com.au/career-advice/explore-careers
- **Your Career: interviews** — Prepare, practise and follow up
  www.yourcareer.gov.au

STEP 8

Retraining and career pivots

Short courses and certifications that lead into growing industries.

- **My Skills** — Search nationally recognised courses
  www.myskills.gov.au
- **TAFE Queensland** — Courses, including fee-free options
  tafeqld.edu.au
- **Your Career: explore careers** — Find growing occupations
  www.yourcareer.gov.au
- **Career Transition Assistance** — Workforce Australia program for mature workers
  www.workforceaustralia.gov.au

STEP 9

Networking and referrals

Most roles are filled through people. Reach out early and specifically.

- **LinkedIn** — Reconnect with former colleagues
  www.linkedin.com
- **RCSA** — Find accredited recruitment firms
  www.rcsa.com.au
- **Meetup** — Local industry and professional groups
  www.meetup.com

> **Tip:** Send a short note: what happened, the role you want, and one specific ask, such as an introduction or a 15-minute call.

STEP 10

Mental health and stress support

Job loss anxiety is normal. Support is free and confidential.

- **Lifeline** — 24/7 crisis support, 13 11 14
  www.lifeline.org.au
- **Beyond Blue** — Anxiety and depression support, 1300 22 4636
  www.beyondblue.org.au

- **Head to Health** — Government mental health services finder
  www.headtohealth.gov.au
- **MensLine Australia** — Support for men, 1300 78 99 78
  mensline.org.au

Need to talk to someone now?

Service	Phone	Website
Lifeline (24/7)	**13 11 14**	lifeline.org.au
Beyond Blue	**1300 22 4636**	beyondblue.org.au
National Debt Helpline	**1800 007 007**	ndh.org.au
MensLine Australia	**1300 78 99 78**	mensline.org.au

In an emergency, call 000.

Your first 7 days

Day 1 Ask your employer for written confirmation of termination, your final pay breakdown and a separation certificate.

Day 2 Check your notice, redundancy pay and leave payout against Fair Work's rules.

Day 3 Start a JobSeeker claim with Services Australia, even before final pay lands.

Day 4 List every bill and call any lender or provider you may struggle to pay; ask about hardship arrangements.

Day 5 Check what insurance sits inside your super, and pause or downgrade private health only after reading the conditions.

Day 6 Update your resume and LinkedIn, then message five people you've worked with.

Day 7 Keep a daily routine: wake time, movement, a set block for job search, and time off.

Ready for your next role?

Take the free Job Seeker Quiz to see your strengths and where to aim next.
Take the Job Seeker Quiz → neurosuccessarch.com/en/job-seeker-quiz

General information only, not legal, financial or medical advice. Rules and payment rates change; always confirm with the linked agency. Links checked November 2026.

Shared by Neuro Success Architecture. Feel free to pass this booklet to anyone who needs it.