PROSPERITY
WEALTH PLANNING

WEALTH PLANNING CHECKLIST:

Job Transition

Changing jobs or transitioning careers can feel stressful and uncertain. Planning ahead and understanding your financial, legal and professional options can help you make decisions confidently and stay on track.

A tool to help you navigate financial, legal, and career considerations during a job change or career transition

The following checklist can help you organize and plan key financial, legal, and professional considerations during a job or career transition:

1. Employment & Job Details

- ☐ Review job offer, salary, and benefits thoroughly
- ☐ Understand contract terms, notice periods, and non-compete clauses
- ☐ Confirm start date and onboarding requirements
- ☐ Coordinate transition with current employer professionally

2. Financial Planning

- ☐ Assess current budget and cash flow during transition
- ☐ Plan for potential gap in income
- ☐ Review severance, unused vacation, and bonus payouts
- ☐ Update savings goals and emergency reserves based on new compensation

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3. Benefits & Insurance

☐ Confirm when current benefits end and new benefits begin

☐ Enroll in new health, dental, vision, life, and disability insurance plans before the deadline

☐ Review HSA/FSA options and deadlines for existing accounts

☐ Update beneficiaries on insurance and retirement accounts

4. Retirement Accounts

☐ Enroll in the new employer's 401(k) and review employer matching contributions

☐ Decide to leave the old 401(k) in place, roll it into the new plan, or transfer to an IRA

☐ Review investment options and contribution strategy for the new retirement plan

5. Taxes & Legal Considerations

☐ Update federal and state tax withholding with the new employer

☐ Review tax implications of severance, stock options, equity compensation, or relocation

☐ Retain copies of final pay stubs, tax forms, and employment agreements

6. Career & Professional Development

☐ Update resume, LinkedIn, and professional network

☐ Plan onboarding, training, and certifications for the new role

☐ Set career goals for the first 6–12 months

☐ Consider mentorship, coaching, or professional support

7. Personal & Family Planning

☐ Coordinate relocation or commuting adjustments

☐ Communicate schedule changes with family

☐ Plan for childcare, eldercare, or other personal responsibilities

☐ Maintain routines and self-care to reduce stress

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