

# 7 Steps if You've Been Laid Off as a Veteran



Practical steps to protect your finances and plan your next move

## 1. Prioritize Essentials

Cover housing, food, utilities, transportation, and medications first. These keep your household stable.

## 2. Apply for Unemployment Right Away

Don't wait — it can take time for benefits to begin. Start with your state's unemployment office.

## 3. Use Veteran-Specific Benefits

Explore options like VA Vocational Rehabilitation & Employment (VR&E/Chapter 31), the [GI Bill](#), and support from local Veteran Service Organizations.

## 4. Contact Creditors and Service Providers

Ask about hardship programs, deferred payments, or adjusted due dates. Many companies work with Veterans.

## 5. Cut Back Temporarily

Pause subscriptions, reduce dining out, and put extras on hold. Free up cash for essentials.

## 6. Start Small With Savings

Even \$5–\$10 from unemployment or side income builds a cushion and gives you confidence.

## 7. Plan Your Next Step

Use this time to review your finances and career goals. Consider reskilling or training with VA support.

Not sure where to start? Take the [Veteran Saves Pledge](#) today and we'll send your resources, reminders, and encouragement to help you build savings and financial stability, step by step.