

RIF Survival Checklist 2026

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Name: _____

Agency / Component: _____

PHASE A: Before a RIF Notice — Prepare Your “Go-Bag”

Documents to Download to Personal Storage NOW

- All SF-50s (Notification of Personnel Action) from eOPF — every personnel action since Day 1
- Last 3 years of performance appraisals (add service credit to retention standing)
- Most recent pay stubs and W-2s (for severance calculation and unemployment claims)
- TSP account statement from tsp.gov (balance, contribution history, any outstanding loans)
- DD-214 if military service applies
- Benefits election forms: FEHB plan, FEGLI elections, dental/vision enrollments
- Union contract (if applicable) — defines grievance rights that may exceed MSPB appeal rights

Know Your Retention Standing (Four Factors in Priority Order)

- Tenure Group: Group I (career, completed probation) / Group II (career-conditional) / Group III (term/temp)?
- Veterans Preference: Subgroup AD (30%+ disability) / Subgroup A (other preference) / Subgroup B (none)?
- Total creditable service years: civilian service + military time (if deposit paid) = _____ years
- Performance service credit: each 'Outstanding' adds 20 years; each 'Exceeds Fully Successful' adds 16 years
- Request your Retention Register from HR as soon as notices are issued

PHASE B: After Receiving a RIF Notice (Act Within Days)

Immediate Actions (First 7 Days)

- Do NOT voluntarily resign — resignation forfeits RIF protections, severance eligibility, and appeal rights
- Note your RIF effective date: agencies must provide at least 60 days written notice (30 days in emergencies)
- Request the retention register in writing to verify your standing was calculated correctly
- Identify bump and retreat rights: bump = displace lower-standing employee in same competitive level; retreat = move to former position up to 3 grades lower
- Confirm your TSP loan balance (if any) — separation starts a ~90-day repayment clock
- Switch all government correspondence to personal email immediately

RPL Registration (30-Day Window — Do Not Miss)

- Register on the Reemployment Priority List (RPL) within 30 days of receiving your RIF notice
- RPL gives you priority for vacant positions at your agency before external applicants
- Check your eligibility: career or career-conditional employee + qualified for the position
- Update your USAJOBS profile and resume; switch contact to personal email and phone
- CTAP: priority placement within your current agency; ICTAP: priority across all agencies
- ICTAP window: apply within 1 year of separation for positions at your grade or one grade below

Severance Pay — Verify Your Eligibility

- Eligibility: 12+ months continuous civilian service + not declining a reasonable job offer + not retirement-eligible
- Formula: 1 week of pay per year (first 10 years) + 2 weeks per year (each year after 10)
- Age adjustment: add 25% for each year over age 40 at separation
- Estimate with: fedtools.com/calculators/severance-calculator
- Maximum: 52 weeks of pay (capped by statute)
- Severance is taxable income — it CANNOT be contributed to TSP or rolled into an IRA

PHASE C: Benefits Continuation After Separation

FEHB Health Insurance

- Coverage continues FREE for 31 days after separation
- Elect Temporary Continuation of Coverage (TCC) within 60 days — up to 18 months at 102% of premium
- Compare TCC cost vs. ACA marketplace plans (you may qualify for subsidies with no job income)
- If retirement-eligible: FEHB continues in retirement if you had 5 years of continuous enrollment

TSP Thrift Savings Plan

- Contributions stop on your separation date; your balance stays invested (do NOT cash out)
- Outstanding TSP loan: 90 days from OPM notification to repay in full or set up direct payments
- Rule of 55: if you separate in the calendar year you turn 55+, no 10% early penalty on TSP withdrawals
- Do NOT roll TSP to an IRA if you are between 55 and 59½ — you lose penalty-free access
- 1% automatic agency contribution vesting requires 3 years of TSP service — verify if close to that cliff

FGLI Life Insurance & MSPB Appeal Deadline

- FGLI coverage continues 31 days free; you may convert to individual policy (no medical exam required)
- MSPB appeal deadline: 30 calendar days from your RIF effective date — this is a hard cutoff
- Bargaining unit employees: file a grievance through your union instead of (or in addition to) MSPB
- If agency made procedural errors (wrong retention register, wrong grade equivalency): MSPB can reverse the RIF
- File for state unemployment insurance starting the week of separation — federal employees are eligible

FedTools Calculators for RIF Situations:

Severance Pay Calculator: fedtools.com/calculators/severance-calculator

FERS Retirement Calculator (if near retirement-eligible): fedtools.com/calculators/fers-retirement-calculator

VERA Eligibility Checker (if offered early retirement): fedtools.com/calculators/vera-eligibility-checker

Full RIF Guide: fedtools.com/resources/rif-survival-guide-2026