

ECONOMIC MOBILITY

A Strategic Guide to Navigating Career Transitions and Securing Financial Independence in Your Next Chapter

A PRACTICAL TAKEAWAY FOR EXPERIENCED WOMEN 45+

Experience Is The Advantage Foundation

The goal is not simply to find your next job.

The goal is to increase your options.

A career disruption can affect income, confidence, benefits, retirement planning, and long-term wealth. This guide helps you make deliberate decisions across career, cash flow, skills, relationships, and income diversification so your next chapter is built around greater economic security, not just another paycheck.

1 | Know Your Economic Starting Point

Before making career decisions, understand what your finances require. Clarity reduces panic and gives you room to negotiate, retrain, build, or pivot strategically.

My Financial Snapshot

ITEM	MONTHLY AMOUNT / STATUS
Essential household expenses	\$
Debt minimums	\$
Health/insurance costs	\$
Current reliable income	\$
Savings available for transition	\$
Months of financial runway	

My minimum monthly income requirement is: \$_____

My preferred monthly income target is: \$_____

The three expenses I can reduce temporarily without damaging long-term stability are:

2 | Protect Before You Pivot

A transition is not the time to make every financial decision at once. First protect the essentials and preserve choices.

- ☐ Review severance, unused PTO, bonus/commission, and benefit end dates.
- ☐ Understand health insurance options and deadlines before coverage ends.
- ☐ Review unemployment eligibility and application requirements.
- ☐ Avoid automatically cashing out retirement accounts to fund the transition.
- ☐ List all automatic payments, subscriptions, and discretionary spending.
- ☐ Contact lenders or service providers early if cash flow becomes tight.
- ☐ Separate urgent financial decisions from decisions that can wait 30-60 days.

My most urgent financial action this week:

3 | Define Your Career Transition Strategy

Do not let urgency turn your job search into an unfocused application campaign. Decide what you are targeting, why you are qualified, and what economic outcome you need.

DECISION	MY ANSWER
----------	-----------

Target role(s)	
Target industries	
Minimum acceptable compensation	
Ideal compensation	
Remote / hybrid / onsite requirements	
Benefits that are non-negotiable	
Skills I need to strengthen	
People/companies I need to reach	

My 30-second value statement:

4 | Calculate the Real Value of an Opportunity

Salary matters, but economic mobility depends on the total opportunity. Compare compensation, benefits, growth potential, stability, flexibility, and the ability to keep building market value.

FACTOR	OPPORTUNITY A	OPPORTUNITY B
Base salary	\$	\$
Bonus/incentive	\$	\$
Retirement contribution/match		
Health benefit value		
Paid time off		
Commute/time cost		
Learning/growth potential	1-5	1-5
Leadership visibility	1-5	1-5
Stability/risk	1-5	1-5
Overall fit	1-5	1-5

5 | Build an Income Portfolio

Financial independence becomes stronger when one employer is not your only economic plan. Your experience may support several income pathways, even if you begin with only one additional stream.

PATHWAY	WHAT COULD I OFFER?	FIRST STEP
Employment		
Consulting / advisory		
Fractional leadership		
Coaching / mentoring		
Training / facilitation		

Speaking		
Digital products / intellectual property		
Entrepreneurship / service business		
Board or advisory opportunities		

One income stream I can test in the next 30 days:

6 | Convert Experience Into Economic Value

Employers and clients do not pay for years alone. They pay for outcomes, reduced risk, faster decisions, specialized knowledge, leadership, and problems solved.

Complete the following:

A costly or difficult problem I know how to solve:

The people or organizations that have this problem:

The result I can help them achieve:

Evidence that I can deliver that result:

7 | Stay Relevant Without Starting Over

The goal is not to erase decades of experience. It is to combine that experience with the capabilities the market values now.

- ☐ Identify the top five skills appearing repeatedly in my target roles.
- ☐ Strengthen practical AI literacy for my profession.
- ☐ Update one technical, digital, or industry-specific skill.
- ☐ Translate older accomplishments into current business language.
- ☐ Demonstrate recent learning through projects, certifications, volunteer leadership, or consulting.
- ☐ Use AI as a productivity tool while applying human judgment and experience.

My highest-priority skill investment:

8 | Build a Relationship-Based Opportunity Pipeline

Do not rely only on job boards. Build a pipeline of people who can provide information, introductions, opportunities, referrals, clients, partnerships, and advocacy.

RELATIONSHIP	NAME	ACTION THIS MONTH
Former executive/leader		
Former colleague		
Recruiter/search professional		
Industry contact		
Potential client		
Community/professional leader		
Sponsor/advocate		

Weekly relationship goal: _____ meaningful conversations

9 | Your Financial Independence Scorecard

Rate yourself from 1 (needs immediate attention) to 5 (strong).

AREA	1-5	NEXT ACTION
Cash-flow clarity		
Emergency savings/runway		
Debt management		
Retirement protection		
Career marketability		
Professional network		
AI/digital readiness		
Income diversification		
Negotiation confidence		
Long-term wealth plan		

The area that could most improve my economic security is:

10 | Your 90-Day Economic Mobility Plan

TIMEFRAME	FOCUS	KEY ACTIONS
DAYS 1-30 STABILIZE	Protect cash flow + gain clarity	Complete financial snapshot; protect benefits; define target roles and compensation; update career positioning; reconnect with

		network.
DAYS 31-60 POSITION	Increase market value + opportunity	Pursue targeted roles; strengthen one market-relevant skill; schedule strategic conversations; test one additional income pathway.
DAYS 61-90 ADVANCE	Convert activity into economic progress	Negotiate opportunities; evaluate total compensation; secure or expand income; establish next savings/retirement goal; continue diversified opportunity pipeline.

My Five Non-Negotiable Moves

1. _____
2. _____
3. _____
4. _____
5. _____

Economic Mobility Declaration

I will not measure my economic future by one employer, one title, or one setback. I will protect what I have built, position my experience for today's market, strengthen my earning power, create options, and make decisions that support both immediate stability and long-term financial independence.

**YOUR NEXT CHAPTER SHOULD NOT ONLY LOOK DIFFERENT.
IT SHOULD MAKE YOU MORE ECONOMICALLY SECURE.**

Experience Is The Advantage Foundation

www.eitafoundation.org | info@eitafoundation.org | 972-454-0184

Educational resource only. This guide is not individualized financial, tax, legal, or investment advice.