2026 · WHAT ISSUES SHOULD I CONSIDER WHEN STARTING A NEW JOB?

PORTFOLIO ADVISORS INC.

CASH FLOW ISSUES	YES	NO
Has your income changed substantially? If so, consider how the change in income will impact your ability to reach your goals and your ability to save.	☐	☐
Do you need to plan for any anticipated changes in your compensation throughout the year? If so, consider the following: ■ Review your pay frequency (e.g., bi-weekly, monthly, semi-monthly, etc.), and be mindful of how any changes in your payroll timing might affect your cash flow and budgeting. ■ Review your company's policies for paid time off, and consider how to best plan for any unpaid leave (e.g., vacation days, sick leave, maternity/paternity leave, etc.). ■ Be mindful of any irregular or variable sources of compensation (e.g., overtime, tips, bonuses, commissions, equity compensation, etc.), and consider how best to fit these into your overall cash flow and savings strategy. Factor in any tax deductions you may be eligible for on tips and overtime pay (subject to limitations) when considering cash flow and tax planning needs.	☐	☐
Do you need to update your cash flow planning? If so, consider the following: ■ Review your pay stub and adjust your net income and tax projections. See "Pay Stub Review" flowchart. ■ Account for any new or lost employer perks (e.g., cellular benefits, health and wellness incentives, professional development, and other assistance programs). ■ Adjust your budget as necessary for additional commuting, home office, and other out-of-pocket expenses.	☐	☐

EMPLOYER-PROVIDED BENEFIT ISSUES	YES	NO
Are there significant changes in the amount or type of employer-provided benefits? If so, consider how this will impact your financial situation (such as individual disability coverage).	☐	☐
Will your health insurance coverage change as a result of taking a new job? If so, consider the following: ■ Coordinate insurance coverage, so there are no gaps in coverage (such as COBRA). ■ Check to see if your current doctors and health care providers are still in-network.	☐	☐
Did you have an HSA with your former employer and do you expect to have one with your future employer? If so, consider the benefits and trade-offs of transferring the funds from your old HSA into the new HSA.	☐	☐
Did you have an FSA with your former employer? If so, consider the following: ■ Make sure to spend all of the funds before you leave that company. ■ Check with your employer to see if they have COBRA continuation coverage for the FSA. If you contributed to an FSA with your former employer, consider contributing to the new employer's FSA plan as well. Each FSA has its own annual limit. They are not combined.	☐	☐

RETIREMENT PLANS & DEFERRED COMPENSATION ISSUES	YES	NO
Do you have a 401(k) with your former employer? If so, reference "Should I Roll Over My Dormant Traditional 401(k)?" flowchart to determine what you should do with your old 401(k).	☐	☐
Will you have a retirement plan with your new employer? If so, consider the following: ■ Enroll in the plan as soon as you can. ■ Consider contributing at least enough to receive the full employer match, if any.	☐	☐
Does your new employer offer equity compensation? (continue on next page)	☐	☐

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RETIREMENT PLANS & DEFERRED COMPENSATION ISSUES (CONT.)	YES	NO
Do you have any unvested stock options with your former employer? If so, you may lose the unvested stock options.	☐	☐
Do you have vested stock options? If so, consider the following: ■ Review exercise periods, which are usually about three months from your last day of employment (but in some cases you must exercise the options before your departure). ■ If you were terminated for cause, your vested stock options might be canceled.	☐	☐
Do you have any deferred compensation with your former employer? If so, review plan documents to understand the vesting schedule, distribution schedule and the distribution options available, such as yearly or lump sum.	☐	☐
Did you own stock (or stock options) in a private company for which you were also employed? If so, consider the impact of the shares being illiquid and if there are any clawback or repurchase rights.	☐	☐

TAX PLANNING ISSUES	YES	NO
Are you expecting your taxable income to increase? If so, consider strategies to mitigate your tax liability.	☐	☐
Do you need help deciding on the amount of withholding you should elect?	☐	☐
Do you need to make estimated income tax payments?	☐	☐
Did you receive severance pay from your former employer, or claim unemployment benefits? If so, both will be taxable income in the year of receipt.	☐	☐
Will (or did) you sell your primary residence to relocate for your new job? If so, you may be eligible for the maximum exclusion ($250,000 or $500,000 if MFJ) or a partial exclusion of capital gains.	☐	☐
Will you need to file income tax returns in multiple states?	☐	☐

OTHER PLANNING ISSUES	YES	NO
Are you subject to non-solicitation or non-compete agreements from your former employer and/or will you be signing such agreements for your new role? If so, review and understand the terms to which you are/will be bound, and maintain these agreements in a safe place.	☐	☐
Do you have student loans? If so, consider the following: ■ Check to see if your new employer offers student loan repayment assistance. ■ Review your eligibility for loan forgiveness or discharge programs (e.g., the PSLF Program, Teacher Loan Forgiveness, etc.). ■ Update your records for any IDR programs in which you currently participate, as your new salary may impact your repayment plan. ■ Adjust your payments and/or consider consolidating/refinancing as appropriate.	☐	☐
Do you need to update your contact information for emergency contacts, professional organizations, licenses, networking platforms, etc.? If so, be sure to take action to ensure that you do not leave loose ends with your former employer, or experience any gaps in communication.	☐	☐

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OUR MISSION: ENRICHING LIVES THROUGH TRANSFORMATIVE ACTION

PORTFOLIO ADVISORS INC.

Portfolio Advisors, Inc. is a fee-only, fiduciary financial advisory firm in Fresno serving families and individuals across the Central Valley and beyond.

We proudly provide comprehensive financial planning and investment management—including retirement, tax, and estate planning—to help mid-career professionals, near-retirees, and retirees make confident decisions aligned with what matters most.

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