

A FREE PLAYBOOK Brought To You By The AI OVER 50 Library

# Laid Off In Your 50s

## *The Pivot Playbook*

*You've got the time. There's never been a better moment to get up to speed on the new tech that helps you prepare for, and find, your next path.*

*Built for the people who got the layoff email at 53, 57, 62 — and who refuse to spend the next 30 years explaining why their last job ended.*

## INSIDE

- The first 21 days — don't panic-sign anything
- The financial bridge — COBRA vs. ACA, unemployment, severance tax, 401(k)
- The emotional reset — the part most playbooks skip
- The reframe — why this is actually the best possible time to be laid off
- The 30-day AI skills sprint — your unfair advantage
- Rewriting the story — resume, LinkedIn, the layoff narrative
- The 90-day search plan — week by week
- The side door — consulting, fractional, contract
- Five specific paths real over-50 professionals have walked

# Why this playbook exists

Most layoff guides treat being laid off in your 50s as a crisis to recover from. They walk you through the resume rewrite, the severance negotiation, the LinkedIn refresh. Then they leave you on the other side of the cliff, hoping the job market is still kind to people who look like you.

*It often isn't. The data on age discrimination in hiring is real. The average time-to-rehire goes up after 55. And the 'pivot at 50' narrative gets recycled by people who haven't actually pivoted.*

**Here's what the standard playbooks miss:**

**You have something you've never had before: time.**

Severance. Maybe a small package. Maybe a big one. Some savings. A spouse who's working. Unemployment for a while. None of that lasts forever, but for the first time in 25+ years, you have a window where nobody is pulling on your calendar.

**And the world has something it's never had before: AI that anyone can use.**

In 1995, the internet went mainstream. The people who learned it in those first 24 months — middle-aged professionals who were curious enough to read books and click around — became indispensable for the next two decades. They weren't the engineers building it. They were the people who knew how to USE it before the world caught up.

**That window is open again. Right now. For the first time since 1995.**

## **THE THESIS OF THIS PLAYBOOK**

The layoff at 55 isn't the end of your career. It's the only 90-day window you'll ever get to learn the technology that defines the next decade — using your existing expertise as the lever, not your existing job as the constraint.

You have severance. AI is finally usable by non-engineers.

Your 30 years of judgment is worth more in an AI world, not less.

Most of your former colleagues won't make this move. You definitely should.

## What this playbook is and isn't

- It IS a 90-day operational manual — what to do this week, this month, this quarter
- It IS opinionated about what works for over-50 professionals specifically
- It IS realistic about the parts that hurt — the emotional reset gets its own page
- It IS NOT a get-rich pivot scheme; nobody's promising AI replaces your old salary by month four
- It IS NOT 'just network more' or 'just be positive' — actual specifics on every page

# The first 21 days — don't panic-sign anything

*HR slid a severance packet across the table and said you have 21 days to sign. Some of what they handed you is non-negotiable. Most of it isn't.*

## Read the agreement once. Then put it down.

Most people who panic-sign a severance agreement leave \$10,000 to \$50,000 on the table, plus the right to challenge an age-related termination. The 21-day window exists because federal law (OWBPA — Older Workers Benefit Protection Act) requires it for workers 40+. You have time. Use it.

## The five clauses worth understanding before you sign

- THE RELEASE — by signing, you waive the right to sue for age discrimination. If the layoff pattern was suspiciously age-tilted, this is the most expensive paragraph in the document.
- THE NON-DISPARAGEMENT — usually mutual, sometimes one-sided. Ask for mutual.
- THE NON-COMPETE — increasingly unenforceable but still drafted broadly. Negotiate carve-outs for the industry or geography you'll need.
- THE CONFIDENTIALITY — what you can and can't say about why you left. Less restrictive than companies prefer.
- THE COOPERATION — what they can require of you AFTER you leave (transition help, testimony, etc.). Cap it in hours.

## The OWBPA disclosure check

If you're 40+ and being laid off as part of a group, federal law requires the company to give you:

- A 21-day review period (45 days if a group layoff)
- A 7-day revocation period AFTER signing
- A written list of the job titles and ages of everyone laid off in the same decision unit, AND those NOT laid off

If any of those three are missing, the release may be unenforceable. That single fact can make the difference between accepting whatever they offered and negotiating from real leverage.

## The counteroffer letter — the email you send in week 1

Severance agreements are first drafts, not final ones. The counteroffer email goes out within 5 business days of getting the packet. Polite, specific, anchored in research-backed industry norms.

### WHAT TO ASK FOR (in order of likelihood you'll get it)

1. Extended healthcare coverage (90 days → 6 months → 12 months — the biggest sleeper win)
2. Additional severance weeks (1-4 more is often available with a clean negotiation)
3. Pro-rated annual bonus (especially if the timing was close to a payout date)
4. Outplacement / career-services budget (often \$5-25K — easy ask)
5. Equity vesting (any unvested RSUs/options worth fighting for)
6. A reference clause naming your manager + HR contact for prospective employers
7. A laptop / phone reset (skip the IT-asset return drama if applicable)

## When to hire an attorney

The rough threshold: if your total package is over \$50,000 OR if anything about the layoff pattern suggests age discrimination OR if you're being asked to sign a complex non-compete, spend \$500-1,500 on a 1-2 hour consultation with an employment attorney before signing. They will often pay for themselves 10x.

*Where to find one: the National Employment Lawyers Association ([nela.org](http://nela.org)) maintains a state-by-state directory. Most offer free initial 30-minute calls.*

# The financial bridge

*The decisions you make in weeks 1-4 about health insurance, 401(k), severance taxation, and unemployment compound for years.*

## **COBRA vs. ACA Marketplace — the four-figure decision**

COBRA lets you keep your employer's health plan for 18 months. It's almost always more expensive than the ACA Marketplace alternative — typically \$700-2,500/month for a single person, \$1,800-3,500/month for a family. The Marketplace plans with subsidies (based on your reduced household income, NOT last year's W-2) are often \$200-800/month for comparable coverage.

- Decision rule: if you have ongoing specialist relationships or in-progress treatment, COBRA may be worth the cost to keep the same doctors and deductible reset
- If you're healthy and your providers are widely accepted: ACA Marketplace almost always wins
- CRITICAL: You have 60 days from layoff to enroll in ACA without a Special Enrollment qualifying event — don't miss this window
- You can elect COBRA retroactively within 60 days, so use that window to shop ACA without losing the COBRA fallback

## **Unemployment insurance**

- File the day after your final paycheck — not the day after your last day of work; severance may delay benefits in some states
- Severance paid as a lump sum vs. salary continuation affects when benefits start — ask HR which form yours takes
- Most states pay \$400-700/week for 26 weeks (some less, a few more); some require weekly job-search reporting
- UI benefits are taxable federal income — withhold or set aside ~10-22%

## **Severance taxation**

Severance is taxable income in the year you receive it. A large lump sum can push you into a higher bracket, eating 30-40% before you see a dollar. Three things that can soften the bite:

- Negotiate salary-continuation payment instead of lump sum (spreads income across calendar years)
- Max your 401(k) contribution in your final paychecks if your plan allows — this drops your taxable income immediately
- Front-load any charitable giving you'd planned anyway — itemized deduction lands in the high-income year

## Your 401(k) — three options, one is wrong

- LEAVE IT in your old employer's plan (default — fine, often forgotten about)
- ROLL IT INTO an IRA at Vanguard / Fidelity / Schwab (preserves tax treatment, more investment options)
- CASH IT OUT (WRONG for almost everyone — 10% early withdrawal penalty if under 59.5, plus full income tax on the whole amount)

### THE 401(k) ROLLOVER TRAP

If you initiate a rollover, the check MUST go from your old plan directly to the new IRA custodian. If a check is mailed to you and you don't deposit it in 60 days, the IRS treats the whole amount as a taxable distribution. Always do a 'direct rollover' or 'trustee-to-trustee transfer' — never an 'indirect rollover.'

## Your real burn rate

Most people overestimate the runway they have. Sit down with last 90 days of bank/credit-card statements. Calculate your TRUE monthly burn — including the things you'll keep paying (mortgage, insurance, utilities, food, kids, pets, transportation). That's your real number.

*Subscriptions, eating out, and impulse spending tend to drop 20-40% in the first 60 days without effort. Don't pre-cut things you'll naturally cut — but know the number.*

# The emotional reset (don't skip this page)

*This is the page most playbooks omit because it's not actionable. It's also the page that, if you skip it, sabotages every other page.*

## What's actually happening to you

Your identity has been tangled up in your job for 25-35 years. Whether you loved it, hated it, or stayed because of inertia, it WAS most of the answer to 'what do you do?' That answer is now gone. Your brain doesn't process that quickly.

**The grief cycle is real and predictable: shock, anger, bargaining, depression, acceptance. It doesn't move in order. You'll have all five in one afternoon some days. That is normal. It does not mean you are broken.**

## What NOT to do in weeks 1-3

- Don't panic-apply to 50 jobs in the first 48 hours. Recruiters can smell desperation. Wait until your story has a shape.
- Don't badmouth your former employer publicly — even when justified. The hiring world is smaller than it feels.
- Don't post the dramatic 'I've been let go' LinkedIn announcement before you know what's next. Post the considered version in week 4.
- Don't drink your way through the first weekend. The number of careers that ended on a 3-day bender is real.
- Don't tell your spouse / kids / parents the worst-case scenarios at full volume. Process with a friend or therapist first.

## What helps

- Move your body daily for the first 30 days. Walking 45 min, swimming, biking, lifting — whatever your knees allow. The cortisol drop is real.
- Keep a morning ritual. Coffee at the same time. Get dressed. Don't drift into the unstructured day.
- Talk to ONE peer who's been through it. Most over-50 professionals know someone. Don't isolate.

- Set a date — somewhere between day 14 and day 21 — when you'll start actually working the plan in this playbook. Until then, you're allowed to feel it.

## THE IDENTITY QUESTION

By week 3 you'll be asked some version of 'what are you doing now?' at parties, school events, family dinners. Have an answer ready.

Bad answer: 'I got laid off.' (Closes the conversation.)

Better answer: 'I'm between things — working on figuring out what's next.' (Open, honest, not desperate.)

Best answer (by week 6): 'I'm taking a few months to skill up on [specific thing] before I start the next chapter.' (Frame; confident; invites a real conversation.)

## The 3-week ritual

Each Sunday for the first three weeks, write down on one piece of paper:

- One thing about this week that was actually OK
- One thing you learned about yourself
- One concrete next step for the week ahead

*Three sentences. Three weeks. Keep the pages. The shift between week 1 and week 3 is real, and you'll forget it without a paper record.*

# The reframe: why this is actually the best possible time

*If you'd been laid off in 1989, you'd have started over from a pay phone. In 2009, the internet was mature and the recession was a wall. In 2026, three things converge that have never converged before.*

## **Convergence 1 — AI is mainstream for the first time**

Until roughly mid-2023, AI was a research toy. Sometime in late 2023, it became a tool any non-engineer could use. By 2025, hiring managers in every industry are looking for people who can use AI fluently. As of 2026, most workers over 50 still can't. The gap between 'fluent' and 'not fluent' is right now about 6 weeks of focused effort.

**This is the 1995 internet moment. The people who learned the internet in 1995-1996 — and made it part of their professional value — owned the next 20 years. The same window is open right now, and it will close.**

## **Convergence 2 — Your 30 years of judgment is now scarce**

AI can write a competent first draft of almost anything. It cannot tell you what to write about. It cannot recognize when a CEO is BS-ing on an earnings call. It cannot read the room in a negotiation. It cannot predict that a particular client is going to flake because it doesn't know what flaking looks like in your industry.

**Pattern recognition across thousands of specific situations — the thing you've been quietly building since age 25 — is now scarce. Twenty-somethings have AI fluency. They don't have judgment. The combination is what's valuable, and you uniquely have the second half.**

## **Convergence 3 — You have time**

Severance, savings, unemployment, a working spouse, lower spending naturally — most over-50 professionals have a 6-18 month runway they didn't have at 30. That's enough time to learn AI to a real level of fluency AND start generating income from it.

## THE UNFAIR ADVANTAGE STACK

1. AI fluency (6 weeks of work)
  2. + 30 years of industry judgment (already done)
  3. + Time and severance (right now)
  4. + A small starter project (something you build in week 4-12)
- = A position 95% of your former colleagues won't have.

Most people skip step 1 because it feels uncomfortable. Most under-40s have step 1 but lack step 2. You are in a small minority of people who can do all four in the next 90 days.

### Three examples of what AI fluency + over-50 judgment looks like in practice

(General patterns — not promises about specific outcomes for you.)

- A 58-year-old marketing director, laid off after 22 years, uses AI to do the first draft of every deliverable. Charges as a fractional CMO for two mid-market companies. Earnings in year 1 typically replace or exceed prior salary for those who execute well — many take 18+ months to get there.
- A 61-year-old healthcare executive, laid off in a merger, uses AI to package 30 years of compliance expertise into an online course + advisory practice. Initial revenue is variable for the first year; mature versions can become substantial.
- A 54-year-old engineer, laid off after a reorg, uses AI to build a small software product that solves a problem he'd seen for 15 years. Most don't reach significant revenue; the few who do, do because they shipped something useful in the niche they already knew.

*Each path is different. The pattern is the same: existing expertise + AI fluency + time to build something + persistence. The playbook from here is the 'how' of each step.*

# The 30-day AI skills sprint

*One hour a day for 30 days. Free tools only. By the end, you'll be in the top 15% of working adults for AI fluency. That's enough to be hired for it, paid for it, or to build with it.*

## Week 1 — Get fluent with one tool deeply

Pick ONE: ChatGPT (chatgpt.com), Claude (claude.ai), or Gemini (gemini.google.com). All free. The differences matter less than commitment to one for the first two weeks.

- Day 1-2 — Sign up. Have one extended conversation about a topic you already know well. Notice what it gets right and wrong.
- Day 3-4 — Take a real task from your last job (a memo, a plan, a presentation outline). Have AI do it. Critique the output.
- Day 5-6 — Learn one prompting pattern: role + context + task + output format. Apply to 3 different jobs you used to do.
- Day 7 — Have AI summarize 5 long articles in your industry into a single 'what's actually new' note. This is a deliverable a fractional consultant can sell.

## Week 2 — Multi-step work

- Day 8-10 — Build a project: take a problem in your former industry, use AI to research it, draft a solution, then critique your own draft using a different AI tool. Two tools, two roles.
- Day 11-12 — Document analysis: paste in a 30-page document (a contract, a financial filing, a strategic plan). Ask AI to summarize, then to find the 3 specific risks or opportunities. Use what you actually know to verify.
- Day 13-14 — Try one of the brutal-prompts, lifeline-prompts, or unfair-advantage prompts on ai-over-50.com. Notice how a well-crafted prompt produces a different quality of output.

## Week 3 — Build something useful for your old industry

- Day 15-18 — Pick ONE deliverable that someone in your former industry would pay for if it existed: a custom industry report, a procurement template, a competitive analysis, a benchmark study, a regulatory summary.

- Day 19-22 — Use AI to draft it. Edit ruthlessly with your judgment. The output is something only you could have created (your knowledge + the speed of AI).
- Day 23-25 — Share with three people in your former industry for honest reactions. Don't sell — ask. Iterate.

## **Week 4 — Document the journey publicly**

- Day 26-27 — Write one LinkedIn post about something specific you learned. Not 'I'm taking time to learn AI' — something concrete you can show.
- Day 28-30 — Reach out to 5 specific people in your industry with the deliverable from week 3. "I built this thing — would it be useful? Any reactions?" Some will reply. Some replies become conversations. Some conversations become offers.

### **THE FREE PROMPT PACKS THAT ACCELERATE EACH WEEK**

[ai-over-50.com/unfair-advantage-prompts-r4kq.html](https://ai-over-50.com/unfair-advantage-prompts-r4kq.html) — consulting launch, LinkedIn rewrite, course outline, board roles, speaking/writing

[ai-over-50.com/lifeline-prompts.html](https://ai-over-50.com/lifeline-prompts.html) — includes the layoff prompt that drafts your specific negotiation

[ai-over-50.com/brutal-prompts.html](https://ai-over-50.com/brutal-prompts.html) — includes the career-AI-audit prompt to identify the irreplaceable capabilities to build NOW

# Rewrite the story — resume, LinkedIn, layoff narrative

## You need three versions of your resume, not one

The single-resume era is over. AI lets you generate three calibrated versions in a day, each tuned to a different next-role type.

- LATERAL — same kind of role at a different company. Conservative. Emphasizes longevity, relationships, depth.
- STEP-UP — the role you were quietly ready for. Frames last role as 'leading X' even when title said 'managing X.'
- PIVOT — adjacent industry or function. Emphasizes transferable skills, the 1-2 specific projects that bridge old and new.

## LinkedIn — full rebuild, not refresh

- HEADLINE — problem-focused, not title-focused. "Helping [audience] do [outcome]" beats "Senior Director at FormerCo."
- ABOUT — open with a 1-sentence hook, spend 60% on what you do for whom, 30% on credibility, 10% on personal
- EXPERIENCE — collapse old roles to outcomes, not tasks. Use AI to rewrite each into 2-3 sentences max.
- FEATURED — pin 2-3 specific artifacts (a post, a deck, a thought-piece) — these are the first thing recruiters click
- SKILLS — top 10 in the language YOUR AUDIENCE searches for, not HR taxonomy
- OPEN-TO — turn on for 'consulting' and 'fractional/contract work' alongside 'full-time' — opens 3x more inbound

## The layoff narrative — what you say in interviews

The interviewer will ask. Have a 30-second answer ready that's honest, neutral, and forward-leaning. Three rules:

- DON'T blame, even when justified. ('There was a leadership change' is fine; 'my boss was a problem' is not.)

- DON'T over-explain. Two sentences max about the WHY. Pivot to what you're doing NOW.
- DON'T apologize for it. Layoffs at 50+ are common; you don't need to defend the fact of it.

## THE 30-SECOND TEMPLATE

'After [number] years at [company], my role was eliminated as part of [the merger / restructuring / a reorg]. It gave me a window I've been using to [specific thing — learn AI fluency, build a side project, take a real look at what's next]. Now I'm looking for [specific role type] where I can [specific value you bring].'

That's 30 seconds. Practice it. Get it on automatic. Then forget it during the conversation — by then it sounds natural.

## The LinkedIn 'I've been laid off' post — when to write it

Don't write it in week 1. The desperate version will haunt you. Write it in week 4-6, when you can frame the story with optimism that's earned, not performed.

*The post that works: short (under 200 words), specific about what you're learning or building, ends with a clear ask ('here's the kind of conversation I'd love to have'). Skip the long emotional arc. People scroll past it.*

# The 90-day search plan

*Most over-50 job searches stall because the candidate treats it like a part-time hobby. The ones that work treat it like a structured project — 4-6 hours a day, 5 days a week, with weekly metrics.*

## **Weeks 1-3 — Setup phase (you've been here)**

- Severance signed or negotiated
- Financial bridge in place (COBRA/ACA decided, unemployment filed, 401(k) handled)
- Resume in 3 versions; LinkedIn rebuilt; layoff narrative practiced
- 30-day AI skills sprint started

## **Weeks 4-6 — Conversation phase, NOT application phase**

This is where most people get it wrong. They jump to applying. The over-50 search is won 70% through warm relationships, 20% through targeted outreach, 10% through cold applications. Calibrate accordingly.

- List the 50 people in your existing network who could help — former colleagues, vendors, clients, peers at other companies, industry friends. Not 'I'd love to catch up' — specific asks for each.
- Reach out to 5-7 per day with a real message. NOT 'I got laid off, please help.' Something like: 'I'm taking a moment to rethink what's next; I'd love your read on [specific question about the industry / role / company].'
- Convert 30-40% of those into 30-min calls — most people are happy to talk. The conversation surfaces opportunities that aren't on any job board.
- Track who you talked to, what they said, what they offered to do, in a simple spreadsheet.

## **Weeks 7-9 — Targeted outreach phase**

- Identify 30 specific companies you'd want to work for (not 'companies hiring,' companies you'd join)
- Find ONE person at each company you can get to through 1-2 degrees of network connection

- Send each a calibrated message — not asking for a job, asking a real question about the company or industry
- Plant the seed. Many will route you to the right hiring manager when there's a role.

## **Weeks 10-12 — Application phase + offer evaluation**

- By now, conversations should be producing 2-5 active conversations toward specific roles
- Some of those will move to formal interviews; some will become consulting offers; some will fade
- Apply cold ONLY to roles you'd genuinely take and where you have a strong fit — quality over volume
- Don't accept the first offer if you have multiple in motion — even informally compare against each other

### **THE WEEKLY METRICS THAT MATTER**

Number of meaningful conversations (target: 5-10/week)

Number of inbound replies / interest (target: trending up over the 90 days)

Number of active opportunities at any stage (target: 3-7 by week 8)

Hours per week on skill-building (target: 5-7 hours, separate from search activity)

Track these on one page. Update Friday afternoon. The metrics show you what's working and what isn't 6 weeks before you'd otherwise notice.

# The side door — consulting, fractional, contract

*The job board is the front door. Most over-50 wins come through a side door instead. Often a side door pays better, lasts longer, and gives you more leverage for the long term.*

## Why the side door tends to work better at 50+

- Companies are increasingly cautious about hiring expensive full-time over-50 employees, but happy to engage them as consultants or fractional executives where the cost is variable
- Your decades of judgment is precisely what a small/mid company can't afford to hire full-time but desperately needs part-time
- You skip the HR filter and talk directly to the executive who has the problem
- If the engagement works, it often converts to a full-time offer at YOUR terms, not the company's recruiting playbook

## Four accessible models — pick one to start

### 1. Fractional executive (CFO, CMO, COO, CHRO)

Companies under ~\$50M revenue often can't afford a senior C-level full-time but desperately need one for 10-20 hours/week. Typical: \$5K-15K/month for 1-3 days/week of work. You can hold 2-4 engagements simultaneously. Best fit if you held a similar title for 5+ years.

### 2. Boutique consulting / advisory

Project-based work in your specialty. Typical engagements: \$15K-75K for 2-4 month projects. Best fit if you've delivered specific outcomes (built a sales org, ran an implementation, navigated a specific kind of transition).

### 3. Senior advisor / interim executive

PE/VC firms and growth-stage companies frequently need a senior advisor to coach a younger CEO, fill an interim role during a transition, or steady a specific function.

Typical: \$1-5K/month retainer + project fees, sometimes equity. Best fit if you have a strong track record in a specific function.

#### **4. Speaker / writer / educator**

Slower revenue start, but compounds over time. Speaking fees range from \$2K-25K per gig. Trade-press writing \$500-5K per piece. Online courses can earn \$1K-100K depending on niche and execution. Best fit if you have a strong, specific point of view you've been quietly developing for years.

### **Pricing the first engagement**

- Most over-50 professionals dramatically underprice their first consulting engagement
- A safe-ish formula: your prior fully-loaded annual compensation ÷ 1000 = hourly rate (a \$200K annual prior salary → \$200/hour minimum)
- Project pricing: estimate hours, multiply by the rate, add 25-50% for scope uncertainty
- If they accept the first number without negotiation, you priced too low — that's data for the next engagement

### **The first three prospects**

In week 4-6, identify three SPECIFIC people you could approach about a small, defined engagement. Not 'do you need consulting?' — something concrete like 'I noticed you're heading into [specific transition]; I helped a similar-stage company with this 4 years ago. Want to talk about a 6-week diagnostic engagement?'

*Closes faster, lands more often, builds the relationship that becomes the next ten engagements.*

# Five specific paths people 50+ have walked

*Each path has a different ramp time, income range, and fit profile. These are general patterns — not promises that any specific reader will replicate them. Use them to see what's possible, then pick the one closest to where you actually are.*

## Path 1 — The fractional executive

- Time to first engagement: typically 60-120 days
- Realistic year 1 income: highly variable — many hit \$60-180K depending on speed and how many roles they juggle
- Best fit: held a C-suite or VP-level role for 5+ years; built a function; comfortable selling yourself
- Critical move: find ONE successful fractional executive in your function and study how they got started

## Path 2 — The boutique consultant

- Time to first project: typically 45-90 days
- Realistic year 1 income: \$40-150K depending on niche and prior network
- Best fit: delivered specific high-value outcomes; have a clear before/after story; comfortable doing your own marketing
- Critical move: write the 1-pager that describes the specific transformation you sell, not the generic 'services I offer'

## Path 3 — The senior advisor / board role

- Time to first paid role: typically 90-180 days (longer than the others)
- Realistic year 1 income: \$20-80K for first 2-4 advisory roles; equity stakes may add value later
- Best fit: have a strong track record, strong references, comfortable in committee/strategic conversations
- Critical move: build the advisor bio (different from a resume); join BoardProspects and AngelList Advisors

## Path 4 — The teach-what-you-know creator

- Time to first revenue: typically 60-120 days for first low-priced offer; 6-12 months for substantial income
- Realistic year 1 income: variable — often \$5-50K in first year; some scale into 6 figures by year 2-3
- Best fit: have a specific transformation you can deliver in writing/video; comfortable being publicly visible online
- Critical move: build a small validation offer (course, workshop, book) before investing in big content production

## Path 5 — The small-product owner

- Time to first revenue: typically 90-180 days from project start
- Realistic year 1 income: most don't reach significant revenue; the few who do, hit \$30-200K depending on niche and execution
- Best fit: see a specific recurring problem in your old industry; willing to learn or partner on the technical build (AI dramatically lowers this barrier now)
- Critical move: ship the smallest possible version to 3-5 customers before building features anyone hasn't asked for

## WHICH PATH FITS YOU?

The fastest-to-revenue paths for most over-50 professionals are FRACTIONAL EXECUTIVE and BOUTIQUE CONSULTING. The longest-compounding paths are TEACH-WHAT-YOU-KNOW and SMALL-PRODUCT-OWNER.

Many readers end up running TWO paths in parallel — a consulting practice for near-term revenue + a content or product side bet that compounds.

You don't have to choose forever in month 1. You do have to choose one as the primary focus for the first 90 days.

# Going forward

If you act on this playbook, by day 90 you will:

- Have a clean financial bridge into your second act (insurance, UI, severance, 401(k))
- Be measurably more AI-fluent than 80% of working adults your age
- Have a rewritten LinkedIn, resume in three versions, and a 30-second layoff narrative on automatic
- Have had 30-60 meaningful conversations with people in your network
- Have shipped one piece of work using your expertise + AI (a deliverable, a post, a small consulting engagement)
- Be at the threshold of either (a) the right next full-time role, (b) a consulting practice with 2-3 clients, or (c) a serious side project taking shape

## The AI prompts that accelerate each step

Every prompt below is free, copy-paste-ready, and works on any free AI tool (Gemini, ChatGPT, Claude). All of them live at [ai-over-50.com](https://ai-over-50.com).

### UNFAIR-ADVANTAGE PROMPTS

[ai-over-50.com/unfair-advantage-prompts-r4kq.html](https://ai-over-50.com/unfair-advantage-prompts-r4kq.html)

- Consulting practice launch in 30 days
- LinkedIn rewrite for inbound
- Course or book outline that monetizes expertise
- Board / advisory role positioning
- Paid speaking and writing entry plan

## **LIFELINE PROMPTS (severance + first-21-days)**

[ai-over-50.com/lifeline-prompts.html](https://ai-over-50.com/lifeline-prompts.html)

Includes the severance-agreement review prompt that drafts your counteroffer letter and runs the OWBPA disclosure check.

## **BRUTAL PROMPTS (the honest check-in)**

[ai-over-50.com/brutal-prompts.html](https://ai-over-50.com/brutal-prompts.html)

Includes the career-vs-AI audit prompt that names which of your capabilities are irreplaceable and which need new skill-building.

## **If this playbook helped, the book goes much deeper**

AI Over 50: Opportunity Just Knocked is the 92-page no-BS guide to using AI for everything that gets harder after 50 — career, money, health, scams, learning, travel, and more. Written by two people over 50 who've been in publishing and software since 1991.

[ai-over-50.com/book.html](https://ai-over-50.com/book.html)

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*This playbook provides general educational information about layoffs, career transitions, and AI tools for adults over 50. It is not legal, financial, tax, or medical advice. For decisions about severance agreements, employment claims, retirement accounts, or tax strategy specific to your situation, consult a qualified professional in the relevant field.*

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