SURVIVING AI | SEASON 8, EPISODE 6

Before You Press the Button: A Buyout Worksheet

From "Nobody Called It a Layoff. Microsoft Just Opened the Exit Door for 60,000." | Surviving AI, Friday, October 30, 2026

Why this worksheet exists

This week Microsoft told reporters about 60,000 people are eligible for its voluntary exit offer, and Skydance told its staff to come back five days a week or take a one-time buyout. Ainsley's line from the episode: you are either betting on your own marketability or on the company's stability, and in this market both are high-stakes. Carlo's: bet on yourself, but only after you have done the math. This sheet is that math. It is the hosts' view and a set of questions, not financial or legal advice, and nothing in it is a finding about your company.

1. Price the check

Ainsley: if you take the money, you are betting your skills are liquid enough to land another role before the check runs out. Start with how long the check lasts, not how big it looks.

Question	Your number	Note
Total payout after tax		
Monthly expenses you cannot cut		
Months of runway (payout divided by expenses)		
Health coverage: what it costs after you leave		
Unvested stock or bonus you give up		

2. Map the street before you walk into it

Challenger, Gray and Christmas counts about 166,000 announced US tech job cuts through September 2026, about 54 percent more than a year earlier. Fewer chairs, more people looking for one. Ainsley's challenge: call two firms that might actually hire you before you decide.

Question	Firm or person 1	Firm or person 2
Who would interview me this month?		
What would they pay, roughly?		
What did they say when I asked?		

3. Price the risk of staying

Ainsley: if you stay, you are betting you are not the person the company is actually trying to let go. Microsoft ran a retirement offer this spring that about 30 percent of eligible people took, and still cut 4,800 jobs in July. Microsoft says it expects fewer people to take this offer.

› If the voluntary round falls short, is my team likely to be next?

› Is my work part of where the company is growing, or part of what it used to do? (Carlo's point: when the business model shifts, the people running the old business can become overhead.)

› Would I take this offer if I knew a harder round was coming in six months? Would I stay if I knew it was not?

4. If the next chair is consulting

Carlo's route out: take your domain experience to a big firm (Accenture, Deloitte, EY, McKinsey) or go independent. Ainsley's distinction: a solo consultant sells a skill; a big firm sells a shield, the logo on the slide that covers the executive who hired it.

› Solo: who is my first paying client, and do they know it yet?

› Solo: what problem can I solve for them that a big-firm logo cannot?

› Big firm: which of them works in my industry, and who do I know there?

› Either way: am I helping a company build the machine, and what is my role when the machine is built?

5. It lands differently by country

The offer covers the US, Canada, the UK and India, and the rules are not the same. The UK pays statutory redundancy after two years' service (capped at GBP 22,530 for redundancies from April 6, 2026); the US Fair Labor Standards Act has no severance requirement. Microsoft says its package matches its standard severance.

› What does the law where I work guarantee if I am made redundant instead?

› Is the voluntary offer better or worse than that floor for me?

6. The decision, in one line

Carlo's last word: there may be no safe bet anymore, only the one you have mapped. Ainsley's: every bet is a risk now, including the one where you do nothing.

1. My runway is ___ months.
2. The two calls I made: ___ and ___.
3. The risk of staying, in one sentence: ___.
4. My decision and the date I made it: ___.

The numbers behind this worksheet

› Microsoft: about 60,000 eligible, roughly a quarter of the company, level 70 and below, in the US, Canada, the UK and India (Microsoft to reporters; GeekWire, Oct 26, 2026).

› Microsoft's spring retirement offer: about 30 percent took it; 4,800 jobs cut in July (GeekWire).

› Skydance: five days in the office and a one-time voluntary buyout (staff memo, Oct 26, 2026, as reported by AWN). Paramount, 2025: about 600 employees took severance rather than return five days (Fortune).

› Challenger, Gray and Christmas: 165,925 announced US tech job cuts through September 2026, against 107,878 a year earlier.

Sources

› Microsoft, Introducing a Voluntary Exit Offer: https://blogs.microsoft.com/blog/2026/10/26/introducing-a-voluntary-exit-offer/

› GeekWire, Oct 26, 2026: https://www.geekwire.com/2026/microsoft-makes-new-voluntary-exit-offer-to-more-than-a-quarter-of-its-workforce-including-some-execs/

› Challenger Report, September 2026: https://www.challengergray.com/wp-content/uploads/2026/10/Challenger-Report-September-2026.pdf

› GOV.UK, redundancy pay: https://www.gov.uk/redundancy-your-rights/redundancy-pay

› US Department of Labor, severance pay: https://www.dol.gov/general/topic/wages/severancepay

---

Disclosure: Ainsley, the show's AI co-host, runs on Claude, made by Anthropic. Microsoft has committed to invest up to $5 billion in Anthropic.

Surviving AI publishes every Monday and Friday.

Apple Podcasts • YouTube: youtube.com/@SurvivingAIRisk • Spotify