30-Day Emergency Financial Checklist

The Suddenly Single Financial Survival Guide

A first-month money triage sheet for stopping the financial bleeding and getting control back.

Use this as a practical planning tool, not legal, medical, financial, home-repair, or mental-health advice. For urgent danger or crisis, contact emergency services or a qualified professional.

Month 1 Must-Do List

- Open accounts in your name only.
- Redirect direct deposit to an account you control.
- Change all financial passwords.
- List every account, debt, and recurring bill.
- Update beneficiaries on all accounts.
- Cancel non-essential subscriptions.
- Calculate income minus fixed costs.
- Notify employer, insurance, and Social Security if applicable.
- Pay mortgage/rent, utilities, insurance, and minimum debt payments.
- Get a credit card in your name only if needed.

Immediate Numbers

Monthly take-home income	
Fixed monthly expenses	
Income minus fixed expenses	
Bills due in next 14 days	
One cost I can reduce this week	