

30-Day Financial Stabilization Worksheet

Purpose: Stop the financial bleeding before debt payoff begins. This worksheet focuses on stability, not perfection. Your only goal for the next 30 days is to prevent new damage and reduce stress.

1. Current Cash-Flow Snapshot (No Heavy Math)

Use estimates. This is not a budget—just a snapshot of what’s happening right now.

Monthly Take-Home Income (estimate):	_____
Essential Monthly Expenses (estimate):	_____
Total Minimum Debt Payments:	_____
Money feels:	Tight / Neutral / Unmanageable

2. What MUST Be Paid This Month

These bills protect your ability to live and work. Focus here first.

Bill	Due Date	Amount	Status

3. Bills to Stabilize vs Bills That Can Wait

Stabilize what keeps life functioning. Other bills can wait for now.

Stabilize This Month	Can Wait (Next 30 Days)

4. Stress-Reduction Checklist

Check any actions you can take this month to reduce financial stress.

- Listed my bills instead of avoiding them
- Contacted at least one creditor for flexibility
- Prioritized housing, utilities, and transportation
- Avoided taking on new debt
- Focused on survival before strategy
- Limited financial decisions during high stress

Stabilization is success. Slowing down now creates the conditions for real progress later.