

CRISIS MANAGEMENT WORKSHEET

FINANCIAL INFIDELITY RECOVERY PLAN

Step 1: Full Disclosure (Offending Spouse)

List all hidden accounts, debts, purchases:

Total hidden debt: \$

Step 2: Immediate Actions

- Close all secret accounts
- Grant spouse full access to all accounts
- Schedule weekly money meetings for 90 days

Set mutual consent threshold: \$

Step 3: Accountability Structure

Who will review accounts weekly?

Consequences for future deception:

Counselor/accountability partner:

Step 4: Rebuilding Timeline

Trust rebuilding checkpoints:

30 days:

90 days:

6 months:

JOB LOSS SURVIVAL PLAN

Step 1: Immediate Financial Triage (Complete within 48 hours)

Monthly income before job loss: \$ _____

Unemployment benefits available: \$ _____

Severance pay: \$ _____

Emergency fund available: \$ _____

Survival runway (months): _____

Step 2: Cut to Survival Budget

Essential expenses only:

Housing (mortgage/rent): \$ _____

Utilities: \$ _____

Food: \$ _____

Transportation: \$ _____

Insurance: \$ _____

Total survival budget: \$ _____

Eliminated immediately:

Streaming services

Gym memberships

Dining out

Entertainment

Non-essential subscriptions

Monthly savings from cuts: \$ _____

Step 3: Income Replacement Action Plan

Unemployment filed: Yes Date: _____

Resume updated

LinkedIn profile updated

JOB LOSS SURVIVAL PLAN (CONTINUED)

Network contacts to call (list 10):

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Applications submitted daily: _____

Networking calls daily: _____

Interviews scheduled: _____

Step 4: Non-Negotiables During Unemployment

Employed spouse: I will support, not criticize

Unemployed spouse: I will stay engaged, not withdraw

Both: We will communicate daily about progress and emotions

BANKRUPTCY/FORECLOSURE DECISION TOOL

Step 1: Assess the Damage

Total debt: \$ _____

Monthly income: \$ _____

Monthly debt payments: \$ _____

Debt-to-income ratio: % (payments ÷ income × 100) _____

If ratio is above 50%, bankruptcy may be necessary.

Step 2: Alternatives Checklist (Try these first)

- Negotiate with creditors for lower payments
- Credit counseling (non-profit)
- Debt consolidation loan
- Sell non-essential assets
- Increase income (second job, side work)
- Family loan (with written agreement)

Step 3: Bankruptcy Decision Matrix

Choose Chapter 7 if:

- Income below state median
- Mostly unsecured debt (credit cards, medical)
- No assets you want to keep
- Need immediate fresh start

Choose Chapter 13 if:

- Want to keep home/car
- Have regular income
- Can afford repayment plan
- Behind on mortgage but can catch up

BANKRUPTCY/FORECLOSURE DECISION TOOL (CONTINUED)

Step 4: Foreclosure vs. Stay Decision

Stay in home if:

- Job loss is temporary
- Can negotiate loan modification
- Family can help temporarily
- Unemployment covers mortgage

Let home go if:

- Mortgage exceeds home value by 20%+
- Payment is 40%+ of income
- No income recovery in sight
- Stress is destroying health/marriage

Step 5: Post-Crisis Rebuild Plan

Credit rebuild actions:

- Secured credit card (6 months after bankruptcy)
- Pay all bills on time for 24 months
- Keep credit utilization under 30%
- Monitor credit reports quarterly

Financial habits to prevent repeat crisis:

- Build 6-month emergency fund
- Never carry credit card balance
- Live on 80% of income
- Increase income streams
- Monthly budget review together

MARRIAGE PROTECTION DURING CRISIS

We commit to:

- No blame, only solutions
- Daily check-ins about emotions
- Weekly financial review meetings
- Celebrate small wins together
- Pray together daily

Recovery timeline:

Year 1 goal: _____

Year 2 goal: _____

Year 3 goal: _____
