FIRST 30 DAYS

After Separation: Your First 30 Days Money Checklist

Seven calm, practical steps. You don't need to do them all this week. One small step a day counts.

1 Put safety first, then get an account in your own name

- [ ] If you feel unsafe, or someone controls money to control you, contact a specialist helpline first (numbers below).
- [ ] If it is safe: open or confirm a bank account in your name only and have your income paid into it.
- [ ] Don't empty shared accounts or move shared money without legal advice. Courts can take a dim view of it.

2 Make a money map

- [ ] List every account, card, loan, mortgage or tenancy, pension or retirement account, insurance policy and subscription.
- [ ] Note whose name each is in, the rough balance, and where the paperwork lives.
- [ ] Copy statements, tax returns, payslips and pension statements. Store them where only you can access them.

3 Check your credit file

- [ ] US: free weekly reports from Equifax, Experian and TransUnion at AnnualCreditReport.com.
- [ ] UK: check the 'financial associations' section. Once joint accounts are closed, ask each agency (Experian, Equifax, TransUnion) for a notice of disassociation.

4 Build a 30-day survival budget

- [ ] Add up the income you can count on this month.
- [ ] Sort every cost into: Must pay · Can pause · Can cancel. Note the date each bill is due.
- [ ] Check support for children: UK Child Benefit (also protects your National Insurance record); US: your state child support agency.

5 Lock down your own accounts (not shared ones)

- [ ] Change passwords and security questions on accounts that are yours alone; turn on 2-step login and alerts.
- [ ] Check which devices are signed in.
- [ ] Get advice before changing beneficiaries or closing joint accounts. It can have legal consequences.

Educational information only, not financial, legal or tax advice. Laws and schemes differ by US state and UK nation; speak to a qualified professional about your situation.

6 Get real advice, much of it low-cost or free

- [ ] UK: Citizens Advice and MoneyHelper (free). England & Wales: the Family Mediation Voucher Scheme can contribute up to £500 for child-related disputes (check current eligibility).
- [ ] US: find legal aid through LawHelp.org; many family lawyers offer a short first consultation.
- [ ] Bring your money map and a list of questions.

7 Hold off on big, irreversible decisions

- [ ] Avoid selling or signing over the home, cashing in retirement savings, or signing a settlement until you've had advice.
- [ ] Early retirement withdrawals can trigger taxes and penalties. Ask first.
- [ ] It's okay to say: "I'll decide once I've had advice."

NEED HELP NOW?

US: National Domestic Violence Hotline **1-800-799-7233** (thehotline.org)
England: National Domestic Abuse Helpline (Refuge) **0808 2000 247** (nationaldahelpline.org.uk)
Scotland **0800 027 1234** · Wales, Live Fear Free **0808 80 10 800** · Northern Ireland **0808 802 1414**
In an emergency call 911 (US) or 999 (UK). UK numbers as listed on GOV.UK.

FREE GUIDANCE

US: AnnualCreditReport.com · LawHelp.org · your state child support agency
UK: Citizens Advice · MoneyHelper · GOV.UK (Child Benefit, mediation voucher)

MY NEXT 3 ACTIONS

Want more structure? The optional **Fresh Start Money Kit** ($9) adds printable worksheets (money map, survival budget, debt list, credit-check log, bills calendar, goals) and a matching budget spreadsheet. This free checklist covers every step on its own. You don't need to buy anything.

Facts checked 22 Nov 2026. Schemes, rates and helpline details can change. Please confirm on the official sites listed.

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