Money Habits
For Me

Money Habits Financial Crisis Response Worksheet

Why Complete This Worksheet?

Financial emergencies rarely arrive with advance warning. A job loss, medical emergency, death in the family, major home repair, legal issue, or other unexpected event can create stress, confusion, and pressure to make decisions quickly.

This worksheet is designed to help you organize important information, identify available resources, prioritize immediate actions, and create a recovery plan during difficult times.

Remember, the goal is not to eliminate every crisis. The goal is to respond thoughtfully, reduce financial damage, and maintain as much stability as possible while working through the challenge.

Start Here

Step 1: Identify the Crisis

What financial challenge am I currently facing?

____

____

Date the situation began: ____________________________________

How would I describe the severity of this situation?

☐ Minor Disruption
☐ Significant Challenge
☐ Major Financial Emergency
☐ Crisis Affecting Multiple Areas of Life

What areas are affected?

☐ Income
☐ Housing
☐ Health
☐ Transportation
☐ Family Obligations
☐ Legal Issues
☐ Debt
☐ Other ____

Step 2: **Immediate Priorities**
List the most urgent concerns that require attention during the next 7 days.

Priority #1

Priority #2

Priority #3

Priority #4

Priority #5

Step 3: Protecting Essential Needs

Review each category and indicate whether action is needed.

Essential Need	Stable	At Risk	Action Needed
Housing	☐	☐	☐
Utilities	☐	☐	☐
Food	☐	☐	☐
Transportation	☐	☐	☐
Health Care	☐	☐	☐
Insurance Coverage	☐	☐	☐

If any essential need is marked "At Risk," make it one of the highest priorities in your action plan.

Step 4: Available Resources

Emergency Savings Available
$_______________

Checking/Savings Available
$_______________

Health Savings Account (HSA/FSA)
$_______________

Insurance Benefits Available

Government Benefits Available

Family or Community Support Available

Other Resources

Which resource will I use first?

Use every available resource before taking on new debt whenever possible.

Step 5: Contact Your Support Team

List key people and organizations that may be able to help.

Contact Name: ____
Phone Number: _______________________________________
Insurance Company: ___________________________________
Employer: ____
Mortgage Servicer / Landlord: ___________________________
Utility Provider: _______________________________________
Attorney: ____
Financial Advisor: ______________________________________
Family Member: _______________________________________
Trusted Friend: ____
Other: ____

The earlier you communicate, the more options are usually available.

Step 6: Who Have I Contacted So Far?
Organization or Person: ______________________________________

Date Contacted: ____

Outcome: ____
____
____
____
____

Step 7: Crisis Action Plan

What actions do I need to complete during the next 30 days?

Priority Action #1

____

Target Date: __________

Priority Action #2

____

Target Date: __________

Priority Action #3

____

Target Date: __________

Priority Action #4

____

Target Date: __________

Priority Action #5

____

Target Date: __________

Step 8: Recovery Budget Snapshot

Current Monthly Income:
$________________
Current Essential Monthly Expenses:
$________________
Estimated Monthly Shortfall or Surplus:
$________________
What expenses can be temporarily reduced or paused?

Step 9: Learn and Prepare for the Future

After the situation has stabilized, answer the following:

What worked well during this crisis?

What caused the greatest financial difficulty?

What could I do differently next time?

What financial habit or protection should I strengthen moving forward?

Personal Reflection

Every financial crisis teaches something.
What is the single most important lesson I learned from this experience?

____
____
____
____
____

Remember
A financial setback does not define your future.
Focus on protecting essential needs, communicating early, using available resources, and taking one step at a time. Recovery is rarely instant, but consistent action can help you regain stability and rebuild confidence.