

SECTION 01 · A FIELD GUIDE FOR THE EARLY WEEKS

# The first 30 days.

A practical checklist for the early weeks after separation. Print it. Tick it. Come back to it.

THIS CHECKLIST HELPS YOU

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Reduce overwhelm

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Organise immediate priorities

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Protect important information

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Create practical structure

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Avoid small problems becoming larger

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Keep the wheels on, this week

PAGE 01 · STABILISE

# Stabilise the loud things first.

When everything feels emotionally loud, practical clarity matters. Focus on safety, money, communication, immediate routines, and protecting important information.

- Safety
- Money
- Communication
- Immediate routines
- Important information
- Tick what matters now

## 01 Safety & housing

● PRIORITY — IMMEDIATE

- Confirm where everyone is sleeping this week.
- Reset passwords on email, banking, iCloud or Google, and any shared accounts — today.
- Change garage codes and any shared home security PINs.
- Collect passports, birth certificates, essential documents. Somewhere only you can access.
- Check access to medications and medical information — yours and the kids'.
- Prepare a temporary overnight bag for the kids with essentials.
- Store copies of important files in a private folder — physical or cloud, your access only.
- Make sure you have access to keys, transport, essential items.
- Check shared device access: Find My, location sharing, family screen time. Disable what needs disabling.
- Photograph shared assets and major household items now, before anything moves.
- Create a list of major shared belongings.
- Confirm emergency contacts for the children at school and childcare.
- Duplicate essentials across both homes: chargers, toiletries, school uniforms.

## 02 Banking & money

● PRIORITY — HIGH

- Open a personal bank account in your name only, if you don't already have one.
- Reset passwords on all personal financial accounts.
- Download recent bank statements (last 3–6 months).
- List all recurring subscriptions and direct debits.
- Check credit card access and current limits.
- Record all debts and repayment amounts.
- Check superannuation balances — and update your beneficiary.
- Set a spending freeze on non-essentials while the picture is still unclear.
- List every account or asset you don't yet have full clarity on. Come back later.
- Move enough to cover two weeks of ordinary expenses into that account.
- Screenshot all joint account balances and recent transactions — today, before anything changes.
- Download mortgage or loan statements.
- Note which credit cards are in joint names.
- Record current savings balances.
- Save copies of payslips and tax returns.
- Note upcoming bill due dates in the next 30 days.
- Sketch a rough budget — income, fixed costs, the gap. Not perfect. Just real.

# Children need predictability, not perfection.

Children benefit from predictability, even when the adults are still figuring things out. The goal is not perfection. The goal is reducing unnecessary chaos.

Legal and admin work happens alongside it — quietly, in a folder, on a list.

## 03 Kids & school

● PRIORITY — HIGH

- Create a shared weekly kids calendar — who has the kids each night for the next four weeks.
- Confirm school drop-off and pick-up arrangements for this week.
- Duplicate school essentials across both homes: uniforms, bags, stationery.
- Confirm current medical appointments and medications for each child.
- Check sports schedules and sort transport for the next two weeks.
- List three people who can cover childcare at short notice.
- Write down the current routine in full — pickups, bedtimes, meals, activities — before it becomes disputed.
- Check extracurricular schedules and confirm transport for each.
- List important school contacts: class teacher, front office, year coordinator.
- Duplicate comfort items for younger children where possible.
- Note upcoming birthdays, school events, and term dates.

## 04 Legal & admin

● PRIORITY — MEDIUM

- Redirect important mail to your new address or a private PO box.
- Save copies of insurance policies — home, car, health, life.
- Save copies of property documents, title, and mortgage.
- Check private health insurance — confirm cover, update contact details.
- List all shared utilities and accounts — whose name, who's paying.
- Start a simple timeline: separation date, key agreements, significant events.
- Create a document folder — one per category: Financial, Kids, Legal, Property.
- Save copies of the last two years of tax returns.
- Check Medicare details — update address and contact information.
- Update emergency contacts across all accounts.
- Start a dated log of significant conversations with your ex — written immediately after a call.
- Prepare two or three questions for your first legal or mediation appointment.

PAGE 03 · STEADY THE GROUND

# Small stabilising actions beat dramatic reinvention.

The early weeks after separation create decision fatigue, mental fog, and operational backlog. Sleep, eat, write things down. The floor first, then the rest.

## 05 Emotional support

● PRIORITY — IMPORTANT

- Tell one trusted person what is happening — someone who will hold it, not amplify it.
- See your GP this week. Tell them what's happening. Ask about a Mental Health Treatment Plan.
- Reduce exposure to conflict-heavy conversations where possible.
- Be deliberate about alcohol. Separation is one of the highest-risk periods for dependency to form.
- Spend time outside each day if you can.
- Identify who in your life feels calming rather than escalating. Stay close to them.
- Book professional support if needed — get the pathway open before you're in crisis.
- Make no major life decisions this month if it can be avoided — housing, career, relationships.
- Keep basic sleep and eating routines running. These are the floor.
- Write things down rather than carrying everything mentally. That's what Atlas is for.

## 06 Immediate practicals

● PRIORITY — ONGOING

- Set up a simple weekly meal structure — nothing elaborate, just predictable.
- Set reminders for all upcoming appointments and bill due dates.
- Write down the next seven days — kids, money, admin, appointments. One place, one list.
- Restock basic groceries across both homes.
- Organise a simple laundry and school-prep rhythm for the week ahead.

"The first month after separation is mostly an organisation problem dressed up as an emotional one."

ATLAS — FIELD NOTE

# Enough stability for clearer decisions later.

You do not need to rebuild your entire life this month. Small systems reduce stress. Simple routines restore capacity. Clarity returns gradually.

## PRIORITY HIERARCHY

### DO TODAY

Passwords, account access, sleeping arrangements, essential documents, medication and immediate safety.

### DO THIS MONTH

Legal appointment, budget snapshot, document folder, shared account map, routines and weekly reset.

### DO THIS WEEK

Banking visibility, kids calendar, school contacts, GP or support appointment, and the first Admin list.

### LEAVE FOR LATER

Big life redesign, perfect budgets, non-urgent purchases and decisions that can wait for clearer thinking.

## 07 Weekly check-in

● RIGHT NOW — WHAT NEEDS ATTENTION FIRST

### Money

NOTE

NOTE

### Kids

NOTE

NOTE

### Admin

NOTE

NOTE

### Housing

NOTE

NOTE

### Support

NOTE

NOTE

### One thing this week

DO

DO

## CLOSING NOTE

# That is not a small thing. But it is a solvable one.

The first month is mostly an organisation problem. Focus on stability, clarity, consistency, and small practical wins. Atlas exists to help you move through this one week at a time.

STABILITY

CLARITY

CONSISTENCY

SMALL WINS

## USE WITH ATLAS

Track the loose ends from this checklist in **Admin**. Put money unknowns, bills and pressure points in **Finances**. Keep the paper version for thinking; keep the dashboard for what changes.

IMMEDIATE STABILISATION · TOOL 02

# Emergency budget.

Get the numbers quiet enough to think. A practical reset for the first phase after separation.

THIS WORKSHEET HELPS YOU

Understand your real monthly position

Reduce unnecessary spending pressure

Identify immediate financial risks

Stabilise essential systems first

See a bare-minimum survival number

Plan a small, realistic buffer

# What does survival actually cost?

Separation creates financial fog. The goal here is not perfection or optimisation. The goal is one clean look at the real monthly position. Approximate is fine.

## 01 Monthly income

INCOME SOURCE	AMOUNT
Salary / wages	\$
Child support	\$
Centrelink / benefits	\$
Freelance / side income	\$
Rental income	\$
Other	\$
<hr/>	
MONTHLY INCOME	\$ <span style="background-color: #e6b89c; display: inline-block; width: 150px; height: 15px;"></span>

## 02 Essential expenses

ESSENTIAL EXPENSE	MONTHLY
Rent / mortgage	\$
Utilities	\$
Groceries	\$
Fuel / transport	\$
Insurance	\$
Phone / internet	\$
Child expenses	\$
School costs	\$
Medical & medication	\$
Debt repayments	\$
Other essentials	\$
<hr/>	
ESSENTIAL MONTHLY COST	\$ <span style="background-color: #e6b89c; display: inline-block; width: 150px; height: 15px;"></span>

# Pressure off, not punishment on.

Some expenses are survival. Some are comfort. Some are future problems disguised as current necessities. Pause is temporary. Sort each row, then move on.

## 03 Optional & pausable expenses

● SORT EACH ROW

EXPENSE	KEEP	PAUSE	REDUCE
Streaming services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gym & memberships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dining out	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
App & software subscriptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shopping & clothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alcohol	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kids extras & activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Holidays & travel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Entertainment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 04 Immediate financial risks

● TICK WHAT'S LIVE

<input type="checkbox"/> Upcoming large bills in the next 30 days.	<input type="checkbox"/> Shared debt with unclear obligation.
<input type="checkbox"/> Housing instability or short notice period.	<input type="checkbox"/> Credit card balance creeping up.
<input type="checkbox"/> Tax uncertainty — return, BAS, or debt.	<input type="checkbox"/> Legal costs without a clear ceiling.
<input type="checkbox"/> Reduced or uncertain income.	<input type="checkbox"/> Childcare costs likely to change.
<input type="checkbox"/> Vehicle costs — rego, service, repairs.	<input type="checkbox"/> Insurance gap — health, car, contents.

# If things got tight — what do we need?

This number matters psychologically. It creates realism, contingency, calmer decisions. You are not living here — you are knowing where the floor is.

## 05 Survival budget — essentials only

● FLOOR, NOT LIFESTYLE

CATEGORY	MINIMUM MONTHLY COST
Housing	\$
Food	\$
Utilities	\$
Transport	\$
Children	\$
Insurance	\$
Medical	\$
Debt minimums	\$
Phone / internet	\$
Other essentials	\$

BARE MINIMUM MONTHLY SURVIVAL NUMBER

\$



If income dropped suddenly — what would matter most, and what would stay protected first?

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PAGE 04 · STABILISE

# Sustainability, not optimisation.

Once the immediate pressure reduces, the goal becomes stability. Not survival. Not optimisation. Just a month that doesn't quietly take more than it gives.

## 06 Stabilised budget

● MONTHLY TARGET

CATEGORY	MONTHLY COST
Essentials (from page 01)	\$
Kids activities	\$
Savings buffer	\$
Social & connection	\$
Health & fitness	\$
Household maintenance	\$
Clothing	\$
Small enjoyment budget	\$

STABILISED MONTHLY NUMBER

\$

## 07 Emergency buffer target

● BREATHING ROOM

BUFFER LEVEL	TARGET AMOUNT
One week of essentials	\$
One month of essentials	\$
Three months of essentials	\$

What is the first realistic buffer target?

# Stable, deliberate, less reactive.

Rebuild is not about becoming rich. It's the slow return of future planning, alongside the biggest single source of separation stress: housing.

## 08 Rebuild budget

● FUTURE MONTHLY TARGET

CATEGORY	FUTURE MONTHLY TARGET
Housing stability	\$
Savings	\$
Debt reduction	\$
Kids future costs	\$
Career growth	\$
Health & wellbeing	\$
Social life & experiences	\$
Long-term goals	\$

## 09 Housing pressure calculator

● LARGEST SINGLE SOURCE OF STRESS

MONTHLY HOUSING COSTS	MONTHLY INCOME	PERCENTAGE OF INCOME
\$	\$	%

UNDER 30%

### Manageable

Generally workable. Keep the buffer growing and revisit annually.

30-45%

### Active

Requires active budgeting. Watch the optional column closely.

OVER 45%

### Pressure

Ongoing financial pressure, reduced flexibility. Consider structural change.

# See it clearly enough to stop catastrophising.

Carry these four numbers forward. Re-do them in a month. Most of the panic comes from not knowing — and now you know.

ADVICE BOUNDARY

This is a practical organisation worksheet, not financial or tax advice. Use it to see the numbers clearly, then speak with a qualified adviser, accountant or lawyer before making major decisions.

## 10 Financial snapshot — right now

● CARRY THESE FOUR NUMBERS

BARE MINIMUM SURVIVAL

\$

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BIGGEST FINANCIAL PRESSURE

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STABILISED MONTHLY TARGET

\$

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NEXT PRACTICAL FINANCIAL STEP

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CLOSING NOTE

## Visible numbers reduce fear.

Financial clarity does not solve everything. But uncertainty consumes enormous emotional energy. Small systems reduce panic. Progress often starts with seeing the situation clearly enough to stop catastrophising it.

CLARITY

VISIBILITY

BREATHING ROOM

STEADIER DECISIONS

USE WITH ATLAS

Add the four summary numbers and the next practical money step to **Finances**. Recheck them after the next pay cycle or major bill.

IMMEDIATE STABILISATION · TOOL 03

# Financial snapshot.

Your situation is probably clearer than your nervous system thinks it is.

A CLARITY TOOL, IN 20 MINUTES

Cash on hand, today

Monthly income, all sources

Debts in one place

Property & assets noted

Ongoing costs, approximate

Upcoming pressure, named

PAGE 01 · CASH, INCOME, DEBTS

# Approximate clarity beats mental chaos.

Not a legal disclosure. Not a tax worksheet. Just one clean look at where things stand, fast enough that the nervous system can finally settle.

## 01 Cash & accounts

● AVAILABLE TODAY

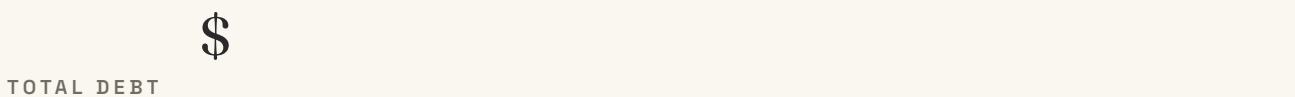
ACCOUNT / CASH SOURCE	APPROXIMATE AMOUNT
Everyday account	\$
Savings	\$
Offset account	\$
Cash on hand	\$
Shared accounts	\$
Other	\$



## 02 Debts & liabilities

● ALL KNOWN BALANCES

DEBT	APPROXIMATE BALANCE
Mortgage	\$
Credit cards	\$
Personal loans	\$
Car loans	\$
Tax debt	\$
Buy now, pay later	\$
Other	\$



### 03 Property & assets

ASSET	EST. VALUE
Home property	\$
Investment property	\$
Vehicles	\$
Shares / investments	\$
Superannuation	\$
Other	\$

ESTIMATED ASSET TOTAL \$

### 04 Monthly income

INCOME SOURCE	MONTHLY
Salary / wages	\$
Child support	\$
Government support	\$
Freelance / other	\$
Rental income	\$
Other	\$

ESTIMATED MONTHLY INCOME \$

### 05 Upcoming financial pressure

● NAME WHAT'S COMING

- |                                                    |                                                                     |
|----------------------------------------------------|---------------------------------------------------------------------|
| <input type="checkbox"/> Upcoming legal costs.     | <input type="checkbox"/> Housing uncertainty.                       |
| <input type="checkbox"/> School fees.              | <input type="checkbox"/> Vehicle expenses — rego, service, repairs. |
| <input type="checkbox"/> Tax obligations.          | <input type="checkbox"/> Reduced income risk.                       |
| <input type="checkbox"/> Debt repayment pressure.  | <input type="checkbox"/> Medical costs.                             |
| <input type="checkbox"/> Shared asset uncertainty. | <input type="checkbox"/> Childcare cost changes.                    |

Right now — what feels financially unclear, and what's the next practical thing to organise?

**ADVICE BOUNDARY**  
 This snapshot is for practical organisation only. It is not financial or tax advice, and it is not a substitute for advice from a qualified professional.

**USE WITH ATLAS**  
 Move the unclear items, upcoming pressure points and next action into **Finances**. Keep this page as the paper version of your current snapshot.