APPENDIX A · THE BROKE(N) PART(S)

The 72-Hour Stabilization Checklist

Stop the bleeding. Get your brain back online. Create breathing room without making a single irreversible mistake.

Start here. If you are in it right now, work this checklist in the next seventy-two hours. Nothing on this page requires money, a lawyer, or permission. It requires the next three days.

A. Stabilize yourself

FIRST TWO HOURS

- ☐ **Sleep triage.** If you have not slept, treat sleep like a business emergency. Tonight: dark room, phone out of reach, no alcohol. DONE BY ____________
- ☐ **Body check.** Water, salt, and real food with protein and carbohydrate. Panic makes you stupid. Feed the machine. DONE BY ____________
- ☐ **No solo war.** Text one steady person: "I am not okay. I need twenty minutes on the phone today." A spouse, a friend, a pastor, a mentor, a therapist. DONE BY ____________

B. Freeze the dumb moves

TODAY

These are the three that turn a hard year into a permanent one.

- ☐ **Sign nothing new while panicked.** Personal guarantees, new leases, new debt, bridge loans, merchant cash advances, factoring, desperate partners. DONE BY ____________
- ☐ **Move no money to get ahead of it.** No transfers, insider payments, pre-paying family, or shifting assets without counsel. DONE BY ____________
- ☐ **Tell no lies.** Not to the bank, the partners, the court, or the vendors. It compounds, and it is the one thing you cannot walk back. DONE BY ____________

C. Build a one-page reality snapshot

TODAY · UGLY IS FINE, CLARITY IS THE POINT

Cash on hand	$
Weekly burn, business and personal combined	$
Receivables landing in the next fourteen days	$

HARD DEADLINES

Payroll	/	Loan payment	/
Rent	/	Tax	/

TOP TEN LIABILITIES

WHO	AMOUNT	CURRENT STATUS

LEGAL STATUS

Has anyone threatened action?	Yes No	DATE ________
Have you been sued?	Yes No	DATE ________
Is a receiver involved?	Yes No	DATE ________
Is foreclosure underway?	Yes No	DATE ________

D. Protect the non-negotiables

TODAY

- [ ] **Payroll.** Decide whether you can make it cleanly and in full. If you cannot, you need counsel today, not next week. DONE BY ___________
- [ ] **Patient care and safety.** No amount of financial chaos justifies a clinical risk. DONE BY ___________
- [ ] **Taxes.** Do not ignore them. You can negotiate a tax bill. You cannot pretend it away. DONE BY ___________
- [ ] **Insurance.** Keep business and personal coverage active if it is at all possible. DONE BY ___________

E. Create immediate breathing room

NEXT FORTY-EIGHT HOURS

- [ ] **Cut personal burn fast.** Pause subscriptions, travel, and extras. Move to survival mode without drama. DONE BY ___________
- [ ] **Cut business burn.** Freeze hiring, pause marketing that is not returning, cancel non-essential vendor contracts. DONE BY ___________
- [ ] **Communicate like an adult.** Tell three key people what is happening: your spouse, your key operator or manager, and your attorney or CPA. Scripts are in Appendix C. DONE BY ___________

F. Assemble a crisis A-team

NEXT SEVENTY-TWO HOURS · YOU NEED TWO OF THESE THREE ON SPEED DIAL

- ☐ **A bankruptcy or restructuring attorney.** Not your friend's cousin. Someone who does this work every week. DONE BY ____________
- ☐ **A CPA or tax professional who can move fast.** Speed matters more than pedigree here. DONE BY ____________
- ☐ **A turnaround or CFO-type operator** who speaks both lender and cash flow. DONE BY ____________

G. Choose your path gate

WITHIN SEVENTY-TWO HOURS · DECIDE WITH FACTS, NOT SHAME

Restructure. You can stabilize cash flow and negotiate your way through.

Sell. An exit is often the cleanest reset available to you.

File. A court-supervised reset that protects the family.

Pause. A short-term freeze while you gather the data to choose.

One rule. Do not wing it for six months. The system will crush you slowly, and slowly is the version that takes everything.

Take these answers to a professional. This worksheet is not legal, tax, or financial advice and does not replace an attorney, a CPA, or a licensed therapist who knows your facts and your jurisdiction.