FINANCIAL RECOVERY ROADMAP

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CURRENT FINANCIAL REALITY CHECK

Complete this honest assessment of where you stand today

Income Assessment:
Current monthly income: $_____
Sources of income: _____
Reliable vs. unpredictable income: _____

Expense Tracking: Monthly housing costs: $_____
Monthly food/groceries: $_____
Transportation: $_____
Utilities: $_____
Debt payments: $_____
Other essentials: $_____
Total monthly expenses: $_____

notes:

01		
02		
03		
04		
05		
08		
09		
10		

_____
_____
_____
_____



FINANCIAL SAFETY NET:

- ☐ I have access to my own bank account
- ☐ I have important financial documents secured
- ☐ I know my credit score and have access to credit reports
- ☐ I have emergency cash accessible (even if small amount)
- ☐ I have identified trusted financial advisor or counselor
- ☐ I have removed abuser's access to my accounts
- ☐ I have changed passwords on all financial accounts
- ☐ I have my own credit card or working to establish credit

_____

_____

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30-DAY EMERGENCY FINANCIAL PLAN

- ☐ Open separate bank account in your name only
- ☐ Gather all important financial documents
- ☐ Change passwords on existing accounts
- ☐ Remove abuser's access to shared accounts
- ☐ Document all assets and debts
- ☐ Contact credit bureaus to monitor your credit
- ☐ Set up direct deposit to your new account

_____

_____

STABILIZE & PLAN

- ☐ Create bare-bones survival budget
- ☐ Apply for any benefits you may qualify for
- ☐ Research local financial assistance programs
- ☐ Contact creditors if you need payment arrangements
- ☐ Start tracking every expense daily
- ☐ Identify immediate income opportunities
- ☐ Secure important documents in safe location

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BUILDING LONG-TERM FINANCIAL INDEPENDENCE

YOUR PATH TO FINANCIAL FREEDOM

90-DAY FINANCIAL REBUILDING PLAN

MONTH 1: FOUNDATION

- ☐ Establish $500 emergency fund (even $5-10 at a time)
- ☐ Create realistic monthly budget you can stick to
- ☐ Find one additional income source (side gig, part-time work)
- ☐ Apply for job training or education programs if needed
- ☐ Research childcare assistance if applicable
- ☐ Open savings account separate from checking
- ☐ Start building or rebuilding credit responsibly

MONTH 2: GROWTH

- ☐ Increase emergency fund to $1,000
- ☐ Negotiate better rates on bills (phone, insurance, etc.)
- ☐ Explore career advancement opportunities
- ☐ Consider selling items you no longer need
- ☐ Research housing assistance if needed
- ☐ Start retirement savings (even $25/month)
- ☐ Build professional network and update resume

MONTH 3: EXPANSION

- ☐ Work toward 3-month emergency fund
- ☐ Increase income through raises, better job, or side business
- ☐ Create debt payoff plan if applicable
- ☐ Research homeownership or better housing options
- ☐ Consider additional education or certifications
- ☐ Start investing in your future (education, business, retirement)
- ☐ Plan for major upcoming expenses

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FINANCIAL INDEPENDENCE MILESTONES

CHECK OFF AS YOU ACHIEVE EACH MILESTONE:

- ☐ I have $500 emergency fund
- ☐ I have $1,000 emergency fund
- ☐ I have 1 month of expenses saved
- ☐ I have 3 months of expenses saved
- ☐ I have 6 months of expenses saved
- ☐ I am debt-free except mortgage
- ☐ I own my own home or have stable housing
- ☐ I have retirement savings growing
- ☐ I can support myself and my children comfortably
- ☐ I have financial goals and a plan to reach them
- ☐ I feel confident making financial decisions
- ☐ I can help other women achieve financial independence

RESOURCES & SUPPORTIMPORTANT CONTACTS:

Financial counselor: _____
Bank/Credit union: _____
Employer HR/Benefits: _____
Local assistance programs: _____
Childcare resources: _____
Job training programs: _____

FREE FINANCIAL RESOURCES:

- ☐ Local credit union financial counseling
- ☐ YWCA financial empowerment programs
- ☐ Community college financial literacy classes
- ☐ Online budgeting tools (Mint, YNAB, etc.)
- ☐ Library financial planning books and resources
- ☐ Women's business development centers

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