Financial Triage Workbook

A calm seven-day plan to protect essentials, understand what you owe and choose your next step

This workbook is for you if money feels urgent or unclear.
You do not need to solve everything today. Start by protecting food, housing, energy, essential transport and health needs. Then build a complete picture before making new promises or taking more credit.

Name	Start date	Review date

Your Daily Dose of Inspiration: Trends, Tips and Timeless Living.

Important: This workbook provides general educational information, not personalised financial, legal or debt advice. If you may miss essential payments, face disconnection, eviction, legal action or feel unsafe, seek qualified support promptly. Ireland: MABS and Citizens Information. UK: MoneyHelper and StepChange.

1. Your financial resilience check-in

Score each statement: 2 = usually true, 1 = partly true, 0 = not true right now. Use your honest starting point; this is a planning tool, not a judgement.

Area	Statement	0	1	2
Cash flow	I know what comes in, what must go out and when payments fall due.	[ ]	[ ]	[ ]
Cash flow	I normally finish the month without using credit for essentials.	[ ]	[ ]	[ ]
Emergency buffer	I have accessible savings for an unexpected essential cost.	[ ]	[ ]	[ ]
Emergency buffer	I could handle a small financial shock without missing a bill.	[ ]	[ ]	[ ]
Predictable costs	I set money aside for annual, seasonal and irregular expenses.	[ ]	[ ]	[ ]
Predictable costs	I review upcoming costs before each new month begins.	[ ]	[ ]	[ ]
Debt	I know every balance, repayment date, interest rate and minimum payment.	[ ]	[ ]	[ ]
Debt	My repayments are manageable without sacrificing essentials.	[ ]	[ ]	[ ]
Support	I know who to contact before a payment is missed.	[ ]	[ ]	[ ]
Support	I have checked relevant benefits, tax credits and trusted free support.	[ ]	[ ]	[ ]

Total: ____ / 20
15-20: strengthen one weak area.   8-14: make a focused resilience plan.   0-7: use the triage pages now and consider free, qualified support.
The score is an LHT planning aid, not a validated diagnostic or measure of creditworthiness.

My lowest-scoring area

2. Build your one-page money snapshot

Use current figures where possible. Estimates are fine for a first pass; mark anything you need to verify.

Money coming in this month	Amount	Confirmed?
Pay / pension / benefits		[ ]
Other household income		[ ]
Other		[ ]
Total income		

Essential commitments	Amount	Due date
Housing		
Energy / utilities		
Food and household basics		
Essential transport		
Health / care / childcare		
Minimum debt payments		
Other essential		
Total essentials		

Quick calculation	Amount
Total income	
Minus total essentials	
Money remaining / shortfall	

If the result is a shortfall, do not hide it by adding new borrowing to this page. Continue to the priority-payment plan and seek support early.

3. Protect essentials and priority commitments

A priority payment is one where non-payment may have particularly serious consequences. The legal order and available protections differ by location, so confirm your situation with an appropriate advice service.

Commitment	Due	Amount	Status / next action
Housing payment			
Electricity / gas			
Food and essential household needs			
Essential transport			
Health, care or childcare			
Tax, court or secured commitments			
Other			

Before agreeing to a payment plan

[ ] Confirm the balance and due date.

[ ] Work from an affordable figure after essentials.

[ ] Ask what support, pause, reduced payment or hardship process is available.

[ ] Record the date, contact name and what was agreed.

[ ] Get important arrangements in writing.

My first three calls or messages

Organisation	Contact date	What I need to ask

4. See every debt and BNPL commitment together

Include credit cards, overdrafts, personal loans, catalogue accounts, informal borrowing and every Buy Now Pay Later provider. Do not count the same balance twice.

Provider / debt	Balance	Next due	Payment	APR / fees

Totals	Amount
Total outstanding	
Total due this month	

Warning signs worth acting on: using several BNPL providers at once; paying one debt with another; missing essentials to make repayments; repeated late fees; or avoiding statements and messages.

One step that reduces complexity this week

5. Check support before making deeper cuts

Research in Ireland found that many financially stretched households were not using all relevant supports, often because they were unaware of them or did not understand what was available.

[ ] Check benefit, allowance or tax-credit eligibility.

[ ] Check housing, energy, childcare, health and disability-related supports.

[ ] Ask providers about social tariffs, hardship funds or affordable repayment options.

[ ] Review payroll deductions, tax credits and pension contributions before changing them.

[ ] Use a free, impartial debt or money guidance service where appropriate.

Support / saving to check	Who can confirm it?	Result / next step

Trusted starting points
Ireland: mabs.ie | citizensinformation.ie | ccpc.ie
UK: moneyhelper.org.uk | stepchange.org
If you are elsewhere, use an official consumer-protection or accredited non-profit debt-advice service.

Documents I need to gather

[ ] Recent bank statements

[ ] Income and benefit records

[ ] Bills and arrears notices

[ ] Credit and BNPL statements

[ ] Letters about legal or collection action

6. Your calm seven-day action plan

Keep each action small and specific. If a deadline is urgent, act on it immediately rather than waiting for the suggested day.

Day	Focus	My action	Done
1	List income, essentials and deadlines		[ ]
2	Contact one priority provider		[ ]
3	List every debt and BNPL payment		[ ]
4	Check supports and entitlements		[ ]
5	Cancel or pause one non-essential cost		[ ]
6	Choose an affordable weekly money routine		[ ]
7	Review progress and get extra help if needed		[ ]

What must happen in the next 24 hours?

What can safely wait until later?

Who can support me?

7. From triage to financial resilience

Once immediate risks are under control, rebuild in an order that matches your circumstances.

Stage	Practical focus	My next milestone
Stabilise	Keep essentials current and stop the shortfall growing	
Simplify	Make all commitments visible and reduce missed dates	
Buffer	Start a small accessible emergency reserve	
Prepare	Use sinking funds for predictable irregular costs	
Reduce	Follow an affordable debt-repayment plan	
Build	Set longer-term savings and retirement goals	

My first resilience goal

The weekly habit that will support it

Return to the Financial Resilience Scorecard in four weeks. Improvement in one area is meaningful progress; you do not need a perfect score.

Evidence informing this workbook

FCA, Financial Lives 2024 Survey (2025; updated 2026); ESRI Behavioural Research Unit, financial responses of low-income households to the cost-of-living crisis (2025); Central Bank of Ireland, Who Clicks 'Pay Later?' (2025); Resolution Foundation, Money on My Mind (2025); OECD, Consumer Finance Risk Monitor 2026.

For more practical tools, visit lifestylehubtoday.com/money-finance/