

# 30-Day Triage Planner

A printable plan to stabilize cash flow, protect essentials, and control your next moves - in 30 days.

Name: \_\_\_\_\_ Start date (Day 1): \_\_\_\_\_  
Country: \_\_\_\_\_ Currency symbol/code: \_\_\_\_\_

## The rule for the next 30 days

- Cover essentials first (housing, utilities, food, transport).
- Stop the leaks second (subscriptions, delivery, BNPL, impulse).
- Minimums/arrangements third (avoid fees and surprises).
- One call a day beats panic (log every outcome).

## How to use this planner (10 minutes)

- 1) Fill the top of the 30-day table: your paydays, must-pay bills, and the next 7 days of essentials.
- 2) Pick your top 3 actions for Day 1 (example: list debts, build survival budget, cancel leaks).
- 3) Each day: mark essentials covered, make one money move, log one call, update next action date.
- 4) Every 7 days: review the scorecard, then reset your next week priorities.

Tip: You are not trying to be perfect. You are trying to be stable.

30-Day Triage Plan (Days 1-15)

Use this as your daily command center. Keep actions small and winnable. One day at a time.

Day	Date	Focus	Top 3 actions (write)	Must-pay bills (write)	Amount	Status
1		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
2		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
3		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
4		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
5		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
6		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
7		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
8		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
9		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
10		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
11		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
12		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
13		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
14		Essentials / Debt / Calls / <u>Cuts</u>				■ Done
15		Essentials / Debt / Calls / <u>Cuts</u>				■ Done

## 30-Day Triage Plan (Days 16-30)

The second half is where stability turns into momentum. Keep logging calls and protecting essentials.

Day	Date	Focus	Top 3 actions (write)	Must-pay bills (write)	Amount	Status
16	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
17	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
18	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
19	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
20	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
21	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
22	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
23	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
24	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
25	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
26	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
27	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
28	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
29	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done
30	_____	Essentials / Debt / Calls / <u>Cuts</u>	_____	_____	_____	■ Done

Creditor Contact Log

Log every call or message. You want clarity: what they said, what you agreed, and what happens next.

Creditor / Company	Account (last 4)	Channel (phone/chat/email)	Date	Outcome / Notes	Next action date

Arrangement Tracker (optional)

If you negotiate a pause, reduced payment, or payment plan, record it here. Get confirmation numbers in writing when possible.

Creditor	What you requested	What they offered	Effective dates	Confirmation # / protocol	Notes

Weekly Scorecard (Weeks 1-4)

Quick check-in. Your goal is a stable week, not a perfect week.

Week	Essentials covered?	Leaks cut (count)	Calls made (count)	Arrangements set (count)	Net cash change	Notes
Week 1	■ Yes ■ No	_____	_____	_____	_____	_____
Week 2	■ Yes ■ No	_____	_____	_____	_____	_____
Week 3	■ Yes ■ No	_____	_____	_____	_____	_____
Week 4	■ Yes ■ No	_____	_____	_____	_____	_____

Next 7 days plan (fill each week)

Week	Top 3 priorities	Bills due / dates	Calls to make	One money move
Week 1	1) _____ 2) _____ 3) _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Week 2	1) _____ 2) _____ 3) _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Week 3	1) _____ 2) _____ 3) _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Week 4	1) _____ 2) _____ 3) _____	_____ _____ _____	_____ _____ _____	_____ _____ _____

## Notes and receipts

Use this page for confirmation numbers, promised dates, and anything you need to remember.