

UNBROKEN WITH YAY

PODCAST EPISODE 14: SURVIVING ON THE BARE ESSENTIALS

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WORKSHEET 14: THE FINANCIAL FORTRESS

Disclaimer: The information provided in this worksheet and the associated podcast is of a general nature only. It has been prepared without taking into account your individual objectives, legal circumstances, or personal needs. While this content is based on extensive learned experience and peer-informed strategy, it does not constitute professional advice. You should consider the appropriateness of this information and seek independent professional advice tailored to your specific situation before taking any action.



SURVIVING ON

The Bare Essentials



Anxiety thrives in a vacuum. When you don't know your exact survival number, the fear completely controls you. It is time to stop looking at your situation as a helpless tragedy and start looking at it as a strategic math problem. A tragedy cannot be solved; a math problem can.

Use this worksheet to strip away the emotion, find your absolute baseline, and look your numbers dead in the eye.

THE BARE-BONES

Budget

Your lifestyle may change drastically during this transition, but your value does not. This budget is not your forever reality; it is your temporary fortress while you rebuild. Complete these sections using realistic, bare-minimum weekly or fortnightly figures.

INCOMINGS (MONEY IN)

Track every single dollar you have access to. Do not guess—log into your accounts or contact providers to get the exact facts.

Income Source	Amount (\$)	Frequency (Weekly / Fortnightly)
Primary Income (Employment, etc.)	\$	
Centrelink Payments (Single Parent Pension, FTB, etc.)	\$	
Rent Assistance	\$	
Other Pensions / Allowances	\$	
Cash-in-Hand Work / Side Gigs	\$	
Other / Child Support (Only if reliable)	\$	
TOTAL INCOMING:	\$	

THE BARE-BONES *Budget*

OUTGOINGS (MONEY OUT)

List only what is strictly required to keep a roof over your head, the lights on, and your kids fed.

Essential Expense	Amount (\$)	Frequency (Weekly / Fortnightly)
Rent / Mortgage	\$	
Electricity & Gas	\$	
Water	\$	
Food / Groceries (Think absolute basics)	\$	
Petrol / Public Transport	\$	
Kids' Essentials (School costs, basic medical)	\$	
Kids' Birthday Fund (Small savings for modest gifts/ cakes)	\$	
TOTAL OUTGOINGS:	\$	

My Survival Number Calculation:

Total Incomings \$_____ minus Total Outgoings \$_____

Remaining Balance: \$_____

If this number is negative, do not panic. This is your target. You now know exactly how much extra you need to find, negotiate, or source per week to bridge the gap.

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THE FORECLOSURE *Mindset Audit*

When a corporate business is facing bankruptcy or foreclosure, the CEO does not sit back and panic—they audit their assets and negotiate hard. Answer these questions with total honesty:

1. Where is my "emotional leakage" happening?

(Are you spending money you don't have out of guilt, convenience, or trying to maintain appearances? Write down one non-essential expense you can pause today.)

2. What leverage do I hold on my chessboard?

(Can you negotiate terms with a real estate agent? Can you swap an hour of admin work for a local business? Can you offer cash-in-hand cleaning during school hours? Brainstorm 2 creative survival moves.)

- Idea 1:

- Idea 2:

The superpower it becomes as an adult:

The Practical Support CHECKLIST

Asking for help is a sign of immense strength, not weakness. When your inner circle asks what you need, stop telling them "I'm fine." Pick one dangerously practical script below, tick the box, and send it to a trusted friend this week.

THE READY-TO-USE SCRIPTS

- ☐ Can you look after the kids for just one hour while I call Centrelink or go to a rental viewing?"
- ☐ "I would love a home-cooked meal dropped off this week so I can take a single night off cooking."
- ☐ "Bring your kids over to my place. The kids can play, and you and I can chat while we fold this mountain of washing together."
- ☐ "Can you please come over and help me clean the house before the real estate agents come to inspect it?"
- ☐ "Can you help me lift and move these heavy moving boxes?"

MY CUSTOM SUPPORT REQUESTS

Think about what would give you literal breathing room this week. Is it a lift to school for the kids? Someone to sit with you while you look at rentals? Write down 2 of your own practical, non-monetary requests:

1.
.....
.....
2.
.....



MONEY IS A RENEWABLE
RESOURCE. MY PEACE OF
MIND IS NOT. I CAN LIVE
ON LESS WHILE I BUILD
FOR MORE

Print this out, look the numbers in the eye, and remember: This is not the end of the road. This is just the steepest part of the mountain peak.

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