

The background image shows a woman from the side, wearing a grey sweater, holding a white ceramic bowl that is cracked and broken. She is looking down at the bowl. On the table in front of her are several pieces of broken white ceramic, some papers, and a pen. The setting appears to be a kitchen or a dining area with a window in the background.

The Starting Over Workbook

Built for the Person Who Has No Runway
and Needs to Know What to Do First

GRACE TINSEN

INT'L BESTSELLING AUTHOR · FORMER IAR · FINANCIAL COACH

A Crisis Navigation Workbook

The
Starting Over
WORKBOOK

Built for the Person Who Has No Runway and Needs to Know What to Do First

Grace Tinsen

Int'l Best Selling Author • Former IAR • Financial Coach

A companion to: *When Life Falls Apart* · · · *It's Not Too Late*

© 2026 Grace Tinsen · All Rights Reserved · For educational purposes only

How to Use This Workbook

This workbook was built for the person navigating a financial crisis after divorce, job loss, bankruptcy, or any major life transition. It is the resource I needed when I was starting over from nothing and could not find anything that started where I actually was.

When life falls apart, your brain narrows. The pressure to fix everything immediately is overwhelming and almost always counterproductive.

This workbook is not about fixing everything at once. It is about getting clear on where you are, what actually needs to happen next, and what can safely wait. Each section addresses a different kind of crisis. Each worksheet gives you a specific tool for thinking through a specific problem.

A few ground rules:

Work in pencil. Your situation will change.

Be ruthlessly honest. These pages are for you, not for anyone else.

Start with the section that applies right now. Come back to the others when they become relevant.

Done is better than perfect. A rough honest answer beats a polished evasion every time.

If at any point you need a real conversation with someone who has been exactly where you are: cal.com/grace-tinsen-uvhjs1 — \$40 for 30 minutes

Section 1: Where You Are Right Now

Start here regardless of what kind of crisis you are facing. Every other worksheet builds on this foundation.

Worksheet 1-A: My 30-Day Financial Snapshot

Before you can make any good decisions, you need your actual numbers. Not estimates.

Monthly take-home income (all sources)	\$ _____
--	----------

Monthly fixed expenses (rent/mortgage, car, insurance, loans)	\$ _____
---	----------

Monthly variable expenses (food, utilities, gas, subscriptions)	\$ _____
---	----------

Monthly surplus or deficit (income minus all expenses)	\$ _____
---	----------

Checking account balance today	\$ _____
--------------------------------	----------

Savings account balance today	\$ _____
-------------------------------	----------

Total credit card debt	\$ _____
------------------------	----------

Any other debt (student loans, medical, personal)	\$ _____
---	----------

What one number surprised you most?

Worksheet 1-B: My Complete Financial Reality

Assets — everything you own:

Home equity (estimated value minus mortgage)	\$ _____
--	----------

Vehicle(s)	\$ _____
------------	----------

Checking and savings accounts	\$ _____
-------------------------------	----------

Retirement accounts (401k, IRA)	\$ _____
---------------------------------	----------

Investments / brokerage accounts	\$ _____
----------------------------------	----------

Other assets	\$ _____
--------------	----------

TOTAL ASSETS	\$ _____
---------------------	----------

Debts — everything you owe:

Mortgage or rent arrears	\$ _____
--------------------------	----------

Car loan(s)	\$ _____
-------------	----------

Credit cards	\$ _____
--------------	----------

Student loans	\$ _____
---------------	----------

Medical debt	\$ _____
--------------	----------

Personal loans	\$ _____
----------------	----------

Other	\$ _____
-------	----------

TOTAL DEBTS	\$ _____
--------------------	----------

NET WORTH (Assets minus Debts): \$ _____

Your net worth is not your self-worth. It is today's starting line.

Worksheet 1-C: Crisis Priority Matrix

Not everything is equally urgent. Sort what requires action this week from what can safely wait.

URGENT — must address within 7 days

IMPORTANT — address within 30 days

CAN WAIT — address in 60–90 days

NOT MINE — belongs to someone else or cannot be controlled

Section 2: When Marriage Ends

Divorce is both an emotional crisis and a financial one. These worksheets address the financial side without flinching.

Worksheet 2-A: Post-Divorce Budget Reality Check

The household that ran on two incomes now runs on one. This is the honest look at what that means.

New Monthly Income:

My new monthly take-home income	\$ _____
---------------------------------	----------

Expected alimony or spousal support (if any)	\$ _____
--	----------

Expected child support received (if any)	\$ _____
--	----------

New Monthly Expenses:

Housing (rent or new mortgage)	\$ _____
--------------------------------	----------

Utilities	\$ _____
-----------	----------

Food / groceries	\$ _____
------------------	----------

Transportation	\$ _____
----------------	----------

Childcare	\$ _____
-----------	----------

Health insurance	\$ _____
------------------	----------

Other insurance	\$ _____
-----------------	----------

Debt payments	\$ _____
---------------	----------

Other	\$ _____
-------	----------

TOTAL NEW MONTHLY EXPENSES	\$ _____
-----------------------------------	----------

MONTHLY SURPLUS or DEFICIT	\$ _____
-----------------------------------	----------

If there is a deficit, which three expenses could be reduced first?

What is one income source you could add or increase within 90 days?

Worksheet 2-B: Asset and Debt Division Tracker

Use this to track what is being divided in the settlement.

Assets being divided:

Family home — estimated value	\$ _____
-------------------------------	----------

Retirement accounts	\$ _____
---------------------	----------

Investment accounts	\$ _____
---------------------	----------

Vehicles	\$ _____
----------	----------

Other assets	\$ _____
--------------	----------

My share of assets	\$ _____
---------------------------	----------

Debts being divided:

Mortgage	\$ _____
----------	----------

Credit cards	\$ _____
--------------	----------

Car loans	\$ _____
-----------	----------

Other debts	\$ _____
-------------	----------

My share of debts	\$ _____
--------------------------	----------

NET settlement (my assets minus my debts): \$ _____

What professional help do I still need? (attorney, CPA, financial advisor)

Worksheet 2-C: Vision Statement Exercise

What does your new life actually look like? Be specific. Be honest. Be brave.

Describe your ideal day three years from now. Where are you living? What are you doing? Who is with you? What does financial security feel like in that life?

What is one belief about yourself you need to release to get there?

What is one thing you know now, that you didn't know before this experience, that will make you stronger going forward?

Section 3: When the Job Disappears

Job loss is both a financial crisis and an identity crisis. These worksheets address both.

Worksheet 3-A: Bare Bones Budget

Strip your spending to the absolute minimum while you navigate this. This is temporary, not permanent.

NON-NEGOTIABLE — cannot be cut (housing, utilities, food, essential medications)

PAUSE for now — can be suspended temporarily

CUT immediately — not essential right now

Monthly bare-bones total: \$ _____

How many months can I sustain this on current savings?

Worksheet 3-B: Skills Inventory

You have more to offer than your last job title. This exercise surfaces what that is.

What did I actually do well in my last role (specific skills, not job titles)?

What do people consistently ask me for help with, inside or outside work?

What skills from my career could I offer as consulting, freelance, or contract work?

What is one income source I could activate within 30 days (not my dream job — just something)?

Worksheet 3-C: Job Search Action Plan

My target role or field _____

Three companies I would genuinely want to work for:

Three people I should contact this week:

My 30-day job search goal:

What I will do every single day to move this forward:

What have I been avoiding that I know I need to do?

Section 4: When Your Body Betrays You

A health crisis is also a financial crisis. These worksheets help you manage both.

Worksheet 4-A: Medical and Medication Tracker

Keep this current. When you are sick, you cannot remember everything.

Primary diagnosis / condition _____

Primary physician _____

Specialists (name and specialty):

Current Medications:

Medication	Dose	Cost/Month	Covered by Insurance?
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Upcoming appointments:

Who has my medical power of attorney if I cannot speak for myself?

Worksheet 4-B: Financial Impact of Health Crisis

Name the costs clearly so you can plan for them.

Monthly out-of-pocket medical costs (average)	\$ _____
---	----------

Insurance deductible remaining this year	\$ _____
--	----------

Expected income loss during recovery	\$ _____
--------------------------------------	----------

Estimated additional care costs (in-home help, transport)	\$ _____
---	----------

What benefits, programs, or assistance am I eligible for?

What income sources would continue if I could not work for 3 months?

This is exactly why building income that doesn't depend on your daily physical presence matters. See [It's Not Too Late](#) for how to build it.

Section 5: When Death Comes

The grief is real. The paperwork is also real. These worksheets help you handle both without being crushed by either.

Worksheet 5-A: Death Notification Checklist

Work through this at your own pace. Not everything needs to happen today.

■	Social Security Administration	Date: _____ Notes: _____
---	---------------------------------------	-----------------------------

■	Employer / HR department	Date: _____ Notes: _____
---	---------------------------------	-----------------------------

■	Pension administrator	Date: _____ Notes: _____
---	------------------------------	-----------------------------

■	Life insurance company(ies)	Date: _____ Notes: _____
---	------------------------------------	-----------------------------

■	Bank and financial institutions	Date: _____ Notes: _____
---	--	-----------------------------

■	Investment and retirement accounts	Date: _____ Notes: _____
---	---	-----------------------------

■	Credit card companies	Date: _____ Notes: _____
---	------------------------------	-----------------------------

■	Mortgage lender	Date: _____ Notes: _____
---	------------------------	-----------------------------

■	Vehicle title / DMV	Date: _____ Notes: _____
---	----------------------------	-----------------------------

■	Voter registration	Date: _____ Notes: _____
---	---------------------------	-----------------------------

■	Post office (mail forwarding)	Date: _____ Notes: _____
---	--------------------------------------	-----------------------------

■	Medicare / Medicaid	Date: _____ Notes: _____
---	----------------------------	-----------------------------

■	Subscription services	Date: _____ Notes: _____
---	------------------------------	-----------------------------

<input type="checkbox"/>	Attorney (for estate / will)	Date: _____ Notes: _____
--------------------------	-------------------------------------	-----------------------------

<input type="checkbox"/>	Accountant or tax preparer	Date: _____ Notes: _____
--------------------------	-----------------------------------	-----------------------------

Worksheet 5-B: Estate Settlement Checklist

<input type="checkbox"/>	Located the will	Completed: _____
--------------------------	------------------	------------------

<input type="checkbox"/>	Contacted estate attorney	Completed: _____
--------------------------	---------------------------	------------------

<input type="checkbox"/>	Filed for probate (if required)	Completed: _____
--------------------------	---------------------------------	------------------

<input type="checkbox"/>	Inventoried all assets	Completed: _____
--------------------------	------------------------	------------------

<input type="checkbox"/>	Inventoried all debts and liabilities	Completed: _____
--------------------------	---------------------------------------	------------------

<input type="checkbox"/>	Notified all beneficiaries	Completed: _____
--------------------------	----------------------------	------------------

<input type="checkbox"/>	Collected life insurance proceeds	Completed: _____
--------------------------	-----------------------------------	------------------

<input type="checkbox"/>	Closed or transferred financial accounts	Completed: _____
--------------------------	--	------------------

<input type="checkbox"/>	Filed final tax return	Completed: _____
--------------------------	------------------------	------------------

<input type="checkbox"/>	Distributed assets per will	Completed: _____
--------------------------	-----------------------------	------------------

Outstanding items and who is handling them:

Worksheet 5-C: Survivor Benefits Guide

Know what you may be entitled to.

Social Security survivor benefits — have I applied?	<input type="checkbox"/> Yes <input type="checkbox"/> No
---	--

Pension survivor benefits — have I contacted the plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

Life insurance policies — all located and claimed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

Veterans benefits (if applicable) — contacted VA?	<input type="checkbox"/> Yes <input type="checkbox"/> No
---	--

Employer death benefits — contacted HR?	<input type="checkbox"/> Yes <input type="checkbox"/> No
---	--

Monthly income I will receive going forward	\$ _____
---	----------

Monthly income I will lose	\$ _____
----------------------------	----------

Net monthly change	\$ _____
---------------------------	----------

What financial decisions should I wait 90 days before making?

Section 6: Building Back

Once the immediate crisis is stabilized, these worksheets help you move from surviving to building something real.

Worksheet 6-A: 30-Day Survival Tracker

Track one small win every day for 30 days. This is how momentum begins.

Day 1 – 5:

Day 6 – 10:

Day 11 – 15:

Day 16 – 20:

Day 21 – 25:

Day 26 – 30:

What changed in 30 days that I didn't expect?

Worksheet 6-B: Where Am I Right Now?

An honest snapshot after the first wave of crisis has passed.

Financially, I am:

Emotionally, I am:

The most important thing I have learned about myself:

The belief I am letting go of:

The belief I am choosing instead:

Worksheet 6-C: My Money Rebuild Plan

From wherever you are, these are the next concrete steps.

My current monthly gap (expenses minus income)	\$ _____
--	----------

My 6-month income target	\$ _____
--------------------------	----------

My 12-month income target	\$ _____
---------------------------	----------

What income source could I build that would survive a health crisis or job loss?

My 90-day income action (specific, with a deadline):

Deadline _____

Dollar target: \$ _____

Who I will tell so I am accountable:

Worksheet 6-D: Retirement Readiness Assessment

For anyone reassessing retirement — whether it just arrived, was disrupted, or is still ahead.

Current monthly income (all sources)	\$ _____
--------------------------------------	----------

Social Security monthly benefit (actual or estimated)	\$ _____
---	----------

Pension or annuity income (if any)	\$ _____
------------------------------------	----------

Investment income (if any)	\$ _____
----------------------------	----------

TOTAL MONTHLY INCOME	\$ _____
-----------------------------	----------

Actual monthly expenses	\$ _____
-------------------------	----------

Monthly gap (if any)	\$ _____
-----------------------------	----------

What would it take to close that gap? (income source, expense reduction, housing change)

What is one thing I can build now that would generate income regardless of my health or age?

See It's Not Too Late for the full retirement recovery framework — including the Crossover Point calculation.

Worksheet 6-E: Purpose Discovery Exercise

What is the work only you can do?

What do I know from lived experience that most people around me don't know?

What do people consistently come to me for?

What work would I do even if no one paid me?

What does the world need that I am actually positioned to give?

My working purpose statement (one sentence):

Section 7: Emotional Reconstruction

The financial rebuild and the emotional rebuild happen at the same time. You cannot do one without the other.

Worksheet 7-A: The Story I Am Not Going to Tell Myself

Your brain will offer cruel explanations for what happened. Most of them are not true.

The story my brain keeps telling me:

Is this a fact, or is this my shock talking?

What is a more accurate version of what actually happened?

What would I say to a friend who was telling themselves this story?

Worksheet 7-B: My Emotional Reconstruction Map

A map of where you are and where you are going — emotionally.

Where I am right now (honest, no editing):

What I am grieving:

What I am afraid of:

What I am beginning to hope for:

What kind of support actually helps me (and what doesn't):

One small action that would restore my sense of competence today:

You are not broken. You are in transition. Clarity and confidence will return.

You Don't Have to Figure This Out Alone

Book a 30-minute Ask Grace session — one-on-one, no pitch. Just your specific situation and a real plan for what comes next.

cal.com/grace-tinsen-uvhjs1

\$40 for 30 minutes

Also by Grace Tinsen:

21 Mindset Shifts That Actually Move the Needle When Life Has Knocked You Down · The Financial Independence Blueprint: The Journey From Wherever You Are to Financial Freedom · Financial Success After Divorce: What Smart Women Do Differently · It's Not Too Late: A Real Plan, When the Numbers Don't Add Up · It's Not the Math: The Money Beliefs That Are Actually Wrecking Your Finances · The Money Mindset Guide: Why Smart People Stay Broke and How to Rewire the Belief Running the Show · When Life Falls Apart: Your Financial and Emotional Playbook for Starting Over

gracetinsen.gumroad.com · substack.com/@thereasonedlifecollective

© 2026 Grace Tinsen · All Rights Reserved · For educational purposes only.

Not a substitute for professional financial, legal, or medical advice.