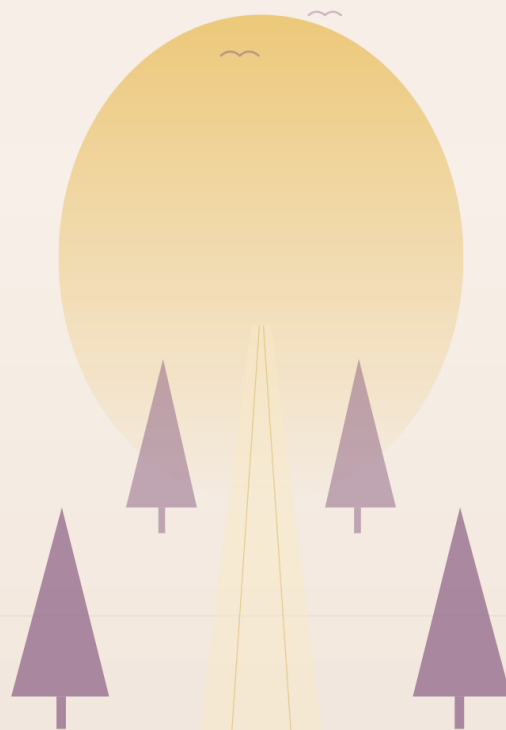


STARTING AGAIN FINANCIAL CHECKLIST

A Short, Practical Guide



BILLY'S BOOKS

Break-up recovery, written by a man, for men.

William 'Billy' Brown

Untangling money after a break-up or divorce is its own particular weight, separate from everything else you're carrying, and it rarely gets the honest, practical attention it deserves.

This isn't financial advice from an expert — I'm not one, and I'd always point you toward a proper professional for anything specific to your situation. It's five practical things I wish I'd understood earlier, from someone who's actually been through the unglamorous business of sorting this out.

1. Separate your accounts as soon as you reasonably can

Shared accounts left open longer than necessary tend to cause confusion and occasionally real conflict. Get your own accounts sorted early, even if the wider financial settlement takes longer to finalise.

2. Know exactly what's coming in and going out

A simple, honest list of your actual income and outgoings, on your own now, is worth more than any assumption carried over from the shared household budget. Numbers you can actually see are considerably less frightening than ones you're only guessing at.

3. Don't make large financial decisions in the first few months

Buying, selling, investing, big purchases — give yourself a bit of time before anything major and irreversible. Clarity tends to arrive a few months in that simply isn't available yet in the early weeks.

4. Get proper advice, not just opinions

Friends and family mean well, but a solicitor or financial advisor who actually knows the specifics of your situation is worth the cost, particularly around anything involving a shared pension, a mortgage, or a business.

5. Build a small, separate emergency fund, even a modest one

Even a small buffer, entirely your own, does real work for your peace of mind during this transition. It doesn't need to be large to matter. It just needs to exist.

If any of this landed, the full story — the marriage, the diagnosis, the bottom, and everything that came after — is told in detail across three books: *The Space Between*, *Still Standing*, and *Loving on Purpose*, along with a companion workbook if you want somewhere to actually work through your own version of it.

You can also read the whole thing that started it, my autobiography, *Billy*, if you want the fuller story behind the story.

Whatever your own financial picture looks like right now, I hope this has been a useful starting point. Keep going.

— ***William 'Billy' Brown***