The First 72 Hours: What Cannot Wait

A practical checklist from *The 3am Book: your no-fuss guide to separation, money, and starting over*

Work through this now. Some of it today, some over the next few days.

These aren't suggestions — they're the things that have a window. Act on them now, or the window closes. Tick items off as you go; you don't need to finish in one sitting.

■ **Change your passwords, immediately.** Email, banking, cloud storage, social media, shared subscriptions — every account. Use passwords your former partner doesn't know.

■ **Secure your home environment.** Change the WiFi password on the router itself. Change the alarm code if you have one.

■ **Secure your devices.** Sign out of shared Apple ID / Google accounts. Turn off location sharing (family-sharing features, Life360, car apps). Check for Bluetooth trackers. Review shared subscriptions (Netflix, Spotify, iCloud).

■ **Open a bank account in your name only, today.** A different bank to any joint account. Consider a credit card in your own name too, used carefully.

■ **Redirect your pay to your new account.** Contact payroll — this is routine for them. If self-employed, keep personal income separate from business/entity money.

■ **Find out what's on autopay.** Go through the last month of statements. Note what's scheduled in the next two weeks — don't cancel anything yet, just know what's coming.

■ **Make a list of everything you can think of that you both own.** Property, cars, investments, super, bank accounts, business interests, debts. From memory is fine — verify later.

■ **Photograph or scan important documents.** Account statements, three years of tax returns, super statements, mortgage statements, business financials, and any emails/texts with financial information. Download emails rather than screenshotting; don't forward them to a new account.

■ **Tell someone you trust.** One person who won't take sides publicly and will answer the phone at 11pm.

■ **Talk to your children, age-appropriately.** They don't need details — they need to know something has changed, from you.

■ **Know your clock.** For de facto couples it starts at separation; for married couples, when the divorce order takes effect. Get clear on your specific timeline — this is a calendar item, not an emergency, unless months or years have already passed.

What not to do in this window: don't sign anything, don't accept a settlement offer, don't sell or transfer anything, and don't change the name on anything.