THE MARKET MAN METHOD

Financial Resilience Planner

Use estimates if needed and mark them as estimates. Keep figures private. Choose what to investigate; there is no pass mark and no requirement to complete every box.

1 Essential spending and accessible reserves

A Essential monthly expenditure, including agreed payments (£) _____

B Accessible cash set aside for emergencies, not already allocated (£) _____

Current cover in months = B divided by A (only if A is above zero) _____

Three-month illustration = A multiplied by 3 (£) _____

Six-month illustration = A multiplied by 6 (£) _____

Three to six months of essential spending is a general guide. Your circumstances may call for a different target. Begin with what is manageable after essentials and agreed commitments.

My chosen working target, or the question I need to resolve _____

2 A private income interruption stress test

Scenario and likely time needed to replace income _____

T Number of months to test (use 3 for the chapter exercise) _____

C Reliable net income continuing each month in this scenario (£) _____

D Essential extra one-off costs during the disruption (£) _____

Estimated gap = maximum of zero and [(A - C) x T + D - B]. Check the timing of payments. Include continuing income only when expected and available during this scenario. A zero gap is an estimate, not a guarantee.

Estimated funding gap (£), assumptions and unknowns _____

3 Commitments that need checking

Debt or commitment	Balance £	Payment £ per month	Rate or terms to check

Keep essentials and agreed payments in view. If payments are difficult, seek free debt advice. For an IVA or other formal arrangement, ask the provider about the agreed budget and emergency allowances.

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4 What affects your breathing room

Who depends on my income or support? _____

How long could replacing income realistically take? _____

Which skills or employment options could help? _____

What employer benefits or existing cover need checking? _____

What spending or commitments could realistically adapt? _____

Consider reliability, waiting periods, access and eligibility. Do not count credit limits, property value or inaccessible pension money as emergency cash. Several income sources can still be uncertain.

5 Pressure points and support

Privately identify one or two areas to understand better: accessible reserves, commitments, reliable income, employability, support, spending flexibility or existing protection.

The pressure point I want to address first _____

What could happen and what would be affected? _____

Information or support I need before deciding _____

6 One manageable strengthening action

Start with one action. Up to three is optional. Finding information or asking for help can be a useful first step.

Action	Target date	Review date	What progress will look like

I will review the whole planner on _____

Review earlier if income, health, household responsibilities, essential costs or employment changes. Check the assumptions again and adjust the next action.

Helpful sources

MoneyHelper: moneyhelper.org.uk | StepChange: stepchange.org. Seek appropriate support for decisions that depend on your personal circumstances. This worksheet gives general education and does not recommend products or a personal debt or savings strategy.

Companion to Freedom Arrives Quietly, Pillar Three. Reserves create choices.