



# 15 Minute Financial Clarity Assessment To Plan Your Next Chapter

**What You Need To Step Into Your Next Chapter  
With Clarity & Confidence**

*Don't Shrink Your Dreams To Fit Your Doubts*



## 5 SIMPLE STEPS TO FINANCIAL CLARITY

# A 15 Minute Financial & Mindset Assessment For Women Considering A Lifestyle Change

*Because next chapter decisions are about more than money*

This assessment was created for women over 45 who are at a crossroads and considering retirement, career, or other major lifestyle changes. It was designed to help bridge the financial and emotional sides of life transitions.

When a major life change occurs, financial and emotional issues manifest at the same time.

Most people treat them as two separate problems. But they're not. They're two sides of the same decision. This tool is the bridge between your financial resources and the life you want ... *your next chapter*.

There are no wrong answers. Just your answers.

### WHAT'S INSIDE:

- STEP 1:** The Runway Calculator – Know Your Baseline
- STEP 2:** The Lifestyle Buffer – Your Wish List
- STEP 3:** The Transition Income – Your Cash Flow Bump
- STEP 4:** The Speedbump Audit – What Is Adjustable
- STEP 5:** The Long-Term Lockbox – Retirement Assets

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# THE RUNWAY CALCULATOR

*If your income stopped tomorrow – how long could you actually survive at your current lifestyle without touching your retirement accounts?*

**Calculate what it takes to cover your absolute non-negotiables (Housing, Food, Utilities, Insurance)**

## EXERCISE: YOUR RUNWAY NUMBER

Three simple inputs. One clarifying number.

My approximate monthly **necessity** expenses: \$\_\_\_\_\_

My liquid savings (NOT retirement accounts): \$\_\_\_\_\_

My **Bare-Minimum** Runway: Divide line 2 by line 1 = \_\_\_\_\_ **months**

# YOUR LIFESTYLE BUFFER

## EXERCISE: THE WISH LIST

Add back the discretionary spending that makes life feel like yours (dining out, subscriptions, travel, etc. Things you could cut if necessary, but would rather not.

My approximate monthly **wish-list/comfort** expenses: \$\_\_\_\_\_

My total monthly runway (necessity & comfort expenses combined) \$\_\_\_\_\_

My **Comfort** Runway: Divide line 2 by liquid savings = \_\_\_\_\_ **months**

**NOW ASK YOURSELF: *Is that number enough to feel free ... or does it create more urgency?***

*How much time do you buy yourself by pausing your wish list?*

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**CIRCLE YOUR RESPONSE:**

**Yes – I feel secure**

**Not sure – I need clarity**

**No idea – this is urgent**



# YOUR TRANSITION INCOME LIFELINE

***Are you receiving any guaranteed passive income during this transition? (severance, unemployment, alimony, rental income, or predictable side-hustle money).***

My guaranteed monthly transition income: \$\_\_\_\_\_

## THE NEW MATH (Your True Next-Chapter Runway)

1. Take your **Total Lifestyle Monthly Runway** (from Step 2) \$\_\_\_\_\_

2. **Subtract** your Monthly Transition Income: \$\_\_\_\_\_

3. This is your **Monthly Cash Shortfall**: \$\_\_\_\_\_

4. Divide your Liquid Savings by your Shortfall to find your

**True Transition Runway:** \_\_\_\_\_ months

# THE SPEEDBUMP AUDIT

***Debt isn't just a number on a balance sheet. It is a monthly drain on your transition runway. Check the boxes that currently require a mandatory monthly payment.***

- Primary Mortgage or Home Equity Loan
- Credit Card Balances (Carrying a balance month-to-month)
- Car Payments / Auto Leases
- Student Loans (Yours or co-signed for children)
- Other Personal Loans or Financing Plans

### Your Reflection:

*If you could pause, consolidate, or eliminate just ONE of these monthly minimums during your transition, how much lower would your monthly baseline budget drop?*

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# THE LONG TERM LOCKBOX

## Retirement & Asset Inventory

***When things get tough, it is tempting to view retirement accounts as emergency cash. Let's look at what is truly accessible right now without disrupting your future financial security and creating a tax headache today.***

**My Current Age:** \_\_\_\_\_

Note: If you are under age 59 1/2, traditional retirement accounts generally carry a 10% early withdrawal penalty plus standard earned-income taxes.

***Check the accounts you currently own:***

- Employer 401(K) / 403(B) Accounts
- Traditional or Roth IRAs
- Investment Accounts (Stock, Bond, Mutual Funds outside of retirement accounts)
- Home Equity (Home value minus mortgage)
- Other Real Estate Investments

**Your Reflection:**

**Are you counting on "locked" assets to fund your next chapter?**

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## YOUR NEXT STEP: FROM OVERWHELM TO CONFIDENCE

For women at a crossroads, the biggest roadblock isn't the math—it's the **mindset**. We often avoid looking at our numbers because of inherited beliefs, fear of being "behind," or the subconscious story that we can't handle it. But avoidance keeps you stuck in the "What If" loop.

True next-chapter readiness happens when you bridge the **practical planning** you started here with the **emotional confidence** to execute it.

### Let's Unpack This Together

You don't have to figure out the tax rules, the debt strategies, or the mindset blocks alone. Let's look at your numbers and your fears in a completely safe, judgment-free space.

### Schedule Your Free 30-Minute Money Mindset Breakthrough Call

On this private call, we will:

- Pinpoint the exact **limiting belief** that is making you hesitate at this crossroads.
- Look at your **True Transition Runway** and see where you can find extra breathing room.
- Assess the blocks to help you move from financial anxiety to next-chapter confidence.

👉 [Click Here](#) to Book Your Free Money Mindset Breakthrough Call



Let's Connect! Scan the QR code to access my digital business card with all my contact information.

