The Big Bold Move Financial Calculator

Know Your Numbers So Your *"Maybe Someday"* Dream Has A Deadline

WEALTH COACH FOR WOMEN™

A CONFIDENT FUTURE STARTS WITH FINANCIAL CLARITY

The Big Bold Move Financial Calculator

Know your numbers so your *"maybe someday"* dream has a deadline.

This is the financial calculator built for high-achieving women considering a bold life change. Decide your next move based on your numbers, not guesswork. Take steps toward your goals with confidence and clarity.

If you're considering a career pivot, retirement, or a major lifestyle change but hesitate because you're not sure if you can afford to make the move ... you're not alone.

Here's what I've seen in 25 years of working with accomplished women: it's not a lack of courage that's holding you back. It's that you haven't run your numbers. When you guess, your answer defaults to either "no" ... or "maybe someday."

It's time to replace guesswork with facts. Know your numbers so you can make your big, bold move with confidence ... because "maybe someday" isn't a plan.

Stop shrinking your dreams to fit your doubts. Let's give "someday" a deadline!

WHAT'S INSIDE:

STEP 1: The Necessity Baseline - The Minimum You Need To Cover Essentials

STEP 2: The Lifestyle Amplifiers - Your Honest Want List That Reflects How You Live

STEP 3: The Transition Income — Your Non-Employment Cash Flow And Passive Revenue

STEP 4: The Flex Debt Options - The Liabilities That Have Potential To Pause, Restructure, Or Eliminate

STEP 5: The "Frozen" Assets - The Assets That Build Net Worth But Cost Too Much To Convert To Cash Flow

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STEP 1 OF 5

YOUR NECESSITY BASELINE

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 necessities (Housing, Food, Utilities, Insurance)

Your Basics

What it costs to cover your essential monthly needs

My approximate monthly **necessity** expenses: ***$_____***

My liquid savings (NOT retirement accounts): ***$_____***

Savings divided by essentials = _____ ***months***

STEP 2 OF 5

YOUR LIFESTYLE AMPLIFIER

Your Honest Want List

What you really don't want to live without … but would if necessary

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

My total monthly spending (Step 1 + Step 2) ***$_____***

Savings divided by total spending = _____ ***months***

How much is your Honest Want List worth to you?

STEP 3 OF 5

YOUR TRANSITION INCOME CASHFLOW

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: ***$_____***

1. Monthly Shortfall (total spending - income): ***$_____***
2. **Savings divided by shortfall =** _____ ***months***

This is your estimated monthly runway.

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

STEP 4 OF 5

YOUR FLEX DEBT

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, how much would your monthly cash needs drop?

_____

_____

STEP 5 OF 5

YOUR FROZEN ASSETS

The assets that cost you too much to use right now

If you're under 59 1/2, retirement accounts generally carry a 10% early withdrawal penalty plus ordinary income taxes. If you're over 59 1/2, you'll most likely avoid the early withdrawal penalty. However, it is important to understand how income tax on these accounts can impact your cash flow. Work with your tax advisor to create tax projections.

Check the accounts and assets 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

After reviewing the results of your calculator, do you feel ready to create your next chapter?

CIRCLE YOUR RESPONSE:

Yes — I feel prepared **Not sure — I have questions** **No idea — I need help**

Let's Build A Plan

Completing the 5 Steps shows you where you stand today, but right now it's only information. Your next step is to book a free 30-minute **Money Clarity Breakthrough Call**. and move *"maybe someday"* to an actual date on the calendar.

On your call, we'll review your results, confirm your timeline, and map out how to close any gaps between where you are and your bold move.

No pressure. No judgment. Just your numbers ... and a plan.

Scan to book your free call, or visit wealthcoachforwomen.com/30

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