

Household Pressure Calculator

If the household lost your paycheque tomorrow — the income on the line below — where would pressure likely show up first, and how long would current reserves hold?

01 WHAT COMES IN MONTHLY

Your monthly income <i>(after tax — the income on the line)</i>	\$
Other household income that continues <i>(spouse, pension, rental, etc.)</i>	\$

02 WHAT GOES OUT MONTHLY

Mortgage or rent	\$
Debt minimums (cards, loans, lines of credit)	\$
Childcare	\$
Groceries, utilities, household essentials	\$
Business obligations (if applicable)	\$
Monthly total out	\$

03 IN RESERVE

Liquid savings (cash, accessible accounts)	\$
Existing life insurance — any policy (lump sum)	\$

04 WHAT THIS SHOWS

MONTHLY ROOM TODAY

before any income loss

GAP IF YOUR INCOME STOPS

what other income can't cover

MONTHS OF RUNWAY

savings + lump-sum coverage

WHERE PRESSURE HITS FIRST

Fill in the numbers above. As they come together, this box will show where the household would likely feel pre