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INDEPENDENT EDITORIAL INTELLIGENCE

Recession Ready

Replace recession guessing with household scenario planning: calculate essential spending, distinguish cash from investments and prepare an actionable response to income disruption.



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VISUAL INTELLIGENCE · 01

A market fall is not the same as a recession

Separate the economic label from your exposure.

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VISUAL INTELLIGENCE · 02

Calculate the essential monthly burn

Count only cash that is actually available.



VISUAL INTELLIGENCE · 03

There is no universal emergency-fund number

Use three, six and nine as scenarios, not commandments.

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VISUAL INTELLIGENCE · 04

Stress-test the balance sheet

Make the difficult decision before the urgent moment.

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VISUAL INTELLIGENCE · 05

Prepare a plan for before, during and after

Prepare, respond, rebuild.

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Research, decisions and context

Evidence review · 18 October 2026 · WTM Media editorial production

Use this intelligence

01 Separate the economic label from your exposure.

02 Count only cash that is actually available.

03 Use three, six and nine as scenarios, not commandments.

04 Make the difficult decision before the urgent moment.

05 Prepare, respond, rebuild.

Editorial boundaries

Household scenarios, not a recession forecast or market-timing instruction. Reserve sizes depend on circumstances. Eligible insured deposits and investments have different protections and risks.

[1] US Bureau of Economic Analysis · Recession: how is that defined?
www.bea.gov · Explains the NBER approach and the limits of the two-quarter rule.

[2] CFPB · Building an emergency fund
www.consumerfinance.gov · Individual circumstances determine an appropriate target.

[3] FDIC · Deposit insurance at a glance
www.fdic.gov · Eligible deposits differ from investments; coverage rules and limits apply.

[4] CFPB · If you cannot pay credit-card bills
www.consumerfinance.gov · Discuss options before missed payments; relief is not guaranteed.

Visual provenance

Illustrative scenes depict fictional adults. They support the analysis and do not document reported events or research participants, identify named people, or imply endorsement. Visuals: WTM Visual Intelligence · Noir Spider Atelier.