ZEN HOUSEHOLD CLARITY TOOLS

Income Continuity Worksheet

Identify who relies on your earnings and what the money would need to keep doing.

Who depends on your income, directly or indirectly?

Which responsibilities depend on that income?

- [ ] Housing and utilities
- [ ] Food and household essentials
- [ ] Childcare, education, or caregiving
- [ ] Transportation and insurance
- [ ] Debt payments
- [ ] A transition period or emergency reserve
- [ ] Another responsibility

Which three responsibilities would be hardest to interrupt?

How long would the household likely need adjustment time?

Use broad categories. Keep detailed account, medical, banking, and identification information private unless a secure licensed application process becomes appropriate.

INCOME | REVIEW PAGE

What would reduce the disruption?

Think about available resources, timing, and who would carry each responsibility.

Resources that may already exist

- [ ] Employer or group life coverage
- [ ] Individual life insurance
- [ ] A second household income
- [ ] Savings or emergency funds
- [ ] Paid leave or workplace benefits
- [ ] Family or community support
- [ ] No clear resource identified yet

Which resource could change, end, or be difficult to access?

What would you want the household to have time to decide?

The first income-related question I want answered is:

This worksheet does not calculate an appropriate coverage amount or recommend a policy. It helps you identify the questions that personal licensed review may need to address.