

Stability Ladder

A floor before a ceiling. Place yourself honestly — there is no shame in the lower rungs.

Check the rung that best describes you right now. Nearly everyone starts lower than they would like.

Rung 5	Solid floor and steady margin — a bad month is manageable.
Rung 4	A real cushion is forming; surprises sting but don't sink me.
Rung 3	I know where my money goes and I'm building a buffer.
Rung 2	Getting by, but one surprise would become a crisis.
Rung 1	Living surprise to surprise, with no margin at all.

The one step that moves me up a rung this month

What a genuinely bad month would cost me

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