

MODULE 01

PROTECT THE RUNWAY

Protect household essentials while you test one service idea.

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FREE MODULE

Module 1 | Protect the Runway and Test One Offer

An unexpected career interruption changes the household budget and the professional story at the same time. Before committing to a business idea, establish how much risk the household can carry and what independent work is worth testing.

The result you will take away

A household-pressure record, a stop rule for business spending, two near-term income possibilities, one buyer/problem hypothesis, and a dated decision about what to test next.

1. Name what is real

An old salary is not the amount you must replace immediately. Find the essential gap using actual bills, verified income and the dates on which money must arrive.

HOUSEHOLD ITEM	YOUR NUMBER / DATE	SOURCE TO VERIFY
Available cash for essentials	_____	_____
Reliable monthly usable income	_____	_____
Essential monthly spending	_____	_____
Benefits, severance or unemployment	_____	_____
First two essential payment dates	_____	_____
Protected reserve: do not spend	_____	_____
Household-approved test budget	_____	_____

Monthly essential gap = essential spending minus reliable usable income. If positive, a rough runway estimate divides available cash by that gap. This simple estimate does not account for uneven bill dates, taxes or surprises. Check the actual calendar first.

The first payment pressure date is

_____

We pause discretionary business spending when

_____

2. Run two tracks at once

Cash now: investigate paid work with a realistic payment date, such as short-term contracted work, part-time employment, or a limited project for a qualified contact. Verify obligations, capacity and any benefit restrictions first.

Independent work next: explore what buyers might pay for. Do not record compliments, inquiries, proposals or uncollected payments as household income.

POSSIBLE BRIDGE	WHO PAYS?	EARLIEST VERIFIED CASH	RISK

INDEPENDENT SECOND START

		DATE	
_____	_____	_____	_____
_____	_____	_____	_____

3. Name one problem you have solved repeatedly

Think in problems, not titles. An employer previously paid you to perform a role. An independent customer must recognize a concrete problem worth solving.

RECURRING PROBLEM	YOUR PROOF	POSSIBLE BUYER
_____	_____	_____
_____	_____	_____
_____	_____	_____

One problem I am qualified to test

_____

One group of people who may pay to solve it

_____

4. Sketch the first offer, without claiming a sale

I help [specific buyer] address [recurring problem] through [limited service]. They receive [observable deliverable] by [date]. The proposed fee is only a hypothesis until buyers and costs are tested.

My proposed service and deliverable

_____

The biggest reason a buyer might say no

_____

5. Speak with real people

Arrange conversations with five reachable buyers or practitioners, using lawful, permission-based contacts. Ask when the problem last occurred, how they handle it now, what it costs, and who can approve outside help. No need to build a website or buy software first.

WHO / DATE	LAST REAL EXAMPLE	BUDGET OR AUTHORITY	WHAT HAPPENS NEXT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

6. Check the record after two weeks

Continue if the household remains protected and real buyer evidence improves. Adjust if the problem or buyer differs from your hypothesis. Pause business experiments if essential bills or benefits are exposed. Stop an offer if demand, competence or economics contradict it.

What we now know, not merely hope

_____

Next external action, owner and date

_____

Fictional teaching example

Jordan is 51 and has led operations for decades. After an unexpected elimination, Jordan explores a scheduling project as bridge income while interviewing local business owners about recurring supervisor handoff failures. Two owners already have scheduling software; the unsolved problem is training the person taking over a shift. Jordan revises the service idea. Nothing is counted as revenue until the terms and payment are real.

Education only. Confirm health coverage, benefits, licensing, taxes, contracts and financial obligations with qualified sources. A business experiment cannot guarantee near-term income.